



SECURING WOMEN'S FUTURES:

USING SCOTLAND'S NEW SOCIAL SECURITY POWERS
TO CLOSE THE GENDER EQUALITY GAP



**THIS IS A JOINT REPORT FROM ENGENDER, SCOTTISH REFUGEE COUNCIL,
SCOTTISH WOMEN'S AID, CLOSE THE GAP, AND CARERS SCOTLAND**

CONTENTS

| | |
|---|-----------|
| WOMEN'S SOCIAL SECURITY: NEW POWERS REPORT | 2 |
| 1.WOMEN AND SOCIAL SECURITY | 4 |
| 2.WOMEN AND PAID WORK | 6 |
| 3.WOMEN AND UNPAID WORK | 12 |
| 4.DOMESTIC ABUSE | 20 |
| 5.MULTIPLE DISCRIMINATION | 25 |
| 6.POLITICAL COMMITMENTS AND DISCOURSE | 31 |
| 7.CONCLUSION AND RECOMMENDATIONS | 38 |
| GLOSSARY | 41 |

WOMEN'S SOCIAL SECURITY: NEW POWERS REPORT

Engender, Close the Gap, Scottish Women's Aid, Scottish Refugee Council and Carers Scotland work across a broad range of issues towards women's equality. We work on women's political, social and economic equality, on enabling women to speak to government, on violence against women, on unpaid care, and with refugee and asylum-seeking women. Across all of these contexts, social security policy has a significant impact on women.

The UK Government's 'welfare reform' programme and wider agenda of cuts to public spending is having an egregious impact on gender equality. As women's organisations we have set out how and why welfare reform is affecting women, and why this demands a gendered response from policymakers.¹ The Scottish Government's programme of welfare mitigation is extremely welcome. Unfortunately, however, the approach has not taken account of the gender inequalities at the heart of our social security system or the complexities of women's lives. Nor has work to mitigate welfare reform been concretely linked to devolved strategies over related areas such as women's employment, social care, childcare and violence against women.

The Scotland Act 2016 devolves a number of powers over social security that overlap with devolved policy and services that are crucial for women's equality. This provides an opportunity for the Scottish Government to make progress against commitments on gender equality, by pausing to take stock of ways in which social security, and specific welfare reform measures in particular, have not delivered for women. In Scotland, we can avoid replicating ungendered policies which are entrenching women's inequality across the UK and create a divergent approach. Without such an approach, policy and programmes undertaken by other Scottish Government departments and public bodies will be less effective, and high-level targets and commitments will be undermined.

This joint report summarises why and how women are affected by social security policy and sets out ways in which new powers can be engaged to increase women's equality in Scotland. Our recommendations are presented in terms of systemic gender inequalities that dictate the impact of social security policy on women – paid work, unpaid work, domestic abuse and multiple discrimination. We also highlight experiences of women with whom we work. It is this documenting of daily realities and of growing anger, fear and stress that remains the basis of our call to action on women's social security.

A note on the text

Social security is complicated and technical. Not all readers of this paper will need to know all of the technical detail, so much of this can be found in the glossary. You will find further information on **bold-faced** terms in Appendix A.

1. WOMEN AND SOCIAL SECURITY

Welfare reform and the UK Government's wider austerity agenda are having a grotesquely disproportionate impact on women's access to resources, security and safety. Over the decade of austerity, from 2010 to 2020, 86% of net 'savings' raised through cuts to social security and tax credits will come from women's incomes.²

The explanation for this enormous imbalance lies in women's pre-existing inequality:

- Women are twice as dependent on social security as men, with 20% of women's income coming from the benefits and tax credit system, compared with 10% of men's.³
- Women have fewer financial assets and less access to occupational pensions than men, and women are 66% of the paid workforce living in poverty in Scotland.⁴
- 92% of lone parents are women, and women make up 95% of lone parents in receipt of Income Support.⁵
- Women provide around 70% of unpaid care⁶ and 74% of Carer's Allowance claimants are women.⁷ Women are twice as likely to give up paid work in order to care.⁸
- The gender pay gap in Scotland is 14.8%. Women working part-time earn 33.5% less than men working full-time, and women are 75% of the part-time workforce. On average women earn £175.30 less per week than men.⁹

The gender inequality of welfare reform will have far-reaching impacts for many different women. Women have been placed at greater risk of deeper and sustained poverty. In addition to meeting basic needs, economic inequality affects access to social and cultural participation. Welfare reform measures have created and will continue to create further barriers to women's full participation in society, including within their communities and in political spaces.

² Women's Budget Group (2016) *The impact on women of the 2016 Budget: Women paying for the Chancellor's tax cuts*

³ The Fawcett Society (2006) *Who benefits? A gender analysis of the UK benefits and tax credit system*

⁴ CPAG (2014) *Poverty in Scotland 2014: The independence referendum and beyond*

⁵ Engender (2012) *Multiple Jeopardy: The impacts of the UK Government's proposed welfare reform on women in Scotland*

⁶ Skills for Care (2012) *Carers Matters – Everybody's business*

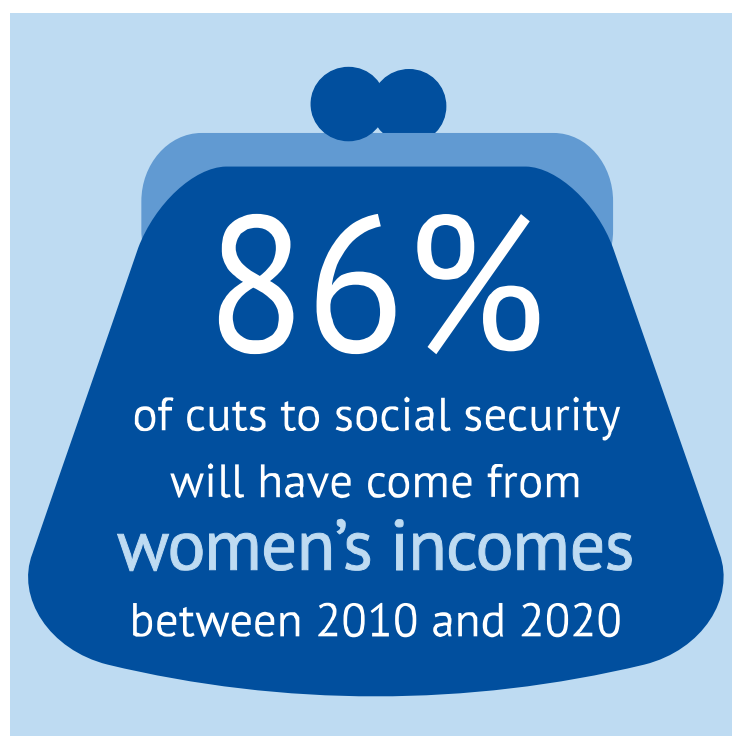
⁷ Carers UK (2014) *Caring and Family Finances Inquiry*

⁸ The National Carers Organisations (2013) *Submission to the Expert Group on Welfare*

⁹ Close the Gap (2016) *Gender pay gap statistics*

By 2020, women who are lone parents will experience an estimated loss of £4,000 per year, a 20% drop in living standards and a 17% drop in disposable income.¹⁰ Where women's disposable income is reduced, spending on children decreases and links between women's and child poverty are widely recognised.¹¹ Child poverty shapes life chances, development and wellbeing, and subjects children to extreme stigmatisation.

This is the backdrop against which the Scottish Government gains new powers over social security. In the following chapters, we set out details of women's diminishing social security in the UK, and ways in which the Scottish Government could engage these new powers to help alleviate the harm caused.



¹⁰ Women's Budget Group (2016) *A cumulative impact assessment of ten years of austerity policies*

¹¹ CPAG (2012) *Ending child poverty by 2020*

2. WOMEN AND PAID WORK

Women are among the furthest from the labour market. This includes women who are returning to work after providing support to sick or disabled relatives, or after taking extended leave to care for children. Despite the stated aim of employability programmes to help those further from the labour market, however, women are being let down by the system, as programmes fail to mitigate against the barriers which prevent or restrict women's labour market participation. The UK Government strategy to reduce spending on social security by focussing on cutting entitlement, as opposed to reducing need, will ensure that women continue to fall through the gaps. With new powers, the Scottish Government can introduce measures to counter this.

2.1 Access to income

The rationale behind **Universal Credit** (UC) is to increase incentives to enter the labour market and to reduce in-work poverty. Its aim is to “make work pay”, even if that work consists of a very small number of hours each month. This is not intrinsically a bad thing, and women's organisations have long called for increased flexibility in social security that would enable women to balance unpaid work and care.

However, the design of Universal Credit is poor, in that it fails to take account of gendered patterns of care and employment. The design of the **earnings disregard** means that it fails in its core objective, and will not “make work pay” for many lone mothers and second earners. Research by the Fawcett Society confirms that for low-paid women, work alone is not providing an adequate route out of financial hardship.¹²

The current payment structure of Universal Credit is also discriminatory and regressive.¹³ The household payment will be paid to one individual, on a monthly basis, which is likely to reduce women's access to income and economic autonomy, even if the level of income for the family is sustained. It will also place significant pressure on household budgeting, which is still primarily undertaken by women. Evidence shows that the majority of jointly awarded ‘out of work’ benefits are claimed by men, a pattern unlikely to change under Universal Credit.¹⁴ Assumptions that couples own, access and control joint bank accounts on an equal basis are unfounded, therefore the single household payment will mean many women will have no independent access to an income.

¹² Fawcett Society (2014) *The Changing Labour Market 2: Women, low pay and gender equality in the emerging recovery*

¹³ Engender (2016) *Gender Matters in social security: Individual payments of Universal Credit*

¹⁴ Women's Budget Group (2011) *Welfare Reform Bill 2011: Universal Credit issues*

Single payment of Universal Credit will also undermine the ability to practise financial capability and other skills needed to move into paid work. Women already face multiple barriers which constrain their access to the labour market, and to an independent income; the single household payment will be yet another addition to this. Financial independence is crucial for women, who are twice as dependent on social security as men. Without it we risk returning to the ‘male breadwinner model’ which prioritises men’s employment, sees women trapped in the domestic sphere, and creates huge imbalances of power within households. Women who face multiple inequalities across society, including disabled, minority ethnic and refugee women are among those who would be at particular risk of increased harm from a policy that undermines women’s access to resources.

