

## Call for Written Submissions:

### “Interlinkages between Poverty and Human Rights in the United Kingdom”

14<sup>th</sup> September 2018

#### Call for Written Submission

The United Nations Special Rapporteur on extreme poverty and human rights, Professor Philip Alston, will undertake an official visit to the United Kingdom of Great Britain and Northern Ireland from 6 to 16 November 2018 at the invitation of the UK Government. His visit will focus, in accordance with his mandate, on the interlinkages between poverty and the realization of human rights in the United Kingdom.

#### 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 below in terms of poverty and welfare reform.

### In Work Poverty

Women have spoken about a number of issues relating to in work poverty, with many noting a perception that because someone is employed that they will be in a financially secure place. More often than not, however, the opposite is true. Poverty is a very real and often much hidden issue faced by far too many women. This is especially pertinent in households where the number of children living in relative poverty continues to rise. Other government reforms continue to underestimate the scale of poverty across the country.

Women are forced to undertake additional part-time jobs to accommodate family and caring responsibilities. Expected to live on wages that have not increased in a number of years, women then have the additional problem of the rising cost of living. Low wages paid in part-time roles mean it is common for women to undertake two or three part-time jobs in order to make ends meet.

For instance, the National Living Wage does not apply to those under the age of 25. This, coupled with welfare reform measures, has the potential to push many young women and their families further into poverty. It also allows for further exploitation of young workers in areas of Scotland where employment is scarce and focussed around the likes of the hospitality industry, as many companies may be likely to employ under 25's on temporary, zero hours contracts because they are cheaper.

### Precarious Contracts

Exploitative contracts not only do a great deal of harm to women's health but can often force them out of employment due to the likes of childcare issues. The insecure hours can often lead to financial insecurity and benefit sanctions.

### Housing

It is widely recognised that there is a critical need for more affordable, appropriate housing overall in Scotland, particularly in the social housing sector. Problems are not limited to availability, however. Rising living and rent costs have led many women into rent arrears or eviction. With responsibility for Discretionary Housing Payments (DHP) now transferred to the Scottish Government, it is hoped the process will become more streamlined. The number of households, overwhelmingly women, applying for these payments has increased exponentially in an attempt to make up shortfalls in rent.

### AUSTERITY

Changes to the welfare benefits system over the last few years has brought forth a number of challenges, all of which are impacting on women in a number of ways. Social security and welfare reforms, including universal credit, disproportionately affects women for a number of reasons including:

- Promulgation of women in low paid and precarious contracts including zero hours and the domination of such in industries which mostly employ females such as hospitality.

These types of employment pay minimum, have little trade union organisation and offer little in terms of wage rises as opposed to increases in costs of living and mean many women have to rely on social security.

- The lack of an efficient administrative system and delays in payments for women has led to many describing the other means they have turned to in order just to pay rent and be able to live. Given that lower income brackets often struggle for good credit, this has led to a reliance on pay day loan companies where money can be transferred within fifteen minutes and give relief for a few weeks. However, the huge interest applied to these means that women struggle even more down the line.
- An unequal distribution of caring for children and relatives which sees women reduce hours or leave work unfairly hit, despite the large sums of money this saves the state annually.

Many women have described austerity measures as “*driving people to choose between eating and keeping clean.*” Continuing austerity and welfare reforms which target women disproportionately have already caused severe stress and illness throughout Scotland. Women make up the majority of those entitled to social security assistance and, in addition, are by far the ones who have suffered the effects of this stigma and recent welfare reforms.

Negative perceptions of those who rely on social security assistance overwhelmingly adds to the shame and stigma felt by many women. Many are made to feel they are judged as “*scroungers*”. Of the austerity measures introduced through the last number of years, these have overwhelmingly impacted on women both directly and indirectly. These continued reforms are forcing more and more women within Scotland into financial hardship with devastating consequences.

The rise in food bank usage throughout Scotland to unprecedented levels never before seen is tantamount to the neglect that austerity measures has left many women in. A wide proportion of users are in work, often full time, but still rely on these places. These are seen as “*life savers*” for many women and their families. These problems have led to many women having to make choices between the likes of eating or buying necessities such as shampoo. This rise in hygiene poverty is seen as quite hidden within society and under discussed at a policy level.

#### Implementation of the Two-child Tax Credit Limit

The implementation of the two-child tax credit limit, i.e. the so-called ‘rape clause’ has left women throughout Scotland feeling outraged at the immorality of such a scheme. This will impact on women when they are at their most vulnerable, forcing them to re-live one of the most traumatic, life-altering experiences anyone could go through. Women believe that the policy is degrading and reinforces the horrible stereotypes about women from socioeconomic backgrounds who have children for government benefit.

## Rise in Female State Pension Age

Significant changes to the age at which many women will receive their state pension have been imposed with little notice. As a result, many are suffering financial hardship, with not enough time to re-plan for retirement. Due to this rise in State Pension Age, older women have been forced to continue working in jobs when they should have retired. Many women, as they age, tend to find themselves occupied in “sandwich” caring of both older relatives and young grandchildren as well as having to continue in employment. Older women having to work but also being in this position for example, are exhausting themselves, leading to severe mental and physical health issues.

## UNIVERSAL CREDIT (UC)

Women experiencing poverty has faced an insurmountable growth over the past few years due to a number of reasons. In terms of Universal Credit and ongoing welfare cuts, these have been cruelly unfair to applicants, singling out the most vulnerable in society and leaving them in dire straits. The increase in food bank usage and welfare fund applications clearly illustrates the acute problems with the policy and the way it is administered.

