

My personal experience with the benefits system in England/Universal Credit(A disaster)

Unfortunately in December 2016, I sustained recurrence of a disc prolapse and had to go off sick from my old job at HSBC, after 28 weeks of statutory sick pay and with my health continuing to deteriorate, SSP then ran out and I went onto Employment Support Allowance. Eventually after continuous meetings/occupational health assessments with my employer, HSBC, I was unfortunately managed out of the business due to ill health, although this was a bitter pill to take, it was understandable for me as it was not sustainable for the business and there was no signs of my health getting any better.

I was then on Employment and support Allowance (ESA) as my sciatic pain was very severe, for almost a year when I received a letter through the post from a private company called Atos, requesting that I had to go for a medical assessment at 5 ways to assess my health. Atos are a private healthcare company that have targets to reject almost 80 percent of ESA assessments as they get paid by our government to reject claims, and by doing so sick and disabled people are then told they are now 'Fit to work'. You would automatically think that the assessments are carried out by my doctors, sadly this is far from what is happening. 'Health care professionals' actually carry out the assessments, usually paramedics or nurses, who have basic/no knowledge on most conditions. Assessments are rushed, they usually last around half an hour and these assessors who have never met the claimant before and have very little knowledge on your health, will undermine your GP and most likely class you as fit to work, despite sending medical evidence, this will often be ignored. These HCP have strict targets by their bosses to reject claims. If you disagree with the decision you are told to appeal. The appeal process can take up to a year and is a long drawn out process which adds further stress to the claimant, despite having ill health or being disabled, a lot of people are put off appealing as it will make their general health much worse, or they are incapable due to their health.

After receiving the Work Capability Assessment date from Atos. I felt incredibly anxious/nervous as going back 9 years before my previous surgery, I was bed bound for over a year and had one of these assessments before and scored 0 points and was deemed fit to work, (you need to score 15 points to be classed as unfit to work) when my leg was so weak I couldn't even get out of bed. Luckily for me my surgery was about 5 months away and was successful, which I was able to return to work shortly after. So I then lost out on the extra money I was entitled to on ESA as I was told if I wanted to appeal the decision, it would take up to 12 months for a hearing, but by then I was already fit to work, so a victory for Atos and our government.

Before my work capability assessment I sent 10 years worth of medical records to support my health conditions, with also a signed letter from my GP who supported my case.

Work Capability Assessments

So in June this year I attended my Work Capability Assessment, as a safeguard due to my past experiences with Atos and all the negative press they receive, I wanted to record my

assessment. I was then told I could not use my mobile phone to record the assessment, I wonder why??? Yet the only way I could record this would be to provide my own dual recording device, which would have to produce 2 identical copies onto tape or CD. This then makes it very difficult for the claimant to record the assessment as these devices are very hard to come by as dual recorders can cost anything from £400+. Someone on benefits who earns £77 a week simply can't afford this, and due to them being very old technology, they aren't stocked anymore. Adding to the fact that tapes record in poor quality sound, and might not even record the assessment properly anyway. So the odds are against you. So unfortunately I wasn't able to record my assessment.

I was very anxious about my assessment and despite my health problems and it hurting to sit, I had to wait over an hour in the waiting room, constantly moving out of my chair due to my pain. My name was then called and I had to hobble into an assessment room on crutches. I asked if I could record the assessment on my phone and was told not to, I provided my medical records from my GP, the assessment was very poorly conducted and rushed and lasted 30 minutes, despite not being able to perform the exercises asked of me and explaining my severe health conditions. The assessor then told me I should find out the results in around 3 weeks.

Work Capability Assessment Decision

8 weeks later on August 4th, the dreaded brown envelope came through the door off the Department of Work and Pensions. I was feeling very anxious. I opened the envelope to be told 'I was fit to work' and payments will now stop. My head sunk. Here we go again.. I read through the assessor's report to read a pack of bare faced lies, apparently I was able to sit through and attend a whole match of football daily? Apparently I carried a large black bag with me to the assessment. (A carrier bag with my medication) Apparently I had walked over 100 metres into the assessment without any pain or discomfort. Lie after lie. By this point I felt very upset, it had happened again. I was scored 0 points for the assessment, like 80 percent of the public with this claim, and told I was fit to work, despite my GP signing me off for almost 2 years that I see weekly, my GP had been undermined by a 'Health care professional' that knew little about my condition.

So now after being told I was fit to work, on the back of the report I was told I can have the decision reconsidered if I disagree. Something the DWP calls the mandatory reconsideration process. There is no time limit on this but as a guide it can take around 4 weeks. I instantly submitted a letter from my GP, who knows my health condition very well, to support my claim. And submitted more medical records from my pain management consultant with a letter advising of all the lies and inaccuracies from the health care professional in the report.

