


# HARD TIMES



a magazine  
for claimants  
by claimants  
in Nottingham

Issue No1 October 1982

**FREE!**

inside....

- \* about ourselves
- \* one person's views on **WORK**
- \* rayner report
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# claimants action nottingham

THE STORY SO FAR.....

In May this year a group of us got together to set up Claimants Action Nottingham. We were all on the dole and we'd had enough of just putting up with being messed about by the DHSS and trying to live on so little money. We knew that there were thousands of claimants in the city who felt the same, so why didn't we do something about it?

We wanted to bring in all kinds of claimants, not just those who 'sign on', but also people on pensions, the disabled, single parents, because we all face the same kind of problems. And we wanted to do something practical.

So whats happened since then?

We've had to put a lot of time into raising money - obviously we're all broke ourselves! We've been round community festivals selling food and doing stalls, had a few benefit gigs, received donations, a loan from 118 Workshop and a small grant from the County Council.

In July we got use of a room one day a week at the International Community Centre, where we give Welfare Rights advice to people about their claims. Lots of people have come in for this and we do the best we can to sort out all the mess the DHSS makes! We want to put out lots of information so that all claimants know their rights and can get all the benefits that they are entitled to.

Although a lot of the things we've organised have been for fundraising, they're also times when we can have a good time. We want to put on regular social events because we think its important that claimants don't get to feel down and on their own - we enjoy them!

And we've brought out this magazine! We plan to make it a regular thing to keep claimants in touch with whats happening. Soon we're planning to start campaigning locally for concessions on the buses, leisure facilities, cinemas etc, for all claimants. We're working with the dole office workers unions to fight against new regulations the Government is bringing in to make things even harder. We want to work with the welfare rights campaign the County Council is starting, and with the new Unemployed Centre. But we want to keep our independence so that we can decide as claimants what we want to do.

To do all this it needs lots of claimants to get involved. And although these are our ideas they're not the only ones. If there are things you think are important and want to do then come along and together we'll try to get them going. We are not part of any political party, just claimants organising by ourselves, for ourselves, and we welcome anyone claiming benefit to join with us!





## MONDAYS AT THE I.C.C.

Every Monday members of Claimants' Action are available in Room 20 of the I.C.C., to give advice and information on welfare benefits and to make contact with claimants who are interested in getting together to help and support one another. Here are just a few examples of the kinds of problems we can help with:-

- \*\* You think that you may be entitled to some form of benefit but you're not sure - there are about 60 different ways in which people can get cash help from the state: child benefit, supplementary benefit, National Insurance benefits, special benefits if you're sick or disabled, single payments for urgent needs, rent and rates rebates etc. Come and find out if you might be eligible for any of them.
- \*\* You suspect that you are not receiving enough money - the DHSS make a lot of "mistakes"!
- \*\* Your giro doesn't turn up, your benefit gets cut off, or you feel that you are being unfairly treated by the DHSS.
- \*\* You want someone to represent you or give you moral support at an appeal tribunal.
- \*\* You want to find out what services are available to claimants in Nottingham, or simply to make contacts in your own area.

And there are lots of ways in which you can help us - for instance:-

- \*\*\* Getting involved in campaigns aimed at gaining concessions for claimants - e.g. in transport and leisure facilities.
- \*\*\* Helping prepare, write and distribute information sheets, or giving out our publicity leaflets or copies of this magazine in your own area.
- \*\*\* Finding out more about the system so that you can share this information with other claimants.
- \*\*\* Starting up a local group where you live, if there isn't one already - many claimants, especially the elderly or disabled or those with small children, can't travel into town very easily.

If you think you might like to be involved but aren't sure how, come and see us anyway - we're there between 10 and 4 every Monday. And money, of course, is always needed, so if you're a talented organiser of discos or jumble sales or have a few thousand pounds to spare, we'd love to hear from you!

# How your

**This is the amount we shall pay you each week from**  
(This includes Retirement Pension or Unemployment Benefit, unless you get it paid separately)

# benefits worked out

- If your benefit seems wrong, let your social security office know.
- Remember, you have a right of appeal if you are still not satisfied.



# ?!



# Rayner report

In March 1981, a government committee headed by Sir Derek Rayner reported on ways in which cutbacks could be made in the field of welfare benefits.

A number of these proposals have already been implemented and some more will be shortly.

## What's happened

### 1... Taxation of benefits

From July 1982, short-term national insurance benefits have been taxed. What this means in effect is that any money received in the form of benefits is added to any money earned in the same tax year. The whole amount is then liable to tax. Previously money received in the form of benefit was not counted towards taxable income.

It's interesting to note that supplementary benefit was cut by 5% in 1980 (it was increased by 5% less than the rate of inflation). This was supposedly because it wasn't taxable at that time. But there is no plan to restore the 5% cut now!

### 2... Specialist Claims Control Groups

These were set up to supplement existing investigations staff. The Rayner report claims that £50 million is fraudulent - it claimed annually. Even if this figure is correct, compare it with the £345 million that is left unclaimed every year by people who don't know their benefit rights, or who are worried about being labelled a "scrounger". And tax fraud costs the government £1200 mill. a year.

The S.C.C.G.s are specially trained staff who spend a few weeks at a specific office investigating claimants' records, especially those of "scrounger stereotypes". These include people who have been unemployed for over a year; single parents; those who were previously self-employed; and many others.

They operate by following claimants around, interviewing neighbours, and generally spying on people. They have been known to use some nasty tactics to win cases, including asking questions about claimants' sex-lives.

The S.C.C.G.s save very little money. Their main function is to catch and "punish" claimants, to show that the government is "doing something" about social security "scroungers", an idea that they have themselves whipped up to almost hysterical levels.

## More to come

### 1... Voluntary registration at job centres

Registration at job centres is to be on a voluntary basis soon. Although this may seem like a good move, in fact it means:

a) the closing down of many job centres, including maybe the Milton street office in Nottingham;

b) new questions about your availability for work, for example, "would you take any fulltime job which you can do?" regardless of previous wages or skills. This proposal is aimed specifically at one-parent families and married women, who would have to prove that they could make arrangements for the care of their children in order to register as available for work and claim benefit.



## 2... Postal registration

A new form is to be introduced soon, to be filled in and posted to the D.H.S.S. when you register unemployed. This form contains 109 questions, more than twice the number on the present form. This could cause chaos, and will certainly mean further delays in the receipt of our benefits, even more mistakes over claims, and more confusion about rights to certain benefits.

## 3... Sick pay legislation

From April 1983 employers, and not the D.H.S.S. will be responsible for sick-pay during the first 8 weeks of any illness. The implications are obvious- people with bad sickness records are even less likely to be employed. A private insurance company would find it a lot more difficult than the government to get away with this sort of fiddle!

## 4... Ethnic monitoring

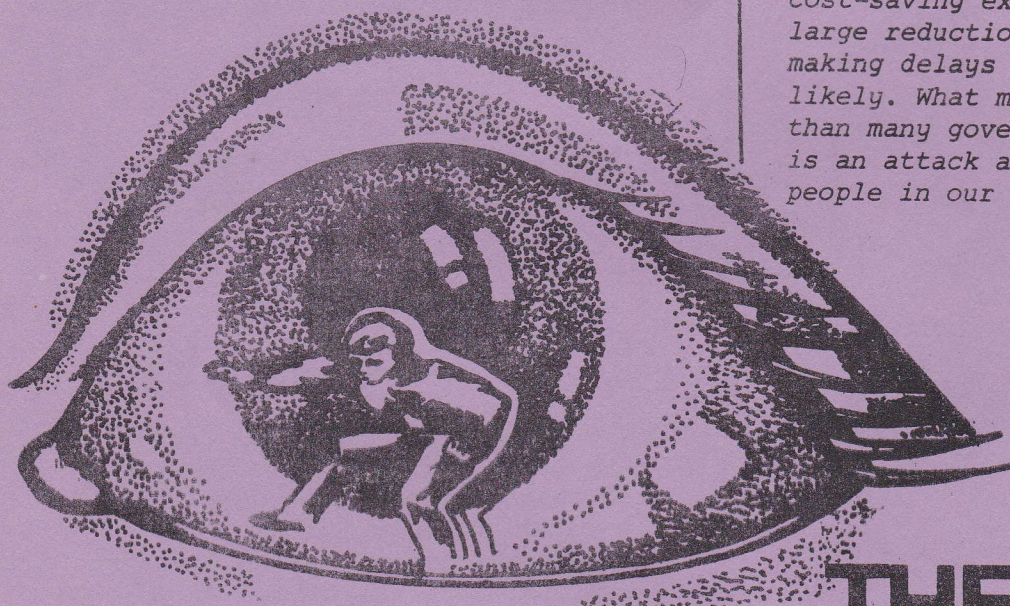
This will involve questions being asked about country of origin, but will particularly take into account skin-colour, as clerks will be asked to fill in the appropriate answer on the basis of your appearance.

