

I have written this (very long, sorry) post because I have been thinking about what @seeingclearly was saying yesterday and previously about "mission creep" in social security.

I've been having a long look at the changes to social security brought in by the Tories and their enablers the Libbing Dead.

I've been having another look at the changes to come - and I'm very concerned.

I am sure I will have missed something here - but I think I have a grasp of the overall picture.

Social security payments in this country are quite numerous - it all looks very complicated, but broken down it's actually not that difficult to sort them all out; and I have come to the conclusion that the complexity is actually necessary. People have complex lives and complex needs, and the various different payments reflect this.

It seems to me that the only way to really simplify the system is to remove all benefits completely, and have a Citizens' Income, worth about £100 a week, with various premiums or top-ups for particular situations and needs.

I'm inclined to think that we have to accept that mass structural unemployment will be with us for a very long time - as it has already - and as long as that's the situation, we need a system that ensures nobody is left destitute.

What is happening now is a long way from that - the current government's "reforms" are causing immense hardship; the idea of Universal Credit has been warped considerably from the idea of simplification, and is nowhere near what many of had imagined. It will bring an estimated 9 million people, that's about a third of the working-age population, into sanctionable conditionality which currently applies to less than a third of that number.

Working-age benefits are much less in real terms than they have been for many years - according to the OECD, unemployment and sickness benefits in the UK, had they risen in line with wages over the past 20 years, would be worth double what they are.

As it is, the annual personal allowances for these benefits averages out at less than £4,000 per annum.

This is less than half what someone will earn on National Minimum Wage, or a third if NMW is topped up with tax credits.

National Minimum Wage at £6.31/hour is £11,500PA; Living Wage at £7.45/hour is £13,500PA; both for a 35-hour week.

Working Tax Credits were originally aimed at ensuring everyone who worked a certain number of hours would be guaranteed an income circa £13,000 - thus removing people from needing extra benefits. It was a good idea in principle; and the closest Gordon Brown could get to a Universal Income which, when he wanted to introduce one, was deemed impossible by his Civil Service, as the IT would have been ruinously expensive. He settled for tax credits, which have since been misused.

What happened was that employers used this system to employ part-timers rather than full-timers, thus avoiding certain taxes, NI contributions, and sick pay; workers could not earn enough to cover all their costs so they claimed Housing Benefit, and landlords responded to a guaranteed income stream by hiking rents.

IDS and his mission creep works like this for working people -

First, he has increased the hours of work required for a part-time worker to qualify for Working Tax Credits. WTCs are a passport to various other benefits, including free prescriptions and dental care; so with WTCs comes added expense of these.

By increasing the hours of work to 30 for single people and 24 for couples, he has removed anyone who works less than those hours from entitlement to tax credits and any passported benefits; the effect for those who cannot increase their hours is that they claim more Housing Benefit, or they stop working as they are better off on out-of-work benefits.

Second, he plans to bring in Universal Credit, which despite his assertions, will leave people who work much worse off.

People who work and claim all available benefits now keep 76 pence in every pound of gross pay; under UC that falls to 73 pence and in some cases to 65 pence. The total benefit cap will apply to any household with a UC claim, and as well as the UC for the parent, there are allowances for housing and children, so a large household with someone working will not be able to claim more than £500/week irrespective of rental costs or need. The cap is unlikely to apply to single people because the cut-off point for UC is the equivalent of 35 hours at NMW, i.e. £220.85.

The tax credit system prior to IDS' reforms ensured an income for a worker of about £13K; UC will guarantee only £11,500.

As yet, nobody knows how complex cases will work out - and many self-employed people will not qualify for UC at all.

IDS and his mission creep works out like this for unemployed people -

First, nobody can claim at all until they have produced a satisfactory jobsearch for the seven days before they attempt to make a claim for JSA. If that jobsearch is not satisfactory, the claim will not be registered and the claimant will have to try again in a week's time. Until now, the date of the claim was the date the claimant informed DWP of their intention to claim - there was no payment for 3 "waiting days" for those claiming NI contributions-based JSA, and no "waiting days" for those claiming income based JSA. The pre-claim jobsearch must comply with guidance, i.e. evidence must be shown that the claimant has applied for work of at least 16 hours/week, and made efforts to seek work they are qualified for and capable of doing. Otherwise, no claim.

Second, all JSA claimants are required to sign either a Jobseekers' Agreement or a Claimant Commitment, without which they cannot claim. These documents from the basis of what the JCP is able to ask the claimant to do - they will include: a number of "steps" to find employment (as many as 30 a week); Jobseekers' Directions, which are mandatory activities subject to sanction; certain expectations such as signing on at a particular time, again subject to sanction; various activities which are not mandatory but once signed for become so, e.g. registering with Universal Jobmatch, sham psychometric testing, etc.