In the mean time I've got 0 money coming in as my payments have now stopped. and on the report sent from the Department of Work and Pensions, it advises me I can now apply for Job Seekers allowance or Universal Credit. Despite not being fit to work and now feeling very vulnerable, I'm now going to have to pretend I can look for jobs due to the huge cracks in our government's benefit system. So due to all the negative press I had heard about universal credit in the news and paper, I decided to call up to apply for Job Seekers Allowance, I had a

phonecall lasting about half an hour to be told to go to my local job centre the following week to begin my claim. I was told i could expect payment within a couple of weeks My local job centre is Kings heath, yet i was told to go to Selly Oak despite my medical problems. I was also told this could not be changed...more bad news. I then attended my job seekers appointment in selly oak to be told i wasnt able to claim for this as this was based on contributions. I had been told to apply for the incorrect benefit. The advisor then told me the only thing i can apply for is Universal Credit, things were going from bad to worse. The lady in the job centre then told me it can take up to 6 weeks for payment, despite already going 2 weeks without payment due to recieving the fit to work letter via second class postage and the cock up with the wrong benefit.

Universal Credit

With all the negative press about universal credit, I knew I was now in for a rough time. I now had to wait 6 weeks to find out if i was even eligible for this new type of benefit, due to the previous cock ups i no longer had any faith this claim was going to be accepted either. Benefit claimants dont recieve any correspondance as they would with ESA/JSA, and dont even find out they are eligible for this benefit until a few days before there payment is due.

Despite not being fit to work, I attended my first appointment at a jobcentre not local to me, to be told i have to sign a document which says i must do all i can to find and do work, if i dont I will be sanctioned. My work coach then told me I would have to wait 5 weeks for payment. I told the work coach i had already told him i had gone 2 weeks without payment, he then offered me a loan. A loan which will be deducted out of my monthly payment. I had to take out the loan as had no money for food and was relying on food banks to eat. I was now in debt to the department of work and pensions.

Due to me being housebound, i hear many storys from friends about homelessness in Birmingham. This is all part of the devastating effects of Universal Credit. It is pushing poor people/ disabled people into poverty. Pushing many onto the streets

Universal Credit Sanctions

Universal Credit Sanctions are for people who fail to meet the standard requirements of the benefit, either attending appointments with your work coach or not applying for jobs for 38 hours a week. If you dont meet these requirements, you will be sanctioned. A sanction usually lasts 3 months and you will be punished by recieving no payment for 3 months. For someone such as myself who has severe mobility problems/health problems travelling to a job centre regularly (which isnt my local one) and applying for 38 hours worth of work a week this is extremely worrying. I now live in fear of benefit sanctions.

Due to sanctions and all 6 benefits being combined into one, if someone is claiming housing element of universal credit and they are sanctioned for missing an appointment or not meeting the standard requirements of the benefit, they will have there payments stopped and will not be able to pay there rent. And will be evicted. Homelessness is now rife in

Birmingham due to Universal Credit and private landlords are reluctant to rent to claimants on UC due to this.

Universal Credit Phonecalls (45p a minute plus VAT)

One thing a lot of people dont know, including myself until recently, is the department of work and pensions are charging people 45p a minute (PLUS VAT) to discuss there Universal Credit claims.

The tory government have repeatedly lied to the public, insisting you can request a call back. This is not true, it takes over half an hour to get through to someone, which means the phonecall will have already cost you £15 just to get a call back

There is something really disturbing about the idea of people on their uppers having to incur a hefty phone bill just to talk to somebody about their benefit claim. Its disgusting, New benefit claims are lengthy calls, It usually always takes 30 minutes just to get through to an advisor, and sometimes your calls are cut off. These phonecalls involve reading and spelling out significant amounts of information over the telephone.

Due to the incorrect advise i was given regarding JSA/UC I had to call the DWP regarding my claim. I waited over half an hour to get through to advisor. When i finally got through to the advisor i asked several questions regarding this and was put on hold for long periods. A month later i recieved my phonebill from o2, and i couldnt believe my own eyes..I had been charged £20.98 (Plus VAT) to call the DWP to discuss my claim due to there errors. This was extremely disturbing. Due to errors by the DWP i was forced into this as lost all faith in our benefits system. Benefit claimaints are being charged 50p a minute to discuss there claims. This was a third of my weekly benefit allowance. Which i was still unsure I was even eligible for.

Claimants are also deterred from calling up to improve this deeply floored benefits system, as they are going to be charged for doing so.

Monthly Pay

On universal credit you are paid monthly instead of fortnightly, due to having to loan money off the DWP due to going 8 weeks without a single payment, my payment is now reduced by £30 for 12 months already. Benefit claimaints such as myself, are epected to budget monthly on this small amount. This is impossible due to the fact that benefit money is coming in monthly and won't help those urgent financial pressures such as myself. I am already in a lot of debt before going onto universal credit, so fortnightly payments made it easier for me to budget, this option has been removed from universal credit.

It is paid monthly as it is due to reflect the world of work. As i am unable to work at the moment i continue to fall down the cracks in this awful benefit system and become even more vulnerable.