## 5... Unified Housing Benefit

This is probably the single most difficult piece of the new legislation. We don't really know very much about it yet, except that it involves changes in the way the rent portion of benefits is paid.

briefly, it means that the portion of benefit paid for rent will be paid by the local authority and not by the D.H.S.S. We hope to be producing a detailed leaflet about this nearer the time when it will come into effect.

All of these measures are really cost-saving exercises, and include a large reduction in D.H.S.S. staff -- making delays and mistakes even more likely. What makes it more obnoxious than many government cuts is that it is an attack against the poorest people in our society.



# WATCH OUT

# THERE'S A SNOOPER ABOUT!

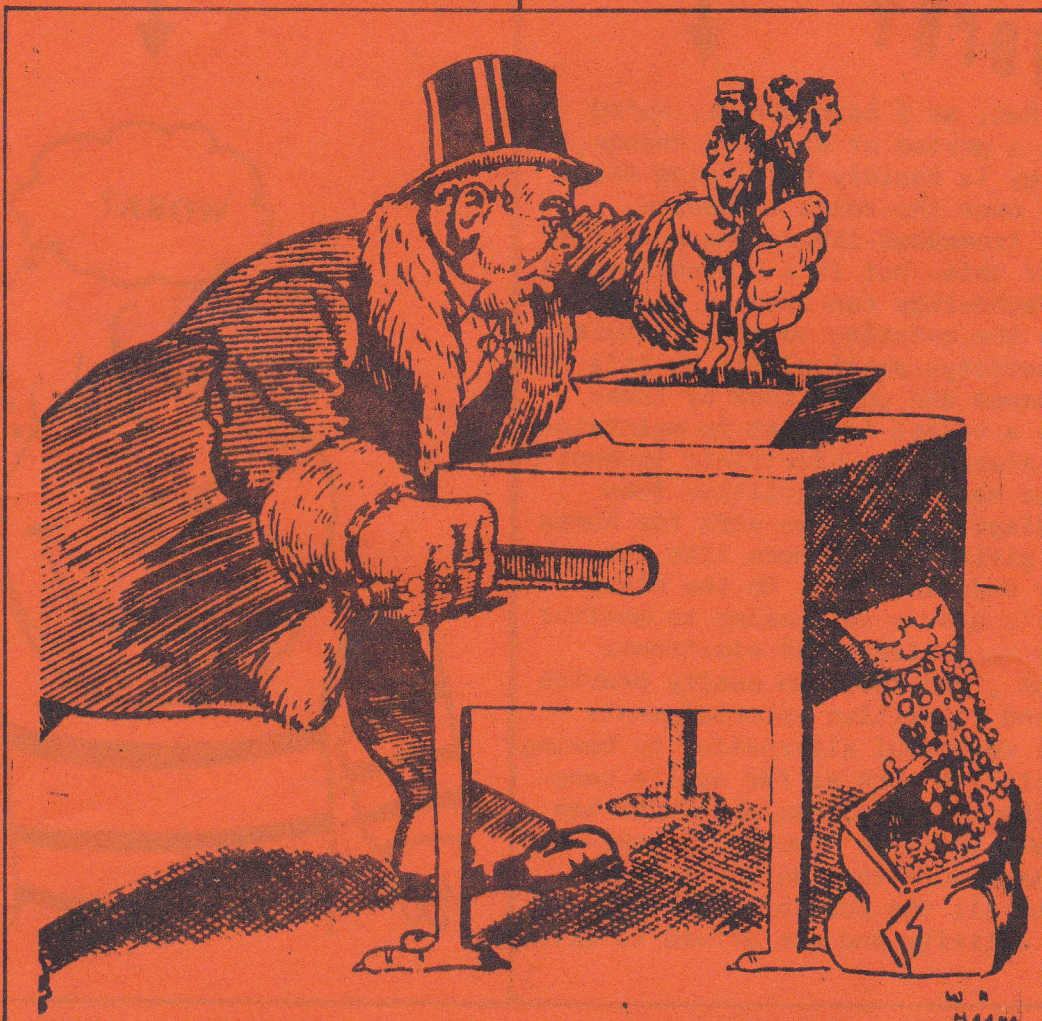


## WORK??

The idea of work that has been prevalent for a long time is now redundant (like so many workers). This must become apparent soon if it isn't already. We have more than 3 million unemployed in this country now, and it's increasing every month.. This is 1 in 10 of the "workforce", and doesn't even include many people, mainly women, who want jobs but aren't officially unemployed. This number is going to increase, it isn't going to drop, despite the promises and assurances of just about every politician/political party. (Are you surprised- who would dare run an election campaign based on an admission that unemployment is here to stay?) What is needed now is not another batch of meaningless promises, but a recognition of our situation and a change in attitudes to work and leisure. This is just one person's idea of what could or should be done. (I just think that it's a lot more realistic and human than most politicians'/trade unionists' views.)

We're entering a period of change that is more important than any time since the industrial revolution, but not many people want to know about it. The same slogans are endlessly applied by all corners of the political arena- "the right to work", "the dignity of labour"- the left is as guilty as the right of carrying on these Victorian myths of work.

