

The Daily Stigma



BENEFIT

Despite widespread reports of people cheating the system, The Daily Stigma can reveal that only 0.5 per cent of money spent on Incapacity Benefit is lost to false claims. In the meantime, hundreds and thousands of genuinely disabled and ill people are living in fear of having their benefits taken away while they are still too sick to work.
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FRAUD

**99.5% of
all sickness
benefit claims
are genuine**

EXPOSED!

▶ **Thousands wrongly assessed**

▶ **Appeals cost millions**

TRUE SCALE OF BENEFITS RIP-OFF REVEALED

EXCLUSIVE

Continued from page 1. Incapacity Benefit is intended for people who can't work because of disability or illness. Recently there has been a flood of reports about people fiddling the system, yet Government statistics show only around 0.5 per cent of claims are actually fraudulent.

The Government's welfare reforms are forcing claimants to reapply for a new benefit, called 'Employment and Support Allowance' or 'ESA'. Yet thousands of new ESA applicants have been found 'fit for work' when they are clearly not and have been labelled as 'cheats' by some for applying for the help they need.

Many health charities believe the test to decide who gets ESA is inaccurate and unfair, particularly when it comes to assessing mental health. Since over 40 per cent of people on Incapacity Benefit are claiming because of a mental health problem, huge numbers of genuinely ill people could be wrongly reassessed. Many have also reported that the process is so stressful it actually makes their mental health worse.

Fit for work?

People with severe mental health problems have told us they're terrified they will lose their welfare payments as the Government passes them 'fit for work'. Some are so desperate they have considered taking their own lives. Many say they are being hit by a double whammy of exaggerated allegations of fraud and a system that refuses to recognise their inability to work.

One claimant with clinical depression told us how they had a panic attack in their interview. They were told their benefit might be stopped if they didn't carry on. "I couldn't cope with all the questions: I didn't have time to think of the answers and couldn't give all the information she wanted. I was informed two weeks later that I was 'fit for work' and my ESA had been stopped. I was devastated, but with help I appealed and I won my case. I found the whole experience very humiliating and at times felt suicidal."

False claims

In contrast to the impression given by parts of the media, the Government's own statistics show that the vast majority of applications for Incapacity Benefit are genuine. *The tiny minority that plays the system has led to genuine*

claimants being tarred as 'workshy' or 'scroungers'.

Responding to the figures on fraud, Paul Farmer, Chief Executive of the mental health charity Mind, said:

"Some people can't tell the difference between the small group trying to cheat the benefits system and those making honest applications for help but being turned down. *As these figures show, most people trying to claim disability benefits are genuine, it's just that many of them don't get the help they need. It's terrible that on top of this they are falsely labelled as scroungers.*"

An insult to the taxpayer

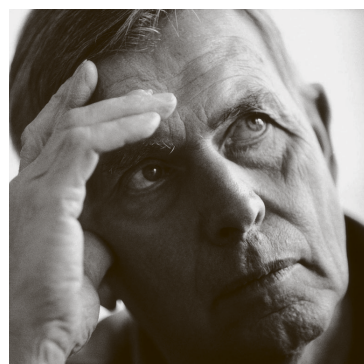
In the first year of the new ESA benefit over 40 per cent of people found 'fit for work' appealed the decision - nearly half of these appeals were successful. *Since the benefit started in 2008, over 90,000 people who appealed have been found to be too ill to work - enough to fill Wembley Stadium.*

A government committee has estimated that the cost of these appeals to the taxpayer could be as much as **£50M A YEAR**, which is more than double the amount of money lost to Incapacity Benefit fraud over the same period. Shouldn't we be focusing on fixing the benefits system for the thousands who are let down by it rather than on the tiny minority that plays the system?



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The Benefit Claimant



I suffer with paranoia and because of all the stuff in the media I constantly feel I'm being watched and made out to be a benefit cheat.

