

‘It’s no fun being on benefits’: A study into experiences of Welfare Reform in Islington



Developed by Every Voice and Islington Community Network
Supported by Advising Islington Together



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Foreword

I commend and thank Islington Community Network, Every Voice and Advising Islington Together for this important and timely report. They are absolutely right to recognise that stories matter, not just graphs, when it comes to articulating the impact of the government's ongoing welfare reforms here in Islington. In the end, this is about people, not just statistics.

Since the Coalition government came to power in 2010, an unprecedented programme of reform to the welfare system has been underway. Its impact on many of the most vulnerable members of our society has been dramatic. In this report, some of our directly affected neighbours describe what welfare reform has meant for them.

Their stories show that unemployment and poverty rarely come about because people do not want to work. On the contrary, a strong work ethic runs through our community. But the stress of living on a small, often uncertain income, of keeping up with so many changes to benefits, and the sheer competition for jobs can make it very difficult to find sustainable work. Not only that, but many people have serious issues to confront before they can realistically find and secure a job – whether that's caring for a loved one or dealing with chronic illness, addiction or homelessness.

The work of voluntary sector organisations advising, advocating for and otherwise supporting people through the trials and tribulations of the benefits system is invaluable. Their staff and volunteers work hard to support their clients, often helping them to demonstrate that they do need the benefits they claim. Islington Council is committed to working with voluntary and community sector groups to ensure that residents are not left destitute.

I am pleased that the report's findings support the council's decision to continue providing local welfare assistance through our Resident Support Scheme even after central government funding for it was cut. The authors are right to recommend that councils, where possible, do keep some funds available for those in crisis, often with nowhere else to turn.

The new Conservative government's July 2015 budget, which announced £12 billion of further cuts to social security, will leave the country's fraying safety net even more threadbare. What this report tells us about how people are suffering in the face of these cuts is extremely important. Islington Council will do everything it can to help shield our residents from the worst effects of government policy. We do not believe that austerity should provide cover for balancing the nation's books on the backs of the poor.

Cllr Andy Hull
Executive Member for Finance and Performance
London Borough of Islington

1. Executive Summary

The Welfare Reform Act was passed in April 2012 and aimed ‘to simplify the benefit system to: encourage people to move into work; [and] make sure that those able to work must show a willingness to work as a condition of receiving benefits’ (DWP, 2013). Research conducted with Islington residents and local Voluntary and Community Sector organisations provides evidence that even on their own terms the Reforms are proving unsuccessful.

Key Findings

The evidence provided by research participants shows that:

- Living with benefits is far from an enjoyable experience and is not a ‘lifestyle choice’;
- There is a strong inclination to work amongst benefit recipients;
- Rather than incentivising work the reformed benefit system can punish people who do not work;
- The benefit system is insufficiently personalised and unsupportive for those not immediately ready for work, e.g. people dealing with addiction, housing issues and lacking experience;
- The benefit system is difficult to understand, particularly for groups such as those that speak English as an additional language, have a learning difficulty, or multiple needs;
- The benefit system is an unpredictable ‘rollercoaster’ that contributes to mental health problems and crisis-mode existence, for example due to (often wrongful) sanctions against those receiving benefits;
- Voluntary and Community Sector (VCS) advice services are essential to helping people to deal with complexity and errors in the benefit system.

Recommendations

Based on this research the following recommendations are made:

For Department for Work and Pensions, Jobcentre Plus, Islington Council:

- **Improved processes** - There is a need for improvements in decision-making by benefits agencies and the local authority, particularly around Jobseeker’s Allowance, sanctions, Resident Support Scheme and council tax welfare. Jobcentre Plus needs to improve administrative procedures and switch to a more compassionate less punitive approach.

For Jobcentre Plus; Islington Council; Voluntary and Community Sector:

- **Provide person-centered support** - Face-to-face advice and person-centered, tailored approaches reduce stress for claimants and errors in administration. A targeted case work and coaching approach can improve outcomes (Islington Employment Commission, 2014).

For Jobcentre Plus; Islington Council:

- **Support volunteering** - Volunteering should be better supported as part of the route to employment. It should be better valued by Jobcentre Plus for those who are not 'work-ready' and need support to address personal issues, to gain experience and to build confidence.

For Islington Council:

- **Retain a Welfare Fund** - There is a clear need for a local emergency welfare fund to be continued in addition to fully spending the council tax welfare element of the Islington Resident Support Scheme.

For Islington Council; Voluntary and Community Sector:

- **Provide better training in and dissemination of information** - The dissemination of information on welfare reform should be improved through: regular outreach information sessions in different community spaces and hubs; regular opportunities for voluntary sector staff to update their knowledge on benefits; and training and materials for small grassroots groups (often the first port of call for some of the most vulnerable communities). Support, training and materials for advisors and support workers are also required to ensure they remain up-to-date with reforms.
- **Foster greater collaboration** - The VCS often has to pick up the pieces when statutory services make errors or reach the limit of the support they can offer. The Islington Employment Commission found that "the difference in experience between those being supported by the voluntary sector and those who weren't was 'night and day'".¹ The Council should lead on supporting collaboration between the statutory and voluntary sectors.

¹ Notes of Islington Voluntary Sector Roundtable discussion of the Islington Employment Commission: <http://www.vai.org.uk/wp-content/uploads/2015/05/Notes-of-VCS-Round-Table-Discussion-on-Employment-1-April-2014.pdf>

2. About this study

Context and research approach

The Welfare Reform Act 2012 introduced major changes and cuts to the benefits system leading to benefits claimants of working age receiving less money.

This study was initiated as a response to the Welfare Reform Act, to understand the impact of the reforms on Islington residents and families who were at risk of facing major difficulties as a result of the changes.

The study was carried out by Every Voice and Islington Community Network supported by Advising Islington Together.

Between April 2013 and July 2013, Research Fieldworkers worked with 13 VCS organisations in Islington to conduct a series of one-to-one, in-depth semi-structured interviews and focus group discussions with organisations' service users who had been affected by benefit changes. The experiences of a total of 47 Islington residents were gathered in the research process.