The industrial revolution meant an enormous upheaval in the lives of people in the then developing countries of Europe. Due to a combination of events- inventions, wars, the discovery of new lands- those in power found a new avenue of power and wealth opening up. With raw materials and slave labour from the new colonies, industrial empires were built. In doing this, the way of life of the people living in what were to become the major industrial powers changed.





The 18th century saw the beginnings of an enormous shift of people from agricultural labour (the major part of the economy until then), to the rapidly growing towns where industry was centred. The money economy became much more important- people were no longer just producing goods which were of immediate use to themselves, or which they could barter - e.g. food, animals, cloth. Instead they were increasingly dependent on the people who owned the factories and the wealth. Put very briefly, work changed from being an activity that bore a direct relation to the person's life, to being an activity that was a long way removed from it.

Today, little has changed, except that people tend to be even further away from what they produce, spending their lives making one tiny part of a car, or a T.V. ETC. Material rewards are better, but that's not really the point- we're still kept at a distance from what we produce.

**work?**



But, as I said before, we're entering a period of dramatic change. Technology is rapidly developing that can take over the roles of people. There is tremendous liberating potential in all of this- but it's a double-edged sword. Technology can also be used to maintain the existing power structures in our society- particularly as it's mainly owned and understood by those who have a vested interest in maintaining the status-quo. Electronic technology could mean that repetitive jobs can be dispensed with as work for human beings, giving people more time for actually enjoying life. On the other hand, it's also a lot easier to monitor people's activities with electronic equipment, and they can easily provide boring and repetitive entertainment- hardly a wonderful alternative to boring and repetitive work as far as I'm concerned. The main problems should be how to use all the free time we'll have- and how to make sure that we'll all have access to all the possible fields of leisure activity and can afford to live.

