Introduction

The Scottish Women’s Convention held roundtable discussions at the Watermill Hotel in Paisley on Tuesday 20th November in order to gauge what issues were the most important for local women. A number of points were raised throughout the day which affected Paisley and the surrounding areas at both a local and national level. The work and community spirit of women to their communities cannot be underestimated. Policy makers should be aware of both the structural and societal issues that impact on women’s inequality by incorporating their views and experiences.

Legislation and policy have a profound effect on women in their everyday lives as well as those of their families. This goes far beyond what is written at a policy level. In conducting the roadshow programme in local areas throughout Scotland, the SWC seeks to allow women to provide cohesive and adaptable solutions to the issues raised in order to transform the policy making agenda. The likes of housing, mental health issues and ongoing welfare reform should be seen as priority problems in the landscape of women’s issues.

Failure to include the voices of women in the policy making process denigrates not only their experiences, but also links back to a systematic disassociation to fully work on equality for women of all ages and backgrounds. This report is intended to showcase the real situations faced by women everyday in a unique setting for both local and national policymakers and encourage women at a primary level to become more involved. It seeks to extoll the advantages of qualitative evidence from people who are most acutely affected by policy decisions but are often not part of the process.

The SWC would like to extend a warm thanks to all the women who attended on the day.

6 Key Points from Paisley:

- Women still carry out the majority of unpaid care, to the detriment of their own education and employment opportunities.
- The roll-out of Universal Credit is having a negative impact on women.
- Not all women have access to, or the ability to use, the internet. Most applications, however, require to be completed online.
- Real poverty is prevalent - in particular food poverty and period poverty.
- There is a lack of infrastructure around new schools and housing estates.
- The recent City of Culture bid placed emphasis on and attracted funding to the centre of Paisley, however nothing was directed at more deprived areas of the town.
Due to gendered inequality, women continue to face increasing financial pressure due to a number of issues, including: welfare reform, gender segregation in the workplace, lack of female representation publicly. Cuts to services have seen many positions reduced from full to part time or removed completely. Reforms such as the Tax Credit Two Child Limit – “rape clause” – and pension inequality are specifically targeted at women, often with little or no notice. Women often undertake low paid, low skilled jobs on a part-time basis, with little opportunity for training and development. Not only does this contribute to the gender pay gap, but more often than not pays poorly and is looked on as of very little value.

Have these issues impacted at a local level on access to health and social care services, availability of education and employment opportunities? How have the changes affected local women and communities?

Question One

Poverty and Social Security

Much of the discussion in Paisley focused on poverty and social security, in particular the way that changes to the benefits system are impacting on women and their families.

Application Process

Applicants are expected to complete forms online, which presumes that everyone has access to, and the skills to use, a computer and the internet. This is not the case for many women.

These forms are time-consuming and complex. They can be difficult to fill in depending on an individual’s level of ability, as well as the time they have available for completion.

Applicants are advised that they can access a computer within the Job Centre if they do not have the internet at home. In these circumstances, advisors may be available to assist with completion of the necessary paperwork. An alternative is to go to a local library and use their facilities for free.

“It’s all very well saying that people can use libraries but there are a lot of issues around that, including access, cost, individual ability and having personal and sensitive information out in public places.”

Libraries are struggling to cope with individuals coming in to complete applications. Many request assistance and support, which staff do not have the specific knowledge or capacity to provide. They can help with basic IT skills such as turning the computer on and accessing the relevant website, but are often unable to assist any further, particularly where claimants do not have email addresses, or the ability to remember passwords due to chaotic lifestyles and mental health issues.

Computers within libraries are time-limited due to the number of individuals who make use of them for a variety of reasons. While thirty minutes may be sufficient to carry out basic tasks online, it is not sufficient to complete a Universal Credit application.
“There is so much pressure on applicants, who often have limited skills and capabilities, to complete their forms. This can lead to errors, which can ultimately mean people miss out on the money they need for their families.”

