

WELFARE REFORM COMMITTEE

WOMEN AND WELFARE INQUIRY

WRITTEN SUBMISSION RECEIVED FROM INCLUSION SCOTLAND

1 Background

- 1.1 Inclusion Scotland is a network of disabled peoples' organisations and individual disabled people. Our main aim is to draw attention to the physical, social, economic, cultural and attitudinal barriers that affect disabled people's everyday lives and to encourage a wider understanding of those issues throughout Scotland.
- 1.2 Inclusion Scotland has carried out extensive consultation with disabled women on various aspects of Welfare Reform and has also carried out some qualitative research on the issue. Our response draws on what disabled women have told us as well as research published by other agencies.

2 “What is your (or your clients) experience of being on benefits or employment support?”

- 2.1 Disabled women tell us that claiming benefits is a degrading experience. Staff and public attitudes towards disabled people are poor. The genuineness of their impairment is queried, the severity of their condition or pain is questioned and staff imply or explicitly state that they must be workshy. In particular disabled women feel that DWP and ATOS staff have become increasingly hostile and inhumane in their attitudes towards disabled people caught up in the ESA assessment process and JSA sanctions regime.
- 2.2 Disabled women's experience of the Scottish Welfare Fund has been more mixed with some positive experiences being reported but the majority of women feeling that they were not treated with dignity and respect. They also believe that the ESA Mandatory Reconsideration regime goes against the principle of natural justice as they are treated as “guilty” and deprived of their benefits until they prove that they are “innocent”, disabled and/or sick.

3 “How has your (or your clients) experience with the benefit system changed in recent years since the introduction of the welfare reforms?”

- 3.1 Disabled women tell us that their experience of the benefits system has changed markedly for the worse in recent years. Previously, though the system was far from perfect, they did feel that they could at least trust DWP staff and often obtain support from them if they experienced a problem.
- 3.2 Disabled women feel that benefit staff have more recently become increasingly unhelpful and arbitrary in their decisions and also much more punitive. Indeed many disabled women are now fearful of dealing with DWP staff because of the fear of sanctions or having their entitlement to DLA or ESA taken away. They also feel that DWP staff are far more distant – both geographically and in attitude.

“The amount withheld from social security claimants under this government’s controversial sanctions regime has soared by 3,000%, new figures show. In 2009/2010, £11 million of JSA was sanctioned. In the year to Sept 2014 £355 million in JSA was stopped” – PCS Union

- 3.3 Disabled women feel that the benefit system forces them to jump through a series of never-ending hoops as they are assessed and re-assessed for various benefits. They suffer a great deal of stress due to the almost constant threat to their ongoing entitlement. This results in a deterioration in their wellbeing, their mental and physical health and often causes varying or progressive conditions to worsen resulting in pain and distress. In particular disabled women in receipt of ESA feel that they are on a treadmill. Those in receipt of DLA fear the transition to PIP because it seems a very similar system.
- 3.4 Quote from disabled woman - ***“I was having terrible anxiety attacks (while waiting to hear about an application). Suffering depression is part of my MS, but I was having anxiety like I had never experienced”***.
- 4 **“Are there any challenges involved in being in receipt of your (your clients) particular benefits?”**
- 4.1 **Yes.** Research commissioned by the Welfare Reform Committee confirms that the impact of the cuts to welfare benefits falls disproportionately on women and disabled people.

“Claimants with health problems or disabilities also lose out badly. Reductions in incapacity benefits are estimated to average £2,000 a year, and some of the same people also face big losses in Disability Living Allowance as well as reductions in other benefits” – “The Cumulative Impact of Welfare Reform on Households in Scotland”: Beatty & Fothergill, Sheffield Hallam University, Feb 2015

- 4.2 Disabled women are also more likely to be Carers (69% of those claiming Carers Allowance are women) or Lone Parents (90% of Lone Parents are women) than disabled men and are thus also more likely to be impacted by benefit changes that affect these groups.
- 4.3 Very recently published research¹ carried out in a deprived area of Scotland points out that ***“the key welfare changes impacting adversely on lone parents were the activation and sanction policies applied when out of work and earlier re-categorisation from carer to employee when seeking work”***. Sanctions for lone parents on JSA have risen from under 200 per month prior to 2008 to 4,700 per month now².

¹ “Redistribution of Social and Societal Risk”, D. Asenova, J. McKendrick, C. McCann and R. Reynolds, Glasgow Caledonian University for JRF, March 2015

² “Who Benefits? An independent inquiry into women and Jobseekers Allowance”, Dr D. Webster, University of Glasgow, Submission to Fawcett Society, July 2014

- 4.4 However disabled women are particularly disadvantaged by some of the benefit cuts –
- In Scotland, over 55% of those in receipt of the Higher Rate Mobility³ component are women. As the DWP are predicting that around half of those in receipt of Higher Rate Mobility will lose it when they are reassessed for PIP then it is likely, over time, to result in more women losing out than men.
 - Over 51% of households affected by the Under Occupation Penalty or Bedroom Tax are headed by a single woman compared to 24% headed by a single man. The majority of these single women were Lone Parents of working age with women aged over 44 most likely to be impacted. Even though the Bedroom Tax has now been fully mitigated in Scotland it caused hardship, anxiety and stress when it was introduced and for nearly a full year thereafter
- 4.5 Recent changes to the Assessment criteria for the Work Capability Assessment discriminate against women. The criteria actually state that men and women should be assessed differently –
- *one indicative “substantial risk” criterion and one high risk diagnosis and either: **male** and **one** personal factor or: **female** and **two** personal factors*
 - *or one high risk diagnosis and either: **male**, personal factor A and **one** other personal factor or: female, personal factor A and **two** other personal factors*
- 4.6 This will result in disabled women being less likely to receive points during the assessment process than men with the same (or similar) conditions. This is also because women are more likely to self-harm and less likely to commit suicide (“high risk”).
- 4.7 This has led the Directors of Public Health in Scotland to call for these new criteria to be reviewed to prevent the risk of women with mental health problems being unable to claim this benefit and the resulting increased risk of poverty for the women and their families.
- 4.8 Disabled women are more likely to manage household budgets than their male partners. The financial loss is therefore more acutely felt by them. It is known, from a great deal of previous research, that women who manage the household budget are more likely to be at risk of domestic violence. However even before the current austerity cuts, disabled women were already at greater risk of domestic violