

Creating a Fairer Scotland – Social Security New Powers

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 consulted on the questions asked by the Scottish Government in this questionnaire. An online survey, undertaken to gather initial responses from women to the key questions, generated positive results. An event, which looked at both employability and social security, was held in Glasgow on 5th September. The SWC's response to this questionnaire is, therefore, informed from the experiences of women since changes first began to affect their lives, as well as more recent information about the future delivery of social security in Scotland.

The current social security system is under review. At present, the UK Government administers and pays all benefits. Under the Smith Commission recommendations and the draft Scotland Bill, some of the powers over systems and payments will be devolved to Scotland.

What are (or were) your experiences of the current benefits system?

Overall, women have not had positive experiences of the current benefits system. Welfare reform measures have had, and are continuing to have, an adverse impact on women.

“Women, who still manage household budgets and support children’s day to day lives proportionately more than men, are bearing the brunt of austerity cuts and demonising of those on benefits.”

Some women have been able to report positive experiences of the system, mainly due to the actions and assistance of individual Jobcentre workers. In the main, however, women have faced barriers to and difficulties in accessing the social security they need in order to be able to support themselves and their families.

“The system is impersonal, punitive, and humiliating.”

The way in which those who claim benefits are portrayed in the media creates a stigma, suggesting that the social security system is a bad thing, and that those who rely on welfare support have a lot of money. Certain TV programmes, newspapers and magazines portray those who need support as too lazy to work or as ‘scroungers’.

“We have claimed JSA for a while now. We definitely cannot afford the lifestyle that the media likes to claim many on benefits have. We have 4 children and sometimes it is a struggle to find money for food. We always make sure our kids have a meal, or clothes, before we do. My health has deteriorated as a result of not being able to eat healthily. It seems to me that labelling anyone on benefits as a scrounger is really damaging. We are trying our hardest to gain employment, and are constantly getting knocked back down.”

Applications

Application forms can be a barrier for women who wish to access social security. They are long, often unnecessarily complicated and offer very little flexibility.

“It feels like an exercise in hoop jumping. It’s all very stark and binary – you have to answer the questions on a yes or no basis without the ability to explain about, for example, fluctuating medical conditions.”

Welfare rights workers are struggling to be able to offer any meaningful support to benefits claimants due to the sheer number who require assistance with preparing forms. Many of those who work in these services are women and the increased workloads are having an impact on their physical and mental health.

Department for Work and Pensions (DWP)/Jobcentre

One of the biggest issues women have faced as part of current social security systems is accessing the DWP and Jobcentre Plus. Lack of information, lack of assistance with complicated application forms and treatment by staff are some of the barriers women have had to attempt to overcome in order to claim benefits.

“Why do some DWP workers feel the need to act in a rude and intimidating way towards women who are stressed, especially those who have health issues of their own, when all they’re trying to do is claim a benefit they’re entitled to?”

Many women are at a significant disadvantage now that applications must be made online. Initial meetings also often have to be set up online and updates are provided via text message. Not everyone has access to, or the skills to use, a computer or the internet. Broadband and mobile phone signals in rural areas can be extremely poor, which makes applying and keeping in touch more difficult for women who live in remote parts of the country.

The whole experience can be extremely off-putting for many, due to conflicting information given by different advisors and different Jobcentres, as well as the way in which staff act towards claimants. Many are dissuaded from claiming what they are entitled to, because they are either unwilling or unable to face the additional stress it will cause, as well as the impact this will have on their health.

“I was given different information by different Jobcentres about my benefit entitlement and generally felt as if I was being treated with utter disdain. I was really shocked, as I had never been unemployed before and didn't realise this is how people were being treated.”

“It can be confusing if you have never needed this type of assistance before. I claimed for the first time after being made redundant and applied for one benefit, only to be told I should have applied for something else. This resulted in my claim being delayed significantly which was hugely stressful. You rely on the people who work in the Jobcentre to be able to help you but in my case they only made things worse.”

The length of time it takes to process claims, often due to applications being incorrectly completed or not enough information being provided, as well as incorrect processing of claims, is very frustrating for those who rely on the financial support of benefits.

“My claim was wrongly administered by the DWP which caused me major problems when I returned to work on a part-time basis. Because of errors by DWP staff I was placed in the wrong group of claimants. It took a long time to challenge this and I chose to keep working, which caused me financial issues. The thought of going through the process again when being transferred from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) is making me feel very stressed, as I'm anticipating more errors being made and the parameters of defined disability

being seriously narrowed. If this is going to happen, staff need to be better prepared.”

