

Overpayment of Income Support Benefits Review – Submission from Anonymous 7

I'm 20 years old and a health care worker in both the community and residential home. Recently I found out that I owed over £7,000 in overpayments for just one year of being on income support.

I began on income support when I was 19 years old, at the time (march of 2022) I had to leave my family home and began living on my own in a flat provided by the JAYF organisation. At the time I was still in full time college taking health and social care level 3, I was working bank hours for a home care agency that didn't give me nearly enough to survive on.

I finished college in May of 2022 and it allowed me to work more but it still wasn't sufficient for rent which was £78 a week and therefore income support payed my rent and gave me an amount every week for living expenses. With that in July of 2022, I had a job opportunity at a residential home. However, they also couldn't guarantee me a set hour contract and so I began working both jobs as bank hours.

At the time I began living alone I was informed that there would be a catch up every 3 months to see how I'm getting on with work, living alone etc, unfortunately these meeting did not occur and therefore I Carried on doing what I was doing. In march of this year, I received a letter from JAYF concerning increase in rent by 30%. I was contacted by a member of JAYF on the Matter and it was pointed out to me that I may have been receiving an overpayment from income support.

I immediately booked an appointment with income support and was informed that there is indeed an overpayment, this was because I had not registered my second job with social security which I had no idea was a mandatory factor. These matters were neither taught nor discussed in education systems and was not taught to me by my parents growing up.

This caused me great anxiety in the weeks to follow waiting on the letter confirming the amount of my overpayment, my Income support case was closed and I found that my overpayment went over £7,000. As a newly adult who works minimal hours that I can get from both setting. I was both upset and incredibly disappointed of the fact that this had not been brought to my attention sooner and that I was not informed of the process when it comes to income support which was still new to me.

The letter was incredibly hard to understand even with the help of a staff member from JAYF organisation and the numbers that added up to the total overpayment where incomprehensible, it was confirmed by a member at income support that the numbers are correct and I will now have to start paying the dept at the end of May in which they were asking for £150 a month which is an insane amount of money for someone that has a constant fluctuation in wages every month.

I contacted the dept collection team on the matter that I was not able to afford £150 a month towards the dept and I filled in a form in which they sent me via email. The professional in which I was communicating with say that my statements had to be reviewed by a manager and this was now a week ago with no answers.

I am both struggling to make ends meet with both paying rent, and providing for myself as a health care assistant working 0 hours contract, Living pay check to pay check. I still do not understand how my overpayment reached such a high amount in just 12 months.

I hope that this can assist your review on income support overpayment and it would be greatly appreciated if this review could also help my situation personally and I do not know how to move forward with my current circumstances.