

**This form is for you to give your thoughts and ideas on making  
a better UK welfare benefits system!**



### **About this form**

*Here is some information before you start. If you want to go straight to the questions they begin on page 4.*

This form was made by the Commission on Social Security, led by Experts by Experience.



The Commission on Social Security is a project set up to find out how to make the welfare benefits system better.

The project is using a “Commission of Inquiry” model. This means that a panel of people, separate from Government, will find out the information.



The project is user led. This means that all the people on the panel (**the Commissioners**) are people who are on or have been on benefits.



The Commissioners come from a range of user led organisations speaking up for people on benefits, and Deaf and Disabled people.

The Commissioners are in charge of the work done by the team who support the project.

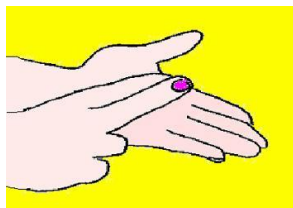
More information about the Commission on Social Security is available at [www.CommissionOnSocialSecurity.com](http://www.CommissionOnSocialSecurity.com)

### Thoughts and ideas to make the welfare benefits system better



The Commissioners want to hear your thoughts and ideas for a better welfare benefits system.

You can have your say in any format that is accessible to you:



› Filling in this form

› Online form at - [www.CommissionOnSocialSecurity.com](http://www.CommissionOnSocialSecurity.com)

› Sending answers to the questions below in British Sign Language or Easy Read format to [Michael.Orton@warwick.ac.uk](mailto:Michael.Orton@warwick.ac.uk).



› If you need the questions below in a different accessible format, please email [Michael.Orton@warwick.ac.uk](mailto:Michael.Orton@warwick.ac.uk).

## What will happen to the thoughts and ideas you send us?



The information won't be shared with anyone outside the Commission on Social Security without your agreement.

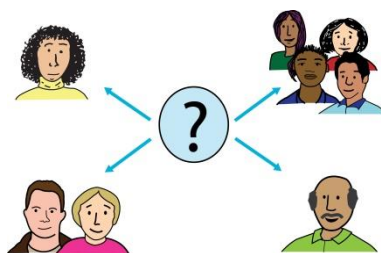
If you are happy for us to tell others about your ideas and if you want us to use your name, tick 'YES' to the question at the bottom of the form.



The Commissioners will look at all the information they receive.



They will then create a "White Paper" on welfare benefits. This will contain the changes we think the Government needs to make to the law.



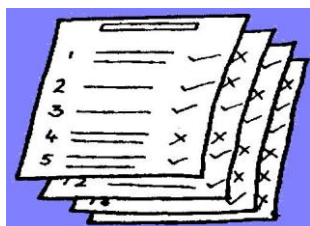
The Commissioners will have a draft of the "White Paper" sent out for people to comment on later this year.

Once the "White Paper" is finished, there will be a campaign to put the ideas in place to make the welfare benefits system better.

If you have any questions about the Commission on Social Security or how your ideas will be used, please email: [Michael.Orton@warwick.ac.uk](mailto:Michael.Orton@warwick.ac.uk)



## Questions



Here are the questions. You only have to answer the ones you want to.

The deadline is 31 July 2019

### 1. Universal Credit



**Question:** What steps can be taken to make Universal Credit better?

**Question:** Do you think the Government should get rid of Universal Credit? If so, what could they replace it with?

#### **Your answer:**

We want Universal Credit (UC) scrapped, and replaced by improved versions of the benefits it took over.

For new claimants, UC massively cuts benefits compared to the previous provision, including by making it hard to complete your claim.

It especially targets disabled people, mothers and children, and [disproportionately](#) affects women and children of colour, with a huge impact on our income and our health. Disabled people living alone, including disabled single mothers, lose severe disability premiums worth approx. £180 a month. Some mothers and children have our benefit cut by the two-child limit and the benefit cap incorporated in UC. At a Sheffield rally against UC, disabled single mother Jennifer Jones [said](#): “I’m a disabled parent with a disabled child, and one of the things you don’t hear a lot about is that currently I’m a carer for my son and I get £30 a week Carers Allowance, but when I go onto Universal Credit I’ll no longer be able to claim Carers Allowance because you can’t claim that and disability benefit at the same time.” Payments for disabled children will be cut by £175m, with thousands of families losing £1,750 per year (Frances Ryan, *Crippled*, p.170).