When couples jointly claim Universal Credit awards, both partners will “play an equal part in the claim”,¹⁵ sharing responsibility for reporting changes, and liability for claimant commitments. This means the single household payment will impose responsibilities without rights on those receiving joint awards. The introduction of personalised conditionality will mean a significant change for women; nearly three in four of those affected are women, many of whom will have had lengthy gaps from paid work.¹⁶ In couples with children, one person will be designated as the ‘main carer’ and will be subject to less onerous conditionality; however there is concern that this could lead to some partners falsely assuming this designation for conditionality purposes. Further details regarding the household payment and domestic abuse are addressed in chapter 4 of this report.

New powers over the administration of Universal Credit will enable the Scottish Government to automatically split payments between members of a couple, increase the frequency of payments, and pay the housing cost element directly to landlords for those in rented accommodation. The Scottish Government is already working with the DWP on direct payment of the housing cost element and has committed to offering choice regarding more frequent instalments. However, despite previously supporting the principle of automatic split payments on grounds of gender equality,¹⁷ it has not yet made a policy commitment on this issue.

We are calling for the Scottish Government to:

- Introduce automatic individual payments of Universal Credit, with entitlements relating to children allocated to the main carer and elements for disability, unpaid carers and housing dispersed accordingly.

¹⁵ Bennett, F. and Sung, S. (2013) *Gender Implications of UK Welfare Reform and Government Equality Duties: Evidence from Qualitative Studies*

¹⁶ *ibid*

¹⁷ “[We will] restore the ability of claimants to receive individual support rather than single household payments. We will maintain such an approach in taking forward any longer term reforms. It is estimated that this will benefit 880,000 individuals, many of them women”; Scottish Government (2013) *Scotland’s Future: Your guide to an independent Scotland*

2.2 Employability and job-seeking

In advance of the roll-out of Universal Credit, a more punitive regime of **sanctions and conditionality** has been introduced through the DWP and Jobcentres. This places intense pressure on benefit recipients to participate in employability activity that is supposed to move participants closer to the labour market. The quality and effectiveness of these programmes has been widely criticised, but this paper draws attention to two specific issues for women.

Conditionality and childcare

Lone parents are particularly impacted by increased conditionality and sanctions. In order to combine paid work with caring responsibilities they often have to work part-time in low skilled, low value, low-paid jobs. Lone parents are more likely to be under-employed, both in relation to hours worked and working below their skill or qualification level. They thus face a negative impact on earnings, progression and the welfare of their children. There are safeguards, currently set down in regulation, that aim to ensure work availability requirements placed on parent jobseekers reflect their caring responsibilities; however evidence suggests these are not always being applied correctly.¹⁸ More worryingly, under Universal Credit, these parent flexibilities will be significantly reduced, and detailed in guidance as opposed to regulation, further eroding the limited safety net in place.

Under new rules, lone parents with young children are also being forced to undertake mandatory work activity at an earlier stage.¹⁹ However, current childcare provision is insufficient to meet the needs of these women, and others, who are categorised as 'economically inactive'. This guarantees that not all women will be able to meet requirements and will therefore be subject to sanction. Lone mothers have reported escalating stress levels in anticipation and lack of certainty about how the combined policy changes will affect their families.²⁰

Occupational segregation

Of further concern is that employability programmes completely ignore the occupational segregation that characterises the Scottish labour market when pairing job seekers with **mandatory work activity**. Occupational segregation is one of the main causes of the gender pay gap. Patterns of occupational segregation in the Scottish labour market are a cause and consequence of

¹⁸ The Fawcett Society (2015) *Where's the Benefit? An Independent Inquiry into Women and Jobseeker's Allowance*

¹⁹ See chapter 3 for fuller details; Income Support (Work-related Activity) and Miscellaneous Regulations

²⁰ Poverty Alliance (2013) *Surviving poverty: the impact of lone parenthood*

gendered assumptions and stereotypes about women and men's capabilities in relation to paid and unpaid (caring) work, often resulting in the concentration of women in undervalued, low-paid jobs. This substantially diminishes women's earnings over their lifetime, and also reduces the pool of skilled workers available in local area labour markets.

We know that generic skills and employability programmes are likely to replicate gendered patterns of skills acquisition and employment. The methods that can be used to mitigate this have not been applied with regard to **Jobseeker's Allowance** (JSA). This all but ensures that the support structures around JSA, and 'work first' approaches that do not take account of women's circumstances,²¹ will entrench occupational segregation, and therefore perpetuate the gender pay gap, in Scotland.

Two current DWP employability programmes, the Work Programme and Work Choice, will be devolved under the Scotland Act 2016. The Scottish Government therefore has the opportunity to design replacement programmes with gender equality as a central aim. As a potential point of entry into the labour market, employability programmes need to identify how they will mitigate the causes of occupational segregation.²² New powers over employment support offer the potential to design programmes that take account of the particular barriers faced by women in the labour market. Failure to do so will ensure that the implementation of Universal Credit and new JSA rules will further entrench women into low-paid, low-valued, and often less secure work.

Occupational segregation is a labour market inefficiency, with the market failing to allocate people to jobs based on their skills, and therefore functions as a drag on economic growth. In the face of falling economic growth, and the contraction of social security budgets, it is simply good sense to ensure that employability programmes are designed to address occupational segregation as a central aim.

²¹ SCVO (2014) *Submission to the Oakley Review*

²² Close the Gap (2012) *Briefing on women and work*

Sue is 43 years old and worked for over 20 years within the NHS. Sue held a good position and earned a good salary. She worked full time whilst bringing up her 3 children on her own. Sue's youngest child is disabled but Sue was able to continue to work as her parents were very supportive and cared for her children to allow her to do this. Unfortunately Sue's dad took a serious illness and a few months later her mother also became very unwell. Sue had no choice but to give up her work to care and support her own family including her disabled child and care full time for her elderly parents. Sue was able to claim Carer's Allowance and Income Support to allow her to care for three disabled people (father, mother and son). To claim this she was subject to visiting a Jobcentre Plus which was not in her local area. Sue had to take 2 buses to reach this and it took her over an hour to get there. Although she received the Carer's Allowance and Income Support, the Jobcentre Plus asked her to attend every month and continually pushed her to find employment. Sue could not understand the persistence of them. "The whole situation got me down. Why was I being made to travel to a Jobcentre that wasn't in my area and have to make arrangements to find a carer to enable me to do this? My advisor wasn't listening only telling me the benefits of getting a cleaning job at 16 hours a week."

Sue now feels more confident as she now has proper facts about her situation. She does still get anxious and upset if she is asked to attend the Jobcentre Plus. She still has to travel outwith her area to see them but she no longer feels threatened by them. "Coming from a secure financial situation and losing a good salary, to becoming a carer has been very difficult. I feel carers really get a raw deal in our current climate. The costs and savings I am saving the Government in my personal circumstances alone really say it all."

Sue would love to go back to her career and be financially independent again but she knows practically that in the near future that will not be a possibility as she is given no support to enable her to do this.

Case study provided by North West Women's Centre

Targeted employability programmes

Employability policy and programmes that are not well gendered will not be good quality policy and programmes. This is because an individual's readiness to work is profoundly affected by their education and skills, by their caring responsibilities, by their safety at home and in the workplace, and by the types of work they are able to access. Women have different experiences than men in all of these areas. Employability programmes need to take account of these differences and purposefully respond to them.²³

Targeted support for women, therefore, will likely have a positive impact on women's economic activity. For example, Women onto Work was an employability programme which provided specific tailored support to tackle the barriers women face when out of work or at risk of long term unemployment.²⁴

Diverse groups of women also have specific support needs. For instance, refugee women are disadvantaged in current employment support provision, which tends to be a one-size-fits-all approach targeting those who are long-term unemployed. Existing models do not account for the particular needs, experiences and skills of many refugee women. The Refugee Women's Strategy Group developed and piloted an innovative approach to employment support and ESOL with Glasgow ESOL Forum and the Scottish Refugee Council (SRC), funded by Scottish Government, which could be built upon to deliver more targeted provision that supports refugee and migrant women back into work.²⁵

We are calling for the Scottish Government to:

- Invest in targeted employment support services for women, including for carers, disabled women, refugees, lone parents and women experiencing domestic abuse.
- Design employability programmes that address occupational segregation as a central aim.

²³ Engender (2016) *Unlocking the pipeline: Gender and employability in Scotland*

²⁴ Women Onto Work was the only gender specific employability service in Scotland offering support to women facing multiple barriers to employment. The service combined bespoke coaching, training, informal networking, work placements and education opportunities.

²⁵ Scottish Refugee Council (2014) *One step closer: Confidence building and employability skills for refugee and asylum seeking women*

3. WOMEN AND UNPAID WORK

For many women, providing care in the household and more widely constrains their participation in paid employment. This reduces their income potential and creates a higher risk of poverty, particularly in old age. For an integrated approach like Universal Credit and other welfare reforms to work, women's caring responsibilities should have been taken into account. The opposite has happened. A great many women juggle multiple responsibilities, including more than one 'mini job' or job-seeking commitments with care for family members. This is highly stressful and results in 'time poverty' that significantly compromises wellbeing. We know that women tend to be 'poverty managers' within the household and often put health needs of other family members before their own.²⁶ Under welfare reform, the core principle that primary caregivers are protected from conditionality has also been abandoned.²⁷

The Scottish Government should design new social security policy and programmes that recognise these gender inequalities, and move towards a system of remuneration for caring that values carers and reflects their contribution to Scotland's economy.

3.1 Motherhood

Policy changes announced in successive budgets since 2010 have had an extremely negative impact on women with children. In turn, this has a knock-on effect on many older women, who are stepping in to provide childcare for grandchildren. Changes to **child benefit**, **child tax credit**, **Income Support**, maternity benefits and the **benefit cap** will all have significant impacts on women with children, and on gender equality. In 2015, cuts to social security in the UK Government Summer Budget 2015 and subsequent Welfare Reform and Work Act will hit women hardest yet again. Analysis from the House of Commons Library estimates that 70% of the overall £34bn of savings to be made by 2020/21 will come from women's pockets.²⁸ Particularly at risk are the 92% of single parents who are women.

Tax credits

Support for mothers through child tax credits, related components of Universal Credit and **housing benefit** will be limited to two children only, unless any further children are conceived as a result of rape. The rule will apply to third and

²⁶ WiSE and Save the Children (2012) *Child Poverty and Mothers' Employment Patterns – Exploring Trends*

²⁷ Citizens Advice Bureau (2015) *Citizens Impact Assessment: Lowering the Benefit Cap*

²⁸ WBG (2015) *The impact on women of July budget 2015: A budget that undermines women's security*

subsequent children born after April 2017, and to new claims made after the same date. This borders on a policy of population control and polices low-income women's reproductive rights. The "rape clause" is abhorrent and unworkable. In terms of women's economic equality, it will push women and children into poverty and have a disproportionate impact on minority ethnic women and refugee women who are more likely to have three or more children.²⁹ The new claims element penalises those who move in and out of paid work, including the many women who take extended leave in order to care, or hold temporary or insecure jobs.

Following public pressure and rebellion in the House of Lords, the UK Government 'u-turned' on its intention to make cuts worth £4.3 billion to the tax credit system from April 2016. However, this signifies a reprieve only for many women with children. The cuts still apply to tax credit elements of Universal Credit, which will have fully replaced **working tax credit** and child tax credit by 2020. Plans to scrap the family element of child tax credit, worth £545 per year to low-income women, will act as a disincentive for second earners to seek employment; second earners are mainly women. These policies signify yet another attack on women's unpaid work and the value of care.

Conditionality for lone parents

Changes to the rules for Income Support mean that women with very young children will be pushed into stressful and unrealistic job-seeking activities. New regulations mean that single parents are moved onto JSA when their youngest child is five years old and required to take part in **work-focused interviews** when their youngest child is only one year old. Women with children as young as three or four can be required to undertake mandatory work activity or face sanctions.³⁰ As above, current childcare provision is insufficient to meet the needs of all women affected. In 2013, nine times as many lone parents were sanctioned in Scotland in than five years previously.³¹ This conditionality regime is compromising the health and wellbeing of the women who head 95% of one parent families in receipt of Income Support.

²⁹ *ibid*

³⁰ The Income Support (Work-related Activity) and Miscellaneous Amendments Regulations 2014

³¹ Glasgow Centre for Population Health (2014) *The barriers and opportunities facing lone parents moving into paid work*

Susan, a single parent who cares for two of her own children plus a grandchild and is in receipt of Jobseeker's Allowance was running behind time for her signing on appointment due to difficulties with childcare. She phoned the jobcentre to let them know and was told that this was ok. Once she arrived at her appointment, she was informed that she was in danger of being sanctioned for not filling out her book correctly. Her Jobseeker's Agreement stated that she had to go on to the internet every day to look for work. She had no access to the internet at home and was finding it extremely difficult to access a computer at her local library because it was the school holidays and all the children were using them. She was told by the jobcentre to use a friend's computer. Her Jobseeker's Allowance was then sanctioned. She was referred to one of our local projects and assisted in obtaining a food parcel.

Case study provided by One Parent Family Scotland

Household benefit cap

Women are also over-represented amongst those who have been impacted by the benefit cap. The benefit cap extends conditionality to households that are unable to undertake paid work, including lone parents with very young children. Whilst those on working tax credits are exempt from the benefit cap, those undertaking unpaid care work in the home are not. Between April 2013 and May 2015, 64% of those affected were lone parents.³²

The lowered benefit cap of £20,000, which will come into force in Autumn 2016, is predicted to have a similarly disproportionate impact on women. The Citizens Advice Bureau reports that 69% of those who have sought advice regarding the benefit cap are women, and that those furthest from the labour market, including lone parents, are most likely to bear the brunt of the forthcoming reduced threshold.³³ Furthermore, **housing benefit** (the mechanism through which the cap is applied) will no longer cover the rate of **Local Housing Allowance** for large families with need for four bedrooms.³⁴ Refugee families, including many headed by women, are likely to be particularly affected by this.

Benefits freeze

The Summer Budget 2015 extended the main rate freeze on most working age benefits and tax credits for four years from April 2016. This includes child benefit and child tax credit, and also affects the childcare components of working tax

³² DWP (2015) *Benefit Cap Quarterly Statistics: GB households capped to May 2015*

³³ Citizens Advice Bureau (2015) *Citizens Impact Assessment: Lowering the Benefit Cap*

³⁴ *ibid*

credit and universal credit. The UK Government's own impact assessment shows that women will be disproportionately affected by this, with 33% of women suffering a loss of income in real terms.³⁵ Research shows that the benefit freeze could lead to a 12% loss of income for households with children.³⁶

This will reduce access to childcare for low-income families and lock mothers of young children out of opportunities in education and employment. In addition, the earlier policy change to means-test child benefit means that some women will lose their only independent income. The model assumes that information and access over resources are shared openly and equally between all couples. This is not the case. The Scottish Government could use new powers to mitigate against these cumulative cuts to child benefit with a universal Scottish Child Premium.

Maternity benefits

The cumulative impact of cuts to maternity benefits between 2010 and 2014 amounted to £1.5bn per year.³⁷ The £500 **Sure Start Maternity Grant** (SSMG) has been restricted to one child, the Health in Pregnancy Grant has been abolished, Maternity (and Paternity) Pay and **Maternity Allowance** have been capped, child benefit has been cut. This has a particularly harsh impact on lone parents, women from certain minority ethnic communities, refugee women, unpaid carers and disabled women, all of whom are more likely to experience relative poverty. In addition to poverty risks, increasing financial pressure on couples with young children also reduces the likelihood of men taking up paternity leave, reinforcing gender inequality in parenting.

We welcome the current Scottish Government consultation on a new Maternity and Early Years Allowance (MEYA) and its focus on integration with other support for pregnant women. Clearly, reinstating a maternity grant for second and subsequent children would be a huge support to new mothers on low incomes, as would the proposed nursery and school payments of £250. However, current plans for the maternity grant do fall short of the original overall level of the SSMG for families with more than one child. Along with others, this will have a particular impact on women and children from certain minority ethnic groups, who tend to be part of larger families. Given the severe cuts to social security faced by women that we have set out in this report, eligibility for the new MEYA allowance should not be pegged to entitlement to a narrow range of UK benefits. Rather, it should be based on an income threshold such as minimum income standards,³⁸ or at least

³⁵ DWP (2015) *Welfare Reform and Work Bill: Impact assessment of the benefit rate freeze*

³⁶ The Children's Society (2016) *The future of family incomes: How key tax and welfare changes will affect families to 2020*

³⁷ Maternity Action (2014) *Valuing families? The impact of cuts to maternity benefits since 2010*; Maternity benefits are payments targeted at pregnant women and mothers of children up to 12 months old.

³⁸ JRF (2015) *A minimum income standard for the UK in 2015*

linked to a much wider range of **passporting benefits** that included devolved entitlements.³⁹ Its value should also be annually updated in line with the cost of living.

Evidently, the Scottish Parliament is unable to directly address all of these issues for women with children. However, new powers could be critically engaged with the aim of reducing financial pressure on mothers, and therefore tackling child poverty.

We are calling for the Scottish Government to:

- ‘Top up’ Child Benefit with a Scottish Child Premium of £5 per week.⁴⁰
- Set the new Maternity and Early Years Allowance at a level which at least matches the original Sure Start Maternity Grant and peg eligibility against income.

3.2 Carers

Unpaid carers, almost 60% of whom are women, save Scotland an estimated £10.8bn, or over a third of the national budget per year. However, across the UK, £1bn will be cut from carers’ incomes between 2011 and 2018⁴¹ and **Carer’s Allowance** is set at the lowest rate for any income replacement benefit, amounting to only 25% of the minimum wage. This reflects the value that the UK government places on carers, their contribution and therefore women’s work. The following paragraphs set out key issues for women carers in the current political climate and also, therefore, the need for the Scottish Government to further increase financial and practical support for carers.

Women’s caring

Women make up the majority of carers in Scotland across all age groups, and this is particularly acute amongst working-age women between 25 and 49 years old where they represent almost two thirds of carers.⁴² Furthermore, gender norms mean that women are less likely to self-identify as carers, and so Census figures are unlikely to reveal the extent of women’s caring roles. Within this, important gender patterns shape women’s experiences of caring and of the benefits system. Women make up both the majority of carers in employment and those who provide care for more than 35 hours per week. Long caring hours and low-paid, part-time work therefore illustrate why women are twice as likely to claim Carer’s Allowance as men.

³⁹ CPAG (2015) *Sure Start Maternity Grants and the Healthy Start Scheme: CPAG in Scotland policy seminar on the use of future powers*

⁴⁰ This level of top-up was proposed by Child Poverty Action Group Scotland, who commissioned modelling on various amounts; CPAG (2016) *Programme for Scottish Government 2016-2021*

⁴¹ Carers UK (2014) *Caring and Family Finances Inquiry: Carers struggling with alarming levels of hardship*

⁴² Scottish Government (2015) *Scotland’s Carers*

Increasingly, women are combining looking after young children with caring for older and disabled loved ones. Research from YouGov suggests that over 2.4 million people in the UK are already combining raising children with caring for older parents.⁴³ This is often called sandwich caring or dual caring and women are more likely than men to be sandwich carers.⁴⁴ Carers UK research showed that women were four times as likely as men to have given up paid work because of multiple caring responsibilities.⁴⁵ The peak age for sandwich caring is 40-49, slightly younger than the peak age for caring. However, the impact on the ability to work is likely to mean that the retirement income of these women will be significantly impacted.

A culture of expectation around women's caring perpetuates this. Women who gave evidence to the Carers UK *Inquiry into Caring and Family Finances*, and Engender's Preparing to Care project faced widespread assumptions about their responsibility to provide long-term care, to the detriment of career and pay progression. The National Carer Organisations highlight linked issues such as carers' health, access to employment and carers' leave. Women are twice as likely as men to give up paid work in order to care and women aged 45-54 are also more than twice as likely to have reduced working hours as a result of caring responsibilities.⁴⁶

Unpaid care and employment

A low earning disregard within Carer's Allowance can act as a financial disincentive to take up paid work where this is possible.⁴⁷ For carers able to do so, only a penny above the earnings threshold means the loss of their whole entitlement. The earnings threshold does not automatically align with the minimum wage and carers whose earnings rise suddenly over the weekly threshold by just a few pounds are then forced to choose between reducing their hours, giving up work, or losing their benefits.

Carers claiming working tax credit face a particular dilemma, as it is necessary to work for 16 hours to be entitled to it. The earnings threshold is currently £110 a week. In March 2016, a carer working 16 hours a week on the minimum wage earned £107.20 a week, meaning they are able to claim Carer's Allowance. From April 2016, due to the rise in the minimum wage, the same person working the same hours now earns £115.20 a week, taking them above the earnings limit and meaning they faced the difficult choice of cutting their hours or losing entitlement.

⁴³ You Gov Poll 2012 YouGov and Engage Mutual Survey – polling a GB representative sample of 1008 people aged 45-60 who had elderly parents and 500 people aged over 65 who had adult children.

⁴⁴ Simultaneous care for parents and care for children among midlife British women and men (2003) Agree, E, Bisset, B and Rendell M in Population Trends

⁴⁵ Carers UK and Employers for Carers (2012) *Sandwich Caring Combining childcare with caring for older or disabled relatives*.

⁴⁶ Employers for Carers and Carers UK (2015) *Caring and isolation in the workplace*

⁴⁷ Carers UK (2014) *State of Caring 2014*

Linda is 68 and cares for her 44-year-old daughter who has had mental health problems since she was 16. Over her life, Linda has had to balance working with her caring role. As her daughter gets very anxious when she's alone, Linda has had to make sure that always worked close to home and that her employers were flexible, which limited her earning potential. She is retired now but struggling to make ends meet. She is not entitled to Carers Allowance as she is receiving a state pension.

Quote provided by the National Carer Organisations

Austerity and welfare reform

Many welfare reforms have had a damaging impact on unpaid carers. Women are impacted by spending on disability issues as carers for disabled and ill children and relatives, as under-paid care professionals whose incomes will be affected by changes to **Personal Independence Payments** (PIP), and as lone mothers. The changeover from Disability Living Allowance (DLA) to PIP is premised on significantly reduced income for thousands of disabled people and therefore thousands of carers face loss of linked entitlements. In 2016/17, rates of Carer's Allowance and disability benefits will not rise, despite costs in other areas of carers' lives continuing to increase.

It is not yet clear whether regulations exempt all carers from the conditionality regime. However, carers juggling micro-jobs with pressures such as multiple appointments with healthcare and support services must not also be burdened with work requirements. Carers UK show that those with over 20 hours of caring responsibilities do not have sufficient flexibility to be subjected to work requirement programmes.⁴⁸ There are significant concerns that a change of status for carers following the implementation of PIP will see many unpaid carers falling into the sanctions regime.⁴⁹ Cuts and changes to support with housing costs have also had a major impact on carers.

Finally, the 'triple jeopardy' of austerity that sees women suffer as service-users and public sector workers, as well as within the benefits system, has specific implications in terms of care. Tightened eligibility criteria, increased charges and cuts to social care have reduced access to many of the support services that carers rely on, women's jobs within the care sector have been lost or affected by public pay freezes, and the impacts of welfare reforms on women carers are deep and wide. The likelihood of additional childcare responsibilities for many women compounds this even further.

⁴⁸ Carers UK (2014) *Caring and Family Finances Inquiry: Carers struggling with alarming levels of hardship*

⁴⁹ The expected reduction of claimants and knock-on effect on carers will mean a shift into 'work related activity groups'.

Jennifer was in full time employment before she had Tommy, who is profoundly deaf and was diagnosed with autism when he was a toddler. With the help of her mother she was able to return to work part-time so she could give Tommy the care and attention that he needed.

But three years ago that all changed when her mother had a stroke, which meant that the only person in her life that was able to help Jennifer care for her son was now disabled herself. So, Jennifer's caring duties have doubled. Her mother relies on Jennifer to do her shopping, cleaning, attending medical appointments and all her personal care. Jennifer had no choice but to leave employment to become a full time carer for two people, receiving Carers Allowance of £62.10. She has experienced depression since leaving employment, linked to loss of income and the lack of control from being forced to give up work. Crucially, although Jane is looking after more than one person, she can only claim one payment of Carers Allowance.

Quote provided by the National Carer Organisations

The Scottish Government's commitment to equalise Carer's Allowance (CA) with Jobseeker's Allowance once carers' benefits have been devolved is welcome. However, even at this increased rate, CA will represent only £2 per hour for a minimum of 35 hours per week. This low rate of CA, as well as living in households affected by disability, is reflected in recent research by Carers UK which shows that nearly 40% of carer households are managing on a gross monthly income of £1000 or less.⁵⁰ Over the long-term, we advocate for a **Citizen's Basic Income** in Scotland, to replace means-tested social security. This basic income, to which every citizen in Scotland would be entitled, would help to shift our narrow conception of what constitutes 'work' and how we value caring as a society. In the meantime CA should be uprated to reflect carers' workload and contribution to Scotland's society and economy.

We are calling for the Scottish Government to:

- Create a new Living Wage for Carers, to which all carers in employment and education, and carers of all ages are entitled.
- Develop pilot schemes for a Citizen's Basic Income in Scotland over the course of the next parliamentary term.

4. DOMESTIC ABUSE

Women experiencing domestic abuse face considerable barriers when trying to leave an abusive partner. Access to financial support and housing are therefore crucial. The current reforms to the social security system are further undermining women and children's safety by putting at risk their ability to maintain financial independence, be safely rehoused and rebuild their lives.

4.1 Financial autonomy

As above, Universal Credit (UC) replaces benefit payments paid separately to each member of a couple with a single payment to one claimant in the household. This increases the likelihood of financial dependency and control, and places women and their children experiencing domestic abuse at increased risk. Research by Refuge found that 89% of the women they surveyed experienced financial abuse as part of their experience of domestic abuse.⁵¹

Women who took part in the 'Fairer Scotland' consultation events held by Scottish Women's Aid were shocked to learn the details of UC payment arrangements. They commented that this was "very scary for women and children" and that they would be "unlikely to see one penny." Women were concerned that they wouldn't be able to take care of their children as the benefits they received as the main carer could be now withheld to control and punish them. They were worried that when their partner was sanctioned their income would be reduced and women would "bear the brunt" of managing that, and that it was "fundamentally unfair and dangerous" for women.

Guidance from the DWP states that alternative payment arrangements can be made to claimants who cannot genuinely manage the standard monthly payment and where there is a risk of financial harm to the claimant or their family.⁵² However, research by Women's Aid found that none of the women they surveyed would apply for a split payment to be awarded as they were aware that this would place them at greater risk.⁵³

⁵¹ Refuge (2008) *What's yours is mine: The different forms of economic abuse and its impact on women and children experiencing domestic abuse*

⁵² DWP (2015) *UC Personal Budgeting Support and Alternative Payment Arrangements*

⁵³ Women's Aid (2015) *Unequal, Trapped and Controlled: Women's experience of financial abuse and potential implications for Universal Credit.*

When Ms A and her two children came into refuge she had no bank account, no access to or control of any household finances. Her husband had total control of all income and benefits and all financial matters. Although they had a joint bank account she had no bank card and was not allowed to take money from the account. She had to ask for money to pay for food, or to buy clothes or shoes for her children, she was required to show receipts for anything she bought and to justify each item of expenditure. When she came to us for support she had no money of her own or benefits in her name, we were able to arrange food and to cover heating and electricity as it took some considerable time to get benefits in her name. Her husband had also taken out credit and instore cards in her name and because of the considerable debt on these she had a poor credit rating which made it even harder to open a bank account. Financial abuse has such an impact on women we work with as they lose the ability and confidence to deal with money or make financial decisions. The introduction of the single household payment for Universal Credit makes it so much easier for abusers to control women and children in fact it bolsters their sense of entitlement to do so.

Case study from Stirling Women's Aid

We are calling on Scottish Government to:

- Introduce automatic individual payments of Universal Credit, with entitlements relating to children allocated to the main carer and elements for disability, unpaid carers and housing dispersed accordingly.

4.2 Access to refuge accommodation

A new cap on the level of housing benefit threatens to close refuge accommodation across Scotland. The extension of the Local Housing Allowance (LHA) cap to all social housing was announced by the Chancellor in his Autumn Financial Statement 2015,⁵⁴ and will be implemented for supported accommodation, which includes refuges, from April 2017. LHA rates bear no relation to the actual cost of providing specialist refuge accommodation.

Scottish Women's Aid analysis of refuge rental costs in Scotland found that in all cases refuge rent costs are significantly higher than the LHA rate. The proposed use of **Discretionary Housing Payments** to address the shortfall is an insecure and insufficient measure as payments are discretionary and it is unlikely that the level of funding will compensate for the loss.

We are calling for the Scottish Government to:

- Urgently assess the impact of the LHA cap on refuge provision and develop alternative funding arrangements, beyond Discretionary Housing Payments, post April 2017.

The costs of providing refuge accommodation are more than the standard rent paid to a landlord as we have to provide intensive housing management to cover crisis admissions and the special vulnerabilities of the women and children who come to us. We also have to install extra security measures for women, children and young people's safety. We provide fully furnished properties which are fully equipped - many women and children come to the refuge with nothing other than the clothes they are wearing. The rental cost of providing one of our refuge flats is £357 per week but the LHA rate in Dundee is only £79.24 for a one bedroom flat and £103.85 for a two bedroom. We have calculated that in a year we face a shortfall of £220,751.44 and have no means of covering this cost. We fear that the DWP's proposal to use Discretionary Housing Payments (DHP) to top up the gap between the LHA and the actual costs are far too insecure and uncertain to allow women to come into refuge or for us to continue to provide refuge. It is likely that we will be forced to close, placing very vulnerable women, children and young people at enormous risk.