The study presents the findings from the interviews and focus groups, and, based on these insights, makes recommendations for the local statutory sector and VCS about its responses to Welfare Reform.

Acknowledgements

This study was put together in partnership by Islington BME Forum led by Every Voice, Islington Community Network led by Voluntary Action Islington, and Advising Islington Together led by Islington Law Centre.

Thanks are due to all who took part in the interviews and focus groups, and the organisations that facilitated and supported this research.

Cranstoun; Latin American Women's aid; Help on Your Doorstep; Community Language Support Services; Islington Somali Community; Stonewall Housing; Islington Bangladesh Association; Kurdish and Middle Eastern Women's Organisation; Islington Carers Hub; IMECE Turkish Women's Speaking Group; Hanley Crouch Community Association; Islington Poverty Action Group.

Special thanks to Abigail Kienbaum and Rosemary Rees-Jones, who as Research Fieldworkers put many unpaid hours into the project, and without whom it would not have been possible.

Thanks are also due to:

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Sanjiv Lingayah - Researcher and Writer; Jon Sack - Graphics; Barbara King - Islington Law Centre lead; Ruth Hayes - Islington Law Centre, Advising Islington Together Lead.

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3. Introduction

The Welfare Reform Act was passed in April 2012. Its aims, as outlined by the Government, were ‘to simplify the benefit system to: encourage people to move into work; [and] make sure that those able to work must show a willingness to work as a condition of receiving benefits’ (DWP, 2013). More recently, in January 2014, Iain Duncan Smith, Secretary of State for Work and Pensions stated that he intended to deliver: ‘A reformed welfare system that will catch you when you fall, but lift you, when you can rise’ (The Spectator, 2014).

The Reforms include:

Benefit	Date	Benefit change
State Pensions	Apr 2010 - onwards	The age at which women are eligible for a State Pension, and so to claim Pension Credit, is gradually increasing to 65. There has been no reform to Pension Credit so increasing numbers of women will be affected by reforms to ‘working-age’ benefits. In the longer term, the pensionable age for both men and women will increase to 68.
Inflation change	Apr 2011	The annual increase in benefit payments, made to keep them in line with inflation, is linked to the increase in the Consumer Prices Index (CPI) instead of the Retail Prices Index (RPI). The increase in the CPI is usually lower than the increase in the RPI.
Working Tax Credit/Child Tax Credit	Apr 2011 & Apr 2012	Many changes are made to eligibility and maximum payments for Working Tax Credits and Child Tax Credits. This means that most claimants will receive less money, so in-work poverty will increase.
Sanctioning	Oct 2012	A more severe sanctions regime is introduced for Job Seekers Allowance claimants.
Incapacity Benefit and Income Support	Oct 2008 - March 2014	Employment and Support Allowance (ESA) replaces Incapacity Benefit and Income Support claimed because of sickness or disability. ESA introduces the Work Capability Assessment, which is much stricter than previous assessments.
Bedroom Tax	Apr 2013	The ‘Bedroom Tax’ reduces Housing Benefit for council or housing association tenants if the home has more bedrooms than the tenant/s is/are is considered to need.

Benefit	Date	Benefit change
Council Tax Benefit abolished	Apr 2013	Council Tax Benefit (CTB) replaced by local council tax reduction schemes called Council Tax Support (CTS). CTS had 10% less funding from central government than CTB. To deal with the cut, Islington Council reduced CTS by 8.5% compared to CTB. This means that people who did not pay anything now have to pay some Council Tax, though there are exemptions for pensioners and people in certain other circumstances.
Crisis loans/care grants abolished	Apr 2013	Government Crisis Loans and Community Care Grants abolished and money is instead given to local councils to develop their own schemes. In Islington the Resident Support Scheme is set up.
Disability Living Allowance changed	Jun 2013 onwards	The Personal Independence Payment (PIP) begins to replace Disability Living Allowance (DLA) for people aged 16 to 64. The disability conditions for PIP will be harder to satisfy than for DLA. PIP is designed to reduce the number of claimants by 500,000.
Benefit Cap	Sept 2013	A total benefit cap for working age households (some groups will be exempt): <ul style="list-style-type: none"> • £500 per week for a couple or lone parent • £350 per week for single people
Claimant Commitment	Oct 2013 - Spring 2014	The Claimant Commitment (developed for Universal Credit) is introduced for JSA claimants. Claimants are required to demonstrate more time spent searching for work to avoid the new, more severe sanctions.
Universal Credit	Sept - Nov 2015	Universal Credit replaces means-tested benefits and tax credits for working age claimants.

This study examines the impacts of this new welfare regime on a group of benefit recipients in the London Borough of Islington. The purpose of this qualitative research is to assess the human impacts of the benefit system on benefit recipients and to make recommendations based on those findings. The assessment is framed in terms of the Government's stated objectives of developing a reformed benefit system that encourages people to move into work where possible; catches people when they fall; and lifts people when they can rise.

The Islington Picture: benefit claimants²

Benefit claimants are residents of working age population (16-64), who are not in employment or are in a low-income occupation. In May 2013 22,300 (14%) Islington residents were claiming out of work benefits, this is higher than the London average (11%) (DWP, 2013)

Profile of Islington's benefit claimants:

- Long-term claimants: 41% of residents on out of work benefits have been doing so for five years or more.
- Social housing: Residents claiming benefits are more likely to be living in social housing. Social housing residents are twice as likely to be economically inactive or in low paid work, and three times more likely to face long-term sickness or disability than the Islington average.
- Ethnicity: Black residents are twice as likely to face unemployment or be in low paid jobs, particularly Black African residents. Black and Ethnic Minority children are more likely to face child poverty, living in low income and workless households. The highest rates are faced by Black African, Kurdish, Turkish/Turkish Cypriot groups.
- Age: Largest benefit claimants are aged 25-34. A higher proportion of young people 16-24 are unemployed, and residents 50-59 are four times more likely to be claiming benefits due to long-term sickness or disability.
- Gender: A higher proportion of men (3,800) are claiming benefits compared to women (2,500)
- Long term sick or disabled: This group faces multiple barriers to employment and it may take a longer period before they can return to work. 45% of Islington residents diagnosed with serious mental illness or chronic depression are claiming out of work/disability benefits, 53% are men 46% are women. Older people 50-59 are more affected.
- Economic inactivity looking after home or family: These residents are out of work and are not seeking work as they are looking after family and face barriers to work such as high childcare costs or lack of work experience. Islington has a higher than London proportion of households with dependent children where parents are claiming out of work benefits and higher proportion of single parents who have never worked, more likely to be women. Asian residents especially Bangladeshi households are more likely to be economically inactive.
- Low paid jobs: Poor quality or manual jobs are more likely to lead to physical health problems, employees with little job security are likely to develop depression and anxiety. Islington has a higher than London proportion of residents in routine and manual job having a disability or long-term sickness. Older people 50-64 and Black residents are more likely to be in routine or manual labour jobs.

² All information in this section is taken from an Islington Council briefing written for the Islington Employment Commission: [http://www.islington.gov.uk/publicrecords/library/Public-health/Quality-and-performance/Profiles/2013-2014/\(2014-02-10\)-Paper-1-The-Unemployment-Picture-In-Islington.pdf](http://www.islington.gov.uk/publicrecords/library/Public-health/Quality-and-performance/Profiles/2013-2014/(2014-02-10)-Paper-1-The-Unemployment-Picture-In-Islington.pdf)

Research Participants

The profile of benefit recipients in Islington informed the selection of research participants in the study. The aim in choosing people for interview and focus groups was to access the experiences of residents in groups who are disproportionately represented in the benefit system in Islington and for whom benefit changes may have the greatest impact. To enable them to speak freely the people participating in this study are anonymised. They were, however, all service-users of the organisations listed below:

- **Community Language Support Services** - a charity offering advice and support to those hard to reach isolated refugees, mainly those from East Africa and other Arabic speaking communities;
- **Cranstoun** - organisation that saves lives, by tackling alcohol and drug addiction;
- **Hanley Crouch Community Association** - multipurpose community centre serving Tollington ward;
- **Help on Your Doorstep** - aims to make a visible difference to health and wellbeing in communities that are not accessing services;
- **IMECE Turkish Women's Speaking Group** - women only charity providing advocacy and support to Turkish and Kurdish and Turkish Cypriot Women;
- **Islington Bangladeshi Association** - tackling poverty, deprivation and isolation of marginalised Bangladeshi community members in Islington;
- **Islington Carers Hub** – supporting unpaid carers in Islington;
- **Islington Poverty Action Group** – local resident-led anti-poverty group hosting meetings about problems with the benefits system;
- **Islington Somali Community** – advice and support for Somalis of all ages across Islington;
- **Kurdish and Middle Eastern Women's Organisation** – advice and support for Kurdish and Middle Eastern women who have faced domestic violence;
- **Latin American Women's Aid** – provide high quality, life-saving services to Latin American women and children;
- **Stonewall Housing** – specialist LGBT housing advice and support provider.



4. Being ‘on benefits’

One of the major goals of Welfare Reform is to incentivise work. Benefit recipients involved in this study typically wanted to work and did not want to be ‘on benefits’ and agreed with stated Government policy that people should work if they can. At the same time they did not want to be vilified because they are in receipt of welfare payments. The title of this report is drawn from a female participant in one of the focus groups for this project. She states that *‘... it's no fun being on benefits, if they think it's fun, well they should try it for a couple of months’*.

Another interviewee, a 25-year old man, rejected scapegoating and the idea of being a ‘scrounger’ arguing instead that *‘...people...are in this predicament because of their situation, not because they want to be. I mean I know that I don't want to be on benefits.’* One focus group participant, a 20-something single mother, was so keen to work that she would do so even with little or no financial gain:

But the thing is, I sat down and worked it out, when I eventually get a job... they're going to want council tax. Oyster, you know, unless I'm lucky to get a job near, you have to pay for Oyster... Yes, the food to take to the place and then all them other things, gas and electric, blah, blah, blah and I've worked it out, it was £1,000. I thought ooh, but I'd rather still go out to work because I like to be with people.

For this woman, work was not about getting ahead financially but was part of being connected to others and part of wider society. One 44 year old female spoke about finding life *‘...on benefits really hard...’* and went on to explain how it was *‘a bit degrading because I've always wanted to be a career girl.’*

These feelings of shame are in part encouraged by wider public policy discourse about the need to be ‘self-sufficient’ and ‘contributing’, but may make it less likely that a person will have the confidence to find work. In addition, the stereotype of multi-generational feckless families on benefit was contradicted in the research. Instead some recipients felt that they have failed to live up to the work values of their families. One 45 year old male stated that *‘...it ain't as if I was brought up to sponge off, and sit back doing nothing.’*

In a similar way, a 44 year old woman who spoke about wanting to be a ‘career girl’ (cited above) had not been able to tell her family about her situation:

Well I haven't really told my family... me mum, I'm not telling her, she thinks I work... she's always prided herself about work, people working... So even though she knows I like to work... I just don't want her to know I've failed in it so badly. It's embarrassing; I don't want her to know how badly I'm doing.

These emotions of embarrassment and shame also indicate the personal cost to some people receiving benefits. In such cases there was willingness to work but support and compassion from the benefits and back-to-work system was required. Such reluctance to be in receipt of benefits was not an isolated case by any means. For example one respondent spoke about how his father refused to claim benefits for six months because of the stigma attached.

Though some people in receipt of benefits were unhappy at their situation of receiving money from the state, confidence and self-esteem could be further damaged when people had to ask members of their family for money, for example as a result of sanctions that meant that benefit payments were stopped – at least temporarily. One 44 year old male explained this in the following terms:

I had to go to my mum. I don't want – I'm 44 years old. Why am I going to my mum and asking my mum? My mum works. She works in the NHS. She works in a hospital. I don't want to go to my mum and ask her for money. I'm 44. I shouldn't have to go to my mum and say, "Mum, have you got a tenner? I need a bit of shopping." It's a joke. So I've borrowed money from family, but even then, I don't like doing it.

