

PROGRAMME TWO Part 1

These seven families represent the poor in Britain today.

They have been selected on the basis of a major survey, the first of its kind, carried out specially for the series.

Through the eyes of these families, these four programmes examine the lives of the poor in the eighties.

Last week, we asked how poor is too poor? Our survey found that there was widespread agreement among the people of Britain to the minimum standard of living to which everyone should be entitled. We also established for the first time ever that 7½ million people are so poor that they cannot afford this minimum standard. That's one in every seven people in Britain today.

## LIVING POOR

COMM

This programme looks at why in the welfare state of the 1980s, so many people are so badly off.

Mavis Gold is blind, partially deaf and diabetic.

SYNC MAVIS

Good morning, I wonder if I could have em the Sickness Benefit please. I want to query my Giro, it hasn't turned up yet. Gold. Say? I wonder if you'd speak up a bit please, I'm a bit deaf. Ah thank you er, Mrs J.M. Gold, 8 Barnes Wallis Court, my, my sickness benefit giro hasn't turned up today. I was just wondering whether it's in the post or what's happened to it. I should have a book but it's being adjusted. They were going to send me a giro and I was just

wondering what had happened. Sorry?  
The address? J. Juanita. Sorry.  
Juanita. But actually I think you may  
have it as Mavis.

COMM

Mavis relies entirely on the state  
for her income. She's one of nearly  
4½ million people claiming means-tested  
supplementary benefit. These are  
the largest group of the poor.

PUTS DOWN PHONE

SYNC MAVIS

They've just said it was in the post.  
They're always doing this to me or at  
least I suppose they're doing it to  
everybody actually. But it's due on  
a Monday. It, it's still not here, it's  
a Tuesday. One and a half p left and  
they know I'm diabetic, I'm always  
telling them that and it's always the  
same answer. It's in the post.

COMM

Roy Bragg unlike the other families  
in this series does have a job. The  
problem is, it pays too little to keep  
him and his family.

ACTUALITY

Daddy, what are you doing?  
Putting the board up

COMM

About a third of the 7½ million poor  
people are low-paid workers and their  
families.

SYNC ELAINE

Well, we can't afford that just yet.  
The vandals did this, they was banging  
on the windows, and put their hand  
through, and we just can't afford the  
glass at the moment, it's too expensive  
so once we get the money, we'll put the  
glass in, until then we can't do it.  
So I'll just have to leave the board up

for now till we can afford to put the glass in.

COMM

Ernie Pegman falls into the final group of the poor. Though he does rely on the state, his income isn't means-tested. It's his by right. Years of paying national insurance contributions while he was working, entitle him to the state pension now he's retired. Ernie's coming up to the age of 80 and lives alone with just his budgie for company.

ACTUALITY

budgie noises/ I can hear you

COMM

These days he finds he's left with nothing but financial worries.

V/O ERNIE

I've had enough, haven't I, of worry  
It's a disgrace when you get to such  
an age as you got to worry it doesn't  
say much for the society we live in.

COMM

The society of the 80s is very  
different from what had been hoped for  
after the war.

Clem Attlee's Labour Government  
elected in 1945, aimed to abolish want.  
At this time, there was a widespread  
desire for the creation of a better  
Britain. This stemmed from the pains  
suffered by many before the war.

SYNC ERNIE

In the 1930s, when you were, if you  
were on the dole, you waited, the time  
you waited, six weeks they put you on  
the gap, and you got no money. So what  
did you have to do, you have to go on  
national assistance as what it , it  
is now but you had to go to P. parish  
and you know how much they gave me to  
live on. 10 shilling

Out of that I had to pay three and tuppence rent for me gas and me phone out of ten shilling, well the climax was one day I was walking down the high street, and I collapsed on the pavement and the doctor, I had to be picked up and taken home and when I got home and the doctor came, oh, he says, its malnutrition. I said, in other words I'm starving. It was true, but did I get any more, no. What do you think they wanted to do with me when I went before the committee. She says to me, oh well Mr Pegman, she says, what we have decided to do, we're going to put you in an institution. I said, what are you talking about. She says, we'll store your furniture. I said, you'll do nothing of the kind. I said, I'm only a young man and that institution you're speaking of, is for old people. I said, oh no. She says, well what do you suggest. I said, its what you suggest.