Case study from Dundee Women's Aid

There must be financial security and stability for refuge accommodation. While housing benefit is reserved to the UK Government it is crucial that the Scottish Government fully assess the impact of the LHA cap and develop specific mitigation measures, beyond Discretionary Housing Payments, to ensure women and children are able to access specialist crisis accommodation at the point of need.

We are calling for the Scottish Government to:

- Urgently assess the impact of the LHA cap on refuge provision and develop alternative funding arrangements, beyond Discretionary Housing Payments, from April 2017.

4.3 EEA migrants

Changes to the benefit entitlement of EU migrants create additional barriers for women experiencing domestic abuse. These changes restrict access to benefits such as Jobseeker's Allowance and housing benefit. EEA migrants are required to have a "right to reside" to be able to claim benefits, whether in work or not. Those who are not 'economically active' (in paid work or self-employed) have to pass the habitual residence test to be eligible for benefits, and those who have never worked can only claim JSA for restricted periods and can no longer claim housing benefit. Women in this situation are not able to access financial and housing support, including housing benefit for refuge accommodation, in order to leave an abusive partner.

Abusive partners frequently stop women from working and the impact of domestic abuse on women's physical and mental health can prevent them from working until they have sufficiently recovered. EEA migrants are unable to benefit from the 'Destitute Domestic Violence Concession' which was introduced to provide women with insecure immigration status access to public funding. This lack of access to basic benefits means that EEA women and their children, (often born in the UK) are left with the option of returning to an abusive partner or becoming homeless and destitute.

Ms K is a Polish national. She arrived in the UK in 2009 and worked in full-time employment for several years. In October 2014 as a result of domestic abuse she had to leave her home and her job and moved into temporary accommodation along with her three children. We supported Ms K to claim Housing Benefit and Jobseeker's Allowance (JSA) but because of a gap in her employment history she was only entitled to income based JSA and her Housing Benefit claim was refused. With three young children it is difficult for Ms K to find a job that she can fit round her childcare and pays enough to cover her rent, food, bills etc. Ms K faces eviction from her temporary accommodation as she has no entitlement to housing benefit and has built up rent arrears which she cannot pay. She is now considering returning to her abusive partner as she doesn't feel she has any other options.

Case study from Ross-shire Women's Aid

We are calling on the Scottish Government to:

- Ensure that all women are able to access refuge accommodation, regardless of their entitlement to housing benefit, immigration status, or access to public funds.
- Create a destitution fund to mitigate the impact of restrictions on access to public funds for those with insecure immigration status and EEA migrant women experiencing domestic abuse.

5. MULTIPLE DISCRIMINATION

Those most impacted by social security policy live with various forms of inequality and discrimination. In this chapter, we focus on issues faced by disabled women and refugee women. However, research and data for groups protected under the Equality Act 2010 is extremely limited at the Scottish level. For instance, although we do know that cuts to public services have a negative impact on LGBTI+ people, we know little about the possible impacts of specific welfare reforms. Impacts on older women should also be investigated. Despite the ‘triple lock’ on pensions, changes to uprating made in 2010 effectively amount to a cut to the basic state pension.⁵⁵ Two thirds of pensioners living in poverty across the UK are women and, along with lone parents, single female pensioners will be one of two household types most affected by the cumulative impact of austerity policies over the decade to 2020.⁵⁶ The repeated increase in pension age for women born in the 1950s has pushed older women into mandatory work activity that does not align with their skills, physical capacity or caring roles.⁵⁷ As a result of this birthday lottery, these women will remain on lower income replacement benefits, like Carers’ Allowance, until they are able to claim their state pension.

We can predict that there will also be impacts within some of Scotland’s minority ethnic (ME) communities and for ME women in particular. For instance, underemployment is a key issue for women from certain ME communities, who are less likely to be in paid work than the white population.⁵⁸ Discrimination and racism, which remain prevalent problems across Scotland’s labour market and public institutions, and gendered racial occupational segregation are key factors which drive this.⁵⁹ The ‘motherhood penalty’ and ME women’s unpaid care work for disabled and older relatives amplify barriers to skills development, training and resources.⁶⁰ Although there are large variations across communities, as a whole people from minority ethnic groups have lower household incomes and higher numbers of dependent children than white ethnic groups. All of this points to the importance of social security policy for ME women.

Other groups of women, including rural women, refugee and migrant women, lone parents and unpaid carers will experience welfare reform in ways that are shaped by their multiple and intersecting identities. It is critical that these dynamics and characteristics are threaded throughout the Scottish Government’s development and delivery of social security policy.

⁵⁵ In 2010, benefit uprating was tied to the Consumer Price Index in place of the higher Retail Price Index.

⁵⁶ Single female pensioners will experience a 20% drop in living standards by 2020; WBG (2016) *A cumulative gender impact assessment of ten years of austerity policies*

⁵⁷ Engender and Maryhill Women’s Centre workshops on welfare reform

⁵⁸ Coalition for Racial Equality and Rights (2008) *State of the Nation: Race and Racism in Scotland*

⁵⁹ Scottish Parliament Equal Opportunities Committee (2016) *Removing barriers: Race, ethnicity and employment*

⁶⁰ Carers UK (2012) *Half a million voices: Improving support for BAME carers*

We are calling on Scottish Government to:

- Monitor the impact of UK Government welfare reforms and new Scottish Government social security policy on diverse groups of women.

5.1 Refugee women

In previous reports, we have outlined how refugee women and their children are one of the most marginalised groups in our society, at severe risk of multiple disadvantage in the social security system. This stems from, among other issues, linguistic and cultural barriers to the job market, stigma and discrimination, existing physical and mental health issues due to experiences as asylum seekers or prior to arrival in Scotland, and a lack of support networks, including childcare.⁶¹ It is against this backdrop that we now outline the current context for refugee women in Scotland and make calls on the Scottish Government to increase their social security.

Resettlement of Syrian refugees

As well as a marked shift in public and political awareness of refugee issues, 2015-16 has also seen a shift in Scotland's refugee population. In September 2015, the Prime Minister committed to resettle 20,000 of the most vulnerable Syrian refugees to the UK over five years, in an expansion of the existing Syrian Vulnerable Persons Relocation Scheme (VPR). Several hundred Syrians have arrived in Scotland under the scheme since November 2015. Many are women and children, and are being resettled in local authority areas across Scotland.

Refugees who arrive in Scotland under the VPR scheme are supported by individual local authorities with funding from the UK Government and have the same rights and entitlements to social security as the wider refugee population. Stakeholders have worked together⁶² to ensure that systems are in place to support access to social security entitlements for those Syrians arriving through the scheme. This has included, for example, ensuring allocation of National Insurance Numbers on arrival and dedicated support to open bank accounts and to access social security entitlements.

The systems and support that have been put in place for refugees arriving through the Syrian VPR scheme are very welcome and have demonstrated the ability within mainstream services to consider and adapt systems and processes to the particular needs and circumstances of refugees. However, there are concerns that the particular disadvantages faced by women in the social security system have not been fully considered. For example, in some instances, support has reinforced the

⁶¹ Refugee Women's Strategy Group (2011) *The struggle to contribute*

⁶² Through the Scottish Government's Refugee Taskforce, COSLA Strategic Migration Partnership, and the 'New Scots: integrating refugees in Scotland's communities' strategy implementation groups.

'head of household' model, where one member of the family (usually the male 'head of household') is supported to open a bank account and access benefits entitlements as a priority on arrival in Scotland, rather than support for each family member to access their rights and entitlements individually. This reinforces dependency on one member of the family.

The arrival of families with additional vulnerabilities through the scheme has also renewed focus on the residence requirement restrictions on access to DLA, PIP and other disability and caring related benefits. The Upper Tribunal recently ruled that the residency restriction was discriminatory towards women and children refugees.⁶³ With more and larger families arriving through the VPR scheme, refugee families – and therefore women - in Scotland are also now more likely to be impacted on by forthcoming restrictions to be imposed by the UK Government, such as the lower household benefit cap and 'two-child policy'.

Two-tiered system

There are also concerns about a potential two-tiered system, whereby refugees who have been recognised through the UK asylum process are not afforded the same levels of support or access to processes that meet their needs. These concerns have been recognised by stakeholders involved in the implementation of the New Scots strategy, and an action has been agreed for 2016-17 to review processes for refugees more broadly in light of the VPR.

However, in the meantime, refugee women in Scotland who have been recognised through the asylum process or who have joined family members through Refugee Family Reunion remain particularly at risk of destitution and dependency due to processing times for mainstream social security entitlements on arrival or during the transition from Home Office asylum support. These delays, as in previous years, are caused by problems obtaining a National Insurance Number, delays in receiving Jobseeker's Allowance or Income Support, and lengthy waiting times for child benefit and child tax credit claims. The Scottish Welfare Fund remains the main source to plug these gaps but the support available is limited, leaving women and their children reliant on their refugee sponsor - in the case of family reunion - or on social work support and food banks, in the case of those transitioning from the asylum process. As the roll out of Universal Credit extends to refugees and other complex cases in coming months, delays in receiving benefits are likely to be lengthened. Refugee Family Reunion visas in particular place women in an extremely vulnerable position, particularly if they experience relationship breakdown or domestic abuse, as their immigration status and access to social security are wholly dependent on their refugee sponsor.

Access to public funds

With the support of Scottish Refugee Council and other advocacy services, access to the Scottish Welfare Fund Crisis Grants have become part of the safety net helping to mitigate the administrative destitution faced by refugees transitioning from the asylum process to mainstream social security in Glasgow. However increasing delays will stretch the current Scottish Welfare Fund time limitations for awards further.

Furthermore, every day, asylum seekers in Scotland are forced into destitution to depend on food banks and charitable help, even when that destitution is caused by administrative delays in the asylum process. The Scottish Welfare Fund as it stands does not allow many of these individuals to apply due to their immigration status. This is particularly detrimental to women with insecure immigration status who experience domestic abuse, for example.

