

A New Future for Social Security

Scottish Women's Convention (SWC) Response to the Scottish Government consultation

'A New Future for Social Security in Scotland'

October 2016

The SWC's response to '*A New Future for Social Security: Consultation on Social Security in Scotland*' has been informed by the voices of women from a range of backgrounds, geographical areas and of all ages throughout the country.

The SWC has used a number of platforms to discuss key aspects of a new Scottish specific system with women. These have included the use of an online survey, questions within the organisation's annual roadshow programme, targeted roundtable discussions and a wider consultation event. The information contained within this response reflects their issues, ideas and concerns for the future of social security delivery.

disability



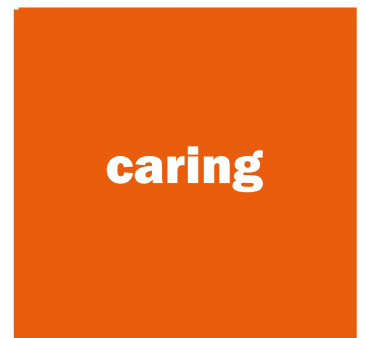
stigma



benefits



caring



The Consultation

This consultation marks another important step in the Scottish Government's journey towards delivering a Scottish social security system in line with the vision and principles set out in '*A New Future for Social Security in Scotland*'. It also represents the next stage in the Scottish Government's work to ensure that the people closest to, and most impacted by, the devolution of social security powers have the opportunity to make their views known. The proportion of the Scottish social security budget that will devolve to Scotland amounts to £2.7 billion, or 15% of the total £17.5 billion spent in Scotland every year.

The Scottish Government believe there are two things they must get right. First, they must start as they mean to go on, by putting their principles at the heart of all that they do. Secondly, they must get off on the right foot, by taking the time to ensure that they have the right systems, people and processes in place. This will ensure continuity, making absolutely certain that everyone who currently receives the benefits being devolved has their benefit transferred safely across to the new system.

The Scottish Government will be open and inclusive and will welcome the views of those who will be affected the most. New powers will be implemented carefully and thoughtfully, taking into account the views of experts, practitioners and users.



Introduction

The Scottish Women's Convention (SWC) has been consulting with women on social security provision at length over the last few years. The organisation has seen how changes introduced by the then UK Coalition Government through the Welfare Reform Act 2012 have had an impact on women, their families and communities as a whole. As far back as 2012 women have raised concerns at the SWC's annual roadshow events, which are held throughout the country, around issues including, but not limited to:

- The under-occupancy charge (bedroom tax);
- Working hours thresholds for tax credits;
- Work Capability Assessments;
- Online applications;
- Lack of assistance with application process;
- The transition from Disability Living Allowance (DLA) to Personal Independence Payment (PIP);
- Support for the long term unemployed;
- Lone parents;
- Additional pressure on support services; and
- Housing and Council Tax Benefit payments.

As well as this information, the SWC has undertaken specific work on the devolution of powers over social security to Scotland. The organisation conducted an online survey in September 2015, gathering women's initial views on the future of social security and employability services. An event, which looked at both employability and social security, was held in Glasgow on 5th September to explore issues further. The SWC's initial findings can be found here: <https://www.scottishwomensconvention.org/content/consultation-responses/Social-Security-Response.pdf>

This consultation has provided the opportunity for further discussion on the Scottish Government's proposals for social security. An online survey was again undertaken, asking women's opinions on the broad themes of the proposals contained within the consultation. Individual roundtable discussions were held in and around Glasgow with women of different ages and from different backgrounds, all of whom had experience of accessing social security support under the present UK system. An event was also held on Saturday 29th October which allowed for further discussion on more specific issues, concerns and ideas for change.

The SWC welcomes the opportunity to ensure that women's voices are heard as part of this extremely important process. The organisation understands that this consultation marks the beginning of ongoing engagement which will result in a social security system which both benefits and befits the people of Scotland.

This response reflects the views, opinions and ideas of women throughout Scotland. The SWC is grateful to them for taking the time to provide that information, either online or through face to face discussions.



Part 1: A Principled Approach

Fixing the Principles in Legislation

Which way do you think principles should be embedded in the legislation?

- As a 'Claimant Charter'?
- Placing principles in legislation?
- Some other way, please specify?

Overall, women welcome the principles set out in the consultation document. There is a general feeling, if commitment to achieving each of the five is demonstrated, that the new system of social security will truly reflect the needs of those who rely on it in a fair and dignified manner.

"It's so positive that the Scottish Government seem to be putting people first. They need to be able, however, to follow through on their promises – otherwise it's just lip service."

The principles are seen to be straightforward and fair. It is, therefore, extremely important that this is reflected in the way they are realised. Women have suggested that the most effective way of placing the principles in legislation would be to create a Claimant Charter, which is then embedded into the legislation. This 'double protection', of a Charter which is enshrined in law, would retain the simplicity of the intention of the principles while still ensuring that they are enforceable.

While it has the possibility to make the Scottish Government more accountable, setting the principles solely in legislation could arguably make them much less accessible to the public. They would be written in a technical, legal manner, which would make them difficult for many to easily read. Conversely, a Claimant Charter (similar to the NHS Patients Charter), while in theory easier to read, may not be as enforceable. It would, therefore, make sense to combine the two.

"The Scottish Government needs to make sure that members of the public know that things are changing. This has to be done in the most straightforward way possible, making sure that everyone knows how they can expect to be treated."

A Claimant Charter, however, would put the onus on those accessing the system to follow the guidelines. A Social Security Charter might be more appropriate as it would include those administering the services as well as those accessing assistance.

As well as making a clear commitment to accountability by enshrining a Charter in legislation, the Scottish Government must also ensure that these principles are accessible and available to all. When powers are devolved and these principles come into force, effective communication with individuals is essential.

Information and documents which relate to the Scottish Government's vision and principles for a new system of social security in Scotland must be in clear, simple language.

“Anything that’s going out to claimants must be written in a way that anyone can understand. Otherwise, none of it will mean much to anyone apart from those who work in the system.”

The Charter should also be communicated to those claiming social security assistance when they first apply, on a face to face basis, by the person assisting with their claim. Staff involved in the implementation and any support staff must be given relevant training to ensure they can do this in an effective way.

“A public campaign of information and education at grassroots level would be welcome. Information should be available where women are – health centres, libraries, post offices, pharmacies etc. It needs to be done so that all Scottish people are aware of the new system. You never know when you might need some help from it.”



Outcome and User Experience

Are the outcomes the right high level outcomes to develop and measure social security in Scotland?

If achieved, both the short to medium and long term outcomes will deliver an effective, fair and just system of social security for Scotland. The outcomes are undoubtedly ambitious. They do, however, have the potential to improve the lives of those who rely on the financial assistance which will be devolved to Scotland. They will require a significant amount of partnership working with a range of stakeholders, including the DWP, aspects of the public sector such as the NHS and housing, the third sector and individuals with direct experience of accessing the benefits system as it stands.

The commitments to recognising and tackling poverty and inequality, as well as advancing equality, are welcomed. It is vital that there is recognition of specific aspects of inequality, particularly with regard to protected characteristics such as gender and disability. For example, the main benefits being devolved to Scotland centre around disability and ill health, therefore it stands to reason there will be a significant impact on disabled people. Similarly, carer’s benefits will have a disproportionate impact on women, who undertake the majority of caring responsibilities in Scotland. Reference to the effect of the establishment of a new system on particular aspects of inequality would be a welcome addition to the high level outcomes.

How can the Scottish social security system ensure all social security communications are designed with dignity and respect at their core?

In order to ensure that all communications are designed with dignity and respect at their core, they must be written in plain and simple language. There should be no jargon and the communications should be informed by those with experience of the system as it stands, whether that is individuals, workers or those who provide vital advice and assistance.

If these people are involved in the process, they will be able to ensure that the use of language is accessible and appropriate.

“Those of us who have accessed support know what’s positive and what’s negative about the whole process. We have experience of being stigmatised and portrayed in a certain way – we know how to make sure that doesn’t happen under a Scottish system.”

Are there are particular words or phrases that should not be used when delivering social security in Scotland?

Yes

One of the most important aspects of a new social security system for Scotland is the language used. This is the case both for describing the system itself, as well as those who use it. Women have welcomed the change in terminology from welfare benefits to social security implemented by the Scottish Government.

“It’s so undignified constantly having to ask for money to be able to live. I am unable to work, but I still get treated as a ‘scrounger’ by society. I would love to be able to get a job but I can’t so instead I need to rely on state support.”

The language used often promotes a culture of ‘them’ and ‘us’, stigmatising everyone who relies on financial support because they are unable to enter into employment. Television programmes about people on benefits are often extremely biased and judgmental.

“They tar everyone with the same brush. Yes there are people who live like that but not everybody does. Why should I be made to feel ashamed because of the way the media portrays those on benefits?”

Language

The use of the phrase **social security** as opposed to **welfare benefits** has already been welcomed. Broadly, some women believe that changing words used – such as **claimants**, **benefits** and **assessments** – would go some way to demonstrating the Scottish Government’s commitment to ensuring dignity and respect in the new system.

“So much of the language used at the moment is so negative. We in Scotland need to be seen to be changing those attitudes and start being a lot more positive. Why not use the words ‘clients’ ‘individuals’ instead of claimants? The stigma associated with the word benefits could be taken away if we start talking about ‘support’ or ‘payments’.”

It is very difficult, however, to achieve consensus as to the correct wording which should be adopted. The use of **‘clients’ or ‘customers’**, instead of claimants, is seen as too corporate and could, arguably, be more impersonal than current terminology. The words must be positive, for example **service user or individual**.

Similarly, there is potential for creating more stigma and division if the word **benefit** is changed. Some women have argued that using **‘allowance’** would be positive, because people would be receiving something they are ‘allowed’ to have. **‘Entitlement’** has also been suggested, however there is an argument that this could create a presumption that every person is ‘entitled’ to receive a benefit, which may not always be the case. Overall, **‘payment’** is seen to be the most appropriate word that could be used. There is a feeling of universality with the phrase.

