

Personal Experience - for the attention of Philip Alston - re. UK visit - November 2018 -
CALL FOR EVIDENCE - SUBMISSION

Dear Philip Alston,

This is my personal experience, as an individual and to fit with your inquiry into UK Conservative Government.

I make this submission and give express permission for this to be presented on UN Website.

My Findings:-

I was originally working in the 'Public Sector', a very stressful job, I had learned a couple of roles and had moved between a couple of times, up to full time hours at times, but otherwise part time, with some overtime at base rate.

Salary at full time hours (approx. 37 hours) would have been up to £16,000 per annum, but I was mainly receiving half of that, to a little over half, before tax and National Insurance - deductions. So I had 18.5 hours contract and if that was approx. £8 per hour.

At times I had 'Tax Credit' top up (call it a benefit), variable amounts, I don't recall amounts. Regardless, I had a mortgage and bills to pay by myself and was still struggling.

I already had some long term health issues, but I was becoming more ill.

I kept asking for more hours, but Tory Cuts meant no suitable roles and I was unable to climb the ladder and earn more. It was also not feasible to simply go and get another job.

My lack of monies, despite working led me to struggle to eat or properly, after paying for roof over head.

It was common that I made a few jam sandwiches or some cereal last all day.

Or I would have to have a half can of cold baked beans instead of a proper meal.

Or a can of tuna or rice pudding or an old potato, I'd manage to get a few chips out of. This went on and on.

I eventually couldn't walk down the corridor at work, I had lost balance and couldn't even park a car in free parking and walk along a pavement, I was so weak and dizzy and then having panic attacks, I felt I needed to hold on to a bush (not normal) or couldn't cross a road. (Roads are narrow in UK). This was short distance too.

I was diagnosed with another medical condition, often triggered by stress and is lifelong, incurable and potentially life threatening.

This leads to my having to be dismissed, career down the pan, unable to work at all and then having to claim disability benefits.

The fight for benefits feels like a criminal case level, I was genuine, but the system and the way they treat genuinely sick / incapacitated is vile!

UK Tory Gov is purely only interested in cutting welfare budget, they do not care about the harm their policies and processes cause on people already struggling.

They use outsource companies to do 'faux' medical assessments, which consist of dirty tricks and lies:

Example I am housebound, my Doctor wrote housebound and stated I would need a home

assessment. The outsource company merely sent appointment letters to attend an 'assessment centre'. When complained to them, they lied and said they didn't have the Doctor's letter, yet DWP confirmed they did have it. I had to fight to get the home assessment. This happened more than once, because you get assessment with different benefits and re-assessed.

They break the laws and rules, they do everything to prevent the claimant getting the benefit monies.

Whilst so very ill, I had to argue and fight and threaten to sue!

This was **AUSTERITY** measures!

They breach **HUMAN RIGHTS** in order to save monies!

Examples of tricks used to prevent people being awarded the points in order to get the monies:

"Can you squeeze [assessor's] fingers"

You feel obliged to do so, by doing so, you are fit!

"Can you count from 10 backwards" - you are fit!

"Can you mobilise 20 metres / 50 metres (varies per benefit) - example if you attend assessment centre - you can mobilise - so 0 points"

(I won't go into rules as would be too much reading, but being seen on one day should not be applied, it is meant to be repeatedly or safely or 50% of days).

If suicidal they ask "why haven't you killed yourself yet".

(They have asked people how they caught Downs Syndrome)!

Gov. LIES ALL THE TIME and that can be seen on Parliament TV / records / Hansard - they will keep repeating "we are constantly trying to improve" - well this shows they are in denial, they are told over and over the harm they are doing and they ignore! They ignored #UNCRPD UN found - 'Grave Violations' and 'Human Catastrophe' and they are abusing sick and disabled more and more!