It is important that work to tackle the disadvantage faced by women and deliver new powers in Scotland on social security takes a joined up approach, recognising the multiple disadvantage faced by different women, and the cross-cutting policy areas that impact on their lives. Many of these issues are being addressed through the New Scots Refugee Integration strategy and it will be important to ensure cross-over between this work and the development of social security policy in Scotland.

We are calling on the Scottish Government to:

- Ensure that social security legislation and delivery takes account of the particular experiences and rights of refugee and asylum seeking women living in Scotland.
- Create a destitution fund to mitigate the impact of restrictions and administrative delays in accessing public funds for those with insecure immigration status and EEA migrant women experiencing domestic abuse.

5.2 Disabled women

Disabled women are amongst the very hardest hit by welfare reform. Over half of the cuts to benefits between 2010 and 2015 fell on disabled people and their families,⁶⁴ and over the course of the current UK parliament alone, £4.4bn worth of cuts will come from disabled people. Women are the small majority of disabled people, with 6.6 million disabled women and 5.5 million disabled men in the UK, figures which have remained broadly consistent over time.⁶⁵ By October 2015, 55%

⁶⁴ Inclusion Scotland (2016) *Scottish Parliament Elections 2016: Social security manifesto briefing*

⁶⁵ Papworth Trust (2014) *Disability in the United Kingdom 2014*

of those on personal independence payments in Scotland were women, as were 65% of those in receipt of **Attendance Allowance**.⁶⁶ Given the extent of cuts to both women's and disabled people's incomes, work to monitor the impacts of social security policy on disabled women and carers in Scotland should be a priority.

In addition to the exclusion experienced by all disabled people, many disabled women struggle to access childcare and experience discrimination and stereotyping in the labour market on account of their gender.⁶⁷ Around half of disabled women experience domestic abuse in their lifetime, compared with one in four non-disabled women.⁶⁸ These issues are reflected in an average pay gap of 22% compared with non-disabled men, (as opposed to 11% for disabled men).⁶⁹ Many disabled women also report that partners control their access to benefits and that this increases their isolation.⁷⁰

On top of this, thousands of women will lose disability benefits as PIP is rolled out across the UK and **Employment Support Allowance** (ESA) is replaced with Universal Credit. Analysis suggests that claimants are simply being moved from ESA onto the lower Jobseeker's Allowance.⁷¹ Once on JSA they are subject to the strict conditionality regime and sanctions - 29% of all JSA sanctions to date have fallen on disabled people.⁷² Yet, as above, access to employment is hugely limited for disabled women, due to discrimination, stigma and public attitudes.

In March 2015 the eligibility criteria for ESA were tightened without due regard to the likely discriminatory impact on disabled women. The Directors of Public Health in Scotland have criticised this screening system for ESA claimants on the basis that it places additional requirements on women to prove their exceptional level of need, and may put women at risk of self-harm and suicide.⁷³ Mental health is highly gendered, with depression twice as prevalent amongst women, and low-income women in particular.⁷⁴ DWP guidance is not in the public domain, but as far as we are aware the discriminatory guidance to health professionals involved in assessing disabled women remains in place.

⁶⁶ Scottish Government (2015) *Social security for Scotland: Benefits being devolved to the Scottish Parliament*

⁶⁷ Engender, Inclusion Scotland and SDEF disabled women's discussion forums, 2013 - 2015

⁶⁸ Women's Aid (2007) *Disabled women and domestic violence: Making the links*

⁶⁹ EHRC (2010) *How fair is Britain? The first triennial review*

⁷⁰ TUC and Women's Aid (2015) *Unequal, Trapped and Controlled: Women's experiences of financial abuse and potential implications for Universal Credit*

⁷¹ Inclusion Scotland (2011) *Welfare reform briefing*

⁷² Inclusion Scotland (2016) *Scottish Parliament Elections 2016: Social security manifesto briefing*

⁷³ Changes to ESA will discriminate against women – statement from Scottish Directors of Public Health, March 2015

⁷⁴ Scottish Parliament Information Centre (2014) *Mental Health in Scotland*

There has been a rise in women attending the Women's Centre looking for information and advice as they are concerned about the change from DLA to PIP.

Mary is 50 years old and has been on High Rate Mobility and High Rate Care for 15 years. She has always cared for her grandchildren to allow her grown up children to work. Recently Mary had to complete a form for PIP due to the change over from DLA. The whole process has caused Mary distress. She is terrified that she will be taken off DLA as this has become her main source of income and independence. Mary has a mobility car that allows her carer to take her to appointments and shopping.

Mary is convinced that she will not qualify for her new assessment. She has been visiting her GP more frequently as she is suffering from anxiety and suffering severe panic attacks. Her GP has prescribed her new medication for depression. "The waiting on the outcome of PIP has really had strong consequences on my health, it's deteriorating and I know they will say I no longer qualify." Mary has great concerns that she will be forced to return to work and this will affect her health issues even more.

Case study from North West Women's Centre

It is against this backdrop that the Scottish Government gains control over a suite of disability benefits, which accounted for 83.5% of benefit expenditure in Scotland in 2014-15.⁷⁵ As outlined by Inclusion Scotland, the new Scottish social security agency should work in co-production with disabled people to create a disability benefits system based on dignity and human rights, and to vastly improve stressful and punitive assessment processes.⁷⁶ Such a process should also ensure that engagement with disabled people is gender-balanced and that consideration of gender issues is embedded in any new approach to assessments and the administration of disability benefits.

We are calling on the Scottish Government to:

- Create a system of disability benefits that treats claimants with dignity and respect, and takes account of disabled women's experiences.

⁷⁵ Scottish Government (2015) Social security for Scotland: Benefits being devolved to the Scottish Parliament

⁷⁶ Inclusion Scotland (2016) Scottish Parliament Elections 2016: Social security manifesto briefing

6. POLITICAL COMMITMENTS AND DISCOURSE

Scottish Government has recently committed to increasing social justice and advancing equality in a range of strategies and forums. The Draft Budget for 2016-17 commits to using new powers over social security to tackle inequality, the updated Government Economic Strategy prioritises tackling inequality as one of two main economic goals and the Fairer Scotland dialogue has sought to hear from a wide range of people, with a view to developing a new, high-level social justice action plan. The commitment to underpin the new Scottish security system and its agencies with the principles of dignity and respect has been set down and voiced repeatedly.

The policy context outlined in this report, however, seriously undermines prospects for a gender equal Scotland. The existing gender inequality that defines our society and economy is set to become further entrenched as a result of austerity and the welfare reform agenda, including in terms of the gender pay gap, occupational segregation, women's political representation and participation in public life, and gendered violence against women and girls. Hard-won incremental gains in these areas over the last decades have been compromised.

The Scottish Government's numerous commitments and programmes across these areas are therefore also compromised by welfare reform. Gender equality objectives must be embedded within existing work to mitigate the impacts of welfare reform, and the development of Scotland's new social security structures, legislation, policy and programmes. Otherwise, stated goals regarding fairness, equality, dignity and respect will be fundamentally undermined.

6.1 Mitigating welfare reform

The main focus of this report is on the powers coming to the Scottish Parliament under the Scotland Act 2016. The development of new legislation, policy and services, however, also provides an opportunity to review existing Scottish Government activity related to social security and to ensure maximum policy coherence.

The Scottish Government's ongoing commitment to mitigate the worst impacts of welfare reform is very welcome. Many women and children have accessed the various safeguards and crisis measures that have been put in place. However, much more can be done to proactively support women, based on their experiences of the benefits system and to explicitly link this mitigation work to devolved areas of government that tackle gender inequality.

For instance, as we have raised previously, **gender budgeting analysis** and robust equality impact assessment processes have not been applied to development of the Welfare Funds (Scotland) Act or delivery of the Scottish Welfare Fund (SWF). This would have meant analysis of gender equality issues as a core part of the process, with findings subsequently reflected in structures and programme work. Apart from a single reference to women's aid refuges, however, the SWF guidance remains gender-blind. This example remains relevant given the development work that lies ahead for the Scottish Government in terms of social security. In the meantime, as discretionary decision-makers, SWF teams at local authority level should receive specific guidelines and training on the gender inequality and the gender impact of welfare reform.⁷⁷ Statistical analysis of the Scottish Welfare Fund should also include data disaggregated by gender. Whilst the gender of recipients is mandated in the SWF data monitoring specification and guidance, quarterly reporting is framed in terms of gender-neutral types of household.⁷⁸ This reflects the lack of gender focus in the statutory guidelines.

Continued funding to tackle the **Bedroom Tax** in Scotland is critical for many people in Scotland, and we welcome work by the Scottish Government to better promote the scheme and to improve access to the delivery mechanism of Discretionary Housing Payments (DHPs). To achieve this for women, this should be supplemented with a gendered approach that both targets uptake by groups of women, including unpaid carers, those experiencing domestic abuse, lone mothers and refugees, and provides training for discretionary decision-makers. As with the Scottish Welfare Fund, statistical reporting on DHPs does not include a breakdown by gender. The guidance on monitoring DHPs does not stipulate data collection by gender⁷⁹ and in the Scottish Government paper Social Security for Scotland: Benefits being devolved to the Scottish Parliament, DHPs are the only entitlement not recorded by 'gender split'.

We are calling on Scottish Government to:

- Provide training on gender equality to policymakers and discretionary decision-makers, and target uptake by women across its 'welfare reform mitigation' programme.
- Monitor uptake of the Scottish Welfare Fund and Discretionary Housing Payments by diverse groups of women and publish gender-disaggregated data.

⁷⁷ At the time of going of print we were contacted by the Scottish Welfare Fund team to participate in a workshop for SWF decision-makers. We welcome this move to include women's equality and hope gender is systematically included in future training packages.

⁷⁸ Scottish Government website: <http://www.gov.scot/Topics/Statistics/Browse/Social-Welfare/swf/swf> (accessed 5/5/16); Quarterly 'Scottish Welfare Fund Publications' are available. 'Household analysis – recipients' is at Table 40 of the most recent issue, December 2015.