Services which could help applicants, such as Citizens Advice, are “*stretched to breaking point*” and are unable to help as many people as they would like. Many smaller community initiatives provide assistance where they can, however precarious funding and cuts to budgets means they can cease to exist with very little warning.

The DWP and Jobcentre will remain reserved, therefore the Scottish Government will have no power over how these are run. They should, however, ensure that funding is available for support services to provide meaningful, ongoing support to claimants.

The pressure placed upon DWP and Jobcentre staff, many of whom are women, is having a significant impact on their physical and mental health.

“We’re expected to see as many clients as we can. The emphasis isn’t on helping these people to make sure they’re in the right job, it’s about getting them into any old job so that the Government can talk about how wonderful it is that so many people are no longer on benefits.”

There is a perception that these workers are subject to informal sanctions targets, which is impacting on their ability to do the job they are supposed to. This, in turn, can be extremely damaging for women who feel pressurised into applying for a number of jobs which they often are unable to do, while at the same time carrying out caring responsibilities.

“As a local community group, we have seen so many women struggle. There’s one in particular who has used the group for support for many years. She is an alcoholic and relies on us, as well as AA, to be able to cope. The situation she is in at the moment with her benefits means she is really struggling. She feels like she’s being pushed over the edge and is really struggling on a day to day basis. She has a son with a severe learning disabilities and feels like she’s not being listened to regarding the effects of the stress she’s under and how that’s making them both feel.”

There is very little support available from the DWP for those transitioning from benefits into work. Very little regard is given to the financial difficulties many women can find themselves in when benefits suddenly stop, however wages are not paid straight away and as a result women can fall into debt.

“When I started working the DWP did not take into account the deficit I would have between coming off benefits and starting work. There is no help for this transition. As a result I ended up owing them £183 which I had to pay back from the wages I eventually received from work, however this skewed my finances over the next few months and it led to me needing to borrow money from other places.”

Payments

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.”

Disability Benefits

The introduction of Personal Independence Payment (PIP) was widely criticised. Medical assessments to decide whether a claimant is fit for work are described as *“wholly inadequate”*. They do not take into account those with mental health issues or with fluctuating conditions. As a result, many people are being put at risk by being classed as well enough to seek employment when, in reality, this is not the case.

“It seems to be that if you can walk two steps and answer the phone then you’re fit for work. Atos, the company who carry out the medical assessments, don’t have a clue.”

When powers over disability benefits are devolved, it is vital that the Scottish Government redesign the system to ensure not only that it works, but that above all people are treated with humanity and dignity.

Housing Benefit

Many women rely on support from housing and council tax benefit in order to make ends meet. These women are often in work; however because of the low wages they receive, would not be able to afford their rent if it were not for additional assistance through ‘top up’ benefits.

Support services have seen an increase in rent arrears throughout Scotland. This is attributed to the fact that housing payments are now made directly to the claimant, as opposed to the landlord. Women and their families are struggling to make ends meet as a result.

“If I’m given all of my money at the start of the month, I know I’m going to struggle to make it last, especially if it’s a cold month or my kids need new school shoes or a coat.”

Steps already taken by the Scottish Government to mitigate the impact of this, as well as the impact of the so-called bedroom tax, are welcomed. However, the under-occupancy (bedroom tax) mitigation needs to be more than it is at present. Families are relying on the Discretionary Housing Fund (DHF), which is not a secure pot of money.

“As a welfare rights worker, it’s very difficult to try and help people in this situation. How do you explain to someone that there’s nothing left in the DHF in the area so there’s nothing that can really be done financially to help them?”

The Scottish Government must take the way in which housing benefit is administered into account when the additional powers over this area of social security are devolved.

Sanctions

One of the most significant changes brought about by welfare reform measures is the impact of sanctions.

“Sanctions have hit people hard and have left many with even lower self-esteem and confidence than they had previously. Women have been coming to the organisation I work with asking for sanitary products because they have been sanctioned and have absolutely no money.”

There have been examples of women organising childcare for appointments at the Jobcentre, only to get there and be told they have been given the wrong date and will have to return the next day. It is very difficult to organise childcare at such short notice, and as a result women have to either take their children with them, which is not always appropriate, or fail to attend the rescheduled appointment and be sanctioned. The lack of public transport in many areas further exacerbates barriers. There is a real lack of flexibility within the process.

“I live in a rural area where there is only one bus per hour to take me to the nearest Jobcentre. If that bus is running late, or not running at all, which is sometimes the case, I can’t get to my appointment on time and risk being left with nothing.”

In your experience, are there any aspects of the current system which work particularly well? Do you think there is anything which requires improvement?

