

English for Life in the UK

Episode 20 - Welfare State and Benefit System in the UK

(Mark) Hello and welcome to Episode 20 of the podcast English for Life in the UK. This podcast is for intermediate-level learners of English and is produced by a group of volunteer teachers from the St. Augustine's Centre in Halifax, Yorkshire. We provide a range of support and advice to those in need and particularly to asylum seekers, refugees and migrants. In normal times we run a course at our Centre, which is supported by this podcast, but we are now recording these podcasts from our homes as a result of the virus lockdown and we must apologise that the sound quality isn't quite as good as we would like it to be.

We hope these podcasts are of use to anybody who is wanting to improve their English and learn more about life in the United Kingdom.

You can find links to our other episodes and the transcripts - that's the written versions - on our website: www.staugustinescentrehalifax.org.uk

And here, you can find out more information about the Centre, the support that we provide and for those of you that can afford it, how to make a donation to keep the work of our centre going, particularly in these difficult times.

Today's episode is about the Welfare State and the Benefits System - that is the system by which the Government protects the health and well-being of its citizens, particularly those in need.

Today's episode is brought to you by Christine and Mark.

(Music)

(Christine) So this week, we are talking about the welfare state and the benefits system - so that's looking at other aspects of the welfare state other than health, which we covered last time. So Mark, you were going to tell us something about the history of the welfare state and social services - this aspect of the welfare state.

(2:45 minutes)

(Mark) Yes - just briefly, I think people would say that the modern welfare state really started towards the beginning of the 20th century, the last century, with the Liberal Government of 1906 - 1914, which introduced, for the first time, a form of unemployment benefit, family allowance started at that stage and some elements of child protection, and national insurance as well: fairly limited at that stage, but still an important step forward.

Then, during the Second World War, John, last week told us about the Beveridge Report - so I won't say too much about that - but that was an important document not just for health, but for other aspects of the welfare state and after the Second World War, the Labour Government of 1945 introduced a number of changes, including a proper national insurance and unemployment system and various kinds of support for people who ... people in need; some of it as a basic right, some of it, what we call, "means tested" - so that is, it depended on what your income level was - how much money you had - as to whether you could get that benefit. And then more recently - we've had changes to the system at various times, since then.

Some of the significant ones - in 1970, the Social Security Act introduced the idea that every local authority - every local government - had to have a Social Services Department and had to employ social workers; and then, one of the other more recent things, was Housing Benefit. There was support for people who struggled with their rent before that, but the housing benefit system, as a more robust system, began in the 1990s and then, very recently, we've had universal credit and I think, Christine, you're going to tell us a bit more about that and about the system as it is now.

(C) Yes, Mark, I will - but I'm not going to start with universal credit. I'll start by saying that there are currently dozens of different benefits that people can get, in this country. Some of them are, as you say, means-tested and some of them aren't. But there's ... I'm going to reel off some of the names and sometimes you can understand what they are just through the name: so there's child tax credit, housing benefit (you mentioned), income support, job seekers' allowance, employment and support allowance, working tax credit, personal independence payment (this is the benefit that helps with the extra costs of a long term health condition), and DLA: Disability Living allowance, that one is, attendance allowance, carers' allowance, Pension credits.

(6:23)

They are examples - there are more than that. So, ...a number of years ago, the government decided they would wanted to slim this system down, trim it down a bit, and they brought in a benefit called Universal Credit, with the intention that it would replace benefits for people out of work and for the people in low wage - low waged people - so it could be a sliding scale and that would allow people who are not working, to get a job and not suddenly lose their benefits. So there were good intentions, I think, but in fact the introduction of it has been quite complicated. I think we are going to hear a bit more about that shortly? Universal credit ...?

(7:27)

(M) Yes - that's right.

(C) It replaced six different benefits - child tax credit, housing benefit, income support, job seekers' allowance, employment and support allowance, and working tax credits. But there are still other benefits and... There are benefits for people with disabilities and there are benefits for people who are carers or who need carers and of course, there's still a possibility of getting a reduction in your council tax - so a council tax reduction. So, all in all, it's a complex system. A lot of people are employed in trying to deliver it; trying to work out who has a right to what, and trying to get it paid into bank accounts; it's a very complex benefits system in this country.

(M) Yeah - I must admit - I thought I had a reasonable overview of it, but as you went through all those benefits, I was thinking, "goodness me, that is a lot!". And you can understand why there was an attempt to rationalise, bring together, some of those benefits at least, but as you say, there certainly have been some major problems with universal credit. I do know that anybody who is newly coming on to the benefit system does come on to universal credit now - even though it isn't operating throughout the country for everybody, everybody who is new to the system does start these days on universal credit.

