

Scottish Parliament Social Security Committee Call for Views:
Benefit Take Up
October 2019

Introduction

The Scottish Parliament's Social Security Committee has launched an inquiry into benefit take-up. The remit is: How take-up for both reserved and devolved social security benefits can be improved, including through benefit automation. The Committee will explore what is known and not known about what is unclaimed and what can be learned from previous efforts to promote take-up.

The Scottish Women's Convention (SWC)

The Scottish Women's Convention (SWC) is funded to engage with women throughout Scotland in order that their views might influence public policy. The SWC uses the views of women to respond to a variety of Parliamentary, Governmental and organisational consultation papers at both a Scottish and UK level.

The Scottish Women's Convention engages with women using numerous communication channels including Roadshow events, Thematic Conferences and regional contact groups. This submission provides the views of women and reflects their opinions and experiences in a number of key areas relevant to the issues set out in terms of navigating the social security system.

What do we know about how much is unclaimed and why?

Women do not only make up the vast majority claiming social security for themselves and their families but also make up a sizeable proportion of those that do not seize the advantage of up taking particular benefits. This happens for a number of reasons including but not limited to:

- The complexities of the system has led to many women being unaware of what exactly they can claim in terms of social security. The absence of appropriate signposting towards what choices women have in the welfare system for claiming is a major driver of women not up taking certain benefits. Cuts to advocacy services mean many do not know where to go to for support. This is a particular problem where many women are unaware that whilst they may not receive the full amount of a certain component, they may still be able to get something.
- Fears that starting new claims for Universal Credit (UC) will have a negative effect on social security that women may already be in receipt of. There also is certain miscommunications around what legacy benefits UC replaces and the way it works including processes for dealing with the delay period for new claims.
- Having to face private medical assessments and the threat of sanctioning in order to claim benefits mean some women would rather go without. This is further compounded by the fact that hardship payments are subject to certain conditions and are recoverable, meaning reductions even after sanctions have been lifted. Many women have spoken of the belief that the stress that comes with this is simply not worth what small amounts they would get.
- Problems for women when splitting with partners and changing circumstances in joint UC claims.
- Language and communication barriers for many women where English is not their first language.

What are the gaps in knowledge/research and how can they be improved?

Qualitative as opposed to quantitative measurements and gaining women's lived experiences are crucial. A major problem within the current system is the lack of research into the differing geographical make up of Scotland and what this means for women and social security. Those living in more rural localities or Island areas may struggle to make Job Centre appointments due to the lack of coordinated transport.

How can the administration of benefits be improved to maximise take-up? Specific examples would be welcomed.

Women have voiced a number of opinions as to maximising take up, this should include:

- The provision of more appropriate, locally based support and advice services when applying for benefits. Community hubs in local areas with signposting and advocacy services for social security and allowing women to know their rights to appeal where they have been declined for assistance or where sanctions are imposed.
- Ensuring all staff administering benefits are fully trained and adopt holistic approaches when dealing with claimants.
- Coordinated roll outs between the DWP and Social Security Scotland detailing what benefits people are entitled to. One of the key issues with the current system is the lack of continuity and confusion which often arises when claimants have to contact various different organisations in order to obtain information or make a claim.
- Drives to change the societal narrative around benefits from one that views those claiming benefits poorly to a more humanist approach that values those on social security.

How far is it possible for technology to create a more automated system, that uses information gathered for other reasons to award benefits automatically? What would the advantages/disadvantages be of greater automation?

Whilst advancements in technology may help with benefit uptake, it is important to bear this in mind with reference to data protection and the disregard this may have for the “*personal*” touch with staff that are sympathetic to women’s situations when dealing with them face to face. In regards to women, vulnerable situations may abound which have an extremely negative impact on the way in which they make an application. It is therefore essential that all advisors and case workers are aware of gender inequality and the unique issues that women face.

What can we learn from previous campaigns to increase take-up? Specific examples of projects or approaches that improved benefit take-up, particularly those that were evaluated, would be welcomed.

Women have pointed to the Best Start Grant as a successful campaign in which take up was maximised with a holistic approach. Women’s lived experiences were taken into

account when developing the system. This also included the design of the name with “Grant” as opposed to more strident terms inferred with “welfare” or “benefits” Not only did this destigmatise this particular part of social security but also made it more accessible for women. Additionally, access to information was routine and clearly signposted with women being informed at ante-natal and midwifery appointments about this mode of social security payment.

Are different approaches required for different benefits and different client groups?

Women’s take up of social security is unique and different to men, particularly for marginalised groups. Therefore, all take up should cater to women and be targeted at certain public services which they frequently use.

Letters, information booklets and other forms of communication should be translated into a full range of language options. Similarly, more bilingual staff would be a welcome addition to the system.

What kinds of eligibility criteria ensure better take-up?

Means testing has faced a push in the past number of years with the focus on welfare reform. Stricter lines around Work Conditionality and sanctioning mean many women do not take up certain forms of social security. Stigma including perpetuation of myths by media outlets that those on benefits are undeserving feeds into a narrative leading many to believe they are unable to claim or should not take up benefits.

Eligibility should focus on social security that women can uptake and provide a coordinated and holistic approach that signals what help is available rather than what they cannot claim. This would ensure a system that is fair and has respect at the heart of it.

How might the development of Scottish social security impact on take-up of both reserved and devolved benefits?

The fact that the partial devolution of social security now accounts for a significant proportion administered throughout the country has led to some confusion amongst individuals consulted as to the fragmented nature of such a task. This includes the effect that the transferral of certain benefits will have on claimant’s wellbeing if payments are delayed or less than expected due to administrative errors. Women remain concerned about the potential risks and conflicts which could arise as a result of certain aspects being devolved but some remaining reserved.

A main sticking point at present for many women who meet eligibility criteria but choose not to take up social security is confusion as to how these interlink. Questions as to why uptake is low for certain benefits should look at the ways in which the reserved and devolved system interact. Women have often noted on this point that it is crucial both organisations work collaboratively and coordinate approaches that take account of the unique make up of Scotland in a geographical sense as well as ensuring sharing of best knowledge.

[Are there other questions you think the Committee should consider as part of this inquiry?](#)

A main point that has come up frequently in regards to social security is the present system where UC is automatically paid to a household rather than an individual and the impact this may have on women at risk of physical, financial and emotional abuse. This should be looked upon by the Committee in terms of further enquiries into the uptake of social security.

Conclusion:

Establishing clear links between what social security assistance women need is a fundamental human right. Women are disproportionately impacted by cuts to the social security system. Obstacles are often doubly hard in areas where structural gender inequality is pervasive but reforms do not necessarily take into account the unique struggles that women face. Ensuring maximum uptake of social security at both a reserved and devolved level is crucial for promoting women's equality and eradicating poverty.

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