That was when they decided they'd give me half a crown extra.

#### COMM

Ernie Pegman was unemployed for several years during the 30s. Born and brought up in Sunderland, he had worked as a lad on the shipyards. But the whole of the North East was now in the depths of the depression. Ernie, like most of the unemployed, was left with no unemployment benefit as of right. To gain even a small pittance to live on, it was a question of going to the local parish. Before receiving money, a person had to pass the means-test. Some failed.

SYNC ERNIE

Oh that was a dreadful thing. You had people coming to the house. You get rid of that. You don't want that. The gramophone - you get rid of that, if you want any money that was the means test, yes. YOU mustn't have no luxuries and if you got any assistance it wasn't in cash it was in a voucher marked groceries. Where you took it to the grocer's shop for sugar and butter and what have you. You got no money you just got a voucher.

COMM

And it's out of this that the modern welfare state was born.

ACTUALITY

COMM

The post-war social security legislation based on a plan drawn up by Sir William Beveridge, aimed to solve these key problems of inadequate income and the much hated means-test.

LORD BEVERIDGE SYNC

The report proposes first ... the benefit are to be adequate in amount and to last as long as the need lasts.

COMM

When in employment, everyone contributed to this state insurance fund and when they retired, they received benefit as a right. In this way, it was thought, there would never be a return to the poverty and desperation of the 30s. For those that slipped through the national insurance scheme, there was the back up of the means-tested national assistance. Beveridge envisaged that fewer and fewer people would depend on this. But the plan went even further than the national insurance scheme.

ACTUALITY

Beveridge

scheme of childrens allowances ... and when he's not earning.

COMM

Beveridge recognised that to eliminate the poverty so widespread in many working class districts, it was also necessary to provide help with the cost of bringing up children.

ACTUALITY

Factory hooter

COMM

Even for those in work, the family income was often too low to cover these costs. Beveridge also argued for government legislation to end low pay. In addition to his plan for state benefits, he proposed a minimum wage to bring up all wages to the level of subsistence for a man, wife and one child. All these measures, together, aimed to banish poverty from Britain forever.

ACTUALITY

Beveridge - I hope ... and that so we take

COMM

At first, Ernie Pegman like everyone, was doing well from this new welfare state. There was now little unemployment. Ernie, at last, was in work. He paid his national insurance contributions for a prosperous old age. Everything seemed to be going just as Beveridge had planned. In the 50s, it was thought that poverty had been eliminated. For Ernie, life was at last looking good. In the early 60s, just before he retired, he took a holiday.

SYNC ERNIE

Well, I was 60, that's 20 years ago. That's as far as I can remember, going up North. I used to go there to Butlins Holiday Camp. We used to have a nice time there. Oh long time ago.

COMM

That was Ernie's last holiday. Twenty years later the picture is very different. The furthest he goes now is across the road. The poverty Ernie suffers today was in fact built into the pension scheme from the start. The post-war government set the level of the pension much lower than Beveridge had recommended. It was thought the cost would cripple the Treasury. It's left nearly 2 million pensioners turning to means-tested supplementary benefit - the present-day name for national assistance, the benefit that Beveridge had thought would fade away. The inadequacy of pensions has only gradually emerged. Far more people live, like Ernie, into their eighties. And as they grow older, and further from retirement, they have increasing difficulty in making ends meet.

ACTUALITY

Star

Thankyou

COMM

There's still the constant drain on their money but their savings have long since gone.

Clothes have worn out. Resources have dwindled. In 1971, in recognition of these problems, an extra payment was introduced but it's never been increased

V/O ERNIE

Well what happens is, when you reach the age of 80 you get a book with that extra 25p on. It's niggly ... I feel strongly about that.

