



Scottish Women's Convention response to the Scottish Government:

Benefit Take-up - Mainstreaming Good Practice

July 2021

Premise

The Scottish Government considers maximising the take-up of benefits to be a moral imperative and a fundamental priority. Much work has been done to ensure that the process of accessing benefits is as straightforward and person-centred as possible. This work has been driven by collaboration with stakeholders and people with experience of social security.

After initial research and consultation, the Scottish Government is calling for further evidence from local authorities, health boards, and the third sector about the barriers to benefit take-up and examples of existing good practice in tackling these.

The Scottish Women's Convention (SWC)

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

The Scottish Women's Convention engages with women using numerous communication channels including roadshow events, thematic conferences, and regional contact groups. This submission provides the views of women and reflects their opinions and experiences in several key areas relevant to women's equality.

The SWC is currently engaging with women through digital roadshows, online surveys, asking women to comment by email and by telephoning those who want to talk. We are also using our wide network to ask women to collate views in their local communities and forward these to us on a regular basis. We are continuing to review innovative ways of engaging with women throughout Scotland using whichever medium is appropriate to them.

Question 1: Can you identify any additional barriers to those defined within the first Benefit Take-up Strategy?

Many people are fearful that starting new claims will have a negative effect on other benefits or social security they are already receiving.

- Since the introduction of Universal Credit in particular, there have been a lot of misconceptions around what legacy benefits it replaces and that you cannot receive additional benefits at the same time.
- This has prevented people from looking into other benefits they might be entitled to at a Scottish and UK level and may mean they are missing out.

In Scotland, there are additional barriers on account of the fact people have to deal with two separate benefits systems compared to those elsewhere in the UK.

- One of the key issues with the current system is the lack of continuity and confusion which often arises when claimants have to contact various different organisations in order to obtain information or make a claim. There are also more opportunities for administrative errors through this dual system.
- While the Scottish Government cannot be expected to intervene in the running of the UK benefits system, a stronger commitment could be made to a coordinated approach between the DWP and Social Security Scotland.
- The vast majority of the women we spoke to who were on benefits were not accessing Scottish Benefits, and many did not even know about them. There is definitely an imbalance between the general understanding of Scottish benefits compared to UK ones.
- Scottish Benefits have an important role to play in improving people's lives and alleviating poverty, and they should not just be viewed as an afterthought to UK benefits. The Scottish Government has an opportunity to genuinely change people's lives for the better and learn from the mistakes made by the UK Government.

Having to face private medical assessments and the threat of sanctions mean some women would rather go without.

- This is further compounded by the fact that hardship payments are subject to certain conditions and are recoverable, meaning recipients lose out even after sanctions have been lifted.
- Many women have emphasised how the stress and hassle that comes with this is simply not worth the small amounts they would get in return.

Issues around travel to and from welfare or employment offices should not be underestimated.

- The closure of centres has meant that many women are having to travel further for appointments.
- Public transport is increasingly expensive and there is a lack of reliable services in the areas with most deprivation, physically prohibiting many from travel.
- More thought should be given to schemes offering financial and practical support to people for transport in advance of such meetings.

People can be put off by bad previous experiences of the benefits system.

- If someone has been rejected from receiving benefits or has been treated in a way that they feel was harsh or hurtful by benefits staff in the past, it is likely to knock their confidence in applying again in future.
- As is acknowledged in the proposal, there can be a lot of shame and stigma around claiming benefits. This can bring up negative emotions and, while inappropriate behaviour should not be tolerated, cases do need to be handled in a sensitive manner.
- This could be alleviated by ensuring that all staff administering benefits are fully trained, and they adopt holistic, trauma-informed approaches when dealing with claimants.

Stigma was the single-most reported barrier among the women we spoke to.