Despite many denials from ministers, JCPs have targets for sanctions. Under Labour, sanctions were applied at the rate of about 120,000 a year - sanctions for leaving a job voluntarily or being sacked for misconduct have always existed, and there have also been sanctions for various failures to look for work for a long time, but they were usually of short duration.

The mission creep on sanctions is obvious - in 8 months, DWP has imposed 580,000 sanctions on 330,000 claimants; that works out at more than a million a year, so under IDS the sanctions rate has been multiplied by ten.

The creep is worse when it comes to duration of sanctions - the minimum has gone from 1 week to 4; the maximum from 6 months to 3 years. Under UC this will apply to all the benefits under the UC umbrella - including Housing Benefit.

IDS and his mission creep works out like this for sick people -

ESA is replacing Incapacity Benefit and at some point IB will be gone. ESA is claimed by people who can't work due to illness, and many new claims come from people who have jobs but do not have any entitlement to sick pay. Most sign off within a few months, and many do not claim beyond the first 13 weeks, known as the Assessment Phase.

At 12 weeks, an assessment request is generated by the system and the claimants have to complete Form ESA50. IDS has "simplified" this form, and now there is nowhere to record complicated or variable problems; the descriptors and the points allocated to them have changed too. If a claimant has incontinence, for example, they used to be able to choose from several descriptors and "earn" 3, 6, 9, or 15 points - now, they can't do that; they are either only occasionally incontinent (3), somewhere in between requiring explanation, or incontinent to the degree that they must wash and change all their clothing as a result more than once a week(15). There are other examples, but the drift is towards not being able to record a problem that exists and thus scoring fewer points. No points for pain, drug side-effects, and others.

The decision makers' forms have changed too - there used to be apart of the form where DMs had to record what evidence they had looked at, and there were boxes for them to allocate points to, one for the ESA50, one for the Atos report, and a space to list and comment on other medical evidence submitted by the claimant. That part of the form no longer exists, and all the DM has to do is write that they have considered all "available evidence".

Before IDS took over, a claimant who scored a total of 15 points in both mental and physical descriptors would automatically get Support Group status. Not any more - the DM has only to consider either mental health or physical health but not both.

If a claimant satisfies Limited Capability for Work (LCW) descriptors, i.e. gets 15 points, the DM then has to consider Limited Capability for Work Related Activity (LCWRA) descriptors on top before Support Group can be awarded. It is difficult to satisfy LCWRA descriptors, and although only one is required to get SG status, DMs rarely award one unless there is evidence from a third party that LCWRA applies, and even then they can ask for another opinion.

What IDS has also done is encourage reduction of the time between assessments. DMs can award ESA for various lengths of time, from 13 weeks to a maximum of 3 years - this applies to people who have won appeals, so it is possible for a claimant to win the appeal, get the right award (after a year of waiting) then find they are being reassessed again 12 weeks later - which in practice is often 6, as they include the time limits for the forms etc.

What he has also done is impose more sanctions on ESA WRAG claimants. Before, all WRAG claimants were required to attend 6 work focussed interviews, and as long as they turned up there was no problem; it was unusual for ESA claimants to be sanctioned severely, and they lost only their WRAG component. Now, if they are given a task or whatever, any failure to comply can result in a sanction, and IDS/Osborne have increased the financial penalty from £25 to £71.70.

The reforms, just as with JSA, have made it harder to claim in the first place, and much harder to keep claiming; new rules on jobsearch, programmes, workfare, and sanctions are making it even harder to continue to claim ESA.

11,000 people were sanctioned in 8 months; this is likely to increase as time goes on.

IDS and his mission creep works out like this for disabled people -

First, he is abolishing various benefits that disabled people can claim. The DLA/PIP conversion is removing the Lower Rate Care Component altogether - those who get only LRCC of DLA will not get any PIP at all unless they can prove they have more need.

Severe Disablement Allowance, a benefit paid to people claiming Income Support due to sickness/disability, is to be abolished when Universal Credit comes in; like Incapacity Benefit, SDA is slowly being replaced by ESA, and will be gone by 2014.

People who are sick as well as disabled will only be able to claim ESA - WRAG will be a part of UC with all the sanctions etc. that apply, and SG claimants will not be part of UC until their next WCA.

Secondly, he is changing the descriptors and the time limits for claiming PIP to the extent that it will be much harder to claim PIP than it is to claim DLA - which is already very difficult to claim and more than half new claims are refused at the first attempt. PIP will require proof that a disability has been present for 6 months before the date of claim and likely to persist for 6 months after it - quite how people who have significant problems for a shorter period, e.g. the terminally ill or people who have had a recent limb amputation, will qualify under the new rules, isn't clear. The mobility descriptors will probably remove a large cohort of people from the Higher Rate Mobility Component.