When someone told me about the 25p I was disgusted. Because they ought to be a bit better rewarded than that.

COMM

The disabled have ended up even worse off. The Beveridge plan didn't provide a comprehensive system for them. And as the years have gone by, the numbers of disabled have grown.

Mavis Gold may well not have survived in the past, for she needs regular insulin injections. Her survival, like that of many others, is, in part, due to the success of another side to the Welfare State - the National Health Service. But the Welfare State's provision of money for the sick has been less successful. In principle, Mavis is entitled to invalidity benefit but it's below the minimum income provided by means-tested supplementary benefit. So Mavis, like many disabled people, claims supplementary benefit - a benefit never designed to meet her special needs.

SYNC MAVIS

There we are, a bit of bread left. Probably do me today. Bit of butter. Few biscuits there, oh good. Some eggs. Ah, we can have a meal. NOISES. Try to get through to the DHS again, I suppose, as stir them up a bit. Ah well that's the lot, I can have a meal on that when I take my insulin.

1½p left until I get my giro. Hoping the's post will turn up soon. They say it's in the post so there you are.

ACTUALITY

"Mum"



COMM

Tricia Olivers and her family are part of an even bigger problem that was unforeseen by the founders of the social security system. The sharply rising divorce rate. Tricia was divorced last year. She's left to look after her two school age children, Sandra and Tony, on her own.

ACTUALITY

Tea ready in a bit, Sarn

COMM

She'd like to work but what are her chances?

SYNC TRICIA

Not very good at moment, cause you can't get the hours, when the kids are older yes, but not just yet, because nobody give you, say, half past nine to three o'clock, there's that many people out of work, they don't have to be choosy. With somebody who only wants funny hours. They can have anybody

COMM

Divorced mothers were simply not catered for in the Beveridge plan. The only single parents covered were widows. It was felt that to give specific state benefits to divorced women would endorse the breakup of marriage; it was argued that the family should remain the responsibility of the father. But divorced mothers seldom receive enough maintenance from their ex-husbands to live on. Most men don't earn enough to support two households. And in Tricia's case, her ex-husband is unemployed and can't help at all.

This means that many single parents turn to the benefit of last resort - supplementary benefit. And its a meagre living.

Tricia finds she doesn't even get enough money to eat properly.

SYNC TRICIA

Now this is the normal tea which me and the kids have, we have one tin of beans between the three of us and I usually make sure the kids have got enough for them and if there's enough left I have just have what's left.

COMM

Tricia cuts back on food for herself to feed the children. The survey found that single parents with school-age children are particularly likely to be very poor. The key problem for divorced mothers is that the allowance given for children under supplementary benefit is low. Child benefit itself - the benefit given to all mothers - is deducted from their supplementary benefit so this children's allowance is supposed to cover all their needs.

ACTUALITY

COMM

Tricia receives £8.75 a week for each of her children

V/O TRICIA

It's a well known fact anyway that people on supplementary benefit get about, about £1 per day per child, that's to clothe and feed them on, and its just ridiculous because nobody can clothe and feed a kid on £1 a day

SYNC

A lot of people think you get a lot more than what we actually do get. You get people saying, people are scroungers on SB, well they can't be, because nobody wants to live like that, I mean, I surely don't not for the rest of my life anyway. There's no way, its very, very difficult to manage. From day to day.

COMM

In the 80s, another glaring gap has emerged in Britain's social security system: provision for the long term unemployed. Roy Weston lives in Birmingham and has been out of work for the last 3½ years.

ACTUALITY

Edgbaston - I'll just get it for you.  
(JOB CENTRE)

COMM

Roy's just one of more than a million people who have been unemployed for over a year. He's tried all over Birmingham for a job but in the recession-hit Midlands so far it's proved impossible.

ACTUALITY

WOMAN: It's application forms for this one. You can fill it in here or you can take it home but it has to be returned to this job centre, OK

ROY: I'll fill it up here

WOMAN: The other one's for a general assistant ... how old are you?

