



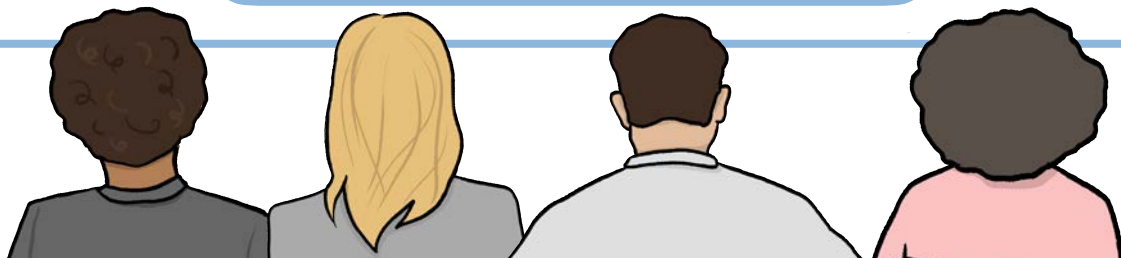
**easy
read**



The Commission on Social Security



The Plan

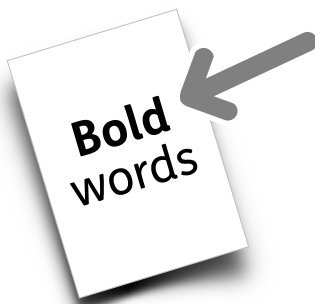


For a decent social security
system

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In this easy read document, difficult words are in **bold**. We explain what these words mean in the sentence after they have been used.



Some words are [blue and underlined](#). These are links which will go to another website which has more information.

Introduction



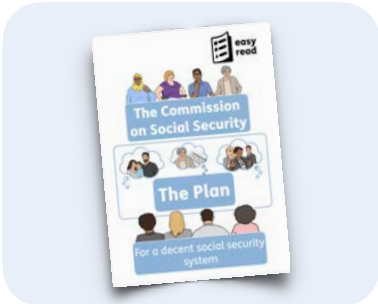
The Commission on Social Security was set up to think of better ways for the Government to provide **social security**.



Social security is money paid to people by the Government. This is often called benefits.



Everyone in the Commission on Social Security has experience of social security.



We have written this plan to explain how the **social security system** could be better.



The **social security system** is the way the Government:

- decides how much money you can have in social security.
- pays social security.

Problems with the social security system



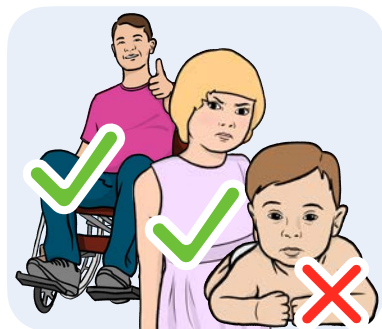
There are lots of problems with the current system which need to be improved.

Some of the rules about social security are not fair. These include:



- **Sanctions**

A **sanction** is where your social security is stopped or reduced.



- **The 2 child limit**

The 2 child limit is where you only get social security for your first 2 children.



Disabled people have to have **assessments** which often create problems rather than provide solutions.

An **assessment** is a meeting with someone who works out how much money you should get.

A new social security system



We want the Government to set up a new social security system that:

- means people have enough money to live on.



- helps people with the extra money they need because they are disabled and/or have children.



- treats everyone properly.



- lets people choose how they want to live their lives.



We want the law to say that people must be given the social security they need.



We want all the information about social security to be:

- easy to read.



- **accessible** to everyone.

Accessible means it is easy to use.



We want people who receive social security to be involved in setting up and running the social security system.



We want people to be able to have:

- free advice about social security.



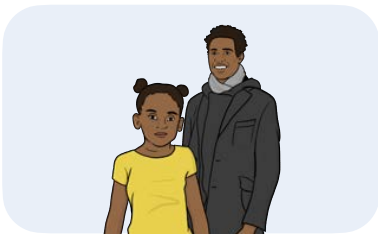
- free support to help them speak up at meetings with social security staff.



- free support to make a complaint about social security.

Unfair for some

Certain groups of people often find the social security system is unfair to them. These groups include:



- women.
- people from some ethnic backgrounds - this is your race and/or the country that your family came from.
- disabled people.
- carers
- people with long term health conditions.
- people who are:
 - deaf, with a small d - these are people who find it hard to hear.
 - Deaf, with a capital d - these are people who have been unable to hear all their lives and use sign language.

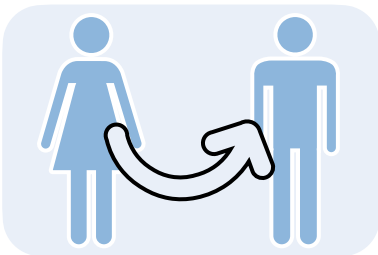


- People who are **LGBTQ+**

L is for **Lesbian**, which means women who are attracted to women.

G is for **Gay**, which means people who are attracted to the same sex.

B is for **Bisexual**, which means people who are attracted to people of more than 1 gender.



T is for **Trans**, which means people who have changed their gender from the one they were given.

Q is for **Queer** or **Questioning**.

Queer is used to describe anybody who isn't **heterosexual**.

Heterosexual means you are attracted to the opposite sex.

Questioning means you are still deciding how you would like to describe yourself.



+ means including anything else that isn't on this list.

Our plan

Our plan has 5 parts.

1. A Guaranteed Decent Income



Guaranteed means you will definitely get money from the Government if your **income** ever goes below a certain amount.



Decent means it is enough to live on.

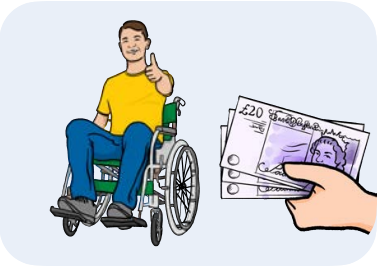


Income is money coming to you.

You would still get:



- Child Benefit if you have children.

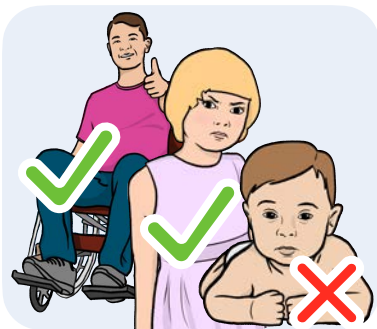


- Disability Benefit if you are disabled.

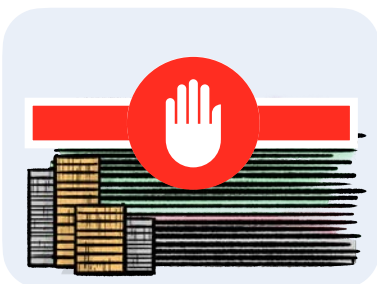
With a Guaranteed Decent Income there would be:



- no sanctions.



- no 2 child limit.



- no **benefit cap**.

The **benefit cap** means that the total amount you get from all your social security cannot go over a certain amount.



- no reduced rate for under 25s.

How much

With Guaranteed Decent Income you would get half the **minimum wage**.

Minimum wage is the lowest amount that your boss is allowed to pay you for your work.



The Government decides how much the minimum wage is. They look at it each year. It often goes up every year.



Currently with Guaranteed Decent Income you would get £163.50 a week.

If you live on your own

If you live on your own you would get an extra amount which would be a fifth of the minimum wage.



Currently with Guaranteed Decent Income you would get an extra £63.50 a week if you live on your own.



If you are disabled

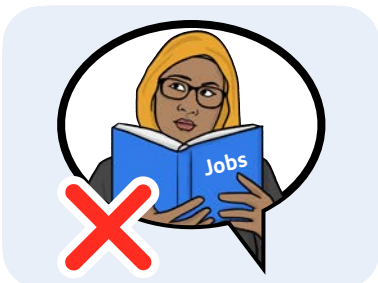
You would get extra money if you are disabled.



Disabled people would be involved in working out how much this is.



There would be a way to work out if you should get the extra money without asking you lots of difficult questions.



Work

You won't have to say that you are looking for work to get the Guaranteed Decent Income.



If you do work, you will be able to earn up to £512 a month before your Guaranteed Decent Income is reduced.



If you work and earn more than £512 a month, you would lose 45p from your social security for every extra £1 that you earn in wages.



If you have a lot of savings

If you have savings of more than £85,000, you would not be able to get the Guaranteed Decent Income.

Money for housing



Many people need support with their housing costs.



This is because there is not enough affordable housing for everyone that needs it.

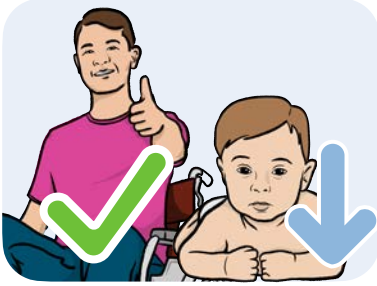


Until more affordable homes are built, you would be able to get Housing Benefit to help pay for your home.



2. Child Benefit

Child Benefit is an amount of money you get every week to help you look after your child or children.



You get a certain amount of money for your first child and a smaller amount for any other children.



1 of the parents of every child gets Child Benefit. You don't have to have an assessment.



The only problem with Child Benefit is that it is low.



We want Child Benefit to be £50 a week.



It should be the same rate for every child.