Being in receipt of benefits and financial help (or having it removed) therefore came at a personal cost to some people including a loss of dignity. This suggests that the Government's logic that work will be encouraged by making work pay and making benefits more difficult to claim is too simplistic. This form of benefit administration does not pay enough attention to the emotional complexities of receiving benefits. Without attending to these fundamental issues it may be that people in receipt of benefits simply become stressed and distressed rather than equipped to create a better life and a time beyond benefits.

AT THE END OF 2013, I HAD NOTHING. NOTHING. I WAS LITERALLY LIVING OFF OF FRESH AIR. I DIDN'T HAVE NO MONEY TO BUY CLOTHES. I HAD TO BORROW MONEY FROM FRIENDS TO BUY PADS. IT'S EMBARRASSING, BUT I HAD NO CHOICE...



5. The rollercoaster Benefits System

Just as being in receipt of support monies, whether from the state or friends and family, can be disheartening and stressful, the vagaries of the Benefit System and its administration was a source of stress. A number of the recipients of benefits described difficult experiences and interactions with various agencies such as Jobcentre Plus, Atos - Healthcare (which assesses whether benefit claimants are fit to work)³ and welfare to-work scheme provider Maximus. One research participant described their benefit experience as a 'rollercoaster' and this idea is explored in this section. One aspect of this bumpy ride was that benefit recipients may be paid the incorrect amount. One 25 year old male in low-wage employment spoke about his attempt to appeal to increase his benefits.

I'm actually going through an appeal right now. Well, I've submitted it a couple of days ago, for the Housing Benefit, because my income is only like miserably low...

The second aspect of the rollercoaster – in addition to not being paid the correct amount – was that of being 'sanctioned' and having benefits reduced for being deemed to be in breach of the conditions associated with payment. A number of the cohort of people involved in this study had been sanctioned, and this can be mistakenly or harshly implemented. The account below was provided by a 54 year old male:

... I've missed an appointment once over Christmas, because I was helping out here cooking some Christmas dinners for the clients. I did phone up and leave a message. The guy never got the message, he phoned Job Centre Plus, and my money was stopped.

I ONLY FOUND OUT MY BENEFITS WERE STOPPED WHEN THE COUNCIL PHONED ME SAYING I HAVEN'T PAID MY COUNCIL TAX AND RENT AND OWED LIKE 700 SOMETHING POUNDS



In this example the 'automatic' response of sanction created hardship but was subsequently overturned and recognised as incorrect. It was also a tale of poor administration and communication. 'Auto-sanctioning' was also experienced by a 45 year old male who reported how his benefits worker explained that: 'As soon as you miss an appointment, a letter automatically goes to the social and they stop your money.' It was not clear if this is or was official policy but, based on this response, it appeared that it happened time and time again.

³ The Government contract with Atos was cancelled early at the end of 2014 over concerns about the quality of the service provided: <http://www.bbc.co.uk/news/uk-26766345>

In addition, in some cases it seemed as if the process of sanctioning was not in itself clearly communicated and benefit recipients found out after the fact, such as when they went to withdraw money from the cashpoint.

At the best of times either being underpaid benefits or unfairly sanctioned is a difficult process that contributes to increased hardship and distress and makes it harder to search for work in a measured and consistent way. However, some people are particularly vulnerable to the whims of the rollercoaster. One such category of benefit recipients is those that speak limited English or English as an additional language.

By way of illustration an advice worker explained how a woman nearing retirement age with English as an additional language ‘was *always* so scared’ by the process of turning up to the job centre. According to her community advice worker, this woman would say:

I don't want to go there... No, no, no. It's okay. I prefer not to go. I prefer to have this – even if I don't have much money, I don't care... I don't want to receive more Jobseeker Allowance, because I don't want to go there anymore... If that means I'm not going to eat, I prefer not to eat... They're very aggressive towards me. They're always telling me I don't have the right to live here.

The advice worker argued that the administration of the Benefit System was racist. While it is impossible to verify the specifics of this case or the veracity of this charge, one can see that without adequate support, including translators, the Benefit institutions and staff that deal with the public can seem hostile and discriminatory.

Another particularly vulnerable group within the Benefit System are those people in debt. A number of the participants in the research owed money due to overpayment of benefits which were being claimed back or because of they were unable to fully pay rent, utilities, council tax, TV licence or catalogue debt. Therefore any unanticipated reductions in payment levels could be particularly problematic and exacerbate already-difficult situations where money was extremely tight.

There are possibilities to contest incorrect benefit levels but this process too is difficult and highly stressful. A 50 year old woman spoke powerfully about her fight to get the level of benefit to which she was entitled.

...before I went to court I went to kill myself again because I was just fed up and scared. So it's twice I nearly went to kill myself. And, I had the crisis team keeping their eye on me until the day I went to court, and I just broke down in court. And I explained myself the best I could in court, and the judge said that it's wrong that they didn't give me no points. Cos I proved myself that I am not well, and they awarded me points, and gave me back my money...

In this case the withdrawal of money was wrongful in legal terms and has scarred the woman concerned who, despite winning the case, confessed to being ‘...literally scared that they're going to take away my benefit from me again.’ This was an extreme example, prompting suicidal thoughts, but it emphasises the extreme vulnerability of some people in a rollercoaster benefits system.

Even the anticipation of an adverse benefits situation is highly stressful. A number of interviewees spoke of their dread at seeing letters from the Council arrive and at least one confessed to ignoring them because they were too afraid to open them.

