

Cut to the Quick

Mary Lloyd looks at the effects welfare cuts are having on the most vulnerable people in Britain.

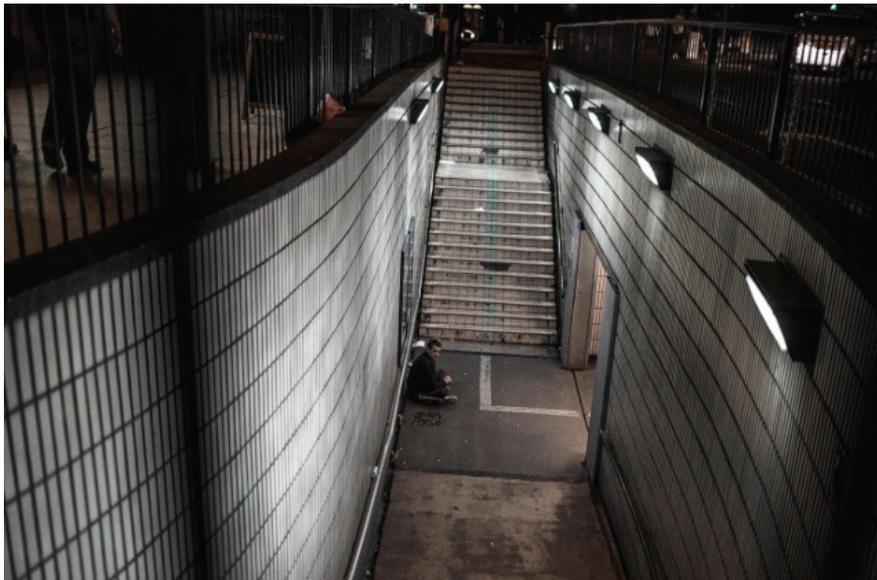
As I write, my windows are being battered by 90 mph winds and rain. As you read, I hope that the sun is shining and we can all rejoice in the longer evenings and the first stirrings of growth in gardens, commons and woods. Most of us will be looking forward to the promise of Spring and Easter, catching up with family and friends, and, above all, relieved to have reached the end of this wettest of winters. For once, it's the 'soft south' which seems to have suffered more from the weather than the 'hard' north, and now, at last, we shall feel we can begin to relax – in the greenhouse, at least, if not with a cuppa or a glass on the lawn.

But appearances often deceive. Here in south central, even if the sun is visiting more frequently, the only truly secure families are those who own their homes. Those who have secure tenancies, along with secure jobs, are safe for now but, on the quiet, they fear for their futures. Home ownership – with all its risks – is the preferred national model and the urban south, because of the predominance of the model, poses the highest long-term risk to tenants.

There's no end to the pain for some of the people I know, but can no longer find, because they have been forced, over the last year, to become part of the unknown, unrecognisable and largely inaccessible population of inner-city hostel dwellers.

Colin,* the young and devoted father of a

toddler son, was desperate about how to provide food for the little boy when his benefits were axed by ATOS, even though he cannot walk for 50 metres without excruciating pain. This meant, of course, that his rent was no longer covered. He and the child's mother had recognised their relationship was at an end two years before and lived apart, but they shared the parenting roles, the child living with his mother but spending most weekdays with his dad, while mum works. Colin had already used one of Southampton's food-banks three times, so he wasn't automatically entitled to any more supplies and this had to be negotiated. We have eight of these



Homeless

supply and distribution centres across a city of about 240,000 people, many of them hosted by churches and run by volunteers under the auspices of the Trussell Trust, the organisation which attempts to feed the poor

homeless internationally.

Colin lost his one-bed council flat when the court ruled against him for 'failing to appear' on the rent-arrears charge, on the fourth consecutive weekly hearing (he'd attended the other three). His medical complications include serious internal malfunctions, fully validated by his GP, and he'd been phoned by the Registrar that morning asking him to get to the hospital for a last-minute appointment. Although he phoned the court and asked them to make certain the message was passed on, it didn't reach the judge. Result: Colin is living in hostel accommodation, shuffled from

one place to another, and no longer able to provide any support for the son he loves. A side-effect of this is that the boy's mother can no longer carry on with her part-time job as a professional hairdresser and is, therefore, forced to rely on benefits.

Shirley,* who lives in a five-bed council house which is far too large for her since her husband has left and her children have moved on, has found herself unable to pay the greatly increased rent which now includes 'bedroom tax' on four spare rooms, and wants to exchange with a large family. But, as a single woman, her benefits are low and she has big rent arrears. She has found a family who currently rent a smaller house from a housing association and they would like to exchange. Normally, this might be possible and a downsizing grant of £850 would be available to her. But her arrears are over £850 so she can't

Bishops Condemn Welfare Cuts 2014

The leader of the Catholic Church in England and Wales has labelled the government's social reform a 'disgrace' for leaving people facing 'destitution'. Cardinal-designate Vincent Nichols said the 'basic safety net' for the poorest families has been 'torn apart'. The Archbishop of Westminster claimed there was now a 'real dramatic crisis'.