(9:03)

(C) Yes - and actually, Halifax was one of the areas where it was trialled, or brought in early - so it has been around for well over a year, locally. And the problems are not all ironed out yet.

Yeah - you mentioned er .. you mentioned Social Services - that, er Local Authorities were required to provide social services, locally, in the '70s, because that is an important arm of the welfare state. Local authorities have a duty to "safeguard and promote the welfare of children and vulnerable adults" I use those words carefully - that's the phrasing of it - so that means they employ social workers who work with families, particularly with children, who are vulnerable. So there is a system, sometimes it means that children are actually cared for by the local authority. It's called they are "taken into care" and then they are called "looked after children" now, so there is that system there.

But we haven't mentioned a large part of the population now, in this country, of course, are old people - like you and I, Mark, although we're not quite in need of care, but there are many older people when they get towards - y'know, in later life - they cannot look after themselves anymore, so they need care, so local authorities provide care for the elderly. Sometimes they provide it themselves, but more often, they pay for a place, for somebody in a private nursing home.

(M) OK - thank you very much, Christine - that's a good overview, and ...er... earlier this week I recorded an interview with Becky, who we both know and work with regularly, and she deals with those people who are having challenges, particularly around the benefits system, and I asked her a number of questions about that.

OK - So today, I am interviewing Becky from the St. Augustine's Centre. Becky leads a team of staff and volunteers who provide advice and guidance to our Centre users who, as regular listeners will know, are asylum seekers, refugees and migrants, predominantly. So Becky, we're today ... we've been talking about the benefits system, in this country. Tell us, what are the most common problems that our users face, in relation to the benefits system.

(12.30)

(Becky) Yes, thanks Mark for the introduction and thanks for inviting me to join you. Erm ..some of the most common problems that we try and help people with, accessing the benefits system, is first of all understanding of the system and understanding of their eligibility, to claim benefits or different types of benefits, depending on their situation. So we have .. we try and help people to understand how to make a successful application, for benefits. One of the main problems with that is, we help a lot of people who have limited English, and are not used to the systems. It's difficult for us, as advisers, anyway, to navigate some of these systems, so it can be very difficult for some of the people we are supporting. So that's one of the challenges that we have.

Another one is, even practical things, like opening a bank account, in order to receive your benefit. Erm because often we support those who have previously been claiming asylum and on asylum support and, they don't have a bank account in the UK, and in order to open a bank account, as you may know, you ... banks require proof of address and different things and people who have been under asylum support and asylum accommodation often don't have ... So there's a little bit of an issue there that we try and assist people with, in trying to help them successfully open a bank account, in order to make the claim to benefits, in the first place.

I would say that those are some of the challenges that we come across.

(M) Yeah ...You touched on there the differences between when people are asylum seekers and then after they get the right to remain and they are .. they have refugee status. Can you just clarify that a little bit more for our listeners?

(15:00)

(B) Yes so like I mentioned ...when somebody is here and they are going through the process of claiming Asylum and they don't yet have a decision on, that they are not eligible or entitled to claim welfare benefits and they are often in receipt of asylum support, which is an amount of £37.75 a week. Once they receive a decision on their claim - so a positive decision and they receive a form of Leave to Remain whether that be Refugee status or another form - they often become eligible to claim welfare benefits. At that point obviously that's when we try to help assess, look at their situation and help them think about what different type of benefits they may be entitled to, because there are lots of different ones depending on your situation, for example

(M) What would you say are the main benefits that refugees usually are or often are eligible for?

(B) So often the applications that we are helping people to make are claims to Universal Credit. One of the big issues with that is that when you receive a positive decision you only have 28 days before your Asylum Support ends - so that's financial support and accommodation. And that leaves you with a 28-day period to try to set up all these different things like a bank account like I was mentioning, universal credit claim and find alternative accommodation. Now Universal Credit has- the processing time for that is often 5-weeks, so as you can see there is already a problem straight away, the fact that your support will end in 28 days and your Universal Credit may not start for 5 weeks. And that is if you make the claim on the first day that you received status. So we often

have difficulty as well where people may become destitute - without any form of financial support or housing - because of the short time period that we have to try and work with and help people claim these benefits and support.

(M) That's really helpful Becky, that underlines the point doesn't it that clearly there are significant challenges at every stage for people. There's the challenges when they are going through the asylum process and we try and help them as much with that, but then once they get refugee status then there are these challenges about finding accommodation, sources of funding and of course most of them want to find work (definitely) or study of some sort after that. Yes, so tell me, obviously we have people who speak many different native languages, what advice do we give people about getting help in different languages?