“Payment seems the most simple way to describe it. If you work, you get paid, so why shouldn’t that be the case if, through no fault of your own, you can’t? It’s a much fairer way to describe things.”

It is more difficult to consider a more encouraging and supportive word than **assessment**. Women talked about **'evaluations'** and **'reviews'** when it comes to their capabilities being considered.

Regardless of the terminology used, it is vital that respect and dignity, which the Scottish Government is so keen to achieve as an integral part of the system, are borne in mind if words and phrases are changed.

Conversely, some women have said that the stigma is not so much to do with the language used, but the experience of accessing the system which needs to be changed. If people are genuinely treated with dignity and respect, from the moment they first get in touch until they are in receipt of the support they require, then existing words will take on a new meaning.

“Even if new words and phrases were used, they will quickly acquire the same negative connotations. It is the system which must develop public confidence rather than the vocabulary used which is the issue.”

Appropriate language and terminology must be made clear to the staff who will be there to help and support those through the system. They must also be provided with sensitivity training to understand the importance of the words they use and the experience that an individual can have as a result of the way they are treated.

“It doesn't matter if the words are changed or not. It all comes down to the frontline staff and their attitude to clients. That's one of the most important culture changes that needs to come out of the new system, not getting bogged down with individual phrases. Treat people with respect - it's that simple.”

What else could be done to enhance the user experience?

- When people first get in touch
- When they are in the process of applying for a benefit
- When a decision is made (for example about whether they receive a benefit)
- When they are in receipt of a benefit

From application to assessment and onto award, women have had significantly more negative experiences under the current system than they have positive. The way in which individuals are treated at the Jobcentre can be extremely off putting.

Womens experience of the current welfare benefits system often depends upon the way they are treated by frontline staff. Some have been described as *“cruel”* and *“mean”*, unable to treat people as individuals or take into account personal circumstances. There are, however, others who are *“an asset to the job”*, who go the extra mile and ensure individuals receive all of the help and support they deserve. The attitude and professional nature of staff has a significant impact on those accessing the benefits system.

“I know so many women who are scared to go to the Jobcentre because they've had such a bad experience. It's not uncommon to hear of people having sleepless nights and panic attacks in the run up to an appointment. You can have two staff members sitting side by side in the Jobcentre who treat people completely differently. Those who make claimants feel like they have to beg for their money should learn a lesson from the ones who can provide so much assistance.”

More training for those who work in the Jobcentre is necessary. At the moment, workers can be disrespectful and too often do not take individual circumstances into account.

“I had to go to the Jobcentre because I was made redundant from my previous job. I was treated like scum and made to feel like I was inconveniencing them because I wanted a bit of help to find more work. These people need to remember that the system is for everyone.”

There needs to be more emphasis on the role of DWP workers as public servants, ensuring that their primary role and duty is to help and assist those who access the system.

“People are singled out as ‘scroungers’ or ‘work shy’ from the minute they indicate that they require financial support from the state. The system should be there to lift people, to improve their lives and maximise income. This has to start with the people delivering on the frontline.”

BME women report particular difficulties around claiming benefits and getting into work. Letters, information booklets and other forms of communication should be translated into a full range of language options. At present, information on social security is only openly offered in some languages. This can disadvantage women who do not speak any of these languages – they may be unaware they can ask for the document relevant to them. Similarly, more bilingual staff would be a welcome addition to the system.

Under the present system, claims for various benefits must be made over the phone and cannot be done face to face at the Jobcentre. The lack of different language options available with this service is a barrier to access for many BME women.

“The lack of language support when applying for benefits can put women off. Telephone interpreters need to be made more readily available to support those who do not speak English.”

The lack of ethnic minority women working within the Jobcentre is also noted. More could be done by the Scottish Government when recruiting staff for the new social security system to encourage BME women to apply.

Women who come to Scotland from other countries often have a wealth of knowledge and experience in a variety of different professions. Their qualifications, however, do not transfer and as a result they are unable to continue with the career they previously had. Employability services need to take this into account when women are seeking work.

“The staff take for granted that all we’re capable of doing is cleaning or caring. They are genuinely shocked when people tell them they were lawyers or nurses or engineers before they came to Scotland.”

Women have expressed concern at the lack of information provided around the rights afforded to them when claiming benefits, particularly in terms of language and cultural sensitivities. This is yet another barrier to full access to the system as it stands.

“I knew the first time I went to see about claiming benefits that I was being judged as soon as I walked in. They looked at the colour of my skin, my headscarf, and made the assumption that I couldn’t speak much English. I’ve been told I can’t drink from my water bottle and I’m not allowed to even touch my phone during an interview. I can’t help but wonder if they treat others like this.”

The way they are treated can discourage women from returning for help to look for a job. This is especially the case when limited English means they are unable fully explain their situation.

How should the Scottish social security system communicate with service users? (for example, text messaging or social media)

As well as being written in a way which is easy for all to understand, all information must be made available in the widest way possible. While nowadays there is more of a reliance on digital technology and the use of the internet, this cannot be the sole means of communication with claimants. Many women are unable to use a computer or the internet, while others do not have access due to cost or geographical implications. Relying only on an online account or social media has the potential to exclude a significant number of people.

“I would be sceptical about information being passed on through social media – it doesn’t seem very secure. I know that wouldn’t suit a lot of people I know either. It can’t be taken for granted that everyone even has a mobile phone, let alone internet access.”

Communication through text messaging and social media can be used, however it must be considered as part of a range of options. It should be up to the individual to decide the best way for the system to get in touch with them. Providing a choice will ensure that the principle of dignity and respect is realised.

“The letters that the DWP send feel so intimidating. My heart sinks when a brown envelope comes through my letterbox, especially since it always seems to happen on a Friday and my weekend is ruined. I would prefer to be contacted by email or by text. It would make such a difference to me if I could make the choice. I would feel like I’ve got a bit of control.”

What are your views on how the Scottish Government can ensure that a Scottish social security system is designed with users using a co-production and co-design approach?

The Scottish Government has been commended by women for its commitment to involving civic society in this consultation process. There is a feeling that the views and experiences of real people will be used to shape a system of social security which both benefits and befits those who need support. In order for that to happen properly, this engagement must continue until the new system is fully established.

“This has to be a case of nothing about us without us. The benefits that are being devolved impact on people who will most likely need support for their whole lives. It can’t be that we’re consulted at the start then once everything is up and running our needs and views are no longer relevant. This whole exercise has to be about so much more than just lip service.”

The establishment of ‘User Panels’ could be a positive way to ensure that the system is designed using a co-production and co-design approach. Regardless of whether they are called User Panels or Advisory Groups, these must be made up of people who have direct experience of social security. It would be advisable not only to include current claimants, but also those who work within the current system, as well as those who provide advice and assistance to claimants through the public and third sector. It is vital that these panels are gender balanced and take into account the impact of the devolution of these benefits on women.



Delivering Social Security in Scotland

Should the social security agency administer all social security benefits in Scotland?

Yes

If the Scottish Government is truly committed to ensuring that the delivery of social security in Scotland is carried out under the five guiding principles previously outlined in the consultation document, then the new system should be the one to administer all social security benefits in Scotland.

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, make a claim etc. It is important to ensure that the new agency is responsible for all of the devolved benefits, as opposed to widening the remit of existing public services or giving Local Authorities more responsibility over any payments. This could avoid unnecessary errors and would also mean that more pressure is not placed on existing resources and, ultimately, the staff who work in these services.

“Local Authority workers, the majority of whom are women, have so much to do as it is without placing more responsibility on them to administer benefits that a new system is being set up specifically to do anyway.”

It would be unfair to place additional pressure on the public and voluntary sectors by expecting them to deliver any aspect of social security. Their assistance in providing support and guidance, which will inevitably occur, must be adequately resourced.

Should the social security agency in Scotland be responsible for providing benefits in cash only or offer a choice of goods and cash?

Being offered the choice of either cash or a mixture of goods and cash would be another way to ensure the dignity and respect of individual claimants.

While many may wish to continue receiving money to spend as they see fit, there are those who would, perhaps, appreciate the opportunity to decide how they receive their entitlement.

“I needed a new washing machine as mine completely broke down. I found it difficult, however, to put the money aside to buy one because I felt like something else kept coming up. As well as that, I struggled to physically get to the shops to choose one. It would be helpful if I was able to choose to receive a washing machine, or other white goods if necessary, rather than just cash.”

How best can we harness digital services for social security delivery in Scotland?

Digital services are an important way for people to keep in contact. For many the use of online services, social media, text messaging, video calling etc are the easiest and most accessible means of communication. Digital services will undoubtedly be an integral part of a new social security system. Their use has the potential to ensure that claims are completed, processed and dealt with much more quickly and efficiently than at present. This could be achieved through, for example, the use of an online portal where individual accounts could be managed. It is, however, vital that this is not the only way in which social security delivery is carried out.

“There’s an expectation that anyone who needs to fill in a form, or be contacted, is willing or able to do so online or via text message. This suits some people but it can’t take away from a letter, a phone call or a face to face conversation.”

It must be recognised that not everyone who claims support has the skills or ability to use a computer, let alone access to the internet. As part of the development of a new system, there must be provision made for training and assistance for those who require help. There must also be the option to complete paper application forms, with provision of assistance on a telephone or face to face basis for anyone who would benefit from this type of support. Claimants who request paper copies and letter contact should not be penalised for doing so. In order for a new system to be fully accessible, individuals circumstances, skills and abilities must be taken into account through every stage of their process.

Should social security in Scotland make some provision for face to face contact?

Yes

The value of face to face contact when people are claiming social security support cannot be underestimated. Interaction with a well trained, sensitive, empathetic worker who is able to fully support a claimant through what is often a difficult time is a vital part of any decent social security system. Being able to seek assistance from an individual can help claimants feel supported when completing applications, prior to attending assessments etc.

“Claiming PIP can be a really lonely, testing time. Lack of support with complicated application forms and lack of communication about timescales and decisions can make the process ten times worse. The Scottish system has to build in face to face contact, making sure that workers receive adequate training to be able to properly help people.”