⁷⁹ Scottish Government (2016) *Discretionary Housing Payments in Scotland*

6.2 Gender budgeting

This ungendered approach is partly explained by ministerial strategy and policy-setting. The Draft Budget 2016-17 sets out and contextualises the Scottish Government's commitments to mitigate the worst impacts of welfare reform and to "us[e] new powers over social security to tackle some of the deep inequalities currently present in Scotland".⁸⁰ Overall spending on the Scottish Welfare Fund and Discretionary Housing Payments has been maintained, which is particularly welcome in the current financial context. There is also a £700,000 increase to the social security programme budget, which will focus on the "design and delivery of legislation and systems" to deliver a "fair social security system", including a social security Bill.

However, despite the strategic links made between social security, social justice and equality, women's social security is not addressed. In contrast to the Draft Budget 2015-16, nor is the impact of welfare reform integrated across portfolios, such as Women's Employment⁸¹ or Justice. Correspondingly, no funding is mandated to support the women and children who are shouldering the brunt of cuts to their entitlements and public services. This blanket approach is not delivering for women at the sharp end of welfare reform.

'Tackling inequalities' is identified as an overarching aim of the current budget. Within this, new powers over social security are identified as one of the main levers with which this will be achieved. However, it simply is not enough to frame inequality only in terms of income at the strategic level. Tackling income inequality fundamentally requires understanding of different forms of inequality, how they interact, and the systemic factors that cause and sustain them. Gender inequality is one of these pillars.

Although, the Equality Budget Statement attached to the budget (EBS) does recognise that welfare reform disproportionately impacts on women, it goes on to make the assumption that an ungendered approach to 'mitigation' spending will automatically benefit women. The Scottish Government is unique within the UK for its use of equality budgeting mechanisms. However, whilst the EBS is a progressive and useful tool, its impact is limited because its analysis and findings do not influence spending plans. Alongside the Scottish Women's Budget Group and others, we continue to call for the EBS process to be extended to a full gender analysis of the Scottish Budget and to inform the development of the Draft Budget.

⁸⁰ Scottish Government (2015) *Scotland's spending plans and draft budget 2016-17*

⁸¹ The Training, Youth and Women's Employment portfolio was replaced by Fair Work, Skills and Training in November 2014.

We are calling on the Scottish Government to:

- Ring-fence funding for women's organisations and gender-sensitive services relating to welfare reform, as part of a broad shift to strategically link the Equality Budget Statement and the Draft Budget.

6.3 Social security policy: Fair and dignified?

As we have highlighted throughout this report, there is a clear opportunity to end this trend of policy incoherence with new social security powers. Throughout the process of devolution, the emphasis from Scottish Government has been firmly on creating a distinct and better system in Scotland. Language alone, however, will not result in much needed radical change.

In 2015, Scottish Government published a set of principles which will guide the new Scottish social security system.

1. Social security is an investment in the people of Scotland
2. Respect for the dignity of individuals is at the heart of everything we do
3. Our processes and services will be evidence-based and designed with the people of Scotland
4. We will strive for continuous improvement in all our policies, processes and systems, putting the user experience first
5. We will demonstrate that our services are efficient and value for money.

However, a non-gendered approach which did not ultimately diverge from UK policy would be inconsistent with these guiding principles. A status quo which paid carers a maximum of £2 per hour and included regressive single payments of Universal Credit, one-size-fits-all employability programmes, and no access to safe accommodation and public funds for EU migrant and refugee women would not support investment in people on an equal basis, respect the dignity of individuals, or put the 'user experience' first.

Nor would it be consistent with Scottish Government's existing commitments and respective strategies to advance gender equality. Such policy incoherence would undermine the principle of efficiency and value for money, as well as progress against long-standing ministerial priorities to tackle occupational segregation, violence against women and child poverty.

The announcement of a new social security agency for Scotland, in March 2016, reiterated commitments to fairness, equality, dignity and respect.

“Our new Scottish social security agency will be the flagship organisation that oversees the delivery of benefits in Scotland. It will be underpinned by our commitment to principles that will treat people with dignity and respect. We want to take a fairer approach to social security that tackles inequalities.”⁸²

However, all too often, ‘inequality’ is understood exclusively in terms of income, ignoring the forms of discrimination provided against in the Equality Act, as well as the broader implications of relative poverty. Collectively, we worked with women who have experience of the social security system to contribute to the last Scottish Government’s *Fairer Scotland* process.⁸³ The gendered issues set out in this report were voiced during respective sessions with women who have used employment services, women who have experienced domestic abuse, unpaid carers and refugee women, and there was overwhelming consensus that the current system does not understand or cater for women’s lives. Women did not think that proposals to pool their entitlements with their partner were fair, or that a wage of £73.10 in return for 50 hours of intense care work would make them feel that they were being treated with dignity and respect. Women wanted to see transformative change.

Despite our joint submission to Fairer Scotland and ongoing advocacy work on women’s social security,⁸⁴ the recent Scottish Government paper *Creating a Fairer Scotland: A New Future for Social Security in Scotland* only references women in relation to maternity and pregnancy.⁸⁵ This is highly disappointing.

The Scottish National Party’s manifesto for the recent Holyrood elections pledges to use new social security powers to lift people out of poverty and to transform the service people receive. It reiterates that principles of fairness, dignity and respect will be at the heart of the new system.⁸⁶ As this is translated into the new administration’s first Programme for Government, we urge the Scottish Government to add a gender focus to these commitments. These admirable goals and ambitions for a Scottish security system will not be achieved if the Scottish Government does not develop a targeted approach to increase women’s social security.

⁸² Scottish Government press release: <http://news.scotland.gov.uk/News/New-benefits-agency-for-Scotland-2335.aspx> (accessed 7/3/16)

⁸³ The organisations collaborating on this report jointly ran a series of ‘Fairer Scotland’ workshops on social security with women who have experience of the system.

⁸⁴ Engender (2015) *A widening gap: women and welfare reform*

⁸⁵ Scottish Government (2016) *Creating a Fairer Scotland: A new future for social security in Scotland*

⁸⁶ SNP manifesto 2016:

https://d3n8a8pro7vhmx.cloudfront.net/thesnp/pages/5409/attachments/original/1461145824/SNP_Manifesto2016-web.pdf?1461145824 (accessed 2/5/16)

We are calling on the Scottish Government to:

- Include women's equality as a principle on the face of primary legislation to enable delivery of social security in Scotland.
- Work directly with different groups of women to design new legislation and delivery systems, so that services are fit for purpose.
- Include plans for a summit on women's social security within the Programme for Government 2016-17.

6.4 Wider policy landscape

Since taking office in November 2014, the First Minister has made a series of pledges to advance women's equality, to tackle inequality more broadly and to put social justice at the heart of economic and social policymaking. The Programme for Government 2015-16 recommits to action that safeguards against welfare reform, and frames the need for different and 'fairer' social security policies in terms of equality and social justice.⁸⁷ The Scottish Government is also committed to an explicit rights-based approach in various national strategies and frameworks, to implement Scotland's National Action Plan for Human Rights, and to fulfil the obligations of the international treaties to which the UK is a signatory.

Meanwhile, there has been wide political consensus behind the need to increase women's social security in Scotland. The Welfare Reform Committee of the Scottish Parliament heard and received a great deal of evidence during its 2015 inquiry into 'women and welfare'⁸⁸ and members across the political spectrum called for action to tackle the disproportionate impact of welfare reform on women in the subsequent parliamentary debate.⁸⁹ The committee went on to publish a comprehensive set of recommendations for the Scottish Government in its report.⁹⁰

These include a number of recommendations on cross-cutting agendas including occupational segregation, childcare, child poverty, physical and mental health, housing and social care. This is in line with the integrated approach that we would like to see adopted by the Scottish Government. The Welfare Reform Committee's targeted recommendations and policy positions on women's social security include:

- Scottish Government should demonstrate the gender impact of their policy decisions and take steps to mitigate these.

⁸⁷ Scottish Government (2015) *A stronger Scotland: Programme for Government 2015-16*

⁸⁸ Scottish Parliament website: <http://www.parliament.scot/parliamentarybusiness/CurrentCommittees/87833.aspx> (accessed 2/5/16)

⁸⁹ Scottish Parliament website: <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=10232&i=94228> (accessed 2/5/16)

⁹⁰ The inquiry was renamed 'women and social security' at this point, to reflect evidence received; Welfare Reform Committee (2015) *Women and social security*

- The Committee supports a move away from monthly payments and single household payments [of Universal Credit].
- Scottish Government should design social security programmes to overcome barriers which prevent or restrict women’s labour market participation, including measures to better address occupational segregation and the gender pay gap in their social security provisions.
- Job-seeking support should be tailored to meet the needs of particular groups, including refugee women, disabled women, women experiencing domestic abuse, unpaid carers and former carers.
- Funding should be available for women to access refuge accommodation regardless of their entitlement to housing benefit.
- Scottish Government should consider the ways in which it can better integrate the equality budget statement with spending plans and its economic strategy.

All of this points towards scope and imperative for the Scottish Government and Scottish Parliament to improve their track record on gender and social security. This would entail an explicit focus on gender high-level action to tackle inequality, for instance through the forthcoming Commission on Poverty and Inequality. It would mean real gender mainstreaming across mitigation activities, and related devolved policy areas (such as housing, employability, and social care), as well as new social security powers. As recently recognised by the First Minister,⁹¹ it would also mean greatly improved equality impact assessment of economic policy.

We are calling on Scottish Government to:

- Review the impact of devolved public services on women’s equality and ensure that they are joined-up with new social security programmes.
- Mainstream gender in the development of new legislation, policies and programmes, including significantly improved equality impact assessments.

7. CONCLUSION AND RECOMMENDATIONS

The UK Government's welfare reform programme and wider agenda of cuts to public spending is having an egregious impact on gender equality. Women's social security in Scotland is decreasing, especially for lone parents, unpaid carers, women experiencing domestic abuse and women who face multiple inequalities, like refugee women and disabled women. Although the Scottish Government does not have the power to fully mitigate the issues we have set out, with new competence over social security it has an opportunity to practise equality and to help stem this tide.