I feel guilty about claiming benefits and am scared to go anywhere in case people think I'm a scrounger who is milking the system. The whole benefits issue for people with mental

health problems is coming to a head. Many genuine people, who like myself live through a constant nightmare because of their illness, are being made to feel like the lowest of the low.

The Government has to recognise real disability and stop allowing themselves and the media to lump genuine people with disabilities with those who claim benefits illegally.

I will soon have to re-apply for my benefits and the stress I am feeling at the prospect is immeasurable. The benefit process has never been easy, and for me and many like me it is about to get a whole lot worse. I know that many people with mental health problems are suffering as a consequence.

The Benefits Adviser

We deal with many people who have been told they are 'fit for work' under the new system despite experiencing serious mental health problems.

The other day I was speaking to a man who has schizophrenia. He has it quite well under control, but still struggles with paranoia and can't cope with much pressure.

The idea that these people are trying to 'cheat the system' is nonsense...

He's been found 'fit for work' so now has to look for work, but the anxiety caused by the assessment process and now the prospect of job hunting is really destabilising him. I'm very worried it's going to push him back into severe illness, and last time that happened to him he ended up in hospital for two months. But what can we do?

The idea that these people are trying to 'cheat the system' is nonsense. Of course, you see a few people trying their luck, but it's a tiny minority. A system focused on rooting them out won't properly support the millions of people who need these benefits, and it actually risks doing much more harm than good.

Unemployment remains high

UK unemployment figures are nudging two and a half million. These numbers do not include those people claiming out-of-work benefits for disabilities or sickness. If people are moved off these benefits after being reassessed as 'fit for work', many will struggle to compete with other jobseekers who do not have a health problem. And research has found that fewer than four in 10 employers would knowingly employ someone with a mental health problem.

WELFARE REFORM SHOULD CARRY A HEALTH WARNING

A VOTE OF 'NO CONFIDENCE'

In May, thousands of disabled and ill people protested in London about the impact of changes to welfare and benefits.



Three-quarters said reform had made their mental health **WORSE**

A poll by the mental health charity Mind revealed widespread stress, anxiety and uncertainty about changes to sickness benefits. This very real fear is making many people's health even worse.

Over 300 people with mental health problems who are on Incapacity Benefit were asked about how reassessment for the new ESA and the news coverage of welfare reform had affected them.

The drawn-out nature of this process together with the bad experiences reported by many people who have been through it, have combined to upset me even further.

Almost **NINE OUT OF 10 PEOPLE** polled said they felt anxious and **THREE-QUARTERS** said this had made their mental health worse.

78 PER CENT knew little about the changes to Incapacity Benefit, with television and newspaper reports the most common sources of information.

95 PER CENT didn't think they would be believed when they go for their face-to-face assessment – a resounding vote of 'no confidence' in the new system.

89 PER CENT are afraid they will be pushed into work before they are ready, setting back their chance of long-term recovery.

One respondent summed up the general feeling among claimants: "I have not received any notification as to when I will be 'reassessed'. The drawn-out nature of this process together with other people's bad experiences have combined to upset me even further."

87% were experiencing anxiety about welfare reform

51% said the fear of reassessment had led to suicidal thoughts

45% needed to see a GP or psychiatrist

78% did not feel well informed about the changes to welfare and benefits

Living the benefits 'lifestyle'

Is being on 'the sick' really an easy option? Do people with long-term mental health problems make a choice to live off state hand-outs? The Daily Stigma talks with someone claiming Incapacity Benefit.

We met Heather Ross at the local Mind centre where she receives support and assistance for her mental health problems. Heather wholeheartedly rejects the idea that she's 'workshy':

"My experience with going back to work has never been one of reluctance or laziness. I don't need anyone to motivate me, I already know that I'd be better off financially and have more self-esteem if I had a job."

When asked if she thinks this is a common attitude among people in her situation, she responds:

"My own passion for getting back to work is definitely shared

by those around me. We often long for an opportunity to find a position for us in the workforce. I can't count how many times I've heard people reminisce about their old job like it was a long-lost love."

