

## **eyecOverpayment of Income Support Benefits – Submission from Eyecan**

### **EYECAN client:**

X has severe sight loss and other health problems. In 2018 it became apparent to EYECAN that she had got into debt. As X explained it, after losing her job she had found it impossible to pay back money she owed. EYECAN supported her at appointments with CAB and Community Savings. We also provided a monthly grant to help her with daily expenses.

Whilst at an appointment with CAB the advisor, who helped X to manage her debt repayments, phoned IS and advised that she felt their calculations were wrong. IS denied this.

Being in debt was very stressful for X but she accepted and worked with the limitations the situation imposed on her. However, in 2019 she was contacted by CLS and advised that she had been overpaid by £4.5K. Initially, weekly IS repayments were to be £35pw, however an employee from Mind Jersey accompanied X to CLS where they were able to negotiate repayments down to £21pw, concluding at the end of 2023.

Almost a year had gone by since CAB had queried figures with IS. Had the situation be properly investigated at the time, X's eventual repayment figure would have been significantly less.

During this time X's anxiety increased and she suffered sleepless nights. The IS overpayment, for which she was not responsible, was yet another thing she had to deal with in addition to increasing health problems and her existing debt. In consequence, X had to cut back on food shopping and rarely saw friends. Importantly, in respect to X's mental health, the overpayment also set back the time when her debt would be cleared.

### **Other EYECAN clients:**

Two other EYECAN clients have expressed that they will try to respond directly to Scrutiny concerning their IS overpayments but will request my support if they struggle to do this.

A further client is too mentally unwell to approach about this issue.

### **EYECAN Community Optical clients:**

EYECAN supports members of the public to obtain prescription spectacles, subject to financial review. Applicants must be unable to obtain a Special Payment grant or need help to cover costs beyond the SP threshold.

Over the years there have been many occasions where financial reviews have revealed IS overpayments / repayments and a clear financial impact on the person / family affected.

Often, Community Optical applicants have felt that repaying IS overpayments made them ineligible for Special Payment support. Some have even been frightened to apply for a Special Payment in case this triggered a harsh response from IS.

In one instance we supported a single mother who was repaying an IS overpayment who regularly needed to use the Food Bank to survive.