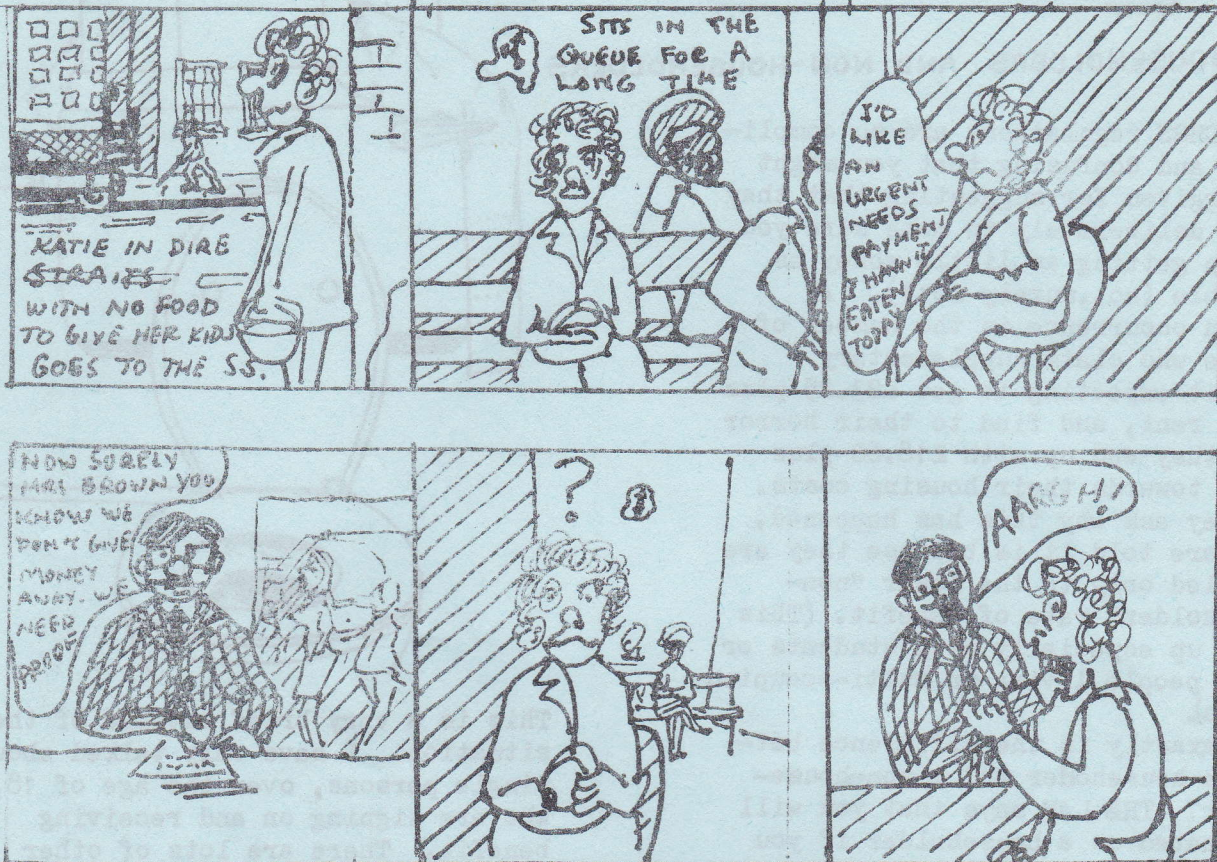
This involves major changes in the way we think about work and leisure. The work ethic is still deeply rooted in our society, despite the fact that the industrial system is undergoing rapid change. This has got a lot to do with the way claimants are treated - that because we're not working, we're only entitled to a very low standard of living - just enough to keep us alive so that we can work again "when the recession is over" (another myth).

In fact enough wealth is produced to maintain everybody on a reasonable standard of living, it's just that most of it is wasted on arms and unnecessary consumer items - how many videos do you need to be happy? And most of the wealth is owned by a tiny number of people. As for me, I don't want to spend my life working in some factory or office making just enough money so that I can have two days a week to myself to forget about working in a factory or office etc etc I'd rather do the things that I want to do- and pay for this by living on very little money...end of rant-"it's up to you"...





## INTRODUCING KATIE THE CLAIMANT



### CAPRICORN

You feel on top of the world today - the Co-op has a special offer on baked beans.