Overall, the way in which benefits are administered are not meeting the needs of those who rely on them in the way they could be. Women commented on the real potential the Scottish Government has to ensure that the system they put in place has the dignity and respect of people at its heart.

“We support women who have left abusive relationships and many are struggling with the benefits system as it stands. One of the women we work with has had to leave her home due to domestic abuse. She has three children and is in a house in an area which she does not consider safe for her family. Her husband claimed benefits when she left and the DWP want the money back. The debt has been set against her and she is finding it extremely difficult to pay back.”

Stigma

One of the key issues for women is the stigmatisation of those on benefits. This takes many forms, including the way in which the media perceive people who rely on social security, the way they are referred to by the UK Government and even the way in which workers in the DWP and Jobcentres treat claimants.

“Everyone is treated as the lowest common denominator, regardless of abilities, skills, experiences or circumstance.”

More needs to be done by the Scottish Government to make society aware that the experiences of those accessing the social security system are not the same as the way in which the media portrays it. Many women rely on assistance because they are in low paid, low skilled employment, because they have become ill or have been made redundant, or because their ability to work is restricted as a result of caring responsibilities.

“I became very ill and had to stop working. I was advised that I would be able to go on benefits until I got better and that it was ‘not the end of the world’. It certainly felt like the end of my world. I couldn't imagine not working again, and I couldn't imagine having to survive on this type of support for the rest of my life. Anyone who thinks people on benefits have it easy needs to have a reality check.”

DWP/Jobcentre

Many women have commented on the lack of flexibility with many aspects of the DWP and Jobcentre. This is particularly the case when it comes to arranging and keeping appointments, physically being able to access a Jobcentre and completing applications.

There is little recognition of the unique geography of Scotland, particularly in relation to attending appointments and interviews at what are considered ‘local’ Jobcentres.

“Government departments like the DWP don’t have an awareness of rurality. Someone from Skye was told they would have to go to Stornoway for an assessment because, according to them, it was the closest place on the map.”

Access to benefits is more restricted in rural areas than in urban areas. For example, emergency payments do not work in more rural parts of the country, as the facilities which administer the money are not always open. Physical access due to a lack of transport and childcare is also problematic for women.

More could be done to provide assistance to people in their local area. The Scottish Government, while restricted on some of the actions they can take due to having limited power over social security, could still ensure that those who rely on this type of support can access it. For example, providing funding to keep local libraries open, as well as ensuring that these facilities have information about social security. It could also provide funding for computers to allow those who do not have their own internet access to be able to complete the necessary forms.

Jobcentre and DWP staff are faced with highly pressured working conditions. There is also a perception amongst many claimants that they are working to targets for sanctions, which compromises their ability to help people find decent jobs. The nature of the environment they work in is causing many to forget they are dealing with real people.

“I feel that the people in the Jobcentre need to remember that they are dealing with human beings, not just numbers. I leave the Jobcentre feeling more demoralised every time because of the way the staff are, even if I do get an interview for a job.”

Applications and Claims

Despite knowledge of changes to benefits having been in place for a while, women still do not have sufficient information about entitlement and how to claim what they are entitled to.

“There is a lack of knowledge about the whole system unless you have to use it. Treat people like individuals - a ‘one size fits all’ approach doesn’t work.”

It would be beneficial if there were more support services available where workers could spend time with individuals, advising what they are able to claim and how to go about doing so. Assistance at present is mainly provided over the phone or online.

“The use of expensive telephone helplines is causing more financial difficulties for people who are already struggling. They wouldn’t be contacting advice lines unless they needed help.”

Work capability assessments have come under heavy criticism. They are seen to be extremely rigid and do not take into account fluctuating or invisible disabilities.

“The workers just don’t listen to people properly. It seems like all they’re interested in is if you’re able to answer the phone or walk two steps, that way they can say you’re

fit for work. It's all very black and white."

In order to make it harder for claimants who have been found capable of work to challenge a decision about their Employment Support Allowance (ESA), mandatory reconsiderations were introduced from 28th October 2013. This is a process by which a decision which a claimant is unhappy with is looked at again, usually by a different decision maker. Women commented on the efficiency of this process, however it is set against a backdrop of ineffective medical assessment. This means more mandatory reconsiderations are being undertaken, resulting in extended delays for claimants and an increased workload for DWP staff.

Women have also commented on the efficiency, or lack thereof, of claiming for an Emergency Crisis Loan. When applying for a loan of this type, which women are doing under stress and in a state of desperation, there can be barriers put in place by the DWP. Women feel that they have to answer questions in a certain way in order to get the money and are concerned about the impact on their families if they are unable to secure the loan.