There are other issues in having to use the library or Jobcentre for internet access. Claimants are expected to seek work and access their online journal at least once a week if not more. This can be difficult for women who do not have childcare to be able to do this, or who cannot afford the transport to get to these places. This is particularly the case for those in rural areas, where public transport provision is consistently described as “patchy and expensive.”

**Payments**

The system as it stands is seen as a “step back” for women, particularly those who may be in an abusive or controlling relationship. Universal Credit is paid to the household, with a lead claimant - more often than not this is the man. Payments can be split between couples at their request, however if women are unaware, they could continue to suffer financially.

Housing Benefit now falls under the umbrella of Universal Credit. In Scotland, individuals in receipt of this can have the payment made directly to their landlord, which was always the case in the past, rather than a lump sum of all of their previous individual benefits, which is the way UC was introduced. It is important that claimants are made aware of this.

“If a woman gets one lump sum, it stands to reason she will use the money to pay off debts, put more money in the electricity and gas meter, or buy her kids new shoes or a coat, rather than apportioning the money to cover individual costs. They are not given adequate information and advice about budgeting, so they could end up falling into rent arrears as a result.”

Individuals on Universal Credit can wait until the week before their payment is due to learn how much they will get. There is no guarantee that they will receive the same amount each time they are paid. This makes it difficult for all claimants - whether Universal Credit (UC) is their only source of income, or if they are in employment and reliant on the ‘top-up’ income to ensure a decent household income.

“How can people be expected to live like that? It’s barbaric.”

Crisis loans and grants are available, through the Local Authority, for those who have had their benefits stopped, or have been sanctioned by the Department of Work and Pensions (DWP). These individuals are under extreme stress and often have no food, heating or light. They are forced to answer extremely invasive questions, to the point where they feel completely de-humanised.

“They’re treated like the stereotypical benefit scroungers you read about in the tabloid newspapers, with little regard to their circumstances and how these difficult questions make the individuals feel. The result is often such a small amount of money that they refuse it and withdraw from services completely because of the emotional impact it leaves.”
Support
The first point of contact for anyone making a claim for most benefits is the Jobcentre, or the DWP over the phone. For many, this is not a positive experience, as they are presented with often unsympathetic and often unhelpful staff. Women are aware, however, of the pressures that DWP workers are under, and understand that it must be difficult to have to enforce sanctions and work under conditions of extreme stress.

Despite this acknowledgment, women have made it clear that staff could still benefit from specialised training on the sensitive issues which affect many of the claimants they work with. One bad experience can be extremely off-putting and this is particularly the case for those with mental health issues and women who are experiencing for example domestic abuse.

“Having to face questioning from an official when you’ve missed an appointment because you just couldn’t leave the house on that day is really stressful. It can make poor mental health even worse, especially when there’s a real chance you’ll be sanctioned and lose your money.”

Specialist support services, provided via third sector agencies, exist to devote time to assisting with the application process from start to finish. This level of help is not routinely or robustly offered by the DWP and Jobcentre. The support that individuals receive is utterly invaluable, as they are given confidence, skills and abilities designed to improve their lives. The sheer number of claimants, however, versus the resources and staff available, means that small organisations are “struggling to cope” with the volume of work presented to them. Workers, most of whom are women, are placed under additional stress, especially as so many go ‘above and beyond’ what is expected of them to support and assist their clients.

Key Requirements

- Not all claimants have access to or the ability to use a computer or the internet. More needs to be done to assist and support with IT skills through Jobcentre Plus and the DWP.

- It should be made clear that Housing Benefit can be paid directly to a landlord, as was the case in the past. Those who wish to have the money paid to them should be given information about budgeting their income, and support to do this where required.

- Workers should be given specialist training around issues such as mental health and domestic abuse, so that they are able to sensitively and appropriately assist claimants, ensuring that they have a positive experience.
Childcare

Key Issues Raised

- Women still undertake the majority of caring responsibilities, which can make it difficult for them to access or sustain decent employment.
- Jobs aimed at women continue to be low paid, with many working more than one job to make ends meet.
- The impact of caring takes both a physical and mental toll on women’s health.