(B) So often support organisations and agencies like ours will support people to try and make those initial applications as well because of the understanding but because of language barriers as well. When you call Universal Credit for example, you are faced with an automatic voice system and an option system - which many of you might be familiar with. Press 1 for this option press 2 for another situation - so that can be difficult to navigate for someone who does not speak the language (absolutely) so there is a hurdle even there to get through to speak to someone on the phone. Once you do get through you can request an interpreter on the line but like I just pointed out and mentioned some people would even struggle to get through to that point in order to request an interpreter, so often we are supporting people to do that and then assisting people to go through the security information so that we can then speak on their behalf and assist them with any queries. Here at St Augustine's we have a lot of people who use our centre who speak many many different languages and so often we will have volunteers who speak some of the community languages and are able to support us with some of that work.

(M) That's great Becky. Obviously you are dealing with people - our users here in Halifax and sometimes slightly wider area - I'm thinking about some of our listeners who might be elsewhere in the United Kingdom, would you say - what kind of general advice would you give to people who might need to try and access the benefits system anywhere in the country?

(B) Yes so there are different advice services and organisations that should be able to help you with this, one of them that I'm thinking of are Citizens Advice Bureau. They give a lot of advice around benefits and many other things but they also have the ability to support you to make an application to Universal Credit and to look at your situation and help assess and make sure that you are getting what you are eligible for, whether that is Universal Credit or a different form of support. So they would be an organisation that I would suggest you look at to see where your nearest Citizens Advice Bureau is or what the advice line number is to you and I would suggest getting in contact with them or another local support organisation which may already be aware of.

(M) Yes because there will be charities won't there and organisations like ours (definitely) in a number of other places around the country.

(B) Yes and of course as well the local authority, the council will have an office where you are so again they should be able to help guide you to the place that you need to go that can provide support to you.

(M) OK thank you very much Becky that's been very helpful and I'm sure our listeners will have found that useful as well.

(B) Thank you.

(Music 22:21 minutes)

Language Support

This is the part of the podcast where I choose a few words and phrases from this episode to try to help you with your English. I'm going to first of all start with two words that are to do with amounts or numbers. Early on Christine talks about there being **dozens of benefits**. **Dozens**. A dozen is 12, it's an old-fashioned word which isn't used that much anymore in English, although you do buy eggs by the dozen. So a dozen is 12, so dozens means several lots of 12 - it's not a precise number, it's a general number. Not as many as 100 but quite a lot more than 12. You can also say half a dozen, so you can buy half a dozen eggs and that would be 6.

So later I used the word **predominantly**. I was saying that at our centre we work predominantly with asylum seekers and refugees. Predominantly is just a fancy way of saying mostly or mainly.

Then there are some words specifically relating to benefits. We talked about **eligibility**. Eligibility means what you are allowed, so for example often a benefit is only allowed if you have less than a certain amount of money, or you might have to be a certain age, or for example to have children. So that is eligibility. And another word that is often used is **entitlement**. So you are entitled to a benefit if you meet certain factors - certain criteria.

We then talked about the difficulty of **navigating the system**. Now the word navigate is usually used in relation to boats, so a boat will navigate its way across the sea or across a lake. But in this case to navigate through a system means to find your way through what is often a difficult system.

Another related word or phrase was when Becky said there were **hurdles** that were put in people's way to find their way through the system - to navigate through the system. A hurdle is simply a barrier, a difficulty, something that you have to find your way past. Hurdles are used in races where the runner has to get over the hurdle to get on to the next part of the race. But in this case it's a hurdle within the benefits system, a difficulty, a barrier that has to be overcome.

We talked about people who were **destitute**. People who are destitute are those who simply don't have enough money. People are so very poor that they can't afford, for example, to get enough food to eat or enough clothes to wear, that's to be destitute.

Finally I wanted to talk about the word **care** which was used in a number of different ways within this episode. So the verb 'to care' means 'to look after' so if you take care of somebody you are looking after that person. If you care about somebody then it means you feel close to them - you want them to be OK. And then quite specifically we have people that we call **carers**, so those are the people who care for other people who look after other people and a carer might be a relation - so a father might care for his grandmother for example, be the carer. Or a mother might be the carer for their child particularly, if that child is disabled. But there are also people who are professional carers, they are paid to look after other people and we talked about carers who look after old people for example.

And then finally, for children who are in danger in some way, at risk in some way, then it can be that the local authority can become the carer for that child, they can look after that child and that is called being **taken into care**. And when you've been taken into care you become a looked after child.

I hope those have been helpful. Take care of yourselves during this difficult time and we look forward to joining you again in the future.

Goodbye for now.