

ASK THE ADVISER

6) The “Benefits” System - The latest in a series of articles by Iain Gregory of Caithness CAB

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“My Maternal Great-Grandmother was a suffragette and she spent many happy hours chaining herself to railings, waving placards, and generally annoying politicians because she believed that women should be allowed to express their views through the ballot box. This radical idea upset lots of people – which was good – and she was arrested frequently. Great-Grandfather, a noted industrialist of the time, swiftly found that demanding the Chief Constable release her immediately resulted in very short rations for him so he tended to keep a low profile and suffer in silence. In due course, Grandmother took up the reins and when my mother was born she was duly christened Emily in honour of Emmeline Pankhurst. Having travelled a very long way to watch the Jarrow Marchers pass by, Mother became a committed socialist as well as a feminist and attending Cambridge in the 30’s cemented her views rather strongly. As Father’s politics were somewhere to the right of Attila the Hun, there were some interesting political discussions at home and when Margaret Thatcher became PM, Mother had a bit of a crisis of conscience, which could only be dealt with by resorting to alcohol and tobacco, thus, pleasingly, annoying even more people.

Suffragettes, feminists and socialists all believed in the rights of man (and woman) and felt it was wrong for people to be forced to live in poverty and deprivation, only becoming useful when it was time for a good war, and the modern trade union movement, the rise of the Labour Party, and the emancipation of women resulted, along with the enlightened establishment of the “Welfare State”.

Today, there is a definite move afoot to suppress the rights of the individual to retain his or her dignity and, as always, the greatest crime is to be poor. The “Benefits” system (think “Entitlements”) has become insanely complicated, and trust me; you certainly won’t get a lot of help in accessing your rights by asking the DWP to tell you. And this is where Caithness CAB comes in.

Just as a starter we have Employment & Support Allowance (Sickness Benefit); Jobseekers Allowance (Unemployment Benefit); Housing Benefit; Council Tax Reduction; Disability Living Allowance; Personal Independence Payment; Attendance Allowance; Carers Allowance; Working Tax Credit; Child Tax Credit; Child Benefit; State Retirement Pension (which HMG have messed with more than once recently), along with Income Support and Statutory Sick Pay, to name just a few. As each is subject to labyrinth rules and regulations and precious little official guidance to claimants you get the general picture.

You can summarise all this into three main heading – Sickness, Unemployment and Retirement (along with countless other entitlements, many of which follow on from the main categories).

So firstly let us look at sickness – if you are working and become ill you may be entitled to be paid for a period of time – check your contract of employment. If this does not apply then, in the vast majority of cases, your employer must pay you Statutory Sick Pay for up to 28 weeks (we quite often get cases where employers deny this point blank – do come and see us). If you cannot return to work after that then we will help you claim Employment & Support Allowance. If you are more seriously incapacitated then we will help you with your Personal Independence Payment claim and will fight it as far as a Tribunal if needed. We will also help you to get a “Blue Badge” for parking, liaise with Social Services to get you support and make sure that, if you are entitled to Attendance Allowance you actually get it, and we will tell you about Carer’s Allowance as well. HMG and their (paid) “medical experts” tend to believe that they know better than your GP and will fight tooth and nail not to pay up – we will fight just as hard and our Welfare Rights Officers are real experts in the field.

Unemployment is of course a disaster – please do not listen to nonsense about “benefit scroungers – just try living on £73.10 per week or (£57.90 if you are under 25). As well as JSA we now have to contend with Universal Credit as well, but we will sort all that out for you. Do not worry about all the names – it means the same thing. One of the main problems is that HMG expect you to claim Universal Credit online – a bit of an issue if you are unemployed and cannot afford (or know how to use) a PC. I rather suspect that the Westminster frontbenchers do not understand that such issues exist. Luckily, Caithness CAB, working with our friends at Ormlie Community Association, can deal with this and free computer access is available to all, along with expert assistance from Ormlie and CAB staff. The first thing we will do is get your claim in along with applying for all the other entitlements you have. This means that you can get on with looking for a new job – Ormlie and CAB will help you with a CV and applications as well – and we will make sure that you get everything you have paid for via your National Insurance contributions.

Retirement is a major area of our work. You may well be in an employer’s pension scheme, or have a “personal pension” as well as entitlement to State Pension. The first thing to do is to come and see us (and, by the way, even if you have only just started work, it is never too early to look at pension provision). We will get our Pension Wise Adviser to go over things with you, our Money Advice Service will help you with Retirement Planning and we will get all the information you need to claim your State Pension. If your income is going to be below a set level, you may also be entitled to Pension Credit (a top-up to a minimum income level) and countless people do not know this. Fortunately, we do. For many years men had to make 44 years NI Contributions to get full State Pension and women 39 with retirement at 65 and 60 respectively. Then it changed to 30 years for both and recently it changed again. You now need 35 years contributions for full pension (with downward adjustments for time spent “contracted-out”) and your retirement age depends upon your date of birth. Expect the years needed to increase and the retirement age to rise and plan accordingly. I cannot recommend strongly enough that you get yourself a State Pension forecast and check your retirement age (GOV.UK or CAB if you do not have

PC access or simply want help). We will also make sure you get Winter Fuel Payments, Bus Passes and all the other things you have worked for.

You also have many other rights which, as usual, are not always explained to you. Have you served in the Armed Forces and need some extra help? Have you suffered an Industrial Injury? Have you been made redundant and your ex-employer is refusing to pay you the money you are owed? Have you recently been bereaved? Are you bringing up children on your own? Are you a woman who needs help in obtaining Maintenance? For all of these things come and see us. We will guide you through the maze and make sure that you are helped and protected and we will do so in complete confidence. Remember, you are not getting “charity” – you are simply asserting your right to live in a dignified and safe way – nothing more.

And, on a cheering note, you will recall that a while back archaeologists dug up the remains of Richard the Third under a car park in Leicester. It was widely rumoured that ATOS (the Govt. appointed “Medical Assessors” at the time) promptly declared him fit to work!”