People whose carer lives with them and claims Carers Allowance with or without Income Support, will become a household claiming Universal Credit - CA is going to be under the UC umbrella and carers will have jobsearch conditionality. The benefit cap will apply to any such household, unless the disabled person happens to get SG rate ESA or PIP.

The Independent Living Fund was due to be abolished - as yet we do not know what will happen to it after the recent court case. Originally, IDS planned to replace the £300 Million ILF with a £30M non-ringfenced fund devolved to LAs. We do not know what is going to happen now, but I think we can expect cuts or re-organisation involving cuts.

Disabled people represent 70% of all people affected by the bedroom tax; disabled people are facing LA cuts in their personal care budgets; disabled people are exposed to more cuts than most in the NHS due to the closure or reduction in mental health services and chronic disease management support; disabled people are now subject to council tax even if they are on benefit, in line with JSA and IS claimants; disabled people are taking a bigger hit than almost anyone else, and this is set to get much worse as all the reforms roll out. PIP is designed to cut the DLA spend by 20% - and there is evidence that the roll-out is being artificially accelerated by various means (see my post on RRP).

Penning claims that the government spends £50 Billion on disabled people. I do not believe this - even if true, we can expect whatever is spent to be cut further.

More mission creep -

People who are unemployed and need help with their mortgages are having to wait longer for less help;

people who will have to make claims online will not have the facilities to do so;

people who want to appeal a disallowance, a sanction, or any other dispute on entitlement to benefits will not be able to until the DWP has conducted a Mandatory Consideration of Review for which they have no time limit;

people who pursue an appeal or any other dispute are no longer entitled to Legal Aid for any representation at the First Tier Tribunal;

people evicted due to bedroom tax rent arrears, council tax arrears, or any other LA debt will not be automatically granted emergency accommodation;

homes vacated by such people will, however cheap the rent is now, have to be re-let at 80% of the market rate;

homes standing empty due to evictions or due to people not taking them up in fear of the bedroom tax will have to be sold;

state provision for emergency support has been abolished - including Crisis Loans and the Social Fund;

LAs can decide how they use any funds for discretionary housing payments, disability grants/ILF replacement, hardship provision, etc. and some are already using retail vouchers rather than cash;

some LAs and food banks are now asking people to explain what they spend their money on before they will issue help;

nobody knows how any particular LA will respond to need, and DWP staff are not allowed to tell claimants about hardship support unless they specifically ask for the correct thing;

Short Term Benefit Advances can only be made if there is benefit due or a reasonable expectation of benefit, and even then the STBA is deducted in full from any benefit subsequently paid;

UC monthly payments will become the norm, and any sanctions or disallowances will apply to the months' UC even if the sanction was for some failure or doubt in one week;

nobody knows how UC will affect the provision of free school meals;

a pensioner who is part of a couple where one is of working age will be affected by UC, the bedroom tax, and the total benefit cap - exemptions only apply if both people are pensioners or the pensioner lives alone;

some of the less-claimed benefits, like bereavement allowances, will be counted towards the total benefit cap;

children getting DLA or PIP no longer have presumption of NI contributions so cannot claim contributions-based benefit when they are 18;

contributions-based ESA WRAG is now time-limited to 52 weeks and means-tested by household thereafter;

where sanctions are applied, even if the claimant does what is imposed, there is no guarantee that benefit will be restored and some could be doing workfare or whatever while they wait for a decision maker to gauge their "seriousness".

I daresay there is more but this gives an impression of what has happened in the past 3 years and what is coming.

Overall -

Every single change and every new policy and every "reform" is aimed at reducing what is spent on benefits for the claimant.

It is costing a lot of money to do this - all the "reforms" will have cost an estimated £25 Billion by 2015 if they are all implemented on time.

The effect of all this is that claimants are finding it much harder to claim any benefits at all, much harder to continue to claim benefits even if their situation doesn't change, and much harder to get any help in an emergency or if their claim is subject to a sanction.

They are no longer allowed to appeal immediately, they get no benefit while they wait to find out if they can appeal, and they wait again to get a hearing, possibly without any benefit for the duration, and will have to directly lodge their own appeal with no legal aid.

The Welfare Reform Act changed social security irrevocably. The Secretary of State has no responsibility to provide social security based on need - in fact, he can do anything he likes without further recourse to Parliament according to the Act.

I personally believe that this is the beginning of the end of social security in the UK. I think the only reason things are not worse than they are is because IDS knows he would not get away with much more without sparking off serious social unrest.

The "mission creep" seems to be accelerating, and ultimately there will be no social housing, no disabled people capable of living independently, and millions of people working for derisory pay with no top-up support and millions working to earn whatever pittance the government deems they need to live on.

It's actually very frightening.