Previous benefits should be reinstated but aimed at support, not the “back to work” agenda. The Work Capability Assessment and sanctions regime should be abolished.

Comments: The government was warned of the detrimental effects UC would have. The government has made conscious decisions that harm people; we demand they make conscious decisions that improve people’s health and wellbeing.

## 2. Sickness and Disability



**Question:** How can the welfare benefits system better support people who are sick or disabled?

**Question:** How should the system work out who should get sickness or disability benefits?

**Your answer:**

**The welfare system must be based on trust not policing.** There should be an assumption of entitlement and honesty, not of criminality.

**The benefits system should be redirected from “back to work” to support and recognition of our needs and entitlements.** This goes for mothers and other carers, as well as disabled women, men and children.

**Disabled mothers’ entitlement to support must be recognised.**

We are found fit for work by reason of caring for children, especially if we have to bring a child with us to the assessment as there is no childcare. The same punitive approach affects our and our children’s rights to support, under [Section 17](#) of the Children Act 1989 and the Care Act 2014 [outcomes](#): if we ask for support to care for our children, we risk having them taken from us by Social Services and even adopted against our will, as we are deemed unfit mothers.

**The benefits system needs to be run by public bodies as a public service.** The contracts of the private profiteers – Atos, Capita,

Maximus, G4S (security guards in Jobcentres) must be ended and they must be expelled from the benefits system.

**The Work Capability and Personal Independence Payments assessments should be scrapped.** They are supposed to be there to assess needs but in reality, deny rights.

**Benefits which have been abolished should be restored** (including DLA low rate for moderate need and ESA WRAG addition).

**Decisions for disability benefits should be based on claimants' answers on paper, taking into account medical evidence, including from alternative practitioners** such as acupuncturists and homeopaths -- that should be enough.

**Providing medical evidence should be a statutory duty of health professionals and charging for it should be prohibited.**

**Forms should be short and simple. Appeals should only be necessary for exceptional situations.**

**The system needs to be more flexible and take into account that people have good days and bad days.** As Ms G said, "It's unfair and sad if you can't celebrate your good days, you get penalised for feeling good that one day."

Ms D: "Before, it was much, much easier. You didn't have to prove every need. There was an understanding that they were dealing with vulnerable people -- now it's like they are dealing with criminals."

Ms E said: "There's no need for assessment. It's designed to deny benefits."

Ms S said that abolition of the lifetime awards was the worst thing. It brought in constant reassessments and terrifying insecurity of benefits. Some women said that reassessments where you have to think about what has happened to you, caused them to have a breakdown. But benefits cost much less than the psychiatric admissions caused by reassessment which costs thousands per week.

The stress of applying and assessments impacts your health and your family and friends. Ms X said that the stress of completing the PIP form brought on a four-day sickle cell crisis. "As a single mum, you hide your emotions from your young children, but they know something

is wrong ... You never used to have to send in so much medical evidence, it used to be that a GP letter and maybe one other letter was enough.”

Disabled women pensioners in their 60s, whose bodies are worn out after a lifetime of work and hard knocks, are found fit for work.

It is unacceptable that people are tracked on social media about whether our activity fits with our illness, and the journeys of our Motability cars are tracked. Our lives are policed, which is against human rights, and we are worried to enjoy anything in case we are being watched. People are disbelieved and stigmatised as claimants – the stigma is the worst thing.

Doctors' opinions are not taken into account and their attitude has changed, they don't want to get involved anymore. They don't see benefits as connected to patient welfare and they charge a lot for letters.

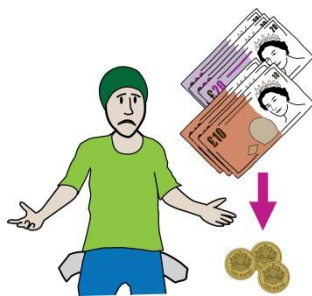
Ms H said, "Assessors don't understand conditions and what people go through. My assessor had to look up my very rare condition as they had never heard of it before. Why should you come in to an assessment at all, all that anxiety, when you have all the proof you need?"

