

34) PEOPLE MATTER - The latest in a series of articles by Iain Gregory of Caithness CAB

Winston Churchill once said “ Democracy is the worst form of government except all those other forms that have been tried from time to time” and he was undoubtedly correct. Theresa May announced in April that we were to have yet another General Election (I am starting to lose count, but I make that two referendums, two general elections, one Holyrood election and one Local Council Election in the last three years and I have probably forgotten something).

I think it is safe to say that she is no doubt severely regretting having called the vote and quite a few other people will certainly share her views. I am writing this on Sunday morning so by the time of publication who knows what will have happened, but the events of June 8th prove one thing – democracy works and politicians would do well to remember that ordinary people can and will make their views clear and it is very unwise for any party to misjudge the national mood and equally foolish for individual MP’s to fail to listen to local concerns. The “dementia” tax issue and the proposal to drop the “triple-lock” on state pensions may well have been the turning point in the big picture and throughout the UK local people have made their views clear on local matters. So where does this leave us in Caithness?

Caithness CAB punches well above their weight when it comes to social policy submissions and, whilst we are completely apolitical as an organisation, we must always be well aware of what is being said, done and planned at all levels of government so that we can look after the rights and entitlements of our clients and to make sure that we can meet any challenges head-on.

As I see it there are a number of existing and planned policies which might well be affected by the seismic changes resulting from the Government’s recent own goal. For a start we have “Brexit” (another own goal of course) with all the concerns that has raised. There are substantial numbers of people who live and work in Scotland, but who are EEA citizens, and who simply have no idea what is going to happen to them when (or if?) we leave the EU. Many Scots who live in EEA countries also have equal worries. The problem we have is that nothing is certain. Will we be able to live and work in the EU? Will we still be able to access reciprocal healthcare? What about access to social care and benefits? The situation today is of course very different to where we stood a week or so ago. As far as I can see the PM called a snap election because she thought that there would be a landslide from other parties and she would then be able to force through a “hard Brexit” which she certainly cannot do now. All kinds of issues arise as a result and it is fair to say that compromises – and a lot of them – will have to be made, and it looks like the timetable is already on hold. For the time being all we can do is wait and see what transpires and the advice we will be giving to clients is to continue as at present – nothing is going to happen for some considerable time – but to have contingency plans in place.

Secondly we have benefit issues. There is a tendency to only think of benefits in terms of unemployment or sickness payments, but every one of us is entitled to something at some point in our lives – if you receive Child Benefit (Family Allowance as was) or if you have reached state pension age then you have access to a benefit. We have been concerned lately about suggestions to “means-test” certain payments – for example the winter fuel allowance paid to people of pension age – and we resist such moves strongly because the minute that we allow government to remove the concept of universality of benefits then we are on a steep slippery slope towards means-testing things such as the state pension or access to healthcare. The introduction of Universal Credit is due to hit Caithness in July and it will no doubt be an unmitigated disaster. The feedback we are getting from colleagues elsewhere in Scotland is very worrying and all of this was quite predictable. We made it very clear at the outset that the concept of paying housing costs direct to claimants – monthly – instead of paying it straight to the council or other landlord was a very bad idea indeed and would lead to a massive debt problem from day one. Also paying benefit monthly instead of weekly or two-weekly would not work either but, predictably, the government went ahead. What we hope now is when the UC system implodes – which it will – that rapid changes will be made as per our original advice and perhaps now that is possible when draconian changes cannot simply be driven forward. We can also hope that any government plans to further erode the universality of entitlements will also come under pressure from a strong opposition.

The plans for the “dementia tax” already seem to be being watered down and we will watch with interest how things go with the “triple-lock” on pensions. On that same theme WASPI (Women Against State Pension Inequality) have been running a superb campaign to try and sort out the appalling mess made of changes to the pensions rights for women – I suspect that the political changes at Westminster might aid their chances of success and this is also going to prove interesting. On that note do not forget that CCAB can check all your pension entitlements for you and will help you to get a pension forecast so please get in touch.

The other area of concern to many of us is the effect upon financial and business stability. Clearly the value of the pound has been badly affected by the election result and the stock market isn't quite sure what to do yet. What we need now is a swift resolution and as stable a government as we can expect under the circumstances so that business can continue with some degree of certainty. As an example farming has always been the bedrock of Caithness industry (fishing once as well) and the continuing uncertainty over payments from the EU is clearly very unsettling and hardly conducive to investment or development so the sooner we know what is happening the better.

And here is a rather sad story for you – I spoke to a person just before the election and he said he was not going to vote. I asked him why not and he said it made no difference to him who was elected because no matter who

was in power he would still be in poverty, he would still often be hungry, and in the winter he would still be cold. I found that incredibly sad and if any elected representatives are reading this perhaps this story might serve as a reminder that, no matter what big issues need to be addressed, the basics are always the same . People matter”