Many feel frustrated at the current perceived lack of valuable face to face contact. In order for the new system to function effectively, this must be taken into account.

Who should deliver social security medical assessments for disability related benefits?

The use of private companies to conduct assessments for disability and ill health benefits must be stopped once power is transferred to the Scottish Parliament. It is vital that under a Scottish system, assessments for disability related benefits must not be carried out as they are at present. Medically qualified individuals, such as nurses, should be used as opposed to profit making private companies.

“My GP has known and treated me for a number of years. In my mind, she is more qualified to advise whether I am fit for work than someone working from a checklist who doesn’t know me or my illness and who is fundamentally not qualified in any medical sense.”

Equality and Low Income

How can the Scottish Government improve its partial EqIA so as to produce a full EqIA to support the Bill?

There are undoubtedly a number of equality implications which must be taken into account in the development and establishment of a new social security system for Scotland. While the partial EqIA makes note of some of the key aspects which will have a particular impact on women, there are a number which have been missed out.

Communication Barriers

The EqIA recognises and outlines a number of ways in which individuals can struggle to access a system and receive the right kind of support. One of the key omissions in this area are digital barriers, which can impact for a number of different reasons. Women in particular often do not possess the skills to use a computer and the internet, let alone have access to such technology. Public arenas which can be used, such as libraries and internet cafes, are off-putting due to the lack of privacy afforded to individuals who are, for example, completing sensitive and complex application forms.

“I worked in a factory until my illness made it impossible for me to carry on. I was completely overawed when I was told I would have to fill in a disability benefit application online, as I have limited abilities when it comes to computers. There was very little in the way of support or guidance offered in order to help me be able to do this.”

Those who live in rural areas also face significant communication barriers. High speed broadband connections, mobile signals and mobile data (through 3G and 4G) are not always available. It can be, therefore, extremely difficult for people living in more remote parts of the country to carry out what are taken for granted as simple tasks by the current social security system.

The consultation indicates that the Scottish Government intends to make use of digital services and ever changing technology in order to deliver some aspects of social security. The barriers faced by many must be taken into consideration as part of the EqIA, in order to ensure that the new system is truly equal and accessible to all.

Transport Barriers

While there is recognition that public transport can be a barrier to accessing social security services, there is no mention of the lack of provision which exists in rural areas. This has a particular impact on women for a number of reasons. Limited, and in some cases non existent, public transport restricts women’s ability to participate in work, which, in turn, makes them more reliant on assistance from state support. Many of the jobs available to women in rural areas are in part-time shift work, which can be difficult to get to and from when there is little to no transport provision.

“Buses are so unreliable. They either don’t turn up on time or don’t turn up at all. How is anyone supposed to rely on that kind of system to get anywhere, let alone hold down a job? It’s also very expensive to travel this way - it gets to the stage where half your weekly wages are being used on bus fares. It’s a disincentive to work.”

Carers, the majority of whom are women, who live in areas with little transport can often have no choice but to give up work and rely on payment of Carer’s Allowance because they have no way to physically get to their job.

Bus services are often operated by only one company in a more remote area. This means that if a route is not considered to be profitable, it can be withdrawn.

“The bus which I have relied on for years to get to work just stopped because it wasn’t deemed to be making the company any money. This meant I had no choice but to give up working, which was my way of keeping good mental health while I care for my parents who both have diminishing health. I now receive Carer’s Allowance but it’s nowhere near what I was making before. Everything is now a struggle and my own health is significantly affected.”

Limited public transport is also a barrier for disabled women, who can struggle to physically get to assessments which they must attend in order to be eligible to receive the benefits they rely on. The lack of provision, coupled with a lack of knowledge about the geography of Scotland, creates unrealistic expectations for claimants.

“Organisations like the DWP don’t have an awareness of rurality. I live on the Isle of Skye and I received a letter advising me to attend an assessment in Stornoway. According to them, it was the closest place on the map.”

As part of the EqIA process, the Scottish Government must take into account the significant impact that poor public transport has on different equality strands, particularly in rural areas. Issues outlined such as inaccessible public transport are often further exacerbated in more remote parts of the country. It is unfair to individuals who live rurally not to recognise this.

Disability and Ill Health Benefits

Figures within the consultation note that the majority of those over the age of 40 receiving disability and ill health benefits are women. It is extremely positive that this has been recognised by the Scottish Government within its equality impact. This awareness will ensure that the establishment and development of a Scottish approach to these benefits take into account the needs of and barriers faced by women.

The EqIA process must also take into consideration the impact that the devolution of disability and ill health benefits will have on women as carers. This is a separate issue from that of Carer’s Allowance, as many of those who provide any degree of care for partners and family members do not meet the criteria to qualify for financial assistance through Carer’s Allowance.

“I help to provide care for my brother who has schizophrenia. I don’t qualify for Carer’s Allowance because I work and my earnings are over the threshold, but that doesn’t mean that what happens to him doesn’t impact on me. I provide support when he has to attend appointments and assessments. The nature of his illness means some days he’s ok, but other days he can’t even get out of bed. I’m the one who has to phone around explaining why he’s not able to attend and pleading with the DWP so that he doesn’t get sanctioned, while my mum tries to make sure he doesn’t do anything to endanger his life. I doubt I’m the only person in this situation.”

The transfer of claimants from DLA to PIP meant that many underwent rigorous, stressful assessment processes, which result in financial losses for a lot of individuals. This, in turn, had an impact on their family and support networks. It is vital that the Scottish Government uses the EqIA process to ensure that previous failures do not happen again.

Carers Allowance

While the EqlA notes that the majority of those who undertake unpaid care are women, it does not fully explain how Carer's Allowance could be used to make their lives better. The Scottish Government has demonstrated a strong commitment to gender equality through a number of positive legislative and policy decisions aimed at tackling all aspects of violence against women and girls (VAWG), as well as improving women's position in the labour market and in political and public life. The devolution of Carer's Allowance has the potential to further improve gender equality by recognising the value of the unpaid work that women do.

“The Scottish Government could make a bold statement by making it abundantly clear that, while there are obviously men who care, the majority are women. This needs to be recognised, because it will go some way to making wider society aware of how much women do without getting paid for it. Furthermore, it's a good way to break down the preconceived notion that women should want to care for their family and friends because ‘it's in our nature’.”

A strong gender focus in the establishment and development of a Scotland specific Carer's Allowance is essential. This must be done in consultation with those upon whom the devolution of this power will impact on and potentially benefit.



Part 2: The Devolved Benefits

Disability Benefits

Thinking of the current benefits, what are your views on what is right and what is wrong with them?

- Disability Living Allowance
- Personal Independence Payment
- Attendance Allowance

Is there any particular change that could be made to these disability benefits that would significantly improve equality?

The SWC has consulted with women on various aspects of social security, particularly since the UK Government began to make changes to its system through the Welfare Reform Act 2012. The introduction of PIP and transition from DLA onto this benefit, as well as the use of private companies to conduct 'fit for work assessments' have had a significant impact on disabled women and women who care for disabled partners, family members etc.

There are a number of aspects of the current system of disability and ill health benefits which need to be significantly reformed in order to improve people's lives and equality overall.

Some of the key areas of change include:

- Assessments for PIP;
- Accessibility to and ease of completing application forms;
- Ensuring dignity and respect throughout every aspect of the process; and
- Adequate timescales for decision making and information provision.

Each aspect will be considered in answers to the questions below.

How should the new Scottish social security system operate in terms of:

- A person applying for a disability related benefit

Fundamentally, the principles of respect and dignity must be adhered to and demonstrated as soon as an individual begins the process of applying for a disability or ill health benefit. The use of more positive, supportive, appropriate language would be welcomed.

"We need to get rid of the stigma that's associated with claiming benefits – that's going to take a societal change though, looking at the language used, the way that people who claim are treated, media perceptions etc."

In order to apply for any benefit, long and often complicated forms have to be completed online. This assumes that everyone has access to, as well as the skills to use, a computer and the internet. Many women have been advised not to attempt to fill in certain applications by themselves, because they are unlikely to be able to complete long, complicated forms without missing important information or incorrectly answering questions.

"These forms take a long time to complete. There's only so much you can do with half an hour's free access in a library. Some people aren't able to use a computer or don't want to because it means their personal information being visible in a public place. The timescales built into the DWP website mean that claimants are often 'timed out' of their applications, so lose a lot of, or all of, the information that's been put in. It's really frustrating."

Those who do not have the means or ability to download and print application forms have to wait up to two weeks for documents to be posted to them. Once they have been completed, it can take up to a month for the DWP to advise the individual if they qualify for the benefit, how much they receive and when they will start receiving it.

“If you ask for a form to be sent out, it can take up to two weeks for any documents to arrive. You then have to try and fill it out as best you can, send it back and wait for weeks for a response. My understanding is that people who complete their forms online get quicker decisions. I shouldn’t be penalised because I don’t have a computer.”

The information required to complete an application can be difficult for many to obtain. In some cases, the documents needed to support a claim can be seen as intrusive and unnecessary.

“I’ve had to provide copies of documents (such as my birth certificate) so many times. The information they say they need isn’t always lying about to hand – so few people nowadays have three months bank statements as so much is done online etc. The constant need for the same paperwork can really delay application times.”

Under the new system, application forms must be simplified. These should be created with the input of those using the system, in order to ensure real accessibility for those who rely on vital support.

There is a perception that men and women are treated differently in some cases when asking for assistance at the Jobcentre. Men can appear confrontational towards staff, whereas women tend not to be.

“Some men will go in shouting and swearing. I understand that it must be horrible for the staff, but that doesn’t mean they need to take it out on the women who come in. It’s as if they deliberately nitpick because they know a lot of the time women, especially vulnerable women, will just sit and take it.”

The above can contribute to negative experiences with staff members.

“There’s so much shouting between staff - they don’t think anything of calling to their colleagues, not realising that the information they’re asking for or passing over is sensitive or personal to the individual.”