ROY: 35

WOMAN: 35. I'm afraid

ROY: Too old

WOMAN: 'Fraid so yes. They want people under 30 for this particular vacancy OK

COMM

In 1945, it seemed inconceivable that there would be people desperate for work but unable to find it. It was thought that mass unemployment was gone from Britain for ever. Instead there was concern that a too generous system of unemployment benefit would encourage people not to look for work but Roy does keep looking.

ACTUALITY

I think that vacancy's probably been filled. If you show me where it is on the board and I'll take it off, I think it's probably been filled and left up by mistake.

COMM

National insurance based unemployment benefit ends after a year. Roy is thrown back on to supplementary benefit like all the long-term unemployed. Another group vastly swelling the numbers on this means-tested benefit, never designed to cope with a large number of claimants.

ACTUALITY

'I'll fill this one in for you. I'll fill this one in for you now.

COMM

Roy's worse off than most others on supplementary benefit. Whereas the rates for other long term claimants were raised during the 1960s and 70s, the rate for the long term unemployed was kept low - again in case the incentive to work was destroyed. This leaves the unemployed on the lowest benefits of all.

ACTUALITY

Ann in kitchen

COMM

And it leaves Roy's wife Ann constantly struggling just to make ends meet.

SYNC ANN WESTON

We don't have the immersion on during the week, it's too expensive, we only have it on on the weekends. when I want to wash up I boil some water in the saucepan, and if there's a bit of washing I want to do in the week, I boil a saucepan up, because it's too expensive to have the immersion heater on.

SYNC ANN

I boil up for washing up and then I boil up for the kids to have their wash at night time, but my husband and I wash in cold water, night time and in the morning, livens us up.

COMM

The Westons are just one more example of the way that the dreams of the great radical reformers of the 40s have been overtaken by the realities of Britain in the 80s - one more family reliant on a system that was never designed to support them.

There are now nearly 7½ million people dependent on supplementary benefit - the highest number ever.

For a few weeks, people can manage, but for the Westons, as for others on supplementary benefit, for any length of time, the experience is very different.

SYNC ROY WESTON

You know, I've had said to me you're on a holiday, just one long holiday with pay. ... at work and I've turned round and said let me have your job and you come on the dole and take my place, different story, I didn't see them after that. He just said "Oh well, I'm in a job, and off"

END OF PART ONE

ACTUALITY

Dad ... I want mine

COMM

It's 7pm and Roy Bragg's working day is about to start.

V/O ROY

Working nights er, well its really a bad effect cos you're not with your family much, you only see 'em at weekends.

But I er, I s- more or less miss the family really, not seeing much of them.

COMM

Roy works on the Trafford Park Industria Estate, Manchester, for Barber and Coleman, a company making industrial fastenings.

ACTUALITY

Time clock

COMM

He works nights to push up his wage. The night rate is around £2 an hour. Barber and Coleman have been hit hard by the recession and have laid off half their work force in the last few years. For the workers that remain, the hours are long. Roy often works a twelve hour shift to increase his weekly wage.

V/O ROY BRAGG

Me average now is 'bout 80. That's with all stoppages.

COMM

Roy's employed as a semi-skilled machine operator. But nowadays he often finds he also sets up the machines, a skilled job with higher rates of pay.

V/O ROY BRAGG

About three years ago I put in for setters rates and they turned me down. And I put in for it about half a dozen times since then and each time they've turned me down.

Er to me they're too tight. They're more interested in the work and not the workers. You're just a number to them.

COMM

Roy's tried other ways of increasing the family income.

V/O ROY BRAGG

Occasionally I've had a part time job as well as me full time, but it got on top of me, making me look really ill and everything, so I gave them up. And I just have my own wage coming in now. It's more or less a poverty line. Other firms are a lot better, workers are better off in where they work to what I am where I am.

COMM

Roy's experiences are shared by his workmates.

Tonight he's found a note left hidden in his personal locker. It reads:  
"Don't forget to tell the TV people about your poor mates on days. I took home £71 with two nights overtime with a wife and two kids".