Those of us who are women of colour have experienced racism in the health service, including forced sterilisation and lack of strong-enough pain relief during a sickle cell crisis. The prejudices of health professionals are transferred to the benefits system, as getting benefits depends a lot on their opinion of us as patients.

In addition to the residence and presence test for benefits, those of us who are traumatised immigrant and refugee women are up against racism from some benefits staff and private company assessors who make it especially hard to prove our entitlement, including by discounting psychiatric reports.

There have been many instances of outright prejudice against single mothers claiming benefits, and against women with invisible disabilities who are wrongly suspected of exaggerating our condition.

### 3. Minimum Income Level



*At the moment a person can be left with no money whatsoever. An alternative would be that anyone can get a certain amount of money if they are struggling. There would need to be rules about who could get it, how much it should be and any other conditions.*

**Question:** Should there be a certain amount of money that anyone can get if they are struggling and how could this be done?

**Your answer:**

**Emergency payments (not loans) should be reinstated.** No-one should be left without money.

**Everyone should have benefit rights. Sanctions and ‘no recourse to public funds’ must be abolished.** Now people are being excluded from the system because of their immigration status or sanctions against them.

**Food vouchers should be abolished. Everybody should have easy access to cash assistance,** without so much bureaucracy, such as having to fill in long forms. Gill Thompson talked about her brother David Clapson who was diabetic and had died while under a benefit sanction. Previously, David had gone into the Jobcentre but was not helped there. There should be no need for foodbanks. People should be entitled to have the essentials of life.

Basic Income (BI) overlaps with the question on money for people who are struggling financially. **We strongly disagree with proposals to replace low benefits with a low Basic Income, leaving us no better off.** BI is proposed to facilitate caring on the cheap as a supposed answer to the social care crisis which would save the Treasury money (see Guy Standing [report](#)). Basic Income would replace low carers’ benefits, maintaining our poverty and exploitation, and extending it to men. **Carers, including mothers, in the family and outside, need a living wage, not an extension of our exploitation.**



## 4. Benefit Rates



*Every year the government decides how much each benefit will be. For example, Attendance Allowance (lower rate) is about £58 a week and Universal Credit (standard allowance) for a single person aged 25+ is about £73 a week. But there are other ways benefit rates could be worked out.*

**Question:** How should benefit rates be worked out and how much should each benefit be?

**Your answer:**

**Benefits should be the level of a living wage, and disability benefits should cover actual disability expenses.** See Scope's report, [The Disability Price Tag 2019](#). The Bakers' Union (BFAWU) is campaigning for a £15 per hour wage.

**There should be some flexibility for people on these rates to earn some extra** without their benefit being affected straight away.

In an inaccessible and discriminatory society, coping with disability and ill-health is hard work, and so we are entitled to a living wage, and so are those involved in our support.

## 5. Sanctions



*This is when your benefits are stopped or reduced to a lower amount because DWP says you did not do things you should. For example, DWP might say you did not go to a jobcentre meeting or are not doing enough to find a job.*

**Question:** What should be done about benefit sanctions?

## Your answer:

**Scrap sanctions** as they cause untold misery, destitution and deaths, and undermine the principle of entitlement to benefits. Since 2010, disabled people have been hit by more than 1 million sanctions, according to Demos research (Frances Ryan, *Crippled*, p.43). Pregnant women have also been [sanctioned](#) – and some have been [denied benefit](#) altogether as we are deemed not able to jobseek.

**Benefit cut-offs for “failure to attend” face-to-face interviews must also be scrapped.** These have resulted in the tragic deaths of disabled single mums Elaine Morrall and Jodey Whiting, among many others. In Jodey Whiting’s case, two separate DWP decision-makers concluded that she did not have “good cause” for missing the interview, even though she had been in hospital with pneumonia when the appointment letter arrived at her home. They did not believe her as she had not attached official NHS proof to the “good cause” form – there was only her word. The CAB had also written to the DWP on her behalf, but by the time their letter was logged on the system and read, she had already killed herself.