The Scottish Government also has a broad range of existing commitments to advance gender equality and the First Minister has pledged to make meaningful strides against these. A divergent approach from the UK that embeds women's equality as a core objective of social security policy is one of the main ways that this can be achieved for marginalised women. Conversely, evidence shows that a gender-blind policy approach will not improve women's lives.

Women and men should have equal access to resources and safety. Our organisations supported the Scottish Government over the prospective devolution of social security to the Scottish Parliament, because of the scope within new powers to progress this, and because of stated policy direction around social justice, fairness and equality.

We are now calling for this policy discourse to be established in practice, with an integrated package of policies that engage new and existing powers to improve social security for all women in Scotland.

Developing use of new powers

Scottish Government should

1. Work directly with different groups of women to design new legislation and delivery systems, so that services are fit for purpose.
2. Include women's equality as a principle on the face of primary legislation that enables delivery of social security in Scotland.
3. Mainstream gender in the development of new legislation, policies and programmes, including greatly improved equality impact assessments.
4. Review the impact of devolved services on women's equality and ensure that they are joined-up with new social security programmes.
5. Include plans for a summit on women's social security within the Programme for Government 2016-17.

Paid work

Scottish Government should

6. Introduce automatic individual payments of Universal Credit, with entitlements relating to children allocated to the main carer and elements for disability, unpaid carers and housing dispersed accordingly.
7. Invest in employment support services targeted at diverse groups of women, including carers, disabled women, refugee women and women experiencing domestic abuse.
8. Design employability programmes that address occupational segregation as a central aim.

Unpaid work

Scottish Government should

9. 'Top up' Child Benefit with a Scottish Child Premium of £5 per week.
10. Set the new Maternity and Early Years Allowance at a level which at least matches the original Sure Start Maternity Grant and peg eligibility against income.
11. Create a new Living Wage for Carers, to which all carers in employment and education, and carers of all ages are entitled.
12. Develop pilot schemes for a Citizen's Income in Scotland over the course of the next parliamentary term.

Domestic abuse

Scottish Government should

13. Urgently assess the impact of the Local Housing Allowance (LHA) cap on refuge provision and develop alternative funding arrangements, beyond Discretionary Housing Payments, from April 2017.
14. Ensure that all women are able to access refuge accommodation, regardless of their entitlement to housing benefit, immigration status, or access to public funds.

Multiple discrimination

Scottish Government should

15. Monitor the impact of UK Government welfare reforms and new Scottish Government social security policy on diverse groups of women.

16. Ensure that social security legislation and delivery takes account of the particular experiences and rights of refugee and asylum seeking women living in Scotland.
17. Create a destitution fund to mitigate the impact of restrictions and administrative delays in accessing public funds for those with insecure immigration status and EEA migrant women experiencing domestic abuse.
18. Create a system of disability benefits that treats claimants with dignity and respect, and takes account of disabled women's experiences.

Welfare reform mitigation

Scottish Government should

19. Provide training on gender equality to policymakers and discretionary decision-makers, and target uptake by women across its 'welfare reform mitigation' programme.
20. Monitor uptake of the Scottish Welfare Fund and Discretionary Housing Payments by diverse groups of women and publish gender-disaggregated data.
21. Ring-fence funding for women's organisations and gender-sensitive services relating to welfare reform, as part of a broad shift to strategically link the Equality Budget Statement and the Draft Budget.
22. Remove restrictions on accessing the Scottish Welfare Fund for those with insecure immigration status facing short-term emergencies.

GLOSSARY

Attendance allowance

Attendance allowance is a benefit for disabled people aged 65 or over and elderly people in need of support with personal care. It is not a means-tested. It will be devolved to the Scottish Parliament.

Bedroom Tax

The 'bedroom tax' is a cut to Housing Benefit for recipients of working age renting in the social housing sector, if they are deemed to be occupying a larger property than necessary. It is also known as the under-occupancy rule, or social sector size criteria.

Child Benefit

Child benefit (CB) is paid to parents of children up to the age of 16, or up to the age of 20 in approved education or training. Until the introduction of current reforms, it was a universal benefit.

Women with high-earning partners are no longer eligible for CB, meaning some will lose their only independent income. Between 2011 and 2018, CB will have been frozen for a total of five years, with uprating capped at 1% for two years. This signifies a direct loss of income for women, who comprise 94% of main carers/claimants. Child benefit remains reserved to the UK.

Child Tax Credit

Child tax credits are paid to those on low incomes with children up to the age of 16, or up to the age of 20 in approved education or training. Couples must make a joint claim based on household

income. Child tax credit is being replaced by Universal Credit, which remains reserved to the UK.

Citizen's Basic Income

A Citizen's Income would replace means-tested social security as a basic universal payment to all citizens. Certain additional payments, for example for carers, parents and disabled people would be paid on a conditional basis.

Discretionary Housing Payments

Discretionary Housing Payments (DHPs) are paid on top of housing benefit to those with additional needs in meeting housing costs. Only those in receipt of housing benefit are eligible and awards are made on a discretionary basis. DHPs are devolved to the Scottish Parliament.

Earnings disregard

The 'earnings disregard' is income exempt from total amounts used to calculate benefit entitlements. The single earnings disregard under Universal Credit (UC) may disincentivise second earners from entering the labour market. Second earners are mainly women.

For many lone mothers and second earners on the minimum wage, disposable income 'plateaus' at as little as ten hours a week, as UC reduces sharply with additional earnings. For many women it will not pay to work 30+ hours a week, due to the combination of childcare costs, reduced UC payments and income tax.

Employment and Support Allowance

Employment and Support Allowance is paid to people unable to work due to disability or illness. For most new claims ESA replaces Incapacity Benefit and Income Support on the basis of incapacity for work. Most people must undergo a medical that assesses their capacity for work in order to receive ESA. It will be replaced by Universal Credit.

Gender budgeting analysis

Gender budgeting analysis (GBA) is an approach that systematically takes account of how public spending decisions impact on women, men and gender equality. Frequently, the resource allocation process leads to unintended equality impacts, which a more integrated consideration of gender perspectives could avoid.

Household benefit cap

The 'benefit cap' is a limit on the total amount of social security payments people of working age are eligible to receive. The cap applies to the combined total of benefits received within the household.

Housing Benefit

Housing benefit is paid to people on low incomes who rent their homes. Only one partner in couple households can receive housing benefit. It will be replaced by Universal Credit.

Women are disproportionately affected by the changes to housing benefit. Women are 62% of all single claimants in Scotland, of whom 37% have dependent children compared to 3% of single male claimants.

Income Support

Income Support is a means-tested benefit paid to people of working age who are carers, pregnant women and lone parents with a child under 5. Some people 'incapacitated' for work due to disability or sickness can also claim Income Support. It will be replaced by Universal Credit.

Jobseeker's Allowance

Jobseeker's Allowance (JSA) is an unemployment benefit paid to people actively looking for work. Recipients must be of working age, able and available for 'work', and undertake less than 16 hours of paid work a week on average. It will be replaced by Universal Credit.

Local Housing Allowance

Local Housing Allowance is the rate at which housing benefit is set in different areas of the UK, in line with housing costs. It applies to the private rented sector.

Mandatory work activity

The mandatory work activity scheme was introduced as part of the new conditionality regime in 2011. Recipients of Jobseeker's Allowance can be referred by Jobcentre Plus staff to complete unpaid placements of four weeks of up to 30 hours. Those who do not comply face sanctions.

Maternity Allowance

Maternity Allowance is a benefit for self-employed women and women who are in paid employment, or have been recently, but who do not qualify for Statutory Maternity Pay. Women who undertake unpaid work for a self-employed partners may also be eligible.

Passported benefits

Claimants of certain means-tested benefits and tax credits are automatically entitled to certain 'passported benefits', such as free prescriptions and school meals. Many passported benefits will be abolished and merged into Universal Credit. The Scottish Government continues to use the passporting system in assessing entitlement.

Personal Independence Payment

Personal Independence Payment (PIP) is a new benefit paid to people of working age with a long-term condition or disability. It replaces Disability Living Allowance (DLA). Cuts to the mobility and care components of DLA will mean a loss of independence for disabled people and will have a significant impact on disabled women and on women in affected families.

Sanctions and conditionality

The Welfare Reform Act 2012 introduced a tougher sanctions and conditionality regime for benefits claimants. The 'claimant commitment' that lists claimants' individual responsibilities is a core requirement for receipt of Universal Credit. A range of work-related requirements must be met or else sanctions apply.

Sanctions consist of reduced or stopped benefits, for variable or fixed periods. All of these dimensions are subject to much harsher rules under the new regime, leaving people with little or no income. The regime does not take women's experiences and needs into account.

Sure Start Maternity Grants

The Sure Start Maternity Grant is a one-off payment of £500 to pregnant women on low incomes. It has been restricted to a mother's first child under welfare reform. The Sure Start Maternity Grant will be devolved to the Scottish Parliament.

Triple-lock system on state pensions

The 'triple lock' system guarantees pensions rise in line with inflation, earnings or 2.5%, whichever is highest.

Universal Credit

Universal Credit is a single payment to replace Income Support, Jobseeker's Allowance, Employment and Support Allowance, housing benefit, child tax credit and working tax credit. Roll-out began in April 2013 and is now expected to be completed by June 2018.

Work-focussed interviews

Work-focussed interviews were introduced as part of the new conditionality regime in 2011. They are a requirement for some recipients of Universal Credit, in line with the claimant commitment drawn up by Jobcentre Plus staff. Sanctions apply.

Working tax credit

Working tax credit is paid to working age people on low incomes who are in paid employment or are self-employed. Recipients must work a certain number of hours per week, depending on circumstances such as age, health and caring responsibilities. It will be replaced by Universal Credit.

Acknowledgements

The following organisations supported this work with case studies and helpful advice:

Inclusion Scotland

North West Women's Centre

Refugee Women's Strategy Group

One Parent Family Scotland

Engender
1A Haddington Place
Edinburgh
EH7 4AE
0131 558 9596
info@engender.org.uk
www.engender.org.uk
Twitter: @EngenderScot
Facebook: /engender