There are today just over one million men working full-time who end up as badly-paid as Roy and his workmates.

The post-war plans to end poverty had depended on improving the wages of low paid workers. Beveridge himself had argued for a statutory minimum wage. But this faced opposition. Employers rejected it because it pushed up wage costs. Trade Unions opposed it because it interfered with free collective bargaining. There, was no government actio

And little has changed since

The low-paid today are no better off compared to other workers than they were nearly forty years ago.

Professor Tony Atkinson:

SYNC ATKINSON

I think the fact that pay differentials haven't narrowed since the war, is in a sense a little surprising, because there has been a lot of social change and industrial change. On the other hand, no doubt it reflects the very substantial rigidities there are in the labour market, the fact that there are sectors, segments of the labour force that are quite separated. It probably reflects the fact that although the whole trade unions tended to reduce dispersion within the groups they represent, there are many areas that are not represented not covered by collective bargaining. So the result of this has been that, there has not in fact been much effective change in the distribution of labour pay differentials. And over this period, the intervention by the government has been, on the whole not terribly influential, not been very sustained. We've had, for example, incomes policies, which had a temporary effect, helping the low paid and narrow the differentials. But that has only been passing phenomenon and has tended to be eroded afterwards.

ACTUALITY

Helping Daddy, yeah

COMM

Back home, this has left Roy and his family with a problem. His wage is barely adequate to meet the family's needs. Elaine finds money for food is limited. Tea every night is largely chips.



Roy's problem has, in fact, been made worse by the policies of post-war governments.

For Roy pays a substantial proportion of his wage to the tax-man - a proportion that's grown much faster for the low-paid than others.

There was, however, a part of the post-war plan to help low-paid families that was implemented: the family allowance.

It was supposed to bridge the gap between the husband's wage and the family's needs.

But its value today is much lower than the level of financial support given to families when the welfare state was set up.

On a Monday, Elaine collects £5.85 a week for each of her three children.

V/O ELAINE

Roy gives me £15 a week and I have me family allowance which is £17.55 a week. And I know for a fact Roy can't give me any more because every penny's spoke for. Mean he puts £15 a week in the meters.

SYNC

What Roy gives me is for food but the money I get on Monday I have the lady across the road has a catalogue and I pay her so much a week for clothes and then I pay another couple, £2 a week. So plus Darren's dinner money which I'm waiting to get free dinners for him now. But by the time I've paid out a couple of things it's gone.

COMM

As the hopes of the Beveridge plan have collapsed, the poor in work, like the poor out of work, have become dependent on a whole new set of means-tested benefits.

Today, Elaine has come to the local housing office to see if there is any help available to them in paying the rent. They face eviction.

ACTUALITY

Mrs Bragg ...

COMM

The Braggs have arrears of several hundred pounds with the council - sums not uncommon in areas like Manchester.

ACTUALITY

Elaine and housing officer

HO I just want to sort something out your rent arrears. Can you tell me is your husband working or ...

Elaine: Yes he is working

HO: Can you tell me what his average sort of income ...

Elaine: £103 without stoppages

HO: That's before tax. Can you tell me how many children you have got?

Elaine: 3

HO: And are you working?

COMM

Details are needed on the family income for these new benefits only go to people whose incomes are low.

What happened during the 60s and 70s is that as new financial problems emerged for the poor - each problem was tackled by a new means-tested system. The result is a huge and complex system. There are today about 40 different means-tested benefits and around 12 million people living in families dependent in some way on these benefits.

ACTUALITY

We've applied for milk tokens and they've said no we're not entitled to and we're not entitled to this because me husband's £3.00 over.

COMM

This complexity causes problems. Not surprisingly, many people don't even make the first hurdle claiming the benefits they're entitled to.

ACTUALITY

Elaine and Housing Officer

Q: Now have you applied for a rent rebate at all.

A: No, I didn't think I was entitled to it.

Q: Well you should be. I'll just have a look at this leaflet.