Women are forced to work in low paid, low skilled jobs, which offer little to no training or development. This is, more often than not, because they are still responsible for the majority of childcare and other caring responsibilities within families.

The high cost of private childcare, as well as a lack of availability of public provision, prevents many women from getting into work.

Those who qualify for Universal Credit receive financial assistance towards the cost of their childcare, which is useful for those on a low income. Not everyone, however, can claim this type of support. While it is aimed at helping families on low incomes, women who are employed on zero hours contracts struggle to apply, as they are usually unable to demonstrate a set pattern of working hours which would qualify them for the benefit.

There is no financial support available to families who earn above the threshold for Universal Credit. The fact that state funded early years education does not begin until a child is at least two years old means there is a reliance on private provision by families, the cost of which is out of the reach of many. Women have to make a choice as to whether to return to work.

“It would cost us more to send our child to nursery to cover the hours I would be working than our mortgage every month. Weighing it up, it makes financial sense for me not to work. We’re going to look at the situation again once my child reaches the age of entitlement for free childcare, but we have to hope that there will be a nursery in our area that suits our requirements, which isn’t always the case.”

Due to the lack of formal provision, women rely on their family and friends to help with looking after their children. Often this falls on grandparents, specifically grandmothers, who tend to still be working part-time and frequently are still providing care for older relatives. These “sandwich carers” are saving the economy a significant amount of money, as they look after both the young and the old, however their contribution continues to be undervalued. The work that they do takes a toll on both their physical and mental health.

Key Recommendations:

- Accessible, affordable, appropriate childcare should be available in all areas, delivered in a flexible way, that takes into account women’s working lives and other responsibilities.
- Those who carry out unpaid caring should be recognised, both by society but also financially, which would demonstrate the value of the work they do.
- There needs to be a recognition that the cost and availability of good quality childcare is a key factor in women’s participation in the labour market.
Health and Social Care

The NHS was described as “our country’s most valuable asset.” Despite this, there are some issues around accessing services provided.

Appointments are, in the main, offered between 9am and 5-6pm, the same time at which many women are in work. Not all employers are willing to allow staff time off to visit the GP and not all employees are able to take time off, risking losing out on wages, for the sake of an appointment.

Some surgeries offer extended opening hours, for example a late night Thursday, however this is not the case in all areas. Weekend appointments are also non-existent.

Women have also expressed concern with the way a number of surgeries and practices assign their appointments. Patients are being asked to explain symptoms or provide reasons for seeing the doctor to the receptionist before they are given a timeslot.

“No harm to the people who answer the phone, but they’re not trained medical professionals. I really don’t feel comfortable talking about my issues to anyone who isn’t a doctor or a nurse - if I didn’t need to see someone, then I wouldn’t be phoning, so I shouldn’t have to justify why I need an appointment.”

More women are recognizing the symptoms of and attempting to get help with mental health issues. There is a feeling, however, that this type of ill health is not afforded the same parity as physical health problems. Support and assistance is reactive and too often is provided when a patient is really struggling. There is not enough focus on prevention and ways to tackle the root causes of the illness or condition. Not all GPs or medical practitioners in general are sympathetic towards those with mental ill health, or have a real understanding of the issues individuals are dealing with.

Specific mention was made of Recovery Across Mental Health (RAMH) and the Charleston Centre in Paisley. Women noted the positive work carried out by these organisations, which is seen as “invaluable” by patients. These types of services are, however subject to funding cuts and limited resources, which can make it difficult to continually carry out the important work they do.

Key Recommendations:

- Flexibility within GP appointment system is essential. Women would welcome the introduction of more evening and weekend sessions, which would be extremely beneficial for those who work during the week.
- Ensure that patient confidentiality is not only observed but actively demonstrated.
- Greater understanding of mental health is essential across all levels of the NHS. More support is necessary for the large number of women dealing with these issues.
Question Two

The Scottish Government has made a commitment to invest in housing over the lifetime of this Parliament. Lack of quality, affordable homes whether for rent or to buy is a major issue. Decent accommodation has a positive impact on women and children’s health and wellbeing, training and employment opportunities, as well as the benefit of social integration. Rising living and rent costs have led many women into rent arrears or eviction. The SWC is undertaking work around homelessness and housing for women throughout Scotland.

