

## **NADIA GOOCH – WRITTEN EVIDENCE (EUC0129)**

### **The economics of Universal Credit**

I am a single mother to a beautiful son; I did not choose to be a single mother; in fact, it pains me every day that this is my reality. I also have a chronic illness (Crohn's) again this was not a life choice moreover, I continue to do my best in living a healthy lifestyle on a low budget although this can be a challenge at times. Universal credit has caused me an awful lot of stress as there are so many grey areas, notwithstanding the 6 weeks wait for payment with no rebate.

#### **Self-Employment**

When I had to sign on to Universal Credit, I was in my first year of self-employment, it was deemed that I was not gainfully self-employed and that I had to look for work of up to 25 hours. I was really upset about this as very few new businesses make money in their first year let alone in the first 3 years. I feel that the government is quashing new and emerging business by not supporting those less fortunate to get their businesses off the ground to give them a fighting chance.

I have also spoke to universal Credit advisers recently about self-employment as I still hold ambitions to create a viable business, however, they have all said that it is a really grey area as you don't get as much support and once I am classed as being gainfully self-employed I could be a lot worse off. I asked them if I would get support if there where months where I didn't earn as much as my business would run in the school term time only and they said no, I asked if I would be able to get help if a became ill from Crohn's and they said if I was gainfully self employed no I wouldn't!

I feel as though the government are trying to keep the disadvantaged down as surely this is a breach of both the diversity act and the disability discrimination act?

As you can imagine I found this devastating and became quite depressed by my situation as I just couldn't see a way out. Contrary to popular belief being on benefits is not a life choice in fact it is a burden and a very heavy one.

#### **Pay Fluctuations**

I am currently on a zero-hour contract after working as a play worker in a school for just over a year. I had to change jobs as my health was going down hill as my job was just unmanageable but that's another story! As I

was changing jobs, I had a tax rebate that was included in my final pay. This had a massive knock on affect as my cancel tax support was stopped and the money from the tax rebate was deducted from my next months universal credit award! It also meant that for that month I had to pay for my prescriptions even though I was not actually gaining any money as I was being taken off me the following month. This is unfair in everyway shape and form as for those still on old style benefits would be allowed to keep their tax rebate and quite rightly so as anyone how has had to struggle knows that a little windfall like that can be the difference between driving around with bold tyres and worn break pads or not!

### **Economic migration**

Universal credit does not support economic migration, I have enquired about how UC would work if I moved to another county as I would have a better support network and job opportunities and I was told there would be a period without support as the claim would have to start again! This is just crazy! It feels as though the government don't want people to move, better themselves or succeed in any way!

### **Chronic Illness/Invisible illness**

I have recently been recommended by the job center to get a fit note to keep them off my back (Their words not mine). I don't want to do this as on the contrary to popular belief people that are ill want to work as it helps with your mental health and wellbeing, however, because I had to change jobs due to my health my hours and pay fluctuate which means UC will hassle me to find another job with more hours! Can you see the predicament? I had to change jobs, or I would have ended up on long term sick and now I have done the best thing for my health I am being hassled for it! That adds stress and then the cycle of illness continues! In the eyes of the government you are either severely disabled or fit and well and we all know that the criteria for what constitutes as disabled has narrowed considerably thus leaving the chronically ill, chronically unsupported!

I hope you can gather from this that I am someone whom through no fault of their own has ended up needing support, I am a naturally positive person whom thrives on finding solutions to problems however, I find that the support available is not supporting people to pull themselves up and out of poverty, it perpetuates hardship by keeping people in victim mode, that in turn causes both mental and physical illness and the cycle of misery continues!

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