## 6. Other Welfare Benefits



*There are lots of other welfare benefits like Child Benefit and Local Welfare Assistance Schemes (which can help with one-off needs). There are also National Insurance contributory benefits, free school meals, support for childcare costs, housing costs and council tax*

**Question:** What ideas and suggestions do you have for changes to these or any other welfare benefits?

## Your answer:

**Carers Allowance must become a living wage and extended to mothers.** The global centrality of caring work can only be established with a living wage, otherwise caring work remains low status and those who do it, mainly women, continue to be impoverished. **Financial recognition raises the status of disabled people’s right to**

**support.** It gives both disabled people and family carers, a choice of who does the work and how, and the gains from having a living wage are far-reaching in changing the whole atmosphere in which we live.

**It should be mothers' choice if they want to be at home with their children or go out to waged work,** and how many hours of waged work – many mothers want to be part-time, not full-time. Mothers are under pressure to earn and to leave their children to the care of strangers. This is stressful for both the child and the mother, especially when the child is disabled. Mothers are constantly worried about their children's wellbeing. **If there is money for childcare, there should be money to support mothers looking after their own children,** which would solve mothers' and children's rising poverty.

**Mothers would not be accused of child neglect by reason of poverty; Section 17 of the Children Act 1989 and provisions for disabled mothers under the Care Act 2014 must be implemented.** Thousands of children would not suffer the lifelong trauma of unwarranted separation.

**Child Benefit should be universal** as before, in recognition of mothers and children.

**Childcare should be free and high-quality;** the current scheme is complicated and doesn't cover full costs for mothers in waged work or who want some childcare time.

**Housing costs. People should get enough benefit for housing costs to cover their rent completely,** but at the same time, there must be a **rent cap for landlords** charging high rents, often for shockingly substandard housing. Property owners get massively subsidised by the welfare state through Housing Benefit for extortionate rents.

**Care charges taken from our disability and pensioner benefits must be abolished.** Our disability benefits are massively reduced due to care charges made by Councils, who are permitted to take our entire care benefit amount. Charges of over £100 a week from benefits are common. Those disabled mothers who do succeed in getting their local authority to provide support for their caring responsibilities for children, should not face extra charges from Adult Social Care. Instead, Councils which current spend a fortune on fostering should

pay. Labour Hammersmith & Fulham is the only Council in England not to charge for homecare. Follow their example.

**We want a free national independent living support service funded from general taxation. Ban zero-hour contracts and unpaid travel time. A living wage for support workers and family carers alike.** When support for disabled people and family carers is properly funded, everyone can decide what they want, who should do the work, and how — compared to no choice, isolation, impoverishment and exhaustion, as now.

**Reinstate Council Tax Benefit or 100% Council Tax Reduction.** At the moment, schemes for low-income people vary Council to Council. Court fees are added to Council Tax debts and debt is a huge problem. Only Hammersmith & Fulham has a no-bailiffs policy, and negotiates reasonably with people in debt instead – they did it for the welfare of residents and because housing evicted families costs them even more.

## 7. Other Aspects of the Benefits System



*Some issues are about the system as a whole rather than individual benefits. For example, benefits are mainly paid to a household instead of an individual. Other issues include the benefit cap, deductions and age conditions. Sometimes when someone gets a job, they don't have much more money than before as they lose their benefits.*

**Question:** Are there any other changes you think should be made to the benefits system?

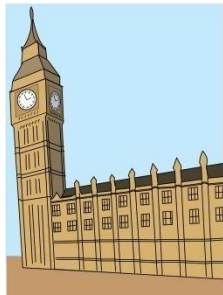
**Your answer:**

**Abolish the benefit cap** which penalises sick and disabled women/mothers, those fleeing domestic violence, their children, and those who don't qualify for the narrow exemptions.

**Reinstate benefits and the right to work for asylum seekers and other immigrant people.** The hostile environment denies benefits, healthcare and other rights to immigrant disabled women and children. It has also led to British people – the Windrush generation and their adult children, for example – being denied.

**Lower the retirement age and provide decent pensions.** Sick and disabled women in their 60s worn out after a lifetime of work, waged and unwaged, are distressingly being found fit for work. Debating the cumulative impact of benefit cuts, Helen Goodman MP raised how people in Durham, especially women, needed sickness and disability benefits 10 years earlier than in non-industrial areas.