### AQUARIUS

If you're a single mother, beware of a tall, dark, stranger. He may be a DHSS fraud officer. Whatever you do, don't ask him in for coffee, or his mate who's watching through a telescope from across the street will accuse you both of cohabitation and stop your benefit.

### PISCES

A bad day all round. Stay in bed with a hot water bottle.

### ARIES

Your giro might arrive soon if you are lucky - then being an Aries you never are.

### TAURUS

A great day for romance, money and family affairs. Except for Taureans.

### GEMINI

You will receive several offers of jobs (but then Horoscopes are always wrong).

### CANCER

It's your lucky day - last night's visitor left a packet of fags behind the armchair.

### LEO

Keep your mouth shut. You won't be able to afford food, and if you say anything it will only get you into trouble with someone in authority.

### VIRGO

Stay at home - it's wet outside.

### LIBRA

Treat yourself to something special (like butter on your toast for breakfast).

### SCORPIO

Check your incoming finances, you are about to be stung.

### SAGITTARIUS

This is a period of growth for all Sagittarians. Put in your claim for new boots immediately.



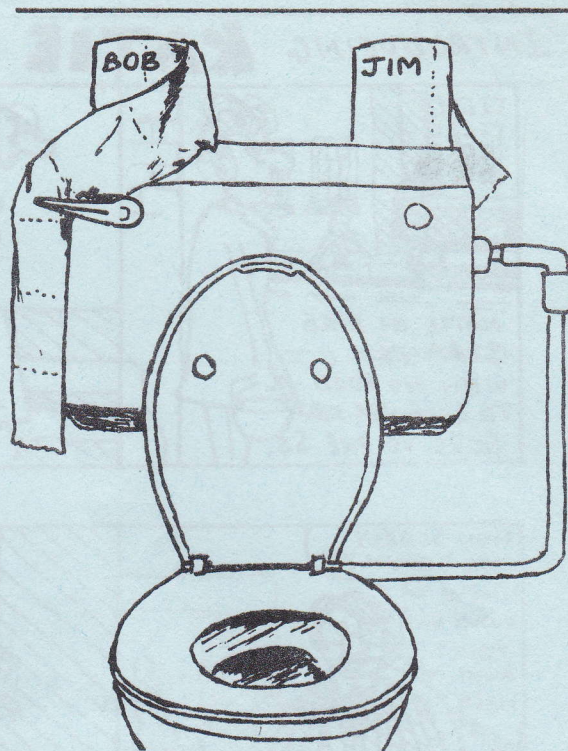
# BEAT THE SYSTEM !

## 1. HOUSEHOLDERS AND NON-HOUSEHOLDERS

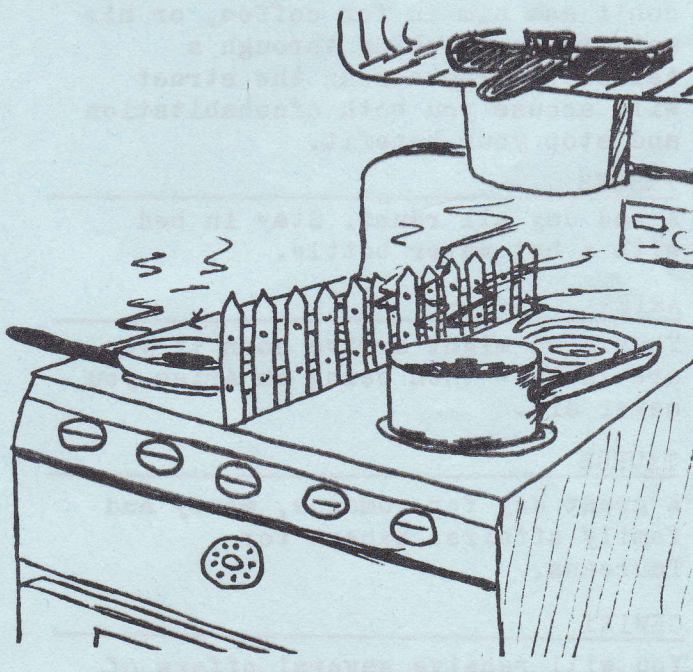
Many DHSS regulations are so complicated and confusing that you might be forgiven for suggesting that they do it deliberately to make sure you end up getting as little money as possible (no..surely not!). A common occurrence is the number of people who claim supplementary benefit expecting to get £23.25 plus their rent, and find to their horror that they end up with £18.60 plus £2.55 towards their housing costs. If they ask why this has happened, they are told it is because they are entitled only to the lower "non-householder" rate of benefit. (This crops up especially with students or other people living in multi-occupied houses).