The government responded by saying welfare reforms will 'transform the lives' of the poorest families.

Speaking to the *Telegraph* Archbishop Nichols, the most senior Roman Catholic cleric in England and Wales, said the welfare state was becoming 'more punitive'. He said, 'I think what's happening is two things. One is that the basic safety net, that was there to guarantee that people would not be left in hunger or in destitution, has actually been torn apart. It no longer exists, and that is a real dramatic crisis. And the second is that, in this context, the administration of social assistance – I am told – has become more and more punitive...

So, if applicants don't get it right then they have to wait and they have to wait for 10 days, for two weeks – with nothing, with nothing. And that's why the role of food banks has become so crucial for so many people in Britain today. And for a country of our affluence that quite frankly is a disgrace.'

BBC News 15th February 2014

complete the exchange. Shirley is diagnosed with bipolar disorder, epilepsy and diabetes.

And then there's Louise.* Her late father believed he was doing her a favour when he bequeathed her the deeds of his ex-council flat. These came with a mortgage of £40,000 and the value of the flat, four years later, is estimated at £80,000. Louise's dad evidently cared for her and hoped that owning property would 'set her up'. But it hasn't worked out that way. Louise lost several jobs owing to a variety of ailments and mental inadequacies and lives on benefits. She has no way of paying even the mortgage interest and receives regular demands for punitive charges, which she ignores – along with the gas and electricity bills. Her mother, a truly dynamic lady of 79 going on 55, is beginning to despair, and turns to me for help.

Long-term illness or disability is often the reason behind financial insecurity or worse. Carers UK cite the situation of Helen,* whose husband, Stephen,* is paralysed from the ribcage down, following a serious motorbike accident seven years ago. He uses a wheelchair and needs constant care, so Helen had to give up her job as a teaching assistant when she found it impossible to combine working with caring. Four years ago, they were placed in a two-bed council bungalow which was adapted for their use.

Stephen sleeps in a hospital bed, so Helen has a small bed against the wall as she has to be immediately on-hand in case he has a seizure during the night. There is no other space in the room because Helen has to be able to lift and care for her partner and he needs room to get out of his wheelchair – which, like a wardrobe and chests of drawers, is kept in the second bedroom. Since, as a married couple, they are classed as needing only one bedroom, because of the 'bedroom tax', the possible loss of disability benefits and of Helen's 'carer's allowance' resulting from the new Personal Independence Payment, they will now be hundreds of pounds a year worse-off. Carers UK believe that nearly 25,000 carers will suffer similar loss of income as a result of the new financial arrangements.

These 21st century examples may seem a long way from the street poverty of 18th century London, of which William Blake wrote with such feeling:

London by William Blake

*I wander through each charter'd street,
Near where the charter'd Thames does flow,
And mark in every face I meet,
Marks of weakness, marks of woe.*

*In every cry of every man,
In every infan't's cry of fear,
In every voice, in every ban,
The mind-forged manacles I hear:*

*How the chimney-sweeper's cry
Every blackning church appals,
And the hapless soldier's sigh
Runs in blood down palace-walls.*

*But most, through midnight streets I hear
How the youthful harlot's curse
Blasts the new-born infant's tear,
And blights with plagues the marriage-hearse.*

But it's this poem which I find myself dwelling on when I come home to my log fire on a dark evening, or when I'm discussing our residents' impossible problems with colleagues. In my daily life, I find us far closer to Blake's urban experiences than I had ever dreamed possible in my much more idealistic youth. He is appalled by the way the streets of London and the very river itself have been privatised (chartered) and sees the distress being inflicted on the poor by this early capitalist society.

Although the chimney-sweeper may no longer be part of most of our lives, his contemporary, often unemployed, counterparts are regulars at the job-centres and in the apprenticeship queues. And in the desperation and danger of the 'youthful harlot' we are forced to recognise, to my mind, far too many front-page stories in the 'red-tops' – and the much larger number whose plight is never publicised but who are the focal points of many child-safeguarding inquiries.

For those of us born into, or inspired by, Attlee's post-war Britain and, particularly, those as fortunate as I, the daughter of a working-class father and educated at a free and excellent grammar school, the contrast between our own lives in 2014 and the plight of the vast numbers of our fellow-citizens who lack our advantages can only appal. As does the contrast between my own free place at Bristol University with the desperate

straits of current students, many forced to work in bars or low-level industry throughout the year to cover their fees and living-costs.

From the age of 12, my socialism developed from my family's weekly attendance at the Congregational (URC) church, where I was inspired by our minister, who had started as a South Wales miner and then joined the navy during the war, where he was the only man to survive a direct hit on his destroyer. We saw

Bishops Condemn Welfare Cuts 2013

In his first major intervention in political life shortly before his enthronement as Archbishop of Canterbury on 21st March 2013, Justin Welby warned that changes to the benefit system could drive children and families into poverty. He said society had a duty to support the 'vulnerable and in need'.