There is a perceived lack of humanity throughout the application and assessment process. The number of computer-generated letters received by many makes them feel as if they are under attack. A more person centred approach, which provides the opportunity to be able to communicate with a human being, must be a key consideration.

Women would benefit from the provision of more appropriate, locally based support and advice services when applying for benefits. This should be built in as part of the process through the new social security agency. It must, however, also be recognised that many publicly funded advice and voluntary sector services offer invaluable levels of support and assistance. Adequate resources for this type of organisation must be provided as part of a wider package of measures when establishing a new Scottish specific system.

How should the new Scottish social security system operate in terms of:

- The eligibility criteria set for disability related benefits

Qualification for ill health and disability benefits can be extremely difficult for those who suffer from mental health issues. Fitness for work is dependent on physical conditions, i.e. whether a person can walk a certain length, as opposed to how individual conditions can have an impact on daily lives. This lack of understanding can lead to people with significant mental ill health being declared capable of taking on a job when they are unable to do so.

“When you have a condition like anxiety, depression or PTSD (which can stem from abuse), it can be difficult to describe a typical day. No two are the same. It’s unlikely I’ll ever get better, but that’s not considered. I can walk 50 metres so as far as they’re concerned I’m fit and healthy. Getting called in intermittently for assessments does my condition no favours whatsoever.”

In creating and implementing assessment processes which are specific to Scotland, the often crippling impact of mental health issues on individuals must be given key consideration. It is unfair to suggest that a person’s ability to work should be solely based on physical ability. Again, joined up working with the NHS and GPs would ensure that those who need state support are given it and are not forced into work they cannot undertake.

There also needs to be more awareness of issues for specific groups of women. It must be recognised, for example, that the majority of women currently in the criminal justice system have significant mental health issues. The Jobcentre is the first port of call for most of those who are released from prison, who require state support in order to be able to begin to rebuild their lives. It is unfair to expect these women to begin to seek work immediately, especially given the high likelihood of mental ill health which often stems from a history of vulnerability, poverty and abuse.

“One of the reasons women reoffend is because they are put into the benefits system with no support or guidance. They are expected to start looking for work almost as soon as they leave custody, with little to no regard of their past conditions and the impact of their incarceration.”

The powers which will be devolved over disability and ill health benefits could be used to give women offenders a ‘grace period’, whereby their mental health is assessed by qualified professionals. This would be more effective than simply placing them on Jobseekers Allowance and expecting them to re-integrate into society without any assistance or support.

How should the new Scottish social security system operate in terms of:

- The assessment/consideration of the application and the person’s disability and/or health condition

Assessments for disability related benefits require a significant overhaul. At present, the system is seen as punitive, impersonal and not designed to fit the needs of individuals. The lack of empathy shown by assessors, who are not medically qualified, is causing more harm than the individual’s own illness or condition.

“Unless you’ve been called for that kind of appointment and had to go through an assessment, you’ll never understand how anxious and nerve wracking it is. I answered everything about my condition honestly yet I felt that the person asking the questions didn’t believe a word I said. The way they’re conducted could be so much better.”

Organisations such as ATOS, which are driven by profit and not by serving the best interests of those they claim to be helping, cause serious anxiety and fear to those with disability and ill health issues. They have little to no knowledge of geographical areas, which can be problematic.

“I received a letter from ATOS which said I had to attend an appointment two weeks from the date of the letter. I was told I would have to travel to Edinburgh for 9am. The day of my appointment was a public holiday in Glasgow. There was no consideration of the fact I would have to take three buses to get there, as the trains are too expensive, not to mention that the appointment was first thing in the morning. I was so worried about missing the appointment because I didn't want my money to stop.”

The Scottish Government must take this into account when designing a Scottish specific social security system. Women have spoken about their preference for a 'one stop shop', where they can apply for benefits, receive support and assistance to complete forms and be able to speak to a person if they have any queries or concerns.

The system as it stands makes little to no provision for the input and medical expertise of GPs. These professionals tend to have extensive knowledge of the individual, particularly if they are disabled or suffer from ill health. More weight should be given to their opinions and suggestions with regards to health conditions and how that relates to the financial support being applied for.

“The Jobcentre has overruled what my own doctor has said about my fitness to work. This was the result of one interview with someone from ATOS, who had never met me, who was only interested in whether I could walk up and down the room. That's not right. Many conditions have ups and downs – an assessment on a particular day is unlikely to be able to show the whole picture.”

Individuals own GPs, practice nurses, consultants etc should also be able to provide written information and evidence to support their patients who are attending assessments.

“Why do there need to be intense assessments if a person's doctor has diagnosed them? Are we saying we don't trust the judgment of a doctor, who has trained for a number of years in order to obtain medical qualifications?”

Continued assessment can be further detrimental to an individual's physical and mental health. Often, they are told their money will continue because there have been no changes to qualification, only to receive a letter a few weeks later asking them to attend an appointment to check on their condition.

“It makes you feel as if you've got to justify every aspect of your condition and if you can't then somehow you're lying. The guilt that comes with it makes you feel sick to your stomach. All they're doing is asking the same questions over and over, albeit in a different way each time, as if to trip you up. No wonder people just give up completely.”

Those with mental health issues can struggle to explain how their condition has an effect on their daily lives. Women who have experienced rape, sexual, domestic and other abuse in their past often do not realise how the legacy of this impacts on both their physical and mental health. Assessment officers do not ask these questions.

“My mental health issues, much of which stem from abuse in the past, make it very difficult for me to work. There's no acknowledgment of this in assessment processes, let alone empathy or sensitivity from those asking the questions. If I bring it up, the person gets really uncomfortable, so I just think 'what's the point' and leave it.”

More recognition of this type of situation, which can be common amongst women, would be welcomed as part of a new system of social security.

The over reliance on information from single assessments can make many unwilling to take decisions to appeal. This is often because any additional information their own doctor could provide will be given little regard. Evidence and information from a GP should be a key component in supporting an application through the assessment and consideration process for disability benefits. The new Scottish system needs to work in tandem with the NHS. This joined up thinking could, in the long run, save both organisations time and money.

How should the new Scottish social security system operate in terms of:

- **The review and appeal process where a person isn't content with the outcome**

Women have expressed concern at the lack of information for those who wish a review to be conducted into their claim.

"I got a letter saying I was fit to work and therefore didn't qualify for PIP. I was told I had a certain amount of time to appeal – if I didn't submit information within their timescale I would have to claim Jobseekers Allowance. I didn't know where to go to get the help. Looking for work has had such a detrimental impact on my health as a result."

Furthermore, there appears to be a significant amount of failed claims which, when put to appeal, are then successful. This is often attributed to the difficulty in submitting the information necessary to have a refused claim overturned. Most of those who have reported success at the appeal stage attribute it to high levels of support from third sector organisations and advice agencies.

"I was able to speak to a welfare rights officer at Citizens Advice who helped me put in an appeal. If I had known that level of assistance was available in the first place, I most likely would have managed to fill the form in correctly and wouldn't have had to ask for a review."

Under the new Scottish social security system, there must be a clear, step-by-step review and appeal process where a person is not content with the outcome of their claim. It is hoped, however, that the Scottish Government will ensure that application forms are straightforward, as well as easy to read and complete. This has the potential to negate the need for the volume of reviews and appeals which take place at the moment.

The Scottish Government wants to make sure that the process is clear and accessible from start to finish, and that people claiming devolved benefits understand how and when their claim will be dealt with. With this in mind, do you think that timescales should be set for assessments and decision making?

Yes

If the Scottish Government is serious about ensuring an open, transparent and respectful social security system, it must put in place timescales for assessments and decision making in respect of claims for disability and ill health support.

The lack of definite timescales under the current system is a source of extreme frustration for many. Assessments should be carried out in appropriate timescales, independently delivered by experts and the outcome communicated quickly and plainly to those being assessed. There also needs to be more potential for communication over the telephone and face to face, particularly when waiting on the outcome of a decision over important financial support.

“It’s difficult when you’re waiting to hear if your claim has been successful, or if you can put in an appeal. If you contact them, you’re told to wait on the outcome letter. Why can’t they just let me know over the phone what’s happening, then follow that up with a letter? If things were clearer, for example a step process from putting in the claim to being paid, it would be easier for workers to communicate more effectively. It would be so much better all round.”

Full information must be given as to what will happen at every step of the application process, as well as clear timescales. This should all be written in a clear, concise manner and must not use any jargon.

What evidence and information, if any, should be required to support an application for Scottish benefits?

As has been outlined in previous question responses, evidence and information to support applications for disability and ill health benefits should be provided, in the main, by an individual’s doctor. Confirmation of diagnosis of a illness or disability from a GP should be sufficient evidence to support a claim. If this needs to be backed up, further proof can be provided by a consultant at a hospital.

“The only person who knows my condition better than me is my doctor. It just doesn’t make any sense that their diagnosis wouldn’t be enough to support my claim.”

It is essential that information is provided by fully qualified medical practitioners, who have knowledge and experience of the individual’s condition. This should form the basis of any claim for a disability or ill health benefit and should not be overruled by a civil servant who has no medical training or qualifications.

Should the individual be asked to give their consent (Note: consent must be freely given, specific and informed) to allow access to their personal information, including medical records, in the interests of simplifying and speeding up the application process and/or reducing the need for appeals due lack of evidence?

Yes

Individuals should be asked to give their consent to allow access to their personal information. Use of, for example, medical records and direct information from medical practitioners should be an integral part of the new system. This type of clear evidence has the potential to simplify and speed up application processes, as it will demonstrate directly to those processing claims how the person’s condition impacts on their daily life. It is hoped that this would also reduce the need for appeals due to lack of evidence.

If the individual has given their permission, should a Scottish social security agency be able to request information on their behalf?

Yes

This would be another way to ensure that applications are able to be processed quickly and effectively. Direct engagement between the new social security system and agencies such as the NHS would be welcomed. This will only be effective, however, if there are established practices and procedures for this to happen. The individual must be kept up to date with information about requests for their personal information in the interests of openness and transparency.