What exactly is the difference between a householder and a non-householder? THE LAW says that you will be treated as a householder if you are liable for rent or mortgage repayments, unless your landlord or landlady lives in the same household. If you share this responsibility with others, then you will be treated as joint householders. Otherwise, you will be regarded as a non-householder.

Sounds simple enough? Yes, until you try to find out exactly what a HOUSEHOLD is, and discover that a legal definition doesn't exist! BUT benefit officers have been instructed to treat people as forming separate households if they live separately, have independent finances, and independent arrangements for buying and storing food. In practice, of course, they don't all stick to these guidelines, and they often try to fob you off with the lower rate if you live in the same HOUSE as your landlord or share the kitchen and bathroom with other people. Don't let them get away with it! If you can provide the DHSS with a rent book or similar tenancy agreement (either as a tenant or a sub-tenant), and can convince them that you have your own room and private catering arrangements (a shelf or cupboard with your name on is a good idea!), you should be treated as a separate household.



This is a very brief outline of the situation. I have only talked about single persons, over the age of 18, who are signing on and receiving benefit. There are lots of other possibilities (e.g. living with relatives, joint tenancies, the notorious "cohabitation" rule etc.) which are too lengthy to go into here. So if you have any doubts at all about your position on this one, COME AND SEE US for further information, preferably BEFORE you claim supp. ben. It's much harder to get a decision changed once it's been made, and it could make a difference of at least a fiver to the size of your giro!





# oxford

## 'major' disaster! \_\_\_\_\_

"The denial of civil rights and the rounding up of almost 300 of the poorest people in society (including over 100 totally innocent) smacks of the methods of Nazi Germany."

This was what the Oxford Claimants Defence Committee said after the arrest of claimants for fraud in Oxford last month. The Government and the media made a lot of fuss about it and tried to make out that all claimants are fiddling the DHSS.

But they didn't say what really happened.....

If you are homeless you can still claim Supplementary Benefit, but you'll only get £18.60 a week - not much to live on round the streets. If you're in board and lodgings you'll get more than this, and less hassle.

The landlords in Oxford knew this, and they knew how desperate claimants were. By giving claimants an address the landlords got £42 a week in rent, even though some claimants weren't actually living there, while others slept four to a room and were locked out in the day. The landlords were making the real money - but they weren't in court!

The police set up a false dole office in a closed down school, and the week before they did a dummy run so that claimants wouldn't suspect anything. Then on September 2 came the arrests.

Anyone claiming with an Oxford address was sent through a door - as they went through they were arrested :

- \* 286 people were held, but only 172 actually charged.
- \* people were held who were only there with friends who were signing on, over a hundred totally innocent people were held all day.
- \* the claimants were held without being able to contact a solicitor, and had their photos or finger prints taken without permission - all against their legal rights.

- \* those charged got massive sentences eg 30 days inside for £67.50 fraud (it costs £150 a week to keep someone in prison!) and were often refused proper defence.

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A lot of questions came up after :

- \* why did the DHSS themselves send people to the bad lodgings a day before they knew the bust would happen?
- \* did the local Council, who owned the school building, know what was going on?
- \* why was Oxford prison told to expect lots of people (and the media told something would happen) but not the local solicitors or probation office?
- \* the DHSS had been warned about the landlords seven years before, why was nothing done then?
- \* how much did the police operation cost (they'd been working on it for two months) compared to the 'fraud savings'?

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Every year some £500 million goes unclaimed by people entitled to benefit, much more than the amount frauded. There's more tax fraud than DHSS, but the DHSS has five times as many investigators.

'Operation Major' was just what the Government wanted. With lots of publicity it makes it easier for them to cut social security, and frightens people off from claiming benefit they've got every right to.

