

Fiona and David: Fearing the benefit review

[Perthshire, Scotland]

Fiona: When we both stopped working the children were in, I was gonna say, early teens but one was early teens and the other one would be 11ish.

[David and Fiona with their two sons]

David: Things that had to be done and had to be paid sort of got put on the credit card and the never never.

Fiona: Nobody tells you all the different benefits and we were a couple of years before we heard about DLA [disability living allowance].

[For the first three years of their disability, Fiona and David didn't claim disability benefits. This left them in serious debt.]

David: I'm actually quite nervous about the new reviews that are coming, with people being reassessed, because we know it's happened to us before, when we were reassessed before and we lost it.

[In 2009, the level of David's disability benefit was reduced. On appeal, it was put back to a similar level but not backdated. This left them further in debt. They now pay £37.50 a week in loan repayments.]

Fiona: Although we can't pay the full amount the bank's been good and we pay a reduced amount. So eventually it will get paid off.

If we got any less – I don't, I really can't think what it would do to us. Because we wouldn't be able to pay everything.

David: The biggest main sacrifice would have to probably be the car and when you take away the car then ...

Fiona: Take away our legs.

David: You take away our legs. Yeah. We are then tied to the house.

[Worried about the government's disability benefit changes, Fiona and David are seeking advice.]

Fiona: David's on incapacity. So is there anything going to be changing with that?

Adviser: Incapacity benefit. Already people have started to be moved over to a new benefit, which is Employment Support Allowance. And again people will go through an assessment and a lot of people have already gone through the assessment. And there are concerns that fewer people are found eligible for this new benefit than were for incapacity benefit.

David: What is it you are calling it now?

Adviser: Employment support allowance that replaced incapacity benefit.

Fiona: So this is what you will be getting asked to fill in eventually?

Adviser: Yeah, it's likely that you will do.

Fiona: It's just details about us and the house. Are you having a baby? Definitely not! Right, about your illness. Attendance, bereavement, carers, DLA and incapacity. That's what you're getting at the moment. We may ask you to go to a work focus interview that will help you get back into work.

David: If they turn us down and we're even more skint than we are now, then I really don't know how we'll manage financially.

Fiona: I mean both David and I are fine for a couple of hours in the day. We can maybe do 2-3 hours work in a day without it affecting us, but if we were to get a job for 2-3 hours a day what sort of wage would we be earning?

David: It is a constant worry in the back of your mind. You think to yourself you're managing to pay the bills, you're managing to pay your way. We've got our pride. You want to be able to clear any debts that you're due people and be able to hold your head up.

Fiona: Any difference would make a difference, you know, it doesn't matter how small. Just a few pounds would be too much.

[David will be required to be reassessed for his ability to work. He fears he may lose some of his disability benefits.]

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