Do you agree that the impact of a person's impairment or disability is the best way to determine entitlement to the benefits?

Yes

The impact of a person's impairment or disability is the most appropriate way to determine their entitlement to social security support. The system as it stands, however, does not allow for the true impact of a wide range of conditions and illnesses to be explored and taken into consideration.

The 'one size fits all approach' taken by the UK Government is forcing some of its most vulnerable citizens to endure extremely stressful situations, which can exacerbate conditions of ill health, in order to ascertain whether they are fit for work.

"Assessments are nothing more than tick box exercises. The assessor was only interested in whether I could, on the day of the appointment, walk the length of the room, lift my arms above my head or make myself a cup of tea. Not once did they ask if I could do this every day, how I had been the day before and how I was likely to be the day after."

The current eligibility criteria does not give any leeway for what women describe as 'hidden illnesses', for example mental health issues and conditions such as fibromyalgia. There is no such thing as a 'typical day' when living with these. They can be extremely difficult to explain to someone with a list of rigid questions.

"I was trying to tell the assessor how much my condition fluctuates, not only from day to day but from hour to hour but they weren't listening. I couldn't really answer one of the questions because there is no set answer for what's wrong with me. I was told we wouldn't be able to continue with the assessment because I wasn't complying. It was a horrible experience."

The Scottish Government must ensure that the criteria for determining entitlement to benefits fully take into account the impact of a person's impairment or disability. Determining eligibility through mobility issues is remiss and does a complete disservice to individuals who live with chronic conditions which do not necessarily impair their ability to move around.

Assessments fundamentally must not be carried out the way they are at the moment, using a set list of specific questions which allow for very little elaboration or explanation. As well as GPs and other medical practitioners providing medical evidence in support of a claim, the individual must be given the opportunity to explain how their condition impacts on their daily life. Those conducting assessments must be given specific and significant training in order to be able to empathise with those who are applying for support. This will help to ensure that the Scottish Government's intended principle around respect and dignity is further realised.

What do you think are the advantages and disadvantages of automatic entitlement?

There are undoubtedly both positive and negative outcomes of having automatic entitlement for disability related awards. Most women, however, believe that the positive aspects outweigh the negative. Very ill and disabled people would not have to undergo the rigours of being continually assessed and worrying that they will lose the money they rely on to live.

"Automatic entitlement would not only be less stressful to the individuals concerned but could also save the Government money through more streamlined processes. Additional safeguards could also be put in place to cover the deterioration of an individual where additional monetary assistance is required to cover increasing care needs and costs."

As well as reduced stress, automatic entitlement would be a positive way to ensure that people do not miss out on the support they are entitled to. Too many individuals who could qualify for PIP are either unaware of the fact, or they are put off because of difficult application processes and stressful assessment procedures.

On the other hand, there are also potentially negative consequences. For example, people need to be properly assessed and should have to provide adequate information to support their claim. If a person is wrongly diagnosed then they may have to repay sums of money, which could result in financial hardship. There is also the potential for some abuse of the system.

It is hoped, however, that the Scottish Government would put in place adequate checks and balances to ensure that those whose conditions are unlikely to improve over the course of their lives are afforded the dignity and respect of an automatic entitlement. This must be informed and backed up by input from medical professionals at all stages of the establishment of this type of entitlement.

“I have MS. Unless there are hugely significant medical advances over the next few years, my life is only going to continue to get more difficult. I wouldn’t have to worry continuously about assessments, or the threat of my money being taken away, if my doctor and consultant could provide medical evidence of my condition which would entitle me to the social security support I so badly need to live.”

Should there be additional flexibility, for example, an up-front lump sum?

It must be borne in mind that there are certain circumstances in which people would benefit from an up-front lump sum. For example, when a person is first diagnosed with a disability or form of ill health which allows them to qualify for state support, there may be significant financial outlays. These could include adaptations to their home, specialist furniture, clothing etc. Flexibility should be available to request a different method of payment, such as an upfront lump sum, or the purchase of goods to assist rather than fortnightly payments. Building this into the new system would be beneficial in these circumstances.

In the longer term, do you think that the Scottish Government should explore the potential for a consistent approach to eligibility across all ages, with interventions to meet specific needs at certain life stages or situation?

Yes

Women have continually expressed the need for a more joined up approach to the social security system as a whole. Looking at a ‘whole of life’ journey for disability and ill health benefits would have a positive impact on a number of aspects. Not only would this make accessing the system easier for those who require state support but it could, in the long run, save the Scottish Government money.

“Placing a person on a whole of life pathway would be beneficial – it’s about time that the bigger picture was considered. Disability and ill health can have different impacts on people at different stages in their lives. This needs to be recognised under the new system.”

What would the advantages and disadvantages of a single, whole of life benefit be?

There are a number of illnesses which, although not terminal, have a significant impact on individuals throughout their lives. It is unfair to suggest that they should have to undergo continuous assessments, which cause stress and anxiety, when there is substantial medical evidence which demonstrates their condition will not improve.

“There are some medical conditions where the applicant has no prospect of getting better, such as MS, motor neurone disease and dementia, as well as a range of mental health issues. While these illnesses can be managed, it is highly unlikely that the people who live with them on a daily basis will be able to work. The Scottish Government needs to recognise this through provision of a lifetime award.”

The administration of a whole of life benefit must, from the outset, be designed to ensure that those who need this type of support the most are entitled to it. Assessments must be based upon opinions and recommendations of qualified medical professionals. It would also be useful to create, with their input, a list of qualifying conditions which is not exhaustive but is instead illustrative of the type of illness which could entitle a person to receive a whole of life benefit.

Could the current assessment processes for disability benefits be improved?

Yes

As has been outlined in further detail in response to previous questions, assessment processes for disability benefits are the aspect of the current system which is most in need of improving. They must:

- Be delivered by qualified medical professionals, who have a decent level of knowledge and understanding of the impact that disability and ill health has on an individual. Assessors must be able to take into account fluctuating and hidden conditions.
- Not be delivered by private companies for whom profit is the key objective.
- Take into account the professional opinion of the individual's medical practitioner.
- Be based on the overall impact of a person's condition and not solely on their mobility.

For those people that may require a face to face assessment, who do you think should deliver the assessments and how?

The most appropriate person to decide as to whether an individual is fit for work on the grounds of medical ability is a professional of health and social care, with input from their medical practitioner. It must not be carried out by a private organisation.

There is arguably potential merit in assessments being carried out by a not for profit organisation or public sector body. Often this type of organisation is more sensitive and empathetic to an individual's needs and is more likely to take a personal, case by case approach. There is, however, a danger that additional work and pressures may be placed upon those who work in these fields, the majority of whom are women, if adequate resources were not put in place to support delivery of this kind.

“There's so much pressure on the voluntary sector and so much uncertainty around funding. Organisations in really precarious situations – they don't know if they're going to be able to sustain from one month to the next. It would be so dangerous if this was to happen to services which were expected to deliver assessments for disability and ill health benefits.”

What are the advantages and disadvantages of different types of assessments?

Face to face assessments are, in theory, the most effective way to determine eligibility for benefits. The reality of the current system, however, is demonstrating that the way in which assessments are conducted is not working. Individuals should be offered the chance to meet with a worker from the social security system, in order to discuss how their condition impacts on their daily life.

There also needs to be a recognition that those with severe disabilities and illnesses may be unable to attend an appointment at a location determined by the system. These people should be offered the opportunity for a worker to visit them at home, or to conduct an assessment over the telephone. All appointments should be backed up with medical evidence from a GP or consultant who has knowledge and understanding of the person's illness.

“My sister is bed bound – it is completely impractical for her to attend an interview in the city centre. If they're not willing to send someone out, then a phone call and access to medical records from her GP should be more than enough. She can't even scratch her nose, let alone think about seeking work.”

Could technology support the assessment process to promote accessibility, communication and convenience?

Where a person has access to, as well as the skills and ability to use technology, it could be a useful means of communicating with the system. This is particularly the case for women who live in remote and rural parts of the country, for whom physically accessing a central location is extremely difficult.

“My nearest Jobcentre, where I would be expected to go for an assessment, is a five hour round trip by bus. Not only is this very expensive, because of the cost of transport here, but it's not good for my health to be sitting for two and a half hours at a time. Every minute that passes on the bus makes me more and more nervous about the questions I'm going to be asked. If I could use Skype or Facetime it would make life so much easier.”

Previous concerns around the use of technology must continue to be borne in mind. This type of engagement should only be used in circumstances where it is appropriate. Face to face interviews must be the primary means of communication between the system and those who rely on its support.



Carers Allowance

Do you agree with the Scottish Government's overall approach to developing a Scottish Carers Benefit?

The provision of Carers Allowance is extremely important for many women. The Scottish Government has a real opportunity to ensure that this payment is made to the right people and is a true monetary reflection of the work that those who undertake caring responsibilities do.

At present those who undertake unpaid caring, the majority of whom are women, save the economy a substantial amount of money each year. It is vital that their hard work is appreciated and adequately rewarded under a new social security system.

"It's insane that carers are only eligible for a very small amount of financial support for working 35 hours per week in their caring role. This then bars them from eligibility for learning and employment. Caring is stressful enough and the negative health impact it can have has been proven. Carers need to be encouraged and enabled to pursue their own personal goals, which will have a positive impact on their mental health, as well as ensuring they have the skills to be able to return to the labour market when their caring role ends. This makes sense, both socially and economically."

When considering potential changes to Carers Allowance, the Scottish Government must take into account the caring hours and weekly earnings thresholds of those who provide care. There is a belief that all carers should receive an entitlement to financial reward for the work they do. This could either be through the direct provision of the benefit or, for example, by having their National Insurance (NI) contributions paid which will contribute to their pension. This is often an issue for women in later life, who can be ineligible for state support despite the caring they have undertaken.

There needs to be more flexibility in the criteria for receiving Carers Allowance. The expectation that those who provide care must spend at least 35 hours per week caring, not earn more than £110 per week and not be in full time education is completely unrealistic.