- One woman summarised, “There is a stigma attached that you are claiming something which you are not entitled to and that they will come and take it off you at any time even though you are entitled to it. All the negativity around benefits makes you feel like a scrounger and actually puts you off applying.”
- There needs to be a drive to change the societal narrative around benefits from one that views those claiming benefits poorly to a more humanist approach that values those on social security.
- There is a strong narrative that people in need cannot be trusted know their own entitlement and this takes autonomy away from people who are already marginalised in the system. This could be alleviated if staff administering benefits were not under so much pressure to be stringent.

Any strategy on lack of benefit take-up has to look at barriers people face that put them off starting an application process, but also at the face many are put off during the course of the application process.

- “I am an educated woman and have privileges and access to information and resources others do not. Many would give up. I nearly did.”
- “I have been sent automated letters that made no sense and had the application shut down when I called up and told I was not eligible. Then told by Money Matters I was... It took an hour on the phone to them trying to sort that and a man saying it ‘may’ be re-opened. When it was their advisor giving wrong advice.”
- “Basically I gave up because the online process felt so foreboding and I was terrified of getting in trouble if I made a mistake.”

Question 2: Do you think that the outputs currently being developed are likely to support the proliferation of good practice? Y/N (please justify your answer)

Yes, the proposed outputs do seem likely to support the proliferation of good practice.

However, the sharing of good practice cannot be seen as a substitute for the Government fulfilling its responsibility and role in raising awareness about benefit entitlement. Women have cited the cuts to advocacy and advice services more generally as one of the primary causes for low benefit take-up among women. A woman we spoke to recently who was trying to provide support services to women during the pandemic shared that one of the biggest struggles she faces is trying to identify and access service users. While these proposals will hopefully go a long way to building networks between organisations working to improve benefit take-up, this strategy does not necessarily get to the heart of the issue which is that it is potential service-users who need this information, not just other service-providers. Promoting positive work in the third sector is undoubtedly helpful, but when this is coupled with closures of Citizens Advice Bureaux and Job Centres in the most deprived areas of Scotland, those who need services the most are still going to miss out on the information they need, and there is more that the Scottish Government could be doing to mitigate this.

Question 3: Can you suggest any other outputs or effective approaches to mainstreaming good practice?

- More money could be invested in public information and advocacy services. This would help to ensure that those who most need benefits but do not have access to information or the means of completing the benefits application process are not excluded.
 - “Luckily I used an advocacy agency that helped me fill out the forms otherwise I’d never have managed.”
- More ongoing qualitative research (by the government and by third sector organisations) would be very valuable in creating a better dialogue between those entitled to benefits and decision-makers. This would be a positive way of generating new ideas for good practice and assessing whether previously used good practice is still relevant. Any such research needs to be rooted in a strong equalities perspective.
- Women have pointed to the Best Start Grant as a successful campaign in which take-up was maximised with a holistic approach. Women’s lived experiences were considered when developing the system. This also included the design of the name ‘grant’ as opposed to more normatively loaded terms such as ‘welfare’ or ‘benefit’. Additionally, access to information was routine and clearly signposted with women being informed at ante-natal and midwifery appointments about this mode of social security payment.

Question 4: In relation to protected characteristic groups, can you foresee any impacts of this work which we have not identified here?

Yes

Question 5: If yes, please provide details.