"The system is not set up properly and there is pressure on people to lie. A Crisis Loan of, say, £35 should be given to everyone who has to apply without the obligation of paying it back. We need to have a bit of humanity."

Carers

The Scottish Government must recognise the value of carers when power over this type of benefit is devolved. At present those who undertake unpaid caring, the majority of whom are women, save the economy a substantial amount of money. It is vital that their hard work is appreciated and adequately rewarded.

"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."

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.

Under the draft Scotland Bill, Scotland will be given powers over the administration of Universal Credit. The Scottish Parliament will be able to vary the amount of Housing Benefit paid, as well as have the ability to determine issues around Disability Payments and claims under the Social Fund.

Universal Credit

Although the amount of money received will remain reserved to Westminster, the Scottish Parliament will be given new powers to determine how often claimants are paid, who the benefit is paid to and how much some claimants will receive for housing support. They will also be able to vary the housing benefits covered by Universal Credit (UC) and decide whether to pay housing costs directly to landlords. Under the current system, these costs are paid directly to the claimant.

Benefits for disabled people and carers

The Scottish Parliament will have control over benefits affecting some of the most vulnerable members of society including Disability Living Allowance (DLA), Carer's Allowance (CA), Attendance Allowance (AA), Personal Independence Payment (PIP) and industrial injuries benefits. This means the Scottish Parliament will have wide-ranging powers to make provision for Scottish versions of these benefits – with the ability to change the rules, or even replace these benefits with new ones or other payments and services.

Social Fund

The Scottish Parliament will have the power to make its own provision for matters currently covered by the Regulated Social Fund – this means Winter Fuel Payments, Cold Weather Payments, Sure Start Maternity Grants and Funeral Payments. It will also be able to create new benefits in this area if it wishes.

Discretionary welfare payments

The Scottish Parliament will have the power to legislate for discretionary payments to people in any area of welfare. This could result in a new system which identifies risk and makes short-term payments to address the need.

Do you have any views on how the new devolved system will benefit women and families in Scotland? Are there any potential positive or negative outcomes with some aspects of social security being administered by the Scottish Parliament?

POSITIVE IMPACTS

Overall, women have commented on the potentially positive outcomes as a result of the Scottish Parliament being given more powers over these aspects of social security.

“I struggle to see anything negative about Scotland having more powers. I feel that the UK Government are just so far removed from Scotland and the different social and geographical issues that we have.”

There is a feeling that there is a *“stronger sense of social justice”* in Scotland than in

the rest of the UK. There is real hope that this, coupled with the positive steps taken by the Scottish Government already over the past few years to mitigate the impacts of welfare reform, will mean that which is devolved to Scotland will be managed and administered in a way which keeps the dignity and respect of those claiming social security at its heart.

“We need a political change. People are realising that what we have is not enough. The gap between the rich and the poor has widened and that’s contributing to wider issues. Politicians are beginning to take note and that’s so important.”

It is vital that the Scottish Government capitalise on the positive impacts and ensure that, wherever and insofar as possible, the negative outcomes are considered and steps are taken to mitigate their impact on women and their families in Scotland.

Housing Benefit

Having control over the administration of UC, namely the ability to pay Housing Benefit (HB) directly to landlords, as well as the power to vary the frequency of payment and to whom the payment is made, will be positive for women and their families.

“It’s only going to be a good thing if things go back to the way they were previously and rent is paid directly to the landlord. It’s going to ensure that people keep a roof over their heads. That is so important, especially since many have fallen into rent arrears or lost their houses because they were paid a lump sum of money without any advice as to how to manage it throughout the month.”

There have also been suggestions that the Scottish Government could go one step further with the administration of the housing element of UC.

“It would be extremely positive if additional money was made available for those with additional needs so that the full cost of private lets, which so many families rely on, could be met. This could benefit, for example, families with children and disabled people.”

Rurality

The unique geography of Scotland is not taken into account through the social security system as it stands. Rural Scotland accounts for 94% of Scotland’s land mass and houses 18% of the population. The lack of understanding by central agencies such as the DWP can cause significant delays and difficulties for those in remote, rural and super sparse areas when it comes to claiming benefits.

“A ‘one size fits all’ approach doesn’t always work in this country because of where people live. Needs differ quite dramatically in different areas and this needs to be taken into account going forward. The MSPs who decide how our money is spent will have a greater understanding of what is needed in their area and how this translates to Scotland overall.”

Assessments

“It is very important the way people are tested for their ability to work is done fairly. At the moment, Westminster is not doing so. If we do one thing differently and better, it should be this.”