"So many women work 35 hours per week and then go home and provide 35 hours of care. It's as if unless they reach these almost impossible standards, they're not really caring. This is unfair – carers need to be treated with more respect."

The working hours and earnings threshold act as a disincentive for carers to continue with or enter into employment, which is often an important way to ensure they maintain good mental health. They are caught between *"a rock and a hard place"*, not earning enough money to sustain themselves by not working but struggling to fully undertake their caring responsibilities by working.

Those who at present do not qualify for Carer's Allowance because they do not meet the strict criteria are being penalised. The work they undertake is not adequately valued, either by society or in financial terms.

"I rely on my family to care for me. My family all work, but they still have to care for me round the clock and it's a 24/7 job. They don't have a normal life when they get home – looking after me comes first. A person should qualify for this benefit if you care for your loved ones. Without my family's help, I would be an even bigger burden to the state, but we don't qualify for any assistance. It's as if I'm not 'disabled enough', or that the care they provide doesn't matter."

There are specific barriers for BME women, who often rely on friends, family and community members to assist with the care of family members. Those who give care in these circumstances often do not qualify for Carers Allowance, despite the level of assistance they provide. Being able to claim this benefit would not only be beneficial for the carer, but also for the older person who needs their help.

Individuals should qualify if they look after someone who requires care within their own home because they are unable to carry out basic tasks. The person who helps them should be entitled to some amount of Carer's Allowance.

There is also an anomaly whereby if a person's state pension is more than Carer's Allowance, then they do not qualify for the benefit. This applies to almost all women who receive the state pension.

"This disqualification should be removed – it doesn't take into account the huge number of pensioners who care for their partners."

The rule which states that a person does not qualify for Carers Allowance if they are in full time education is seen to act as a deterrent for many to fully realise their potential. While carers can, in theory, participate in part-time learning to gain skills and knowledge, there are a number of barriers to their participation in further and higher education, such as a removal of part-time college courses, which were predominantly undertaken by women.

The requirement for a person to be aged 16 or over in order to receive financial support does not take into account the significant number of young people who provide care for a parent or other family member. Women would wholeheartedly support and welcome the introduction of a Young Carers Allowance, which should recognise the specific challenges, issues and barriers faced by young people who undertake caring responsibilities.

"There has to be a separate system of support for them with a view to improve their chances of educational achievement and their future lives overall. The current system is failing these kids – it's not recognising the contribution they're making."

The criteria which exists under the current system must, therefore, be significantly overhauled in order to fully recognise the value of the unpaid work undertaken by, in the main, women. Direct engagement with carers, and those who undertake caring responsibilities, should be carried out in establishing what would be considered appropriate criteria.

Difficulties in qualification for Carers Allowance, as well as limited access to assistance and respite services, can have grave consequences.

"I know a woman who cared for her elderly parents and her two autistic sons. The lack of financial and personal support led her to take her own life. Pressures from the Jobcentre made her poor mental health even worse. The whole situation is so sad."

Once a new system is in place, information about Carers Allowance must be made available in a variety of locations, so that those who qualify are informed about the payment available. Many carers, the majority of whom are women, do not know that they qualify for assistance through Carers Allowance. Those who are aware often do not qualify due to strict criteria.

"It's as if it's designed to work against carers – the lack of information about the benefit is a barrier in the first place. The thresholds for weekly earnings are so low and the caring hours are so high that it's very difficult to qualify for the money. These criteria dissuade carers from working or going into education."

There needs to be a more proactive approach taken by the Scottish Government in ensuring that anyone who is entitled to Carers Allowance can apply for support. This could include information being made available in public places, such as GP surgeries, libraries, pharmacies etc.

“My GP surgery has a notice board in the waiting room dedicated to information about support for carers. I think that’s a really positive thing – it’s a small surgery and there are only three notice boards as it is. It gets you thinking about support for caring before you might even need to which is good.”

The amount of money paid to carers does not adequately reflect the importance and value of the work that they do. While the Scottish Government’s commitment to increasing the rate of Carers Allowance to that of Jobseeker’s Allowance is welcomed, it does not adequately reflect what carers do. The SWC believe that carers should be paid at least the Living Wage, which would be a more accurate representation of the work these women undertake.

Do you agree with our proposed short to medium term priorities for developing a Scottish Carer’s benefit?

Yes

The priorities outlined by the Scottish Government, such as ensuring that services are joined up more effectively in order to access a range of support, as well as a commitment to expanding ‘Carer Positive’ schemes for employers, have the potential to improve the lives of those who undertake caring responsibilities. It is vital that the short and medium term priorities continue to be developed with the input of carers at their heart.

A key priority which has not specifically been outlined by the Scottish Government is the importance of ensuring that caring does not continue to be seen as ‘women’s work’. Not only does this undervalue what is, in reality, a full time job, but it places unnecessary onus on women and continues to exacerbate gender inequality.

How can we improve the user experience for the carer (e.g. the application and assessment process for carer’s benefits)?

One of the most fundamental ways in which to improve the user experience for the carer is to recognise and value the work that they do and the money that they save the economy every year.

“If every carer stopped doing what they do day in, day out, the Government would have to pick up the tab. It’s time we started treating caring the same as employment and give those carers at least the Living Wage. They deserve it.”

At present, application and assessment processes for carers benefits are unnecessarily long and arduous. The barriers for those who are in receipt of carers benefits must be broken down. It is extremely difficult for them to access and sustain employment and education because of their responsibilities to family members and can be left in precarious financial situations which often lead to poverty.

As part of the Scottish Government’s overall commitment to improving the lives of carers, both through the Carers Strategy and potential changes to Carers Allowance, respite care must be offered and made available to all carers. This is especially the case given the amount of money and resources they save the economy. This is a key issue for women across Scotland.

“Respite care is a number one priority. Availability has been consistently reduced due to budgetary restraints and cuts. There should be a statutory entitlement to respite care, designed to support all carers. Additional respite should be provided on additional medical grounds, hospital stays for the cared for person etc.”

If caring were to be viewed by society as the work it truly is, then respite should be considered as annual leave entitlement, just as those who are in paid employment are entitled to.

More carers support groups are also necessary. These should be resourced in more areas, taking into account the geography of Scotland. This type of support and assistance can be invaluable in helping individuals to complete application forms, which can be confusing and complicated.

“There are probably lots of groups available in big towns and cities. But where I live, in a small town in the countryside, there’s nothing available. It can be very isolating. There needs to be more outreach services available, recognising that carers are everywhere, not just where the services are.”

Tailored and individual approaches to qualification for Carers Allowance are needed. The strict criteria with its ‘one size fits all’ approach to payment do not adequately reflect the needs of those who provide unpaid care. The potential creation of a framework of support which can be designed to fit individual circumstances would be welcomed.

Should the Scottish Government offer the choice of exchanging some (or all) of a cash benefit for alternative support (e.g. reduced energy tariffs)?

Yes

In certain circumstances, it may be more appropriate for carers to be able to exchange some or all of a cash benefit for alternative support. Being able to make the choice would further demonstrate the Scottish Government’s commitment to ensuring the dignity and respect of those claiming Carers Allowance.

What alternative support should be considered?

One of the best ways to decide which type of alternative support should be considered is to engage with carers and those they care for, to ascertain what would be most useful for them.

“So much policy is made with the best of intentions, but so often it’s created by people with no real experience of a situation. I would be concerned that if there is to be alternative support, the policy makers will decide what that will be without actually asking what would help.”

Do you agree with our proposed long term plans for developing a Scottish Carer’s benefit?

Yes

The SWC fully supports the Scottish Government’s long term proposals for developing a Scottish Carers Benefit. In particular, the ability to change the definition of a carer under the Scotland Act 2016 has the real potential to allow for Scotland to lead the way in the treatment, value and payment of carers. Recognising the role they undertake should not only be a long term plan but must, as part of the bigger picture, be considered at every stage of design and implementation of a Scottish specific Carers Allowance.

Winter Fuel and Cold Weather Payments

Do you have any comments about the Scottish Government's proposals for Winter Fuel and Cold Weather Payments?

Concerns have been raised about the provision of Winter Fuel Payments and their linkages to ongoing changes in the State Pension age. The frequent increases to the age at which a woman is eligible for the State Pension mean the age at which an individual becomes eligible changes every year. This is seen as discriminatory by many.

“Women don't know at what age they're going to be able to retire and when they can claim their pension. They shouldn't have to worry that they're going to have to sit in a house they can't afford to heat because they don't qualify for the Winter Fuel Payment.”

The Scottish Government has thus far demonstrated a commitment to ensuring equality and respect. In order to ensure this carries on, consideration must be made to the continually fluctuating State Pension age and the detrimental impact this has on women.

Receipt of Cold Weather Payments is dependent upon receipt of certain benefits or whether there is a disabled person or a child under 5 in the home. The high cost of electricity and gas, particularly for those who use pre-paid meters, is forcing too many women to have to choose whether to heat their homes or feed their families.

“My kids are 7 and 9, so I don't qualify for the Cold Weather Payment. When we have periods of extremely cold weather. They get as cold as a 4 year old would. There are only so many jumpers and blankets that I can make them wear.”

Fuel poverty has an impact on a significant number of families throughout Scotland. The Scottish Government should consider changing the eligibility criteria for Cold Weather Payment, for example by linking it to income as opposed to benefit qualification.

Could changes be made to the eligibility criteria for Cold Weather Payments?

The current temperature criteria and timing restrictions do not take into account weather conditions in certain parts of Scotland, for example the wind chill factor. Coastal areas and more remote parts of the country can be more susceptible to wind chill, therefore although the temperature is forecast to sit a degree or two above zero, the wind can make it considerably colder.

It is also unfair that the temperature must stay at 0 degrees Celsius or below over 7 consecutive days.

“In the winter the temperature can sit just above or just below zero for weeks at a time. If you're living in a freezing cold house, it doesn't get any easier or cheaper to heat if it's a degree above or a degree below zero.”

Older women and those with children are often unable to pay to heat their homes because of the qualification for Cold Weather payments. This must be looked at when the Scottish Government is given power to change eligibility criteria.