His comments backed an open letter from bishops criticising plans to limit rises in working-age benefits and some tax credits to 1% for three years. The Department for Work and Pensions said changing the system will help get people 'into work and out of poverty'. Shadow home secretary Yvette Cooper told the BBC's Andrew Marr Show that Archbishop Welby was 'absolutely right' to speak out and described the proposals as 'immoral'.

The letter in the *Sunday Telegraph* from the 43 Church of England bishops, including Archbishop of York the Most Reverend John Sentamu, called on politicians to 'protect' children and families. In a statement, Archbishop Welby said: 'Politicians have a clear choice. By protecting children from the effects of this bill they can help fulfil their commitment to end child poverty.' Planned benefit changes, which would cap rises in welfare payments for the next three years, would exact a large price on families.

The archbishop said a 'civilised society' had a duty to support the vulnerable: 'When times are hard, that duty should be felt more than ever, not disappear or diminish.'

The Rt Rev David Walker, Bishop of Dudley and one of the signatories of the letter, told the BBC that bishops had resorted to writing to the press 'because we had tried everything else'. He said: 'These changes are not the right ones for our country. It is a bad test of a country's fairness that it rewards the wealthy and it makes the poorest take the heat of the burden when we've got a recession.'

BBC News 10th March 2013

Blake's description of the lives of the poor in 18th century London as a horror that would never be permitted to return. But it's back with us, nearly three centuries on, and ugly in the same way as well as different ways.

The architect, Richard Rogers, has correctly identified the lack of adequate housing as a fundamental cause of many of our society's current problems. 'Appalled' by the numbers of houses and flats left vacant for years by foreign owners in London, he argues that '...taxes should be levied, possibly as soon as six months after a property becomes empty', to reinforce the principle that 'owners of buildings have a social responsibility as well as an economic one.' Whilst 15% – 70% of London new-builds go to foreign owners, the number of London families forced into bed-and-breakfast accommodation rose threefold to 21,000 between March 2010 and September 2013. Rogers' warning that the

Man Starved to Death by ATOS Ruling

A man starved to death four months after most of his benefits were stopped and he was left with just £40 a week to survive on. ATOS Healthcare – which assesses peoples' ability to work on behalf of the Government's Department for Work and Pensions (DWP) – assessed that 44-year-old Mark Wood, from Bampton, was fit to work. But at an inquest into his death, Oxford Coroner's Court heard testimony that Mr Wood was far from fit to hold down a job. Weighing just 5st 8lbs when he died of malnutrition in August last year, Mr Wood had obsessive compulsive disorder, Aspergers syndrome, phobias of social situations and cognitive behavioural problems. His GP Dr Nicholas Dr Ward, from Bampton Medical Practice, said he had not been contacted by either ATOS or DWP about Mr Wood's medical history, and that if they had asked for his professional opinion he would have said Mr Wood was unfit for work.

Mr Wood had been receiving housing benefit, employment support allowance, and disability living allowance of £40 a week and had been living independently since 2006. But in January last year ATOS Healthcare assessed that Mr Wood was healthy and able to work. Following its assessment, in about April last year, Mr Wood's housing benefits and employment support allowance were stopped by the DWP, leaving just the disability allowance. The inquest heard he was not able to pay his rent or utility bills. DWP figures show that between October 2010 and March 2013, more than 1,000 people across Oxfordshire stopped receiving employment support allowance benefit.

Source: *Oxford Mail*, 28th February 2014

problem is spreading to other cities is backed by the Chair of the Local Government Housing panel, who calls for effective compulsory purchase powers, with the right for councils to buy leasehold and impose council tax of 150% – 450% on foreign (i.e. non-EU) freeholders.

We are fortunate here that SARC (Southampton Advice and Representation Committee) provides free and truly expert advice to residents suffering from the kinds of problems I've outlined. They are a charitable trust, like SOF, and are recognised by other official and unofficial agencies as the best in the south. They have provided invaluable help in some of the situations I outline above. And, from knowing their leaders and workers well, I think they are very close in their thinking to us in SOF. But such is the incessant demand for their service that they can no longer offer a weekly 'drop-in' session for people with immediate crises. There is now usually a wait of at least two weeks for an appointment. And, in some cases, that is too long – as they know well.

I am proud of the way our council has succeeded in preventing some of the worst effects of the national cuts from impinging on our most needy residents. As long as the rent is paid regularly, we have managed to avoid imposing bedroom tax fines in the case of some 200 families. But, as the case studies here demonstrate, some of our people are still so vulnerable that they find themselves condemned to a shiftless existence in hostels at best. This city has suffered government budget cuts some 70 times greater than those imposed on the largely rural Hampshire councils across our borders. Our situation is mirrored only by those of such cities as Manchester, Liverpool and Birmingham – all with large, poor, urban populations.

Matthew 25:35-40

'For I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.'...

The king will answer them, 'Truly I tell you, just as you did it to one of the least of these brothers and sisters of mine, you did it to me.'

* Names have been changed.

Mary Lloyd is a former vice-Chair of SOF trustees and a councillor on Southampton City Council.