I managed to obtain 'Employment Support Allowance' (ESA).
and was re-assessed / reviewed a couple of times and left dangling since, wondering when again.(But see UC)

I managed to obtain 'Disability Living Allowance' (DLA) - and was then horrified Gov was bringing in 'PIP' Personal Independence Payment and that we are all having to lose the DLA and apply for PIP instead - another horror story, a set up, so hard to even complete the booklet but extra typed sheets about everything including toilet habits, so degrading, I couldn't cope - the assessment company had ignored my Doctor saying paper based only and sent me external appointments again - despite being unable to get there! I complained to the company, who put the phone down on me, when I started pointing out the rules!

IT IS HOSTILE!

I managed to obtain PIP after a lot of complaint strain on my wellbeing, by DWP taking my case back from lying assessment company and a senior manager involved, got a DWP

staff to do the paper based 'assessment', after all! (It is rare they do that)!

UNIVERSAL CREDIT -

I am now aware that as an ESA claimant, from 2019 onwards, I along with all others will be moved to Universal Credit!

I want to tell you my concerns:

UK Tory (Conservative) Gov. has brought about 'UC' to make massive CUTS in billions!

UC is a horrid policy, to force UNFIT to work and make demands on sick / disabled to comply with (whereas under ESA Support Group, there is no requirement) - so to engage with 'Work Coaches'.

Here is BIG PROBLEM number one = Gov has made NO announcement of any exemption for HOUSEBOUND / BEDBOUND! I for one, will NOT be able to attend and Job Centre, not even once, to meet any 'Work Coach' and that will be yet another battle to prove it, despite DWP having on record, they have put in the UC application - "don't include past ie DWP records" (as far as I know).

They said there would be Transitional Protection for ESA claimants who receive what is called SDP - SEVERE DISABILITY PREMIUMS and yet this was removed under UC!! So recently they said ESA SDP claimants won't be re-assessed / reviewed before 2019. Right - you think safe? NO - because it is likely these vulnerable (me included) will have to have YET ANOTHER RE-ASSESSMENT and knowing Gov's conniving ways (sorry but true) they will use it to CUT as much money from claimants as can.

UNIVERSAL CREDIT already pays LESS for everyone moving on to it!

It sounds like they terminate ESA to make claimant apply for UC, with WEEKS or some go into months wait for monies but this time with the coming migration they will TRY not to pay the Transitional Protection, they will TRY to re-assess to deny monies, they will TRY to pay BASIC RATE UC either to start with or totally and with UC comes more...

SANCTIONS!! If you can't comply, whether job seeking, filling out online journals, attending job centre or anything else they tell you to do, your money is removed for weeks/ months!

Philip - I am dreading every single day, I am one of so many that don't want to be forced on to UC - a benefit designed to FORCE (not help) people into work when not fit.

Please ignore what the rules say and what Gov tells you - listen to the people affected! I am putting this strongly because we have had years of it - the Equality Act 2010 and Discrimination Laws and Protection of Freedoms / Harassment!

One last thing - a benefit called SMI (Support For Mortgage Interest) was stolen away from vulnerable homeowners, with mortgage, in April 2018. The benefit merely paid small amounts of bank interest, not the rate the person has to pay and certainly not the capital on the mortgage!

Of course claimants refuse the Gov loan that this Gov has blackmailed with, they have basically removed SMI benefit and said £0 SMI benefit or let Gov on private property house deeds, second legal charge, growing debt, with extra gov interest on top of claimants mortgage debt. This is **discrimination!**

Tenants who claim 'Housing Benefit' at much higher rates, pay those monies to multi property owning landlords!

On the 'Impact Assessment' (see bottom) - Gov wrote "unfair to gain asset" or "unfair on tax payer" - yet SMI claimants are tax payers in various forms but landlord's mortgages are being paid, so assets gained by tenants on the other benefit (Housing Benefit).

Also HB claimants can use disability benefits for what meant for - disability costs but because SMI claimants who are disabled or sick lost their SMI benefit, but before that SMI didn't pay much towards housing costs anyway, they have to spend disability benefits on keeping roof over head!

Obviously not everyone gets the higher level of disability benefits and I have to say there is no chance of keeping roof over head for so many, so this Gov has been told it will lead to homes lost, they are also told it will cost more to pay out Housing Benefit if claimants lose mortgaged homes to then claim rent, but they ignored!