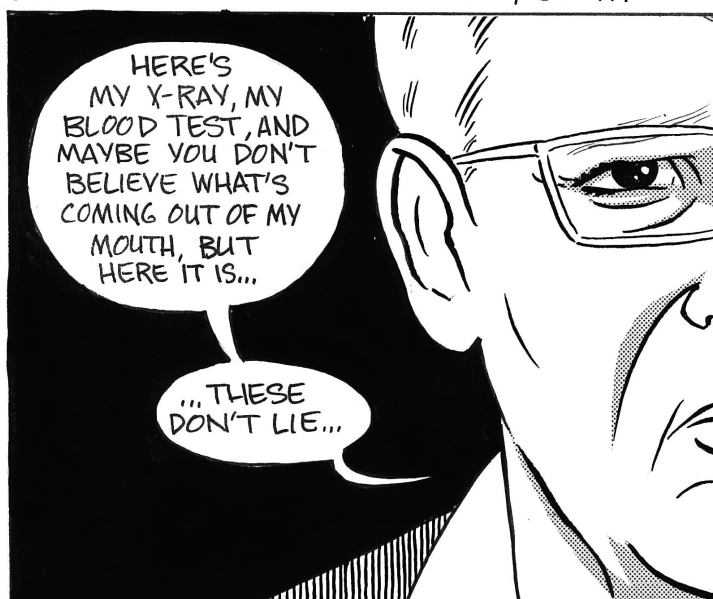
While this may be a counter-productive coping strategy it is an understandable one where the system has people ‘living on their nerves’. And this in turn is hardly conducive to a job-search.

Perhaps the ultimate aspect of the rollercoaster was encapsulated in the ‘Bedroom Tax’ which threatens to move poor people away from their neighbourhoods. As one female respondent reflected:

They want to push everybody who are on benefits and living in poverty on the outskirts of London, that's why they're capping the benefits of private housing benefit and stuff and they want to make London for the rich. That's what I truly believe, they're pushing us slowly out...

Therefore the process of being on benefits was a fraught experience and a scary one. It hardly provides the type of stability and confidence that would enable recipients to move beyond benefits.

FINALLY, THERE WAS A TRIBUNAL. WHEN I WENT IN FRONT OF THE JUDGE, I THINK THEY GAVE ME 15 OR 20 POINTS. THE JUDGE GAVE ME BACK MY BENEFIT STRAIGHT AWAY, BUT...



The Impact of Welfare Reform – Islington experiences



"THE BEDROOM TAX AFFECTS THE WHOLE FAMILY. IF THEY WANT ME TO DOWNGRADE FROM A THREE BEDROOM TO A TWO BEDROOM FLAT, THAT MEANS MOVING 20 MINUTES AWAY FROM MY DAD AND 20 MINUTES AWAY FROM MY DAUGHTER. I CARE FOR MY SON AS WELL WHO HAS SPEECH AND LANGUAGE DISABILITIES."

I SEE MY DAUGHTER OFTEN, WHO'S GROWN UP AND MOVED OUT OF THE THIRD BEDROOM. SHE'S SUFFERING FROM POST TRAUMATIC STRESS DISORDER AND HAS A YOUNG BABY. I THINK SHE FEELS A BIT GUILTY THAT I SEE HER, BUT WHEN SHE NEEDS ME, SHE NEEDS ME. . .

I'M CARING FOR DAD EVERY DAY, HE IS 88 AND LIVES DOWN THE ROAD AND HAS DEMENTIA - THINKS HE COULD MOVE INTO THE THIRD BEDROOM WHEN HE GETS WORSE RATHER THAN GOING INTO A HOME. HOPEFULLY YEARS DOWN THE LINE HE WON'T HAVE TO GO INTO A HOME, AND CAN COME AND STAY WITH ME.



I'M THE CHAIR FOR OUR GARDEN PLOT - WE GROW OUR OWN VEGETABLES AND THINGS. I DON'T WANT TO LOSE MY NEIGHBOURS. MY OTHER NEIGHBOUR IS DISABLED AS WELL, SO IT'S NICE THAT WE GET OUT THERE.



AT THE BEGINNING, I FOUND OUT ABOUT THE COMING BENEFIT CHANGES AT AN ISLINGTON CARERS FORUM MEETING. THEN I GOT A LETTER FROM THE COUNCIL IN APRIL 2013 SAYING I WOULD HAVE TO START PAYING £18.81 PER WEEK FOR THE BEDROOM OR RELOCATE.



I RANG THE COUNCIL AND TOLD THEM HOW I FELT. THEN A WEEK LATER SOMEONE ELSE PHONED ME FROM THE COUNCIL AND SAID, "OH, I UNDERSTAND YOU WANT TO MOVE". I SAID NO, I DON'T. AND THEN THEY SENT ME A FORM ABOUT IF YOU'RE IN DEBT.



I WAS CALLED AGAIN BY THE COUNCIL AND WAS TOLD "YOU'RE SAVING US AN AWFUL LOT OF MONEY BY LOOKING AFTER YOUR DAD", AND WAS SENT AN ASSESSMENT FORM TO GET EXEMPTION FROM THE BEDROOM TAX. I DONE THAT, BUT...

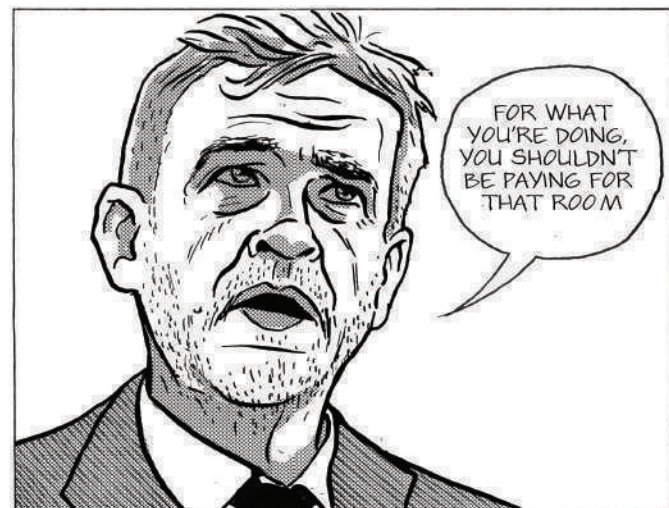


... I'VE GOT NOWHERE. I'VE BEEN PHONING UP DIFFERENT PEOPLE, MADE CALL AFTER CALL, AND BEEN TOLD ONE THING AFTER ANOTHER. MY APPEAL IS ONGOING, MEANWHILE I'M NOT PAYING THE THE BEDROOM TAX AND BUILDING UP A DEBT.