What are the key priorities in your area around housing and living costs? What should the Scottish Government be doing to help women and their families?

“There just isn’t enough affordable housing in Renfrewshire - too many women and their children are living in unsuitable accommodation.”

The Scottish Government was commended for mitigating the impact of the bedroom tax, which has helped and will continue to help families. There needs to be a recognition, however, that this cannot continue indefinitely, as there are people living in homes which are too big for them. They absolutely should not be charged for having been housed in this type of accommodation. Policies should, however, be created which make it easier or more attractive for Council and Housing Association tenants to move to smaller, more appropriate properties insofar as this is practicable. Similarly, developers should be under an obligation to build more homes which fit the needs of tenants, rather than homes that are built for profit.

“If there was more support and encouragement for people to move, then more people might consider downsizing. The problem comes when people are, for example, living in bigger houses because they are disabled and could not get around a smaller property. We need to look at more than just building additional smaller or larger homes - more accessible, appropriate housing overall is required.”

Little regard is paid to where families are offered accommodation, which can lead to many turning down an offer as they do not want to live in an area known to house those with significant alcohol and substance misuse issues. This can be to the detriment of the family, however, as they are only able to refuse a certain number of properties before they will be placed back down the housing waiting list.

“It’s a catch-22 - I either compromise my children’s safety and live somewhere I’m really not comfortable being, or I don’t get a house at all.”

More needs to be done around community safety overall. There are not enough wardens or community police officers and those who do come into local areas are not there long enough or often enough to fully understand the specific needs and issues within communities. Women have made clear that a stronger, more frequent presence would be welcomed. Not only would people feel immediately safer, the wardens or community officers could be used to bolster a sense of community and work to get individuals involved in what is happening in their local area.
There was, in the past, a strong sense of community within areas across Renfrewshire. That was stronger at a time when women were less likely to go out to work and more likely to stay at home with their children. The pressures put on women nowadays to “have it all” mean that they simply do not have the time to go out and clean their closes, or spend time talking with their neighbours.

“We’re so busy rushing about trying to get the kids to school/childcare, get to work, come home, get the kids fed, take them to clubs and activities and get stuff done around the house. It’s not that I don’t have pride in my close or that I don’t want to help, it’s just easier for me to pay someone to do it because then it’s one less pressure on me and my family.”

Key Recommendations:

- More affordable housing should be built, with an emphasis on accessibility and appropriateness.
- Support and assistance, where appropriate, for those who may wish to move into a smaller property, freeing up a larger home for families.
- Consideration of the areas in which women and their families are offered accommodation, taking into account the reasons for their decision to refuse a house if they would be unsafe living there.
- More community wardens and police officers within communities, working to eradicate anti-social behaviour and foster good relations within areas.

Question 3: What are the key priorities for women in your local area?

- More community halls and spaces, which could be used by everyone within the area for different purposes - a place to socialize, to attend clubs, or gain new skills.
- Housing Association Offices need to be based within housing schemes in order to fully understand the issues associated with each neighbourhood.
- Clean Up Initiatives are great for improving community spirit for the greater good of the area - they should be set up throughout Renfrewshire.
- A Women’s Centre in the area would be welcomed.
- More resources are required for mental health issues, with GPs and other frontline healthcare staff being adequately trained and informed on the key issues.
- More respite for carers.
- Improved local palliative care services so that people do not have to travel away from families and networks in their final days.
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.

2018 Roadshow Programme:
- Stornoway
- Dundee
- Paisley
- Kilmarnock

SWC 2018 Conferences:
- Sexual Harassment
- Health
- Homelessness and Housing

Copies of reports from SWC roadshows, conferences and consultation responses are available to download from our website

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The SWC is funded by the Scottish Government to communicate and consult with women in Scotland in order to influence public policy.