

I sort out peoples' benefits for them. I used to work at an advice centre in Sparkhill, Birmingham. We'd been there for thirty years or so, but had to close 2 ½ years ago due to lack of funds. Council cuts had led to support for advice centres ending 5-6 years earlier, and charitable trusts never offered a stable funding source. I still help people as best I can, but haven't managed to find a base I can work from. I mostly do ESA (Employment and Support Allowance) and PIP (Personal Independence Payment) appeals, but, inevitably, am having people come to me with UC (Universal Credit) problems as well.

PIP is a disaster for disabled people; ESA seems to be working a little better, but not much. Both systems are very similar. Both use a biopsychosocial assessment process, basically a tickbox scheme focusing on what the applicant can or can't do, and both are administered by private companies. Both assessment schemes are opaque and hard to understand, giving an applicant little chance of giving the answers needed. Many of the people I see don't understand them at all. Whichever the benefit, whatever the company involved, the same attitudes are encountered at the assessment stage.

Some assessors appear empathetic, others are adversarial; some humiliate the applicant. A couple of years ago, a client attempted suicide after her PIP assessment; I'm currently trying to help an autistic 16-year-old who was so traumatised by his assessment he's refusing to attend his appeal hearing. He cannot cope with meeting strangers, is in a class of six with one-to-one help from an assistant, and the assessor dismissed his claim on the basis that he's not stupid, so there's nothing wrong with him. Many assessors, like this one, appear to have no understanding at all of the applicant's condition.

Standards are abysmal; assessors' reports regularly misrepresent the applicant's condition, and sometimes contain outright lies. Someone with severe arthritis, for instance, who can barely cross a normal sized room, might be put down as 'able to walk 200m without difficulty'. I have encountered this repeatedly, for both ESA and PIP. There appear to be no checks on assessors' reports at all; they can, sometimes contain the same irrelevant comment pasted in under multiple categories. People are reassessed at intervals, and can suddenly find themselves with no benefits for no good reason.

Appeals are in two stages. The first is the mandatory reconsideration, where the claim is looked at again by the DWP. It's believed that there's a target of 80% refusals; it's largely an exercise in making it harder and more discouraging to appeal. Once an ESA appeal reaches the tribunal, the claimant's money is restored, provided they haven't gone on UC meanwhile. If they have, they can't go back to ESA, and can probably expect another assessment which supersedes the first. Assuming this has not happened, they then have a long wait till the hearing; the whole process can take from six months to a year and more. It's stressful, often confusing for the claimant, and usually leaves people in a worse condition than when they started. Tribunals usually treat the claimant better, and give them a fair hearing, but of course they're restricted to the same set of tickbox questions. The process is made harder by doctors charging up to £60 for letters, and even printouts of medical

notes, which is now normal. Some doctors won't provide supporting letters at all, and I find that it's only in a small minority of cases that the DWP refers to GP's for confirmation of the applicant's condition.

All this is bad enough, but UC is worse. Firstly, there is a built-in, and entirely arbitrary, five-week delay before the first payment. The result is that even if the payment arrives on time, which it often doesn't, the claimant is usually reduced to destitution. Rent isn't paid, and they're likely to become dependent on foodbanks, usage of which has shot up everywhere US has been brought in. Delays happen all the time due to shortage of Jobcentre staff. Payment is monthly, and rent money is usually paid to the claimant instead of direct to the landlord. People go through a monthly cycle of destitution, with rent arrears increasing in every UC area.

Sanction rates are far higher for UC than for any other benefit. These are always arbitrary, and can be imposed for something as petty as being five minutes late for an appointment due to a bus being late or getting stuck in a traffic jam. A very high proportion are overturned on appeal, but this takes months, and meanwhile the claimant is left destitute. Sanctions for ESA or the equivalent group under UC are particularly hard to understand; the DWP has accepted that the person is unfit for work, yet, if they're in the work group, they're still forced to attend interviews and 'work related activity' under threat of sanctions. For claimants on UC, there is a single payment for the family, and everyone ends up suffering because of some petty thing. This discriminates against sick and disabled people, while those who are sanctioned have their rights to food, shelter etc undermined, and women, in particular, are forced to remain dependent on their partners even when they are abusive. They are able to get the payment split, but if they're still living under the same roof, this is likely to lead to further abuse.

An additional problem is that housing benefit is restricted for anyone under 35. So my 32 year old daughter, living in London, has had to claim ESA after a breakdown. Her housing benefit is restricted to the shared accommodation rate, which is £100/week short. She's applying for a discretionary payment from the council, but this comes from a limited pot, has to be reapplied for every six months, and is always insecure. Peoples' right to housing is being undermined, exacerbating the rise in homelessness since Cameron became PM in 2010.

The application process for UC is opaque even when the claimant is familiar with using the internet, and often takes several hours to get through. Many people have trouble finding the multiple forms of identification demanded. If, for instance, one partner works while the other stays at home, which is common with older Asian couples, the one who stays at home may well not have their own bank account, and the bills are likely to be in the other partner's name. The system makes no allowance for this. When a member of the claimant's family isn't a British citizen, the case is likely to be referred to the Home Office, causing further delay before the first payment. So far everyone I've been involved with has been able to find proof of their permanent residency, but someone without it would be likely to have real problems.