WELL, WE WON'T BE HAVING ANY HOLIDAY. I LIKED TO GET THE FAMILY AWAY BECAUSE MY SON WAS GETTING BEAT UP. HE'D SAY 'WHEN ARE WE GOING AWAY AGAIN?' WHEN WE GOT BACK. IT'S ABOUT 300 QUID AND SOMETHING THAT I'VE GOT TO PAY.

I WENT TO SEE AN MP, WHO SAID HE'D FIGHT FOR ME.



THE STRESS IS AFFECTING MY ARTHRITIS. I'VE NOTICED IT WHEN I DO THE SHOPPING, I FIND IT HARD HANDLING THE MONEY IN ME PURSE. I'M ON MEDICATION NOW, CAUSE WHEN ME BACK SWELLS QUITE BAD, IT WAKES ME UP IN THE NIGHT.



Artwork by Jon Sack

This story matches as closely as possible the content and language of an interview with an Islington resident affected by welfare reform.

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6. Moving beyond benefits

The focus in this section is about the extent to which being in receipt of benefits enables people to improve their well-being and employment prospects.

Participants in the study thought about the future in very different ways depending on their own particular circumstances. For example, in a small number of cases the goal for the future was to keep addictions at bay or to avoid jail or feelings of depression. In other cases respondents were thinking more about work. A young, 25 year-old man explained how he was undertaking training to become a barber: *'... I want to move on and find a quick job and so long [as] I can be independent I don't want a benefit, I don't want to be there.'* In this case the interviewee was, like other respondents, (see section 4) unhappy at being 'dependent' on benefits and was seeking escape.

However, though many research participants wanted to find work that process could be demoralising as described by one female jobseeker:

Well, I'm just negative with trying for jobs... No interviews anymore, used to get interviews years ago, don't get interviews so there's negative about it. I feel helpless because you try and try and try and you just can't get there, frustrated too.

A 25 year old male graduate in low-wage employment was also pessimistic about getting a higher-paying job.

...I mean, having a degree means nothing, I mean, to be honest, I think I was wasting my time. I remember reading that in London... I think for every graduate job there's like eight applicants? So there are no jobs out there. People are on benefits. I feel depressed now.

As indicated in this instance, where work is obtained it may be low-paying and this in turn may mean that people continue to require and receive in-work payments such as Working Tax Credit. Furthermore, people may find work but this may be insecure as a 44 year-old woman explained:

I came into the [welfare] system a couple of years ago when I managed to get a job but unfortunately it was only for a couple of months. It was only a temporary job and since that temporary job ended I've been trying to get a full-time permanent job and I haven't been able to get the job, so I have to turn to them [welfare authorities] to help me and they're very suspicious.

For some people involved in the research project, the stress and precariousness of receiving benefits and looking for work took its toll and made it hard for them to take a longer term view and to plan for the future. This point was illustrated by the following passage from a female interviewee:

I can't plan for this, I can't plan for that, every day is every day as it comes. Years ago you might be able to, you know, do this, do that, now it's just take one day at a time, get through today and that's it, I don't feel that I can have a dream anymore.

Elsewhere, a 51 year old man who has had his benefits sanctioned talked about how this contributed to anger and despair:

Makes me angry dunnit? Makes me feel angry, you know what I mean. But what can you do, you know? It makes you feel like you ain't really worth nothing, you know. So, you just lash out, you just lash out at the first, like, opportunity or chance you can get at who is in the way. D'you know what I mean?

In the absence of his usual benefits this person received a crisis loan. However, being in 'crisis' merely encouraged counterproductive feelings and actions rather than putting him on a pathway to progress.

The explicit goal of the reformed Benefit System states that benefit recipients should be moved beyond benefits. However, the willingness or ambition to work may not translate into success because of a competitive labour market; the low wages associated with much attainable employment; the insecure nature of some jobs; and because the Benefit System and sanctions may encourage feelings of precariousness, instability, fear and crisis that undermine future focus and prospects for benefit recipients. In addition, progress for recipients of benefits may mean different things and should be thought of in a more personal way. For some this may include a long-term job, but for others it might first mean increased stability and well-being, sobriety and staying out of trouble with the law. These social and labour market goals overlap but the reformed system does not necessarily support both or distinguish sufficiently between different types of benefit recipients. The evidence in this research is that, without the provision of greater compassion and flexibility in support, there is a risk of cutting people adrift from a more positive future.



Progress for recipients of benefits may mean different things

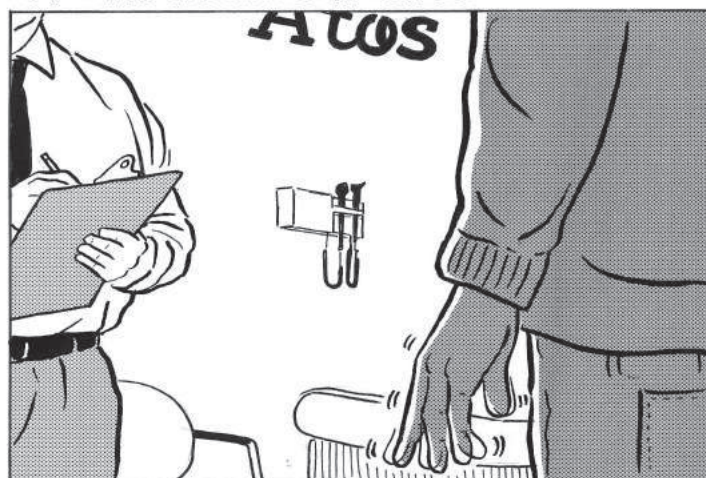
The Impact of Welfare Reform – Islington experiences



"I AM REGISTERED DISABLED, I WAS 50 A COUPLE OF WEEKS AGO. I'VE LIVED HERE ALL MY LIFE, BORN AND BRED. I WAS AN ALCOHOLIC, STRUGGLED GIVING UP WHEN LIFE WAS HARD, BUT I GAVE UP 6 MONTHS AGO. IT WAS TOUGH, YOU SEE I LOST MY BENEFIT LAST YEAR. . ."