3. A new disability benefit

We want to replace **Personal Independence Payment (PIP)** with a new benefit.



Personal Independence Payment (PIP) is money to help with extra living costs if you are:

- disabled or have a long-term health condition, and
- you have difficulty doing certain everyday tasks or getting around because of your condition.



The new benefit will:

- be set up with disabled people.
- increase every year if prices go up.

Assessments

People will have an assessment to look at what support they need with:

- staying healthy.





- personal care - things like washing yourself.



- making decisions and staying safe.



- running your home - things like cleaning, cooking and paying bills.



- going out and having fun and seeing the people you care about.



- working and learning.



- moving around and going on journeys.



- communication.

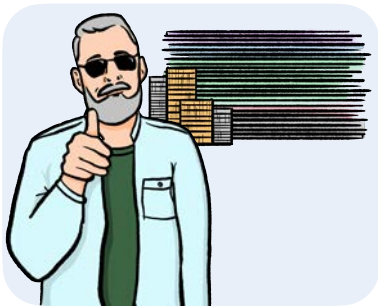


The person doing the assessment will work with you to see what you need.

You can ask for support if you are not happy with your assessment.



All information will be accessible or in Easy Read.

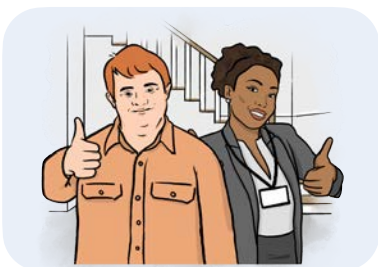


When the Government decides how much you will get, you will get it for the rest of your life if necessary. You won't have to keep going back for another assessment.

How much?

We want 3 rates:

- Lower rate for people who don't need much support: £83.70 a week.
- Middle rate for people who need more support: £152.15 a week.
- Higher rate for people who need a lot of support: £230.77 a week.



4. How the social security system works



We want the social security system to work in a different way.

We want a system based on:



- treating people properly.



- giving people respect - this means treating you as an important person.



- trusting people - this means believing that what you say is the truth.

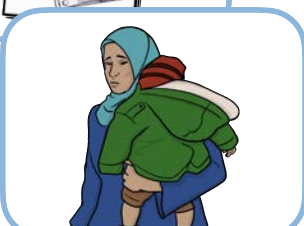
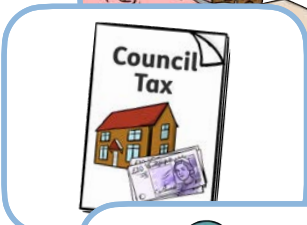
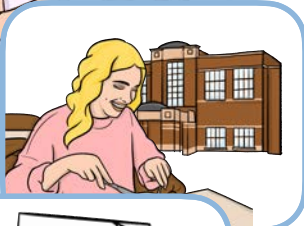
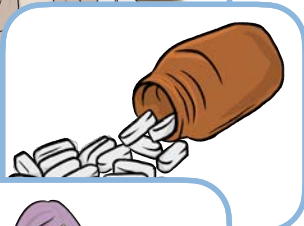


5. Other things

Other things would help with social security.

With our plan we want:

- people to have good jobs with proper pay.
- free nursery and help with very young children.
- better support to live independently.
- free medicines.
- free dentists.
- free school meals for all children.
- a change in local council taxes so that people who earn the most money pay their fair share.
- refugees, asylum seekers and migrants to have access to public funds like everyone else.



How does the Government pay for our plan?



Government has a lot of power.

It can borrow money, make money or set higher taxes for rich people or businesses if it wants to.



Governments always find the money for the things they want to do.



Governments don't make big companies pay the tax that they should.



Social security helps the whole country to do better.



There is enough money to make sure everyone has a Guaranteed Decent Income.

Thank you



Thank you to everyone who has helped to make this plan.

This includes:



- people who receive social security.
- community groups.
- advice workers.
- trade unions.
- people from universities.

More work

We need to do more work on the issues for:



- people who are addicted to alcohol, drugs and other things.



- students.



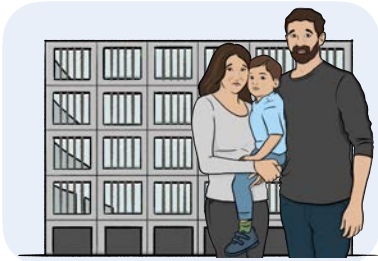
- people who are buying a home.



- people who are looking for a job



- carers, as they save the Government billions of pounds a year but many struggle to have enough money.



- prisoners and their families.



- Deaf and deafblind people who have additional costs including with access to work, British Sign Language interpretation and sensory aspects.

For more information



You can look at our website here:
www.commissiononsocalsecurity.org



If you need more information please email: Michael.Orton@warwick.ac.uk



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