The UK Government’s current roll out of Universal Credit has been blighted by errors which have forced women to make terrible decisions between the likes of paying bills and being able to feed their children. Many women are sanctioned when they are unable to attend appointments and interviews because they have caring responsibilities. Job centres are due to close across Scotland, including many in rural areas. Not only does this result in a momentous amount of job losses, it also means further distances to travel for many women already experiencing severe accessibility issues.

The continuous reforms in terms of social security has left women with little to no confidence in the system, with many whose areas will see a roll out soon saying they are “*dreading*” it due to the mistakes being made. It is felt that there are too many catches put in place in order to trip people up and reduce or cancel their money altogether.

Universal credit has impacted on women in a number of ways due to reforms brought into the system including:

Reforms to Work Allowance: The reductions in how much someone can earn before seeing a decrease in their UC has left many women out of pocket with many commenting they have been told to simply “*uptake more hours*” in order to make ends meet. However, this is oftentimes simply not possible due to the contracts they are on, a lack of overtime and childcare issues. Many noted that whilst the DWP has stressed that UC is more beneficial for those on contracts who may work differing hours every month or so, this does not always translate into practice. Women have reported receiving payments that are imbalanced as to what they have actually earned, leaving them severely out of pocket and unable to budget for the coming month.

**Work Conditionality Groupings:** A number of women have reported being placed in the wrong “work conditionality” groups with a disregard of their needs such as disabilities. This has had a detrimental effect in terms of sanctioning when they cannot meet the requirements for their particular grouping. Being placed in the wrong work conditionality category has left many women vulnerable and having to uptake employment when they should not be.

**Online Applications:** There needs to be less reliance and more support for those who do not have access to online processes. This has a significant impact on women who may not be computer literate or those in rural areas who may be impacted by slow internet connections. In addition, whilst this is touted as the simplest way of applying for universal credit, oftentimes the process is lengthy and complicated. Many have noted that a simple mistake on the form can lead to delays of a number of weeks.

**Overpayments:** There are often difficulties when administrative errors have led to overpayments, meaning that these are then deducted the next month with little to no explanation as to how this has happened given.

**Case managers:** UC case managers are seen as overloaded with work and do not have time to explain procedures correctly to applicants. This is a particular problem for women who may be particularly vulnerable and need additional support.

**Appeals:** There is no uniform time limit procedure for the turnaround of a mandatory reconsideration for UC with many women unsure how to budget or find money owing to these constraints.

**Sanctioning:** Sanctions are seen to be “*one size fits all*” and do not take into account individual circumstances. In line with feelings of waiting to be tripped up, many feel these are put in place so as to ensure pay is decreased with disregard for what a person might be going through personally. 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.

## **BREXIT**

Over two years after the European Union Referendum result, there is still no clear gender focus within the current Brexit negotiations or in the analysis of the potential impact. Much of the discussions concerning negotiations have occurred only at a higher ministerial level. There has been much talk of a ‘hard’ or ‘soft’ Brexit, whether we should stay in the Single Market and what it will mean for international trade. However, there has been very little engagement with women as to how withdrawal will affect them.

A huge issue for many is how legislation will be implemented after withdrawal from the EU and the potentially negative impact this will have on gender discrimination. Fear of the potential repeal of European laws post-withdrawal is common. Issues such as sex discrimination laws and the protections guaranteed around Working Time and Agency Workers Directives have all been raised as essential legislative frameworks that stem directly from Europe.

Further clarification is needed around the Brexit process, as well as specific issues about particular areas of policy and legislation and how this will be adapted to geographical areas within Scotland. Failure to take into account the diverse nature of Scotland means that the decisions that affect women in these areas in unique ways cannot be foreseen.

A main contention is the fact that a one-nation approach does not duly justify the impact that Brexit will have on communities' specific to Scotland and the women that live there. The unique structural imbalances felt by these localities at a gendered level goes further than just enacting legislation in an attempt to correct these wrongs. Gendered inequality, already so pervasive, will fail to be rectified if this goes unchallenged. Failure to understand this from a Brexit point of view and the potential of economic turmoil is not just a political and financial issue, it is a gendered one.

Additionally, current negotiations have failed to take into account not just the potential security threat that exiting the EU has on criminal activity and extradition within Scotland, but what this means for gendered abuse and crime. A major point that continually is being ignored is the impact this will have on issues such as human trafficking for commercial sexual exploitation and slavery which may be dealt with less effectively across European borders post-Brexit due to the loss of EU law and loss of access to the European Security Agency, Europol. Elimination of these vital approaches derails from a coordinated strategy and may lead to an increase in VAWG within the country if no negotiations are in place to effectively offset this.

### Conclusion

Defining the interlinking between poverty and gender inequality is extremely important in recognition of fundamental human rights. Obstacles are often doubly hard in areas where structural gender inequality is pervasive but reforms do not necessarily take into account the unique struggles of localities. A main feature of this is the restriction of women's access to certain opportunities that could lift them out of poverty. This affects women in acutely different ways due to inequality at many different levels. Routinely looked upon as merely economic in terms of measurement, this negates the underlying attributes that make it a gendered issue rather than addressing the range of factors institutionalised within it such as access to the labour market, the unequal distribution of unpaid caring and gender streaming from an early age.

**For further information, please contact**

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