So what does she think about the Government's approach to tackling this problem?

"I just don't understand why the rhetoric is all about pushing people to go back to work?"

It's as if people with mental health difficulties are all workshy and unreliable, as if the task of a work programme is to convince them that going back to work is worth doing."

"When I talk to the people I meet at my mental health outpatient programme, or at Mind centres, they all say the same thing: they would dearly love to work, but getting well again has to come first."

ADVICE SERVICES SLASHED

Funding is being taken away from welfare advice and support services as part of the Government shake-up of legal aid. Advice service workers warn that without this money many centres will struggle to stay open. The closures will hit people who can't afford private legal advice when appealing benefit decisions. This advice can be vital, since 40 per cent of people are successful at appeal, many with the help of welfare advice services.

Ask the expert

Your benefit questions answered



PAUL FARMER, Chief Executive of the mental health charity Mind, answers your questions about benefits and welfare reform.

I've heard that Disability Living Allowance (DLA) is going to be taken away from everyone on the lower rates, is this true? If I lost my DLA, I would be left with nothing.

DLA helps a huge number of people with the extra costs they face as a result of their disability such as getting around and paying household bills. The Government plans to replace the benefit with the new Personal Independence Payment (PIP) from 2013 with the aim of cutting costs by 20 per cent.

Not everyone on the lower rates will have their benefit stopped but Mind is worried that lots of people who receive DLA for their mental health problems will find it hard to qualify for PIP. They are often on the lower rates of DLA and we already know that the Government struggles to accurately assess the impact of mental health problems. We are very concerned that people will be at risk of losing out.

Mind is campaigning to make sure people with mental health problems don't lose out. You can find out more on our website www.mind.org.uk

I'm due to be reassessed for my benefits soon, I had to appeal last time after I was declared 'fit for work' despite providing evidence from my psychiatrist. Has the system improved at all for people like me with mental health problems?

You will be given a test called the 'Work Capability Assessment'. In 2010 I was on a panel led by Professor Harrington which looked into how well it was working. We made a number of recommendations to improve the process which I think will have a really positive impact once they are all in place.

However, there are still big problems with the system and we have been working with other charities to find better ways of assessing people with mental health problems.

To find out more go to Mind's website www.mind.org.uk

I've been told I have to go on the 'Work Programme', what does this mean? I don't feel ready to return to work yet.

The Work Programme is a new Government scheme which is supposed to give tailored back-to-work support to people claiming

benefits. It won't necessarily mean you have to look for work straight away but you will be expected to prepare for working life by taking a course or practising skills.

Although Mind supports the idea of personalised back-to-work support, we want to make sure that the people providing these services understand mental health and don't put unreasonable demands on people.

We are also worried that, if people are being incorrectly assessed for benefits, some claimants won't receive the right support or will be expected to return to work too soon.

Make sure you know what your rights are - check on our website www.mind.org.uk to see if there's a local Mind near you which can help, or call our infoline on 0300 123 3393 to find out where to go for help.

Mind infoline
Monday to Friday
9.00am to 6.00pm
0300 123 3393
info@mind.org.uk

Legal advice service
Monday to Friday
9.00am to 6.00pm
0300 466 6463
legal@mind.org.uk

Not the NEWS you were expecting?

Mind is campaigning for a fair and effective benefits and welfare system for people with mental health problems.



For better mental health

All too often we hear from people who have been let down by the benefits and welfare system as it fails to recognise the impact of their mental health problems or effectively support them to overcome their barriers.

We are working hard to change the system so that it is understanding and supportive of people with mental health problems.

We are also trying to counteract the negative coverage of benefits which does so much damage to people making genuine claims.

To find out more and to get involved, visit www.mind.org.uk

Mind relies on the generosity of individual supporters. Donations to support the work of Mind can be made at www.mind.org.uk or by calling 0300 999 1946

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