Funeral Payments

Are there any other points that you would like to raise in connection with the new Scottish Funeral Payment?

There are a certain key considerations which need to be taken into account in connection with the new Scottish Funeral Payment.

Flexibility around payment is necessary. Families and friends should not be made to feel under pressure to either find the money to pay for a funeral or complete complex application forms at a particularly difficult time in their lives. There needs to be more recognition of people's circumstances.

“Most people who have to claim this benefit are likely to be unemployed or on a low wage. The deceased is likely to have been in the same situation. The payment should cover the cost of the coffin, funeral fees and grave or cremation fees. It absolutely should not then be recovered from a friend or family member's benefits.”

Funeral poverty is a big issue throughout Scotland. One of the key contributors to this is the difference in costs in different areas. Funeral directors should be asked to put together the cost of a basic funeral, which could be a base for the amount of a funeral payment where criteria are met. The amount provided, while undoubtedly welcomed by some, is nowhere near enough to cover the actual cost associated with the burial of a loved one.

“I recently arranged a funeral and it cost around £3000 - that was without any extras or perceived luxuries. I don't understand how those on low incomes can be expected to bury someone for as little as £700.”

There are many people who cannot afford the cost of a funeral. Any small savings they have must be used to pay the undertaker first. The person who is left to cover the costs can be plunged into poverty, or further poverty, making it difficult for them to put food on the table.

Women have also commented on the difficulties faced in having an application for a claim granted. Simpler, more transparent processes would be helpful.

“The only time I've ever heard people talk about Funeral Payments has been when they have had their application rejected. That, more often than not, seems to be the case. There are too many impossible hoops to jump through.”



Best Start Grant

What are your views on who should receive the Best Start Grant?

The majority of women the SWC has consulted with on this issue have suggested that the most appropriate recipients of the Best Start Grant, which is welcomed as a positive step forward for pregnant women and new mothers on low incomes, would be families whose household income is at or below the Living Wage rate. The main reason for this is recognition that in work poverty is a real issue for women, many of whom are working on a part time basis in low paid, low skilled jobs, which are often on a zero hours basis. It should also be noted that there were a number of women who felt the most appropriate recipient of the Grant would be anyone in receipt of tax credits, again recognising that they are likely to still be on a low income despite the fact they are in employment.

“The target group should be children in low income families. There needs to be an awareness that in today’s financial climate even those who work are struggling, sometimes more so due to the cost of living.”

Many women who are in employment but are still struggling to make ends meet often feel like they are forgotten about. There is a perception that they are “*poor but not poor enough*”, which can mean they are afforded fewer opportunities to access any type of social security support. Paying the Best Start Grant to those whose incomes are at or below the Living Wage demonstrates a commitment to ensuring that more children are not disadvantaged.

There have, however, also been suggestions that it would be appropriate for the Best Start Grant to be paid to all pregnant women and new mothers in Scotland. There is a feeling that this would ensure universality and remove much of the stigma associated with claiming social security.

Do you agree that each of the three BSG payments should only be made once for each child?

While, in theory, each of the three BSG payments should only be made once for each child, there are certain circumstances in which it may be appropriate for payment to be made more than once. Consideration could be made, for example, if a child is seriously ill or has a disability.

Are there other points during the first five years of a child’s life when families face greater pressure than at the start of nursery (other than birth and the start of school?)

There are undoubtedly other points during a child’s life when families face significant financial pressure. These can include parent’s redundancy and unemployment, a family breakdown or serious illness (either of the parent or the child).

“No parent can be prepared for the unexpected. Families can really struggle if a child is suffering from developmental delays or is social problems, such as ADHD or autism, which can often take a long time to be diagnosed.”

The Scottish Government should consider developing a list of special circumstances in which additional payments could be made to families who encounter situations which require further financial support.

What are your views on defining ‘the start of nursery’ as the point of entitlement to a funded early learning and childcare place, for the purposes of making the second payment?

A child's early years are crucial. The fairest way of determining entitlement would be when a child registers with an official childcare provider. It would be completely remiss to allow for the first payment to be made to those who on low incomes and who could be in employment, then restrict the second payment to when a child qualifies for an early learning and childcare place. The reality for women in employment is that they will either want or have to return to work before their child reaches that age.

“Full time working parents often have to pay for private nursery provision in order to allow them to stay in work. Finding the deposit for this type of childcare can be difficult, so they would benefit from being paid the second BSG payment at this stage.”

If the payment is restricted to entitlement to a funded early learning and childcare place, there are many women who will be forced to give up work as they are unable to cover the costs of the childcare that they need.

Should the school payment be payable to all eligible children who begin primary school for the first time in Scotland, or should an upper age limit be included?

Yes

There are only a few circumstances in which a child will start primary school when they are older than 6 years old. Payment should be made with the expectation that a child will be aged 4, 5 or 6 when they start primary school for the first time.

What are your views on our proposals in relation to the BSG application process?

There are both positive and negative outcomes with regards to proposals in relation to the BSG application process. On one hand, treating each payment separately would allow for situations in which the parent's circumstances (most likely the mother's) change.

“A lot can change for women in five years. It may be that they qualify for the first BSG payment, but when the second payment would be made they do not, or vice versa. It's important to take fluctuating incomes and individual situations into account.”

Conversely, there is an argument that three separate payments go against the Scottish Government's principles of ensuring that every child has the best start in life. The money will follow the mother and not the child. This could, despite the parent's best intentions, put the child at risk of financial hardship and exacerbate child poverty.

“If a woman gets a job and starts earning just above the Living Wage, that doesn't mean she's going to suddenly have significantly more money. She will no longer qualify for BSG but she will still have to find the money to pay for necessary items for her child to start school or nursery.”

What are your views on establishing an integrated application process for the BSG and Healthy Start?

Not only would the integration of application for BSG and Healthy Start make more administrative sense, it also has the potential to ensure that women receive all of the support they are entitled to. Separate applications for both can, at present, be confusing for women. As a result, many are put off from applying for one or both methods of support.

There are, however, potential issues for those who qualify for one benefit but not the other, as the threshold for Healthy Start is slightly lower than BSG. The Scottish Government must consider raising qualification for Healthy Start to fall in line with BSG. This would also ensure that more children are truly being given the best start possible.

Would the option to receive items rather than a cash payment as part of the BSG have benefits?

As with other benefits for which there is an option to receive items rather than a cash payment, building this into BSG has the potential to ensure respect and dignity. The provision of items could be helpful at each payment stage – for example receiving a cot or a pram when the baby is first born or a buggy when the child starts nursery.

“It all comes down to choice. Realistically, being given items might be much more beneficial to many. Families should, however be able to decide for themselves how they want to be given their entitlement.”

Which services should promote awareness of the BSG to ensure that claimants know about it at the relevant time?

In order to ensure that BSG is promoted to all who are eligible to receive it, it is vital that midwives, maternity hospitals and health visitors are given specific training and information about the benefit. They have the most direct access to pregnant women and new mothers and are, therefore, the most appropriate way in which to inform women about their entitlement.



Discretionary Housing Payment

Could the way that DHPs are currently used be improved?

The SWC fully supports the use of Discretionary Housing Payments (DHPs) in order to mitigate against the impacts of the so called 'bedroom tax'. The introduction of the under occupancy charge caused real concern for women and their families. There has been praise across the board for the Scottish Government's commitment to ensuring that no person in Scotland is forced to pay what is considered an unfair, arbitrary measure.

The continued use of DHP's in the way they are currently administered is welcomed.

"The bedroom tax caused so much fear when it was brought in. It's good to know that the way it's handled here in Scotland will continue the way it is at the moment."

Job Grant

What should the Scottish Government consider in developing the Job Grant?

One of the most important aspects which must be considered in developing the Job Grant is the significant barriers faced by women seeking to enter into employment. There are a number of reasons as to why women can find it more difficult to enter the labour market, including lack of accessible, affordable childcare; poor public transport, particularly in rural areas; and the prevalence of low paid, low skilled, part-time employment, which young women are often streamed into. This type of work offers little in the way of training and development and is, more often than not, a deterrent to employment as opposed to an incentive.

As part of the package of measures under the Grant, women must be offered free childcare, if appropriate. Free bus travel will be helpful for many, however it must be taken into consideration that in many areas of the country there is a distinct lack of provision.

"Free bus travel is all well and good but if you live in a remote area it's unlikely you'll be able to make use of it. In my village there are only a few buses available every day and they don't really fit around working hours."

Women must also be given advice and guidance towards non-traditional roles, as opposed to being guided toward roles which women are expected to undertake. These include cleaning, caring and administration. There needs to be a recognition that those who have been away from the labour market for significant periods of time often require additional support and guidance to gain the skills and confidence needed to get into work.

Universal Credit Flexibilities

Should the choice of managed payments of rent be extended to private sector landlords in the future?

Yes

There is a distinct lack of appropriate social housing in Scotland. The unavailability of affordable accommodation leads many to rely on private sector rentals, which can be expensive. Many of these families rely on state support and will find it extremely difficult to maintain household budgets if they are paid rent directly, as opposed to it being given to the landlord.

“There’s an assumption that anyone who receives benefits lives in social housing – the truth is that’s just not the case in many parts of the country. There’s a real danger that many will lose their homes if they are paid a lump sum every month. If you’ve got all this money and your kids need a new coat or shoes, it’s a no brainer. Those in private rented accommodation should not be treated any differently to people in social housing.”

The only caveat which may be attached to the extension of managed payments to private landlords is the danger of money not being used appropriately by the landlords themselves. ‘Rogue’ landlords exist, therefore their involvement and payment must be backed up with paperwork and confirmation from both sides, on payment and on receipt of the money.

Should payments of Universal Credit be split between members of a household?

Yes

The changes imposed by Westminster which mean UC claims are made to the household overall, as opposed to individuals, are damaging to women. The likelihood is that in many cases the man will receive the money. This has the potential to put women at risk of having little or no financial independence, particularly if they have an abusive or controlling partner. The power to decide to whom a payment is made will, therefore, benefit women in Scotland.