A: We did get one, it ran out in December, and my husbands wages went up so I didn't think we'd be entitled to it any longer.

Q: If you take your total income you should be entitled to a rebate even though his income's increased.  
Goodbye.

COMM

For those utterly dependent on the state, the means-test becomes the whole way of life. While national insurance based benefits are simple, means-tested benefits are quite the reverse. Roy Weston didn't get the job he'd applied for and is left waiting to sort out his supplementary benefit. Like all claimants he has to notify the social security offices of every change in his circumstances.

ACTUALITY

Name: Weston

COMM

His wife Ann has recently had to give up a part-time job because of ill-health. It has led to a drop in the family income leaving Roy with little money on which to keep his family of three children.

ACTUALITY

Roy at counter in DHSS

Questions about Anne's wages etc.

Rings up for Roy's file

COMM

The detailed information social security officers collect on each claimant is all filed away. This, together with the sharp rise in the number of claimants, has led to a massive social security bureaucracy.

Roger Blackwell is Manager of this DHSS office in Lozells, Birmingham.

SYNC BLACKWELL

Well my area office covers about 8 sq miles of inner city and the supplementary benefit liveload, the number of people at any one time getting supplementary benefit is about 18,000. We pay something like 125,000 separate payments in a year to different people. We have a 100,000 people calling at the office during the year. And we visit about 10,000 of them in their homes. They, we have about 25,000 new claims for supplementary benefit in any one year, and we review because of a change in somebody's circumstances about another 40,000.

COMM

In processing supplementary benefit claims on this scale, the DHSS is playing a role never envisaged. And the huge work load creates problems.

V/O BLACKWELL

The system is under a strain but not as great a strain as it has been over the last couple of years because things are tending to settle down more. Sometimes payments have gone out late.

SYNC BLACKWELL

Well mistakes do get made. Mistakes

have always been made and they always will be, staff are dealing with a very complex system of social security benefits, but still we get about 85% right of what goes out on supplementary benefits. And if that was someone doing O levels and they got an 85% passmark they'd get a distinction.

COMM

For Mavis Gold, any mistake or delay can be critical.

Because of the low level of benefit, she uses up all her money each week. The delay in this week's giro left her with just 1½p and no food in the house. She can only sit and wait for her money to arrive. After enquiries by London Weekend Television, Mavis' benefit does eventually arrive. But even now she's in for a disappointment.

ACTUALITY

Mavis and Postman

- Oh good, how much have they allowed me

- Em, £29.05

- How much?

- £29.05. It's got on there

- Oh that's ridiculous, anything else

- Um, just er an exemption certificate for your prescriptions, for National Health.

- Thank you. I'll have to query it with them. I'm sure that's not enough. Bless you, thank you

- Okay then, bye

SYNC MAVIS

£29.32 he says. I think he's gonna have to sort this out for me. Deducting my rent all right that's £37.40 I should pay, gas, they're taking approximately £7 off, that should leave at least £30. How'd they make £29.32. Oh dear, who do I phone

COMM

Mavis's problem now is no longer the delay - but the inadequacy of the benefit itself. Indeed the survey found that most supplementary benefit claimants were satisfied with the service from the DHSS but virtually all found the level of benefit too low. And this problem is made acute by the way the means-test operates to trap people.

If claimants or their wives do earn any money, the DHSS reduce their level of supplementary benefit allowing claimants to keep only £4 of these earnings.

If Roy were to find a small amount of work they'd simply lose all but £4 of this money.

And when his wife Ann was earning, the family gained little from what she earned because of the deductions from Roy's benefit.

ACTUALITY

Clerk: "I've taken a statement from you about your changing circumstances.

We will now reassess your claim and by the time you next sign on you will get the increase in your benefit plus any arrears due to you.

Okay Mr Weston.

Cheers

ACTUALITY

Ernie answers door "Mr Pegman"

COMM

Ernie Pegman too finds he's in a trap. He called in Kevin Gray from the local Harlesdon Advice Centre to see if there's anything he can do.