***Some names and identifying details have been changed to protect the privacy of the people involved**

LAST YEAR, I HAD TO SEE AN INDEPENDENT DOCTOR TO BE REASSESSED FOR MY BENEFITS. I WAS ALCOHOL DEPENDENT, AND REALLY NERVOUS. HE PUT DOWN THAT I COULD READ, BUT IF HE'D ASKED ME TO READ SOMETHING, HE'D HAVE KNOWN I'M DYSLEXIC.



SO WHEN I GOT THERE, THAT'S WHEN I FOUND OUT THEY'D STOPPED MY BENEFIT COMPLETELY. I WAS IN SHOCK. I ASKED "WHEN WILL I GET IT BACK?"



I ONLY FOUND OUT MY BENEFITS WERE STOPPED WHEN THE COUNCIL PHONED ME SAYING I HAVEN'T PAID MY COUNCIL TAX AND RENT AND OWED LIKE 700 SOMETHING POUNDS



I WENT BACK AND GOT ANOTHER CERTIFICATE, I GOT A LETTER FROM THE DOC, FROM THE HOSPITAL. I GOT A LETTER FROM THIS ONE, FROM THAT ONE... MY BODY WAS DRAINED...



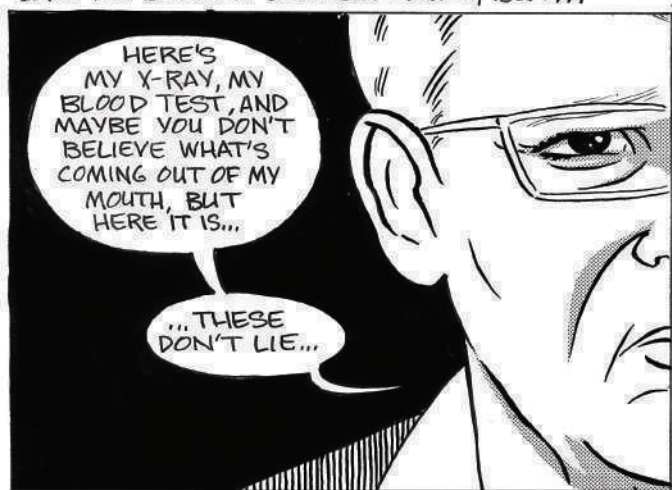
I HAD TO GO TO THE FOOD BANK. YOU GO TO AN INTERVIEW, THEY GIVE YOU A LETTER. BUT FOR 6 MONTHS, I COULD ONLY GO 3 TIMES. 3 TIMES. THAT'S IT - NO MORE FOOD BANK FOR ME...



AT THE END OF 2013, I HAD NOTHING. NOTHING. I WAS LITERALLY LIVING OFF OF FRESH AIR. I DIDN'T HAVE NO MONEY TO BUY CLOTHES. I HAD TO BORROW MONEY FROM FRIENDS TO BUY PADS - IT'S EMBARRASSING, BUT I HAD NO CHOICE...



FINALLY, THERE WAS A TRIBUNAL. WHEN I WENT IN FRONT OF THE JUDGE, I THINK THEY GAVE ME 15 OR 20 POINTS. THE JUDGE GAVE ME BACK MY BENEFIT STRAIGHT AWAY, BUT...



HERE'S MY X-RAY, MY BLOOD TEST, AND MAYBE YOU DON'T BELIEVE WHAT'S COMING OUT OF MY MOUTH, BUT HERE IT IS...

...THESE DON'T LIE...

I HAD TO STOP DRINKING. I HAVE AN 11 YEAR OLD GRAND DAUGHTER, AND THEY GET WISE BEING A TEEN, SO I HAD TO STOP. I TOLD HER, "NO MORE, NANNY STOPPED, NANNY DRINKS TEA NOW!"



NANNY DON'T DRINK NO MORE...

I'D JUST HAD ENOUGH. I GOT MY MEDICATION AND A BOTTLE OF BRANDY, AND TOOK IT. BUT THEN I WAS LOOKING AT A PHOTO OF MY GRAND DAUGHTER AND I PHONED MY FRIEND...



PLEASE HELP... I DON'T WANT TO DIE...

...IT TOOK 6 WEEKS TO GET IT. YOU KNOW I SPENT CHRISTMAS AND NEW YEAR'S EVE ALONE. EVERYONE'S GOING TO BE DRINKING, AND I'D JUST BECOME SOBER.



I'M STILL NOT DRINKING, AND TRYING TO FIX MYSELF UP TO LOOK LIKE SOMEBODY... I'M TRYING MY VERY BEST!

Artwork by Jon Sack

This story matches as closely as possible the content and language of an interview with an Islington resident affected by welfare reform.

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7. Navigating the Benefits System: The role of the Voluntary and Community Sector

The interviews for this research include many instances of praise for the advice work of Voluntary and Community Sector (VCS) organisations. These organisations operate as intermediaries between (often vulnerable) individuals and the Benefits System. In particular, these organisations help to ensure that those that use their services are treated fairly by the institutions and staff administering benefits so that these individuals receive the benefits to which they are entitled. The VCS organisations can be seen to play at least three important roles in the Benefits System.

First, these organisations provide practical support with benefit information, applications, appeals processes and so on. A woman who used the advice services of one of the voluntary organisations covered in the study expressed this in the following way:

I don't know any English, so I didn't know what to do with the [benefit-related] letters. And I found a friend of my brother who helped me at the Jobcentre, but even then I couldn't achieve anything and then someone recommended this place. And only after I started coming here [VCS organisation], I started achieving something, and before that I couldn't get anywhere with the benefits or even the information about that.