As claimants we already have to struggle with poverty. Now we are being harassed by the police and our civil liberties are taken away. Will we all become second class citizens? In Oxford it was the homeless who were picked on, next time will it be the disabled? single parents? And will it be in Nottingham?!!





# CLAIMANTS AND THE N.H.S.

The Health Workers dispute has great importance to the unemployed in this country for two reasons: firstly the relationship between low pay and benefit and secondly the future of the National Health Service as a service free at point of need is under threat.

As well as these particular factors more common ones exist, the government has laid-off many nurses and other workers in the N.H.S. adding to unemployment (thus making it harder for any one person to get a job). There are plans to run down services even more. If the government succeeds in keeping wage increases below the level of inflation, (less money in real terms every week) then linking benefits to inflation is very likely to be challenged; and soon.

## Low Paid Workers and Dole Money.

It is said and truly, that some N.H.S. workers would be better off on the dole (or sup. ben). To most people the answer is obvious, wages must go up, in order to give people a decent standard of living and a reasonable return for the work put in (it will never be fair whilst the cream is raked off by directors, bankers stockholders etc.)

But, this government and the last one in fact most governments, see things rather differently. They say if workers would be better off on the dole then the thing to do is to cut the dole! This will encourage people to work, not be lazy etc. The fact that people may be made homeless, children develop rickets (yes, rickets have already reappeared in Britain), be destroyed by an impossible poverty, these facts are just ignored. They are dismissed as wet nonsense and with a callousness of those that have never had to scrimp and save to make ends meet.

Amongst the unemployed are very many people with illness and disability, and these people are just another sacrifice to keep costs down. Indeed it has been estimated that a possible three to four million pounds could be saved by ending the state-financed National Health Service. What could replace it? A private health insurance system for everyone, by definition giving only very minimal cover for the very poor. Along with this would be more expensive prescriptions and charges for home visits. The effects of these proposals, prepared by the government Think Tank, on Social Security, are also far-reaching. Saving would be made by ending annual increases of all types of benefits and therefore a lowering of living standard for four million claimants.

## The Future of the N.H.S.

First Callaghan and now Thatcher, both have run down the N.H.S. **There is less** money in real terms, putting a stop to the building of new hospitals and bringing about a reduction in staff. The ordinary people of Britain need a decent Health Service, we, unlike the rich, cannot afford hundreds of pounds a day for private medical treatment..

If the unions in the N.H.S. are crushed and that is what a defeat will mean after a six-month struggle, we may as well give up the idea of a good Health Service. Get used to longer queues and higher charges, as well as not enough money to buy the machines that could save lives.

We as unemployed must demand a decent minimum wage for those in work, and thus be in a position, with allies among those in work, to demand a decent living income for those out of work as well!.





# CENT CRAB

DEMONSTRATION ! DEMONSTRATION ! DEMONSTRATION ! DEMONSTRATION ! DEMONSTRATION !

FRIDAY 22 OCTOBER 12.30

CASTLE BOULEVARD UNEMPLOYMENT OFFICES

New regulations are coming in which will make it more difficult for women to claim Unemployment Benefit. Claimants will be asked what arrangements they've made to look after their children if they want a job. If they can't answer fully they could lose benefit - women will suffer most. (See the Rayner Report article inside).

This demonstration is only the start of the campaign. Watch for further details, and please be there on Friday!

➔ MONDAYS 10am-5pm  
ICC (International Community Centre)  
61b Mansfield Road  
just up from the Victoria Centre.

This issue is free, because we wanted it to reach as many claimants as possible. We hope to produce more free issues, but this depends on our future finances, and we may have to make a small charge to help cover the printing costs.

We'd like CONTRIBUTIONS for the next issue - anything you think is of relevance or interest to claimants - articles, information, personal anecdotes, cheap recipes, news about good second-hand shops, humour, cartoons... maybe a letters page if we get lots of letters!

Send your contributions to Hard Times, Claimants' Action Nottingham, c/o International Community Centre, 61b Mansfield Road, Nottingham.

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