

ASK THE ADVISER

18) POLITICS AND REALITY - The latest in a series of articles by Iain Gregory of Caithness CAB

Just in case anyone hasn't noticed there has apparently been an election in the United States and it seems that a decision has finally been made as to who is to be the 45th President thereof. You may also have noticed that there was more than a little rhetoric and many dire threats were issued. It all makes our own system seem quite tame – I mean, can you imagine Theresa May threatening to jail Jeremy Corbyn or Liberal Democrat supporters rioting in the streets? No - neither can I, but I suppose it would enliven proceedings somewhat. The election follows hot on the heels of the “Brexit” vote, which rather upset the apple cart as well, and many politicians worldwide are in something of a panic – they do so hate it when the people do not vote as ordered and all this is causing them to worry what might happen next. Perhaps the main problem is that politicians of all colours tend to make lots of promises during election campaigns and then promptly fail to keep them. And this brings me neatly to today's topic – realities as opposed to political claims.

Today the annual CCAB figures landed on Jill's desk and, having fortified ourselves suitably, we have both cast a wary eye over them. I am a bit cautious of reliance upon statistics as each one hides a tale of human suffering, but it is worth having a look to see how things are – have the promises of successive Governments to increase employment and to look after the most vulnerable been kept?

As you know Caithness CAB deal with thousands of cases each year and I am delighted to report that many more new clients are now coming to see us after reading these articles in The Groat – a perfect example of the local press working with community organisations. We do need to keep figures so that our funders can see that their much-appreciated grants are being spent well and, as always, we are very grateful to Greencoat Stroupster Community Fund; Spirit of Caithness Fourteen Fund; The Highland Council; Citizens Advice Scotland and all those who help us to keep fighting the good fight.

Throughout Scotland in 2015/2016 CAB in Scotland helped nearly a third of a million people, advising on close to a million issues, with a financial gain to clients of £120 million. CCAB is a very go-ahead charity and we tend to be among the more progressive and innovative Bureaux in Scotland. In the same year we alone realised financial gains of over £1.25 million, dealt with over 11,000 issues and delivered a return of over £9 for every £1 of funding. We have 30 volunteers and a small number of employees and without their amazing dedication and knowledge thousands of clients would be in dire straits. So what are the differences between what the politicians say and the reality in our County?

From the stats I got today I see that no less than 77% of our work is financially related – benefits; tax; debt; difficulties in other financial areas and – sadly – the inability to provide food for the family. Contrary to popular belief the vast majority of people needing help in these areas find themselves in dire straits due to circumstances beyond their control and not as a result of any fault of their own. If we had full employment & fair wages and if we created opportunities for people to improve their lot, then three-quarters of CAB work would disappear overnight. Unfortunately, despite countless promises by countless politicians, the situation today is dire – we deal daily with the casualties and “collateral damage” caused by decades of neglect by successive Governments. Unemployment is of course far higher than any official statistics claim. You will be aware of the phrase “out of work and claiming benefit”. What this actually means is that if you are out of work and not allowed to claim benefit – and the numbers of people in this position is substantial – then you are simply not counted. Similarly, if you are certified as too ill to work by your Doctor, but the DWP disagree, then you will be told to seek work and claim unemployment benefits – the problem is of course that you cannot work so, once again, you fall off the roll of claimants. We have seen many schemes rolled out in a fanfare by various administrations, heard numerous promises about the eradication of poverty and the protection of those most in need, but the reality is that huge numbers of our fellow citizens are required to live well below the poverty line with little or no prospect of obtaining a proper job. We recorded a 35% increase in inquiries about “Jobseekers Allowance” in 2015/2016 and I strongly suspect that it will be higher again next year. We do seem to be beating the grossly unfair regime of “sanctions” imposed upon many clients – I think the huge fuss we have made about this has had some effect – and we are now seeing less instances of people having all income stopped for some triviality or other. (Of course, I am quite sure that when the DWP told The Guardian on 030215 that there was “no target for sanctions” this would have been correct, but things do seem better now).

Sickness benefits are another major area of our work and we are facing major challenges here. Once again the goalposts have been changed. As a good example, under the former “Disability Living Allowance” regime, which catered for those with serious, long-term disabilities there was a degree of commonsense in the way “Mobility” was assessed and the intention was his that seriously disabled people could claim a “Mobility” payment to pay for transport. At a stroke HMG have miraculously “cured” huge numbers of citizens by effectively changing the rules under the new “Personal Independence Payment” system, thereby adversely affecting thousands of claimants who have exactly the same level of disability as they did before. We have had people in here in tears because they live in a rural area and rely totally on the payment to get around and, suddenly, it has been arbitrarily taken away. Even “Motability” cars are being seized and citizens are left isolated and unable to leave home – being able to walk a few metres doesn’t help much if you live 5 miles up a single-track in Caithness.

The other area where there have been many issues relates to Working Tax Credit and Child Tax Credit – we have had several cases where clients have had their entitlement stopped overnight because of inexplicable errors and arbitrary decisions and we have fought every one of them (and will continue to do so). I notice that HMRC are not going to renew the contract to the firm paid by them to deal with “fraud and overpayment” when it comes to an end next year. Good. Things have become so bad that we need to be constantly aware of the mental health state of some victims – and victims they are – in case of total despair leading to self-harm.

So as you can see there is a massive gulf between what politicians promise and tell us, and reality. On the plus side we also help hundreds of people with much happier situations – retirement planning, claiming their pensions, obtaining decent housing and just sorting out day to day issues where a bit of guidance is needed and once again this is all down to our great Volunteers and Staff.

And on that uplifting note I am now going to go home, remove Liz’s recently acquired kittens from my armchair and attempt to watch a news channel which does not feature any politics. Oh, and finally – President-Elect Trump’s mother was from Tong on Lewis. Would anybody like to bet on the chances of someone suggesting a referendum for Scotland to become the 51st State? Just a thought.