Women

- Women make up the vast majority of those claiming benefits for themselves and their families, but also make up a sizeable proportion of those who are not claiming particular benefits.
- Women's take up of social security is different to men's, particularly for marginalised groups. Therefore, take-up strategy should cater to women and be targeted at certain public services which they frequently use.
- When benefits are paid to the household rather than the individual, this can severely disadvantage women. We know that economic independence is a huge factor in enabling women to leave abusive relationships, but this method of payment enables the continued oppression of women.
- We have seen in a lot of our discussions with women that women's health issues are often misunderstood or downplayed societally and even by healthcare professionals. This has an impact on women's capacity to access benefits as often the legitimacy of their entitlement is questioned inappropriately or women are so jaded by the medical process that they feel too cynical or exhausted to go through the benefits process:
 - "Women experience medical gaslighting as a matter of course. So it is a fight to be believed and get the right diagnosis, often for years or even decades... and this means women are absolutely out of fight by the time they get to the PIP process, for example. Having to prove their own illness all over again."
 - "My age, menopause and hormones were used as a way to belittle me into not trying to claim the benefits. It was made out that I didn't want to work."
 - "I had to go through a process of medical retirement so as I was entitled to something as my claim was rejected with them saying I had to prove I was ill this was all during the pandemic. The hospital lost my results which showed up a year later to prove that I was entitled all along. This was embarrassing and made me depressed and certainly put me off claiming any benefits."

Pregnancy and Maternity

- "There has been a real stigma against parents for years, especially single parents. Lots of personal questions are asked."
- "The complexity of our job paths around motherhood and maternity leave creates additional barriers. Basically it's easy if you've been in the same job for a while and then lose it, but [the benefit system] doesn't really account for complex situations. I left my previous role after maternity leave because they had refused to give furlough for childcare during the pandemic. What was I supposed to do if there was another

lockdown and I had used all my holiday? But as far as job centre are concerned, I quit my job. It's not that simple.”

- Organising childcare to attend meetings at the welfare or employment office, or having to bring children along to meetings, can bring additional stress to applications for mothers.
- Women have shared that they can be scared of applying for benefits for fear that any assessments during the application process may result in their children being taken away from them.
- Disabled mothers can be put in especially difficult positions in relation to this, with one woman explaining “If you have multiple health problems and you have kids and are claiming disability benefits, most of the time this is used against you. In the face to face interviews they say well you can look after your kids so you aren't entitled, so the decision goes against you.”

Age

- General differences in attitudes can impact on uptake. For instance one woman expressed “I think older people do not claim the benefits they are due as they have had it drummed into them that claiming benefits is shameful.”
- Digital exclusion is a very serious problem for many older people. Many do not have internet access or lack the necessary skills for completing online application processes.
- “I feel that older people are often forgotten I feel they expect you to get ill but expect you just to deal with it yourself and not to burden anyone with it... I think in some cases they hope we die before we are due any money. They know we are likely to try and get on with it due to our pride and I think they bank on that so we do not claim benefits.”
- Young people are more likely to be in precarious employment, meaning that their working patterns can change from week to week. Women have noted that when they have more hours, the system is very quick to take money back from them but, when they have fewer hours, it is a long fight to get the money back that they are owed. This constant struggle is a big barrier for access.
- A lot of young women do not have the knowledge or confidence to stand up for what they are entitled to. As one woman put it, “Young women feel they are not believed, it's as if you can't have that because you're young.”

Race

- “Language is a barrier. Knowing what to say and understanding the process would be difficult if you needed an interpreter as the system is difficult for those where English is their first language never mind if it's not your first language.”
- Cultural differences around ideas of entitlement and deservingness, or around keeping certain personal information private, may prevent people from applying.
- Systemic racism means that BME people are more likely to face discrimination in the bureaucratic process, potentially facing hostility in interviews or having applications rejected based on their name.

Disability

- Women have reported issues of benefits appointments clashing with medical appointments or that it is very hard to go through the benefits process while in hospital.
- Often disabled people can be ill at short notice, leading to missed appointments and sanctions.
- Women have raised that there is still a lot of stigma around mental health conditions that constitute disabilities and many women with these conditions are reluctant to have this officially recognised or are fearful that they will not be believed.
- “I have found the processes so hard due to my illnesses and being alone and having severe pain, brain fog and cognitive impairment, along with a neurological condition.”
- “Having to fill in forms for years for a disability that is never going to change. If you’re born with it, suddenly it’s not going to go away.”
- “Able bodied people see disabled people as an inconvenience at times and we have to shout so hard to have our needs met.”