## 8. Financing Welfare Benefits



**Question:** If any of your ideas would need more government spending, how might they make this happen?

**Your answer:**

**There should be no tax cuts for high earners**, as promised by Boris Johnson. Money can come from corporate taxation, the military budget such as Trident, and large-scale unnecessary and environmentally destructive profit-making projects now subsidised with public money. Money would be saved from not paying staff to monitor and administer sanctions, and other punitive administration.

A huge amount of [benefits](#) goes to property owners in the form of Housing Benefit for extortionate rents, which should be recouped by rent control.

## 9. Principles



Here are 5 principles, or values that the Commissioners think the social security system - should be based on. Do you agree - ✓ - or disagree - ✗ - with them?

	<p>Make sure everyone has enough money to live - and support extra costs, e.g. - to do with disability and children.</p>	<p>✓</p>
	<p>Treat everyone with dignity, respect and trust, and the belief that people should be able to choose for themselves.</p>	<p>✓</p>
	<p>Be a public service with rights and entitlements.</p>	<p>✓</p>
	<p>Be clear, simple, user friendly and accessible to all, involving people who have actual experience of the issues, including from all impairment groups, in creating and running the system as a whole.</p>	<p>✓</p>
	<p>Include access to free advice and support. Make sure people can access support to speak up, be heard or make a complaint.</p>	<p>✓</p>

**Question:** How can the 5 principles be put into practice?

**Your answer:**

**There should be more representation of claimants in the benefits system, and the people involved need to be accountable and open about what they are doing.**

Just having a disabled person or woman or BAME person as head of something does not necessarily make it better, and is often used as a cover for discriminatory and brutal treatment. Examples include Stephen Duckworth, who headed Capita, and Sue Marsh from Spartacus, who went to work for Maximus as “Head of Customer Experience” for a high salary. Both were in post before the Work & Pensions Select Committee [inquiry](#) into the performance of Atos, Capita and Maximus, which had almost 4,000 testimonies from claimants about bad experiences (2018).

**The language of the disability movement has been co-opted to promote government policies that have impoverished, criminalised and killed us.** See Amber Rudd’s [speech](#) to Scope: “All of us, whatever age or need want an equal chance to live a life of opportunity and fulfilment. We intend to support disabled people in all phases of their life so that the pursuit of equality is a shared goal.”

## 10. Other Comments



**Question:** Is there anything more you would like to add?

**Your answer:**

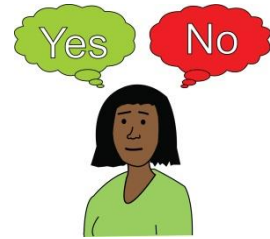
We hope that the recommendations from the Commission will have a focus on mothers not being impoverished and forced out to work, alongside the focus on disabled people and unemployed people. Those of us whose mothers fought for us not to be discriminated against, appreciate how unrecognised and devalued the work is, that mothers do; this lack of recognition has devastating implications for all of us and the society we live in.

We also hope that the Commission will look critically at working age and the increased retirement age, especially as it is applied detrimentally to women.

Oppose the benefit cap: the way the benefits system is set up, women can escape the benefit cap if they take part-time waged work. This penalises those who can't take waged work -- disabled mothers, mothers fleeing domestic violence whose traumatised children need them present, and family carers of disabled children and other relatives. Claimants are not to blame for higher benefit needs. And often it is extortionate rent which drives up total benefit.



**Please confirm**



I am happy for the Commissioners to include my answers in the “White Paper” and other papers it produces.	YES
I want my name to be kept confidential.	NO

If you want your name and/or organisation to be listed as having helped with these questions, please enter them here:

Name: Group submission by

Organisation: WinVisible (women with visible and invisible disabilities)

If you want to be sent the draft of the “White Paper”, please enter your email address here: [win@winvisible.org](mailto:win@winvisible.org)

If you want to be sent other information about the Commission, such as updates and events, enter your email or postal address here: [win@winvisible.org](mailto:win@winvisible.org)

**Send your answers to:**

Michael Orton, Institute for Employment Research, University of Warwick, Coventry CV47AL

This project is funded by:



Any questions? Please email [Michael.Orton@Warwick.ac.uk](mailto:Michael.Orton@Warwick.ac.uk)

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