ACTUALITY

Let's have a look to see what you've got coming in each week ....

At the moment £32.85 state pension, and civil service pension, and private pension 78p

COMM

During his working life, Ernie contributed to various pension schemes. It was always the plan that elderly people should be able to pull themselves up above the state pension, through whatever private savings they could make.

But today Ernie can't pull himself up at all. The state pension is below the minimum income old people are entitled to through means-tested benefits. And Ernie's private savings only serve to push his income back to the money he would receive anyway through means-tested benefit.

Too late, Ernie realises he might as well not have saved at all.

ACTUALITY

And then they would assess to see whether the ...

That's there, that is the word I'm saying, assess, but they don't assess it the proper way.

Well they'll go by their scale rate and the rules that they use, I mean unfortunately we can't really effect a change in those rules, that can only be done by Parliament.

Now what's happened here is that the, you're going to be marginally above what a person who was in the same circumstances as you but had no income coming in at all in the sense of the state pension or employers pensions, your basic weekly benefit is just fractionally above the supplementary benefit level.

SYNC KEVIN GRAY

It's quite ironic in Mr Pegman's case and it's fairly common with many other pensioners that people like him have worked very hard all their lives and have invested their time and energies in insuring that they have things like

pensions, employers pensions, state pensions when they need them when they retire to find that in effect when they get to retirement age or just above it, they are in practice no better off than they would be were they dependent on supplementary benefit consequently because of the very low level of benefit, pensioners like him and pensioners on supplementary benefit itself are virtually terrified of the prospect of receiving a high fuel bill because they've got nothing in reserve to meet the cost.

COMM

Ernie indeed has a fuel bill he can't pay.

ACTUALITY

E: There you are, look

K: Well its a big one itsn't it, it's what ...

E: Well, its fantastic

K: £168.00

E: How do they come to that sum

K: Well its not an estimated reading, is it. It's a proper reading they've got so ...

COMM

The problem for Ernie isn't just the unfairness of having saved to no purpose. But that despite his personal savings he's left with an inadequate income.

And because the levels of benefit are too low, many claimants find themselves sinking deeper and deeper into difficulties.

Ernie with this bill he can't pay is on the edge of a precipice.

ACTUALITY

Nobody else is going to pick up the larger part of the bill for you. So all we can really do is try and see how far your money can stretch and how you can arrange your finances to cover it.



reasonably so you're not disconnected or whatever.

ACTUALITY

Mavis dials

COMM

Mavis Gold has already tumbled over this precipice.

SYNC MAVIS

SOUND OF PHONE

Hello, Ah, could I have the um sickness benefit please. Thank you, say? My name Gold, Mrs Gold, J.H. Gold. Um I wonder if you could help me please. My name is Mrs J.M. Gold ... yeah, um I received this morning my pension and allowance book which is for £29.05. Um, they're deducting gas from me I think that's approximately £7, I was receiving £37.40, how does that come down to £29.05. Thank you. Er, I wonder if you could help me please, my name is Mrs J.M. Gold, 8 Barnes Wallis Court.

COMM

Not able to manage on her level of benefit in the past, Mavis built up debts with the Gas Board. She's now turned off the heating but to repay the debts, money is being deducted by the DHSS from her weekly benefit. She's left with even less than the past amounts on which she had already failed to manage. Mavis is in the final trap of the benefit system.

ACTUALITY

How does that come down to £29.05 - yes

COMM

As the number of people dependent on these inadequate means-tested benefits has grown, Mavis has become just one of millions trapped by the present day welfare state into poverty.

SYNC MAVIS GOLD

How much are they ...yeah... oh Gōd,  
alright. OK, ta, so that's a total of  
£29.05 - what am I supposed to do with  
it, ... OK, thank you, bye.

PUTS DOWN PHONE

That is correct. They're deducting  
£1.65 for this and £1.90 for that and  
so it works out. And I'm supposed to  
live on it.

Oh well.

END CREDITS