The Mandatory Reconsideration Process

When receiving a benefit decision from the Department of Work and Pensions, if you are unhappy with the decision, before you appeal you are told to go through 'Mandatory Reconsideration' process. You are told you have a month to do this from the date of the letter. The letters are always sent in second class postage, which usually means you have just over a 3 weeks.

What happens here you will have to submit a written statement with why you disagree with decision including further medical evidence. Then a decision maker from the DWP (who has no medical experience whatsoever) will look at your claim again and any further medical evidence, and look for inaccuracies. Decision makers from the DWP have no medical training whatsoever so they usually always side with the poorly trained Health Care Professionals who conduct the work capability assessments, so 80 percent of claims for sick and disabled claimants at mandatory reconsideration are rejected. So the odds are against you yet again. Whilst going through this process benefit claimants/sick and disabled people aren't paid a single penny, and are told there is no time limit on how long the mandatory reconsideration process will take. Which leaves sick and disabled people without money for months, and continues to damage their health. Job centre staff have little knowledge on anything about the mandatory reconsideration process.

Work Coach appointments Universal Credit

Sick and disabled claimants are forced to attend regular appointments at job centres not local to them. Despite being in severe pain which impaired mobility, uncontrolled epilepsy, depression and anxiety, I am still expected to attend regular appointments. This also continues to damage my health.

Transitional Protection for universal credit (A Lie)

Tory leaders in parliament keep mentioning Transitional Protection. As it is well known to the public, people are much worse off on universal credit. This is what the conservative party say is an extra 'transitional' amount which tops up your Universal Credit award so that you are not worse off when you move onto Universal Credit. As universal credit punishes sick and disabled claimants and leaves them much worse off

Most people on ESA (80 percent of claimants that get their claims rejected) won't be entitled to transitional protection. This is due to their claims being stopped by the scam Work Capability Assessments so they are then forced to make a new claim for Universal Credit as otherwise they wouldn't receive a payment for up to 3 or 4 months

People who are claiming Universal Credit at the moment are people who have had a change which meant they had to make a new benefit claim. These people are called 'natural migrants'. Transitional Protection is not available to them. So yet again the government is blatantly lying to us.

Transitional Protection is only available to people who are moved over to Universal Credit even though nothing has happened which makes them start a new benefit claim.

I was told my only option was to apply for universal credit if i wanted money, but if i claim universal credit, i will not be able to claim ESA again, so i either had to wait a few months without any money for being disabled, or go onto universal credit, a deeply flawed system. As much as i didnt want to go onto universal credit, i had no choice. I was forced onto it, and forced to take out a loan due to my poverty.

My Mandatory Reconsideration decision

I recieved my mandatory reconsideration 2 months after i submitted it, to be told the decision would not be changed and i was unsuccessful, the decision maker ignored my medical evidence and based the final decision on the bias health care professionals scam assesment decision, my next step is to appeal, I was persuaded on the telephone not to appeal.

My health due to the DWP

By this time, due to the Department of work and pensions, my mental health is getting worse and my epilepsy is now longer controlled. I now suffer from depression which i take a high dosage of medication for, and I now have regular grand mal seizures. Yet im still apparently fit to work

It feels as though this government punishes people like myself for having a disability. In my eyes the benefits system in our country should be a system the public can rely on in there time of need, if they are either inbetween jobs or sick/disabled/too unfit to work. On Universal Credit this is clearly not the case. The conservative government repeatedly says more people are in work due to universal credit. What they fail to mention is most of these people are on 0 hour contracts, so they are working for there poverty and are no better off. And are living there life in fear under the threat of sanctions. They are also not allowed holidays on universal credit, even if they are working part time

Change of address or circumstances on universal credit

Means you have to start the claim again and wait another 6 weeks minimum without payment.

Work Coaches at Job Centres for Universal Credit

Have strict targets from there management to sanction claimants. This includes sick and disabled claimants. This means if you are too unhealthy to attend an appointment

The Appeal Process

Due to so many sick and disabled claimants being kicked off ESA and told they are fit to work, most are forced to appeal there benefit decision after mandatory reconsideration. Most people will recieve a court date within 7 months. I am still waiting.

Success rates at appeal are at a record high, 75 percent of sick and disabled people appealing ESA claims have there benefit decision overturned. Which is yet again clear evidence of how flawed the conservative benefits system really is. But with the appeal process so long and draining, many sick and disabled people cant take the stress and anxiety of this proccess, and fall down the cracks in this shambolic benefit system. There

have been over 20,000 reported deaths linked to benefits in the UK during the last few years, Universal Credit is killing people.

My conclusion

Until universal credit is abolished, more people like myself will fall down the cracks in society due to this deeply flawed system, the conservative government is only focusing on brexit and has no time for disabled claimants such as myself.

We need to go back to the old system immediately or there will be more poverty, more homelessness, and inevitably, more suicides/deaths.