I was receiving £200 approx. against a £700 approx. month mortgage - so I had to not only find £500 per month to cover shortfall but the bills and food - when can't function properly due to severe incapacity. So you are not allowed to gain any monies or you would lose benefits - invariably.

By removing SMI - many sick, disabled, some pensioners and a few unemployed but fit have been left stranded, whilst I called for Gov to scrap the gov loan policy and revert back to SMI benefit, they ignore my pleas.

I have a run down home, no hot water in kitchen, little in bathroom, broken radiators, leaks, lots of other things need doing and I am never going to afford and again my food budget is tight. I have low body temp - I get hypothermia! (In medical low temp scores). I can't move home either!

I need that SMI benefit back but really it still paid too low - I will NOT let Gov on house deeds and borrow every single payment of what I was previously awarded as benefit, with the extra gov interest. It is morally wrong and is abuse by Gov!

They admit in Impact Assessment disabled likely affected most - yet they carried on and stole the monies away! (Loan is not the same) Loan is interest upon interest debt! Gov pays no capital. SMI benefit (whatever form) was said to be 70 year old benefit. It was the lowest housing related benefit ie as I said I got £200 month, so £49 week - some people only got £20 week yet Gov stole that from us!

I fear for my home and life!

Interest rates have gone up twice since SMI benefit was removed. I have a fixed rate mortgage interest at 5.19% that will expire 2020- SMI that Gov paid was 2.61% and because I can't work I can't simply get a cheaper mortgage.

I hope this helps you.

I would hope UN had teeth to sort this Gov. once and for all, it is the same people hit, over and over. Gov did NOT calculate that a same person could lose:

ESA all or any of it.

DLA - PIP

SMI benefit

and potentially Universal Credit when migrated over.
People that CAN NOT WORK AT ALL - like me!

Overlooked -

By making SMI into loan OR £0 - no lender will relend to cheaper mortgage rate nor to port same mortgage as won't pass affordability. There is nothing I can do!

So in summary - this Gov. has been called 'Nasty Party' they admit themselves but never in a lifetime have I ever experienced such a harsh, cold, callous bunch of people who pick on the sick, disabled, elderly and low income families!

CALL FOR EVIDENCE NOV UK VISIT - UN - PHILIP ALSTON – ARTICLES TO LOOK AT:

SMI IMPACT ASSESSMENT -

ATTENTION TO POOR EXCUSES -

BREAKS EQUALITY ACT, DISCRIMINATES, HUMAN RIGHTS.... ABUSE ON SICK / DISABLED!

www.legislation.gov.uk/ukia/2017/117/pdfs/ukia_20170117_en.pdf

SMI - BENEFIT CLAIMANTS LEFT STRANDED -

<https://www.mirror.co.uk/news/politics/major-mortgage-benefit-axed-60000-13110167>

<https://www.coventrytelegraph.net/news/coventry-news/tens-thousands-out-pocket-mortgage-15056910>

<https://www.thecanary.co/uk/2018/08/17/dwp-figures-just-revealed-another-benefit-reform-is-turning-into-a-disaster/>

SCRAP UNIVERSAL CREDIT -

<http://www.politics.co.uk/comment-analysis/2017/12/15/the-only-way-to-fix-universal-credit-is-to-scrap-it-altogether>

<https://thepoorsideof.life/2018/05/24/i-want-to-die-i-cant-carry-on-being-treated-like-this-the-dwp-is-cruel-unfit-for-use-and-punishes-people-for-their-own-poverty/>

<http://www.theargus.co.uk/news/16329569.universal-credit-drives-more-people-to-rely-on-food-banks/>

<https://www.express.co.uk/news/politics/726139/Universal-credit-cuts-Ian-Duncan-Smith-Theresa-May>

DWP - MORTALITY STATS - DEATH BY POLICIES

<http://truepublica.org.uk/united-kingdom/dwp-forced-to-admit-more-than-111000-benefit-deaths/>

Regards Ms T Rees