Question 6: Can you identify any other groups that may experience disproportionate impacts as a result of this work (e.g. those outwith the groups named above, or at the intersection of one or more protected characteristic)?

Yes

Question 7: If yes, please provide details.

Migrant workers, asylum seekers and refugees face myriad barriers to accessing benefits.

- Systemic racism and xenophobia mean that they are more likely to be in precarious, low-paid employment or unemployed.
- Being new to the country means that they are less likely to have an understanding of the bureaucratic systems here or what their rights and entitlements are.
- As previously mentioned, language is a large barrier in benefit take-up.
- Post-Brexit, more consideration needs to be given to how migrant workers may be exploited by and more needs to be done to mitigate their circumstances and ensure they are not forced into living in poverty.
- Bigoted narratives towards immigrants and refugees may make people feel like they are being a burden so they might avoid taking more than the bare minimum.

Although it is not a legally protected characteristic, the women we consulted felt that single people or people living alone experience additional barriers in accessing benefits.

- The process of accessing benefits can be very gruelling and, when socially isolated or lacking the support of a partner, many people do not see the process through.
- Moreover, it was felt that feelings of not being deserving of benefits can be more prevalent among those living on their own and who are socially isolated.

In a similar vein, women raised with us that they face many difficulties with their benefits when splitting up with their partners or facing another change in circumstances, especially when it has previously been a joint claim.

- More consideration needs to be given to how these processes can be handled more sensitively as the end of any relationship can leave people feeling vulnerable.
- This is especially the case if it has been an abusive relationship, for instance, and benefits can be a very important safety net in ensuring women have some economic freedom to leave such a relationship.

More generally, it was noted that those with precarious lives are less likely to take up benefits.

- One woman explained “[the benefit system] is impossible to understand and doesn't work for someone whose situation is constantly changing.”
- Those whose lives are more transient (for instance those in precarious employment or in precarious privately rented accommodation) face additional stress that has been shown in multiple studies to affect decision making. Living in constant fear and having to live from one week to the next can often limit one's capacity to consider at long-term solutions, such as looking into benefits.

Question 8: Do you have any other thoughts or comments on this piece of work?

The women we spoke to emphasised that there needs to be more funding to the benefits system as there are still too many people living in poverty.

They also raised concerns about the assessment processes that may be causing barriers to many people, and feel the only way to resolve this is with a complete overhaul of the benefits system. Suggestions we have received include:

- “Treat people humanely with compassion and kindness don't make them feel that claiming benefits is wrong. There has to be a more compassionate approach and people who understand the forms that can take people through it without making them feel that they are a burden.”
- “Take how the DWP do things and do the exact opposite. The disgusting appeals process for people on PIP should make the UK gov hang their heads in shame... Make things client-focused, especially when it comes to those who are disabled and sick. But stigma should be removed around all benefits. It is about reframing the system as something that is there to protect people, not about scroungers and surely this pandemic has taught everyone that we are all just one incident away from life changing forever.”
- “Benefits system should be devolved. And we should all just get universal basic income.”
- “People should not be judged in their time of need. Maybe advisors should have a heart and be more sympathetic and not just think oh here is someone else looking to con the system.”

Finally, as a result of the pandemic, there are likely to be a lot of people becoming entitled to benefits who have never had experience with the system before.

- For instance, one woman described “I am applying for benefits as I have gone from having a full time job in policy at the start of 2020, and an active lifestyle teaching yoga, to being completely bedridden with long covid and losing my job and income.”
- We still do not fully know the long-term implications of COVID-19 and need to put provisions in place as there will be a lot of people who may need additional support at very short notice for the foreseeable future.

Conclusion

The SWC is grateful for the opportunity to respond to the Scottish Government's Consultation on Benefit Take-up - Mainstreaming Good Practice. As an organisation, we will continue to work with women from across Scotland to gather voices and experiences relating to such legislation and the effect of this on women's equality.

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