The devolution of power over benefits for disabled people and those with serious health conditions will be of significant benefit to women and their families. The stress brought on by complicated application and assessment processes is having a serious impact on mental and physical health, both on disabled women and those who care for disabled people. It is hoped that a uniquely Scottish approach will take this on board and make decisions as to who is eligible for this type of benefit with much more care, respect and dignity.

“The broad brush, punitive approach which is taken at the moment isn’t working. Assessments should be done with extra care, taking into account individual circumstances. If not, women will once again bear the brunt.”

Applications and Claims

More power over social security in Scotland gives the potential to increase support for those who rely on the financial support provided by benefits. This is missing in the UK approach.

“There’s just so much potential. Processes can be simplified and streamlined – for example linking health and social care assessments to benefits. A Scottish approach will also hopefully reverse the closure of support services which assist claimants and provide more face to face help. There is too much reliance on call centres and “virtual” service centres and not enough on real interaction.”

Benefits Paid Directly to Women

The changes imposed by Westminster which mean UC claims are made to the household overall, as opposed to individual claimants, 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.”

NEGATIVE IMPACTS

While there are many positive outcomes, the potentially negative impacts of further devolution of social security must be borne in mind.

One of the key issues for women is how the recommendations of the Smith Commission have translated to the Scotland Bill and as a result the aspects of social security which will be devolved to the Scottish Parliament.

“The new powers are much more restricted than the Smith Commission intended and I worry this will mean our hands are actually more tied than they are at the moment. It’s difficult to make real change with control over such a small percentage of social security.”

There are also other negative impacts which could arise. Scotland will only have a small percentage of overall welfare control, however people are relying more and more on assistance. There are concerns that only devolving such a small amount of power will in fact have a detrimental impact, as budgets are stretched and other services potentially diminished or removed in order to make up the shortfall in welfare spending.

“Without a doubt the most negative thing is that the Scottish Government has not had enough power conferred to it. This could lead to a really limited ability to help people.”

Funding and Resources

Many women have expressed genuine concern around how the additional powers will be funded.

“It is one thing being given the power to make meaningful change; it is another having the money to be able to do it.”

The Scottish Government will rely – not exclusively, but heavily - on funding from Westminster to be able to properly administer the new social security powers. The additional support that Scotland will be able to provide, coupled with the creation and administration of an effective benefits system, could prove very costly. This, therefore, raises questions as to whether having these powers will make any real difference.

“It’s the elephant in the room. It’s great that the Scottish Government will be able to do more but at what cost? Will it be a case of robbing Peter to pay Paul, meaning that other services will be at risk of cuts?”

Changes in systems can also result in delays to payments or reduced efficiencies for a period of time. A significant amount of powers over benefits for disabled people and carers will have to be transferred to a new system, which could result in potential hardship for those who rely on this vital financial support. Taking time to get the system fully functional before going live and ensuring staff are fully trained in operating it is vital.

Conflict with Reserved Powers

Women remain concerned about the potential risks and conflicts which could arise as a result of certain aspects being devolved but some remaining reserved. For example, one of the biggest issues around welfare reform is the imposition of sanctions on those who do not comply with work-related requirements. As sanctions and conditionality are to remain reserved, serious tensions could arise between policies put in place by the Scottish Government with regards to the Work Programme, and the sanctions that can be imposed by the Jobcentre Plus, a UK-level institution. This could be particularly problematic given the findings of the Scottish Parliament Welfare Reform Committee in its report on sanctions. It seems somewhat at odds that on one hand, the Scottish Government can create a Work Programme which best suits the needs of Scottish people, yet on the other hand the sanctions associated with that remain with Westminster. Those seeking work could be at a detriment as a result.

CONCLUSION

Overall, the Scottish Women's Convention believes the devolution of further powers to the Scottish Parliament could have a positive impact on the lives of women and their families in Scotland. It is our view that the following issues should be given key consideration when processes and systems are designed to accommodate these powers:

- The adverse impact of Welfare Reform measures on women;
- Difficulties related to online applications, specifically in rural areas;
- The value of face-to-face, person-centred support;
- Adequate funding and resources for support services;
- Pressure on DWP and Jobcentre staff, many of whom are women;
- Administration and payment of benefits;
- The impact of sanctions;
- Removal of stigma around those who rely on social security;
- Recognising the importance and value of unpaid care;
- Understanding and taking into account the unique geography of Scotland;
- 'Fit for Work' assessment processes;
- Benefits being paid directly to women; and
- Any potential conflict with powers reserved to Westminster.

The SWC has produced a number of reports around the impact of Welfare Reform on women. Visit www.scottishwomensconvention.org to find out more.

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