

## Footnote: The Spectre of Destitution

*The presence of a welfare system in the UK deludes the majority into thinking that those in genuine need are bound to be provided for. In reality, the UK benefits rules can bring destitution upon any genuinely needy person at any time for reasons that bear no relation to common sense or humanity.*

Knowing her parents and brothers had to try to exist on welfare, my daughter did not attempt to go to university when she finished high school. Instead she took a one year business administration course and got a job in a company accounts office. She later moved to a merchant bank in London.

It was only some years later, when she had saved up some money, that she took a 3 year break to go to university as an independent mature student to gain a degree in English and History. She was invited by the university to stay on to take a Masters degree, but she could not afford to do so. She looked for a job. But it was the mid nineties in Britain. The only kind of work she could get was in office administration. She was back working in accounts, which she found desperately boring. Furthermore, her salary was lower than it had been before she took her degree. And it stayed that way.

Eventually, in the early summer of 2001, she had finally saved enough money to take two months out to gain an internationally recognised post graduate Diploma to qualify as a teacher of English as a foreign language. She could not take the course in the UK. It was simply too expensive. She moved to Spain and took it at a college there. In Spain she could rent an apartment and pay for the college course for less than the cost of the course alone in the UK.

Earlier, in the spring of 2001, I had had to spend my entire [limited savings](#) to replace a dangerously old gas boiler. Then, shortly after my daughter started her course in Spain, my mentally ill son was [denied welfare](#) and National Insurance credits unconditionally for 6 weeks because his former employer had failed to provide him with a final pay slip, and the Benefits Agency was unable to get the details of his Statutory Sick Pay out of my son's former employer before their decreed deadline. Hence, with my savings cleaned out and having a total of £90.40 to my name, I had to support my son also for 6 weeks on the benefit level received for my mentally ill wife and me.

In the late summer of 2001, I was told I could no longer receive Jobseeker's Allowance because, as a full time carer for my son and wife, I could not possibly be seeking full time work. They said I would have to apply for Income Support. Knowing how long it had taken my son to transfer from Statutory Sick Pay to Income Support, I fully expected this to take at least 6 weeks with the possibility of losing 6 weeks income. Because of earlier events, we had no savings to cover us for such a long period. The stress was unbearable. I put on my application form that I had no means of support and that this violated [Article 25 Clause 1](#) of my human rights. For two weeks I had no idea how I was going to be able to care for my family. Fortunately, at the end of that two weeks, I started to receive Income Support back dated to when my income-based Jobseeker's Allowance had stopped.

In the autumn of 2001 after obtaining her TEFL Diploma, my daughter returned to the UK with no income and no savings. She started to look for a job. She had given up the flat she had been renting in London before going to Spain, so she came to stay with us. We supported her and her job search entirely out of the benefit I was receiving to care for my mentally ill wife and son. After a couple of weeks she could not find a job and I could not find the money for her rail fares.

Co-incidentally, I discovered that shortly after my transfer to Income Support, the Benefits Agency had stopped paying me. I had not received anything for over two months, although they had not bothered to tell me they had stopped paying me. I only found out in retrospect from my bank

statement. The reason they had stopped paying me was that the Income Support Department of the Benefits Agency was not sure what the Invalid Care Allowance Department of the Benefits Agency had been paying me and vice versa. So to make sure they did not waste any of their precious taxpayers' money, both departments unilaterally decided to stop paying me anything until they sorted themselves out in their own good time. Were it not for the providential appearance of a winter fuel giro, we would have been entirely destitute for a month.

In view of our impending destitution and since it was proving far more difficult to get a job teaching English than the Institute advertising the TEFL Diploma had led her to believe, my daughter decided to sign on at the Jobcentre.

Despite the fact she had **no source of income and no savings**, the Jobcentre told her that since she had left her last job 'voluntarily' to take the Diploma, they would not give her any welfare for 26 weeks. So we were all destitute. In fact, she decided to leave her job and do the course at that particular time because her employers were about to *downsize* and her job was going to be eliminated anyway. An added difficulty at this time was her urgent need for considerable dental treatment, which I eventually had to pay for out of my welfare when payments were resumed.

My daughter knew I could no longer support her. She eventually managed to get two 12-hour shifts as a waitress at a local hotel. So when she got paid she took the only option. To stay in the UK would have meant starvation. She used the money to buy a ticket to Germany. There she went to stay with some German friends who were willing to put her up while she found a job teaching English in Berlin.

So much for being a British 'citizen'. Such a society, which votes in a government that enacts such mindless rules and sustains institutions and bureaucracies that treat human beings in such callous and uncaring ways, cannot continue forever. It will, sooner or later, become totally unworkable and destroy itself. Let us hope it does so sooner rather than later. Then let *those of us who care* get on with establishing an equitable society in which human rights and dignity are truly respected.

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