Elsewhere, another woman spoke about the advice that she received from a Carer's charity to help ensure that she received appropriate support as the caregiver of a child with learning impairments.

Individuals are not the only ones that gain practical advantage from the work of these VCS organisations lighten the load for local politicians and MPs to whom constituents might otherwise turn. In doing so the VCS helps to ensure that the democratic system is able to function.

Second, these organisations provide emotional support to their users in the way that the benefit system does not. They help to make people who use their services feel that someone is on their side given the stresses and strains involved in claiming benefits as detailed above. As one woman explained it, working with an organisation helped to protect her benefits and to stabilise emotionally. The organisation helped to improve her situation and make it more 'normal'.

I WENT TO SEE AN MP, WHO SAID HE'D FIGHT FOR ME.



A third aspect of the role of the VCS is that it adds credibility to the Benefit System as a whole. It provides checks and balances to the System and in doing so it reduces arbitrary decisions and injustices and helps the Benefit System to improve its work and retain a level of public confidence.

If the advice organisations were not able to provide support then there would be limited options for those that seek help. One advice worker was not sure what service users would do if their organisation did not exist: *'They try to go to friends sometimes, some of them they don't know where to go.'* For those who would be able to draw on their friendship networks there is an issue of competence and the quality and accuracy of advice on offer. In the absence of organisations that can help there is also an issue about what becomes of isolated people without support networks. The risk is that these individuals would simply be left to *'fend for themselves'*.

For all of these reasons the VCS is an important part of a functioning Benefits System and even more necessary when the System is not functioning well. However, the Voluntary and Community Sector is itself under pressure with many organisations dealing with funding cuts or shoestring budgets. At the same time there is high demand for advisory services. In part this is because reforms in the Benefit System have caused considerable confusion and uncertainty amongst benefit recipients and potential benefit recipients.

8. Conclusions and recommendations

This study shows that being in receipt of benefit is far from 'fun' and that being inside the 'reformed' Benefit System is a bit like a rollercoaster ride with twists and turns.

In particular the System has an adverse impact on mental health, through contributing to feelings of:

- Stigma and low self-esteem;
- Stress, fear and anxiety from benefit-process complexity, uncertainty and pressures of poverty and debt;
- Anger and powerlessness result from unfair treatment in the Benefit System, e.g. sanctioning.

In addition the operating of the Benefit System makes certain groups, such as people with English as an additional language, particularly vulnerable to inappropriate and unfair treatment. Nor does it support people whose circumstances mean that they face more difficulties when finding work, e.g. people fighting addictions; dealing with housing issues; and lacking experience.

From the evidence in this study, reforms in the Benefit System encourage precarious, crisis-mode living, making it difficult for people to plan for the future and to progress past their current circumstances.

... I'VE GOT NOWHERE. I'VE BEEN PHONING UP DIFFERENT PEOPLE, MADE CALL AFTER CALL, AND BEEN TOLD ONE THING AFTER ANOTHER. MY APPEAL IS ONGOING, MEANWHILE I'M NOT PAYING THE THE BEDROOM TAX AND BUILDING UP A DEBT.



Far from achieving the stated aims of incentivising and supporting work and creating a simpler system, Welfare Reform appears to have left benefit recipients vulnerable to volatility and voluntary sector advice services are playing an important role in picking up the pieces. At the same time these organisations are stretched and short of resources even though their work is essential and workloads are high.

Recommendations

For Department for Work and Pensions, Jobcentre Plus, Islington Council:

- **Improved processes** – There is a need for improvements in decision-making by benefits agencies and the local authority, particularly around Jobseeker's Allowance, sanctions, Resident Support Scheme and council tax welfare. Jobcentre Plus needs to improve administrative procedures and switch to a more compassionate less punitive approach.

For Jobcentre Plus; Islington Council; Voluntary and Community Sector:

- **Provide person-centred support** – Face-to-face advice and person-centred, tailored approaches reduce stress for claimants and errors in administration. A targeted case work and coaching approach can improve outcomes (Islington Employment Commission, 2014).

For Jobcentre Plus; Islington Council

- **Support volunteering** – Volunteering should be better supported as part of the route to employment. It should be better valued by Jobcentre Plus for those who are not 'work-ready' and need support to address personal issues, to gain experience and to build confidence.

For Islington Council

- **Retain a Welfare Fund** – There is a clear need for a local emergency welfare fund to be continued in addition to fully spending the council tax welfare element of the Islington Resident Support Scheme.

For Islington Council; Voluntary and Community Sector

- **Provide better training in and dissemination of information** – The dissemination of information on welfare reform should be improved through: regular outreach information sessions in different community spaces and hubs; regular opportunities for voluntary sector staff to update their knowledge on benefits; and training and materials for small grassroots groups (often the first port of call for some of the most vulnerable communities). Support, training and materials for advisors and support workers are also required to ensure they remain up-to-date with reforms.

- **Foster greater collaboration** – The VCS often has to pick up the pieces when statutory services make errors or reach the limit of the support they can offer. The Islington Employment Commission found that “the difference in experience between those being supported by the voluntary sector and those who weren’t was ‘night and day’”⁴. The council should lead on supporting collaboration between the statutory and voluntary sectors.

With these measures in place life for benefit recipients will still likely be difficult. However, it will be a step towards the expressed policy goal of creating a welfare system that will catch people when they fall and support them when in times of need. Without change there will be a continuation of current arrangements which are letting too many Islington people down and stopping them from moving to lives beyond benefits.



4 Notes of Islington Voluntary Sector Roundtable Discussion of the Islington Employment Commission: <http://www.vai.org.uk/wp-content/uploads/2015/05/Notes-of-VCS-Round-Table-Discussion-on-Employment-1-April-2014.pdf>

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For more information on the project visit: <http://everyvoice.org.uk/projects/welfare-reform-research-project/>
If you live in Islington and need advice on benefit changes, please call Islington Law Centre on 0207 288 7630



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