“All too often women are left without access to money, which means they have no power. Power is essential to fulfilling potential, both their own and that of the children they are supporting. Women have to be given access to this type of financial support in their own right.”

The SWC believe that payments should be automatically made to individuals, with the option to choose a joint payment. This will ensure that women are given more financial autonomy.

How do you think payments should be split? For example 50/50 between members of a couple or weighted towards the person who is the main carer if the claim includes dependent children?

Women have noted the importance of ensuring that the payment of Universal Credit (UC) is weighted towards the person who is the main carer if the claim includes dependent children. This is another way in which women’s financial independence can be secured, as more often than not they will be the main carer for their children. Providing them with the majority of the UC payment will allow for management of budgets and will ensure that women are able to look after their children appropriately.

Do you have any other comments about how the Scottish Government's powers over Universal Credit administrative flexibilities will be delivered?

Changes brought about by the introduction of Universal Credit (UC) mean that payments will be made to claimants on a four-weekly basis, rather than a two-weekly basis as they are at the moment. This is causing real worry amongst those who will receive the benefit.

"This is dangerous. It could be detrimental to, for example, those with mental health issues, who may struggle to manage one lump sum of money."

It will, however, have the biggest impact on women, who are used to running strict household budgets on small amounts of money spread throughout the month. These women are already faced with very difficult choices, such as whether to heat their homes or feed their families, through the way their benefits are paid at the moment. Changes could cause significant debt and further poverty. This must be taken into account when the Scottish Government are given the power to make changes around the frequency of UC payments.

Another issue regarding payments is that often women do not claim what they are entitled to. Many are reluctant to attempt to claim for additional benefits in case there is a detrimental impact on that which they already receive.

"There's so little information available - if you want to know what you're able to claim, you have to ask. However because of the application of sanctions and of issues round assessment for other aspects of social security, you're scared that if you ask about one thing it will mean you lose another."



Part 3: Operational Policy

Advice, Representation and Advocacy

What role[s] should publicly funded advice providers play in the development of a new Scottish social security system? Do you think that Independent Advocacy Services should be available to help people successfully claim appropriate benefits?

Publicly funded advice providers undoubtedly have an important role to play in the development of a new Scottish social security system. These services will require support and assistance in order to be able to fully help people successfully claim the appropriate benefits.

The Scottish Government must ensure that experienced staff, with extensive knowledge of both the Scottish and UK systems and how they work together are heavily involved both in the creation and implementation of a new system.

“These staff have such in depth knowledge, but they need to be frequently provided with adequate training to be able to keep up to date with changes and advancements.”

The use of peer volunteers, particularly those who have experience of accessing the system, can also provide invaluable support. Their knowledge and expertise should be used in the implementation stage, but also in assisting individuals with their benefit claims.

“Nobody knows the system better than those who have had to struggle through it themselves. Using peer support would help claimants to feel less judged, as they will receive advice from people who have literally stood in their shoes.”

In order for this to be successful, adequate funding must be made available to established advice providers, such as Citizens Advice Scotland, local law centres and vital community advocacy services. These facilities are not available in all parts of the country, which can have a detrimental impact on those in rural areas.

“The whole structure of representation and advice services is under threat due to budget cuts. They’re a lifeline for so many people – if they are reduced or removed individuals will suffer.”

More use of outreach for women in remote parts of the country must be considered in order to ensure they are able to access the information they need. The use of advice and drop in centres cannot be underestimated. Individuals should be able to access this type of facility in order to ask questions and receive help without fear of repercussions, stigma and judgment. Services should be located in places where people are familiar with, such as local community centres, town halls and libraries which are on public transport routes. Another consideration may be to have a mobile advice service which travels around rural communities.

“College and university students who are studying subjects relevant to the social security system, such as law and social work, should be able to volunteer for services such as Citizens Advice. Not only would their knowledge and enthusiasm benefit those who need help, but it would be useful for the student to experience what the situation is really like for people – their ideas, challenges and suggestions.”

Complaints, Reviews and Appeals

How should a Scottish review and appeal process work?

Fundamentally, the complaints process in the new social security system must be easy to understand and manage, transparent and designed to ensure specific timescales for decisions are provided. Women have spoken about the uncertainty which currently surrounds making a complaint about the handling of a claim, the lack of information provided throughout the application process and uncertainty around timescales for resolution of issues. The actions and words of the first person they come in contact with can have a significant impact on their experience.

“The whole process will only be worthwhile if it is evidenced by proactive behaviour and genuine resolution. People who are complaining are, more often than not, at their wits end. There’s a good chance they might be irritable or anxious. They need to know they will be met with empathetic, sensitive staff who are properly equipped to deal with their issue. Let’s make sure that staff treat people with respect and dignity and that those who are complaining do the same.”

One of the most important considerations to be made with regards to the internal review process is that it is carried out independently. A specific body which is established to deal with people’s complaints and issues, which uses open and transparent processes, would be able to ensure there is no bias in decisions.

Individuals need to take responsibility for a claim from beginning to end, insofar as this is possible, which should minimise the repetition of information collection and allow a rapport to develop to ensure that the complainer is treated as a person, not a problem.

Women have suggested the use of a steps-based system for complaints, which would be an effective, clear process for both workers and claimants. Frequent communication with complainants regarding outlining at which stage in the process their complaint is at would be welcomed.

The frontline resolution which the Scottish Government is keen to use would provide a quick and effective means of responding to complaints. It must, however, be robust and listen to people’s issues and not just be a ‘tick box’ exercise.

“Frontline resolution should have strict timescales for speedy action or explanation. If this is not met, it should then proceed immediately to a complaints structure with a tightly defined timetable. It sounds like it would create a lot of paperwork, but in the long run would serve to demonstrate the system’s commitment to keeping the respect and dignity of claimants at the heart of everything it does.”



Residency and Cross Border Issues

What are your views on the 'habitual' residence test currently used in the UK by the DWP?

The issue of habitual residence and its use as a test for qualification for financial support can cause women from outwith the UK a number of issues.

"I first came to the UK from Iraq 15 years ago with my husband. Our four sons were born in Scotland. My husband, who has an engineering doctorate, struggled to find a job here. The only option we had was to return to Iraq, where he would be guaranteed work, even though it would be dangerous for our family to return there. We lasted a few years then came back to the UK. When we applied for benefits to tide us over until we found work, we were only entitled to certain things because we had not been habitually resident, even though my children all have British passports. It was very frustrating."

It must be recognised that BME women in particular often leave the country for more than four weeks at a time in order to visit friends and family. They should not be penalised and have to reapply for benefits if they have informed the social security system that they will be out of the country for a specific length of time and for a specific reason.

What factors should the Scottish Government consider in seeking to coordinate its social security system with other social security systems in the UK?

Women have raised concerns about how the new Scottish system will work alongside the current Westminster system. This is particularly relevant given the number of negative experiences that many have had when accessing financial support.

"The Scottish Government are so much more accessible and accountable. I really hope that continues to be the case when they get more powers."

It is vital that there is recognition of the issues which may arise when two systems are running in tandem. The needs of those who rely on support from disability and ill health benefits in particular must continue to be taken into account during the transition period.

"As much as I would like it to be, I don't think it's going to be a smooth transition. I'm so worried that vulnerable people are going to miss out as a result."



Conclusion

The devolution of powers over certain aspects of social security gives the Scottish Government the opportunity to make real and lasting change to what is considered to be a flawed system. This, in turn, will make a significant difference to people's lives, particularly those with long term illnesses and disabilities.

In establishing and developing a system which is unique to Scotland, the following issues raised by women must be given key consideration:

- Ensure that the principles created by the Scottish Government are not only clearly outlined, but adhered to at every step of the process.
- Use clear, plain language in all forms of communication, making sure that there is no complicated jargon.
- Awareness of the impact of words and phrases, as well as the importance of changing the culture around the stigma and negative connotations that much of the current terminology carries.
- The treatment of people, from the moment they access the system until the end of their claim, is of key importance. Staff must be trained to be sensitive and empathetic and their roles must focus on helping and supporting those accessing benefits.
- Awareness of the needs of various different groups in society, in particular, the cultural differences and sensitivities of BME women. Documents should be translated into a variety of languages and translators must be made available for those who need them.
- Digital services should be used, however not relied upon. The new system must take into account individual skills, abilities and access to computers and the internet.
- Application forms should be significantly less complex than they are at the moment.
- Provision of more appropriate, locally based support and advice services.
- Recognition of the impact of mental health on individuals. It is vital that this type of condition is given parity with physical health ailments in terms of qualification and assessment for support.
- An overhaul of the assessment process is necessary. They should not be carried out by private companies but instead fully qualified and trained medical professionals, in consultation with individual's GPs, specialists etc.
- Clear and defined timescales must be provided both for assessments and decisions.
- Whole of life benefits must be offered to those whose conditions are unlikely to improve or get better throughout their lives.
- Recognition of the unpaid care that women, in the main, provide. This must be valued accordingly, both in financial and societal terms.
- There needs to be a change to the unrealistic entitlement criteria for Carer's Allowance.
- Recognition of the real cost of funerals against the amount provided to those who claim Funeral Payment assistance.
- Universal Credit flexibilities must be used by the Scottish Government, specifically the splitting of payments between member of a household with the majority weighted towards the primary care giver. Making payments fortnightly rather than four weekly is also vital.
- Ensure that advice, representation and advocacy services are given continued funding to be able to provide essential support to those who require it.

This consultation gives Scotland the opportunity to get a new system of social security which both benefits and befits those who need support and assistance. It is vital that women's experiences, comments and ideas are taken into consideration as part of the development of a uniquely Scottish system.

The SWC would like to thank the women who took the time to provide comments, ideas and issues important to them around social security.



The Scottish Women's Convention (SWC) is funded to engage with women throughout Scotland in order that their views might influence public policy.

This is achieved in a number of different ways - through roadshow, round table, conference and celebratory events. Following each event a report is compiled and issued to women who attend and relevant policy and decision makers.

The SWC uses the views of women to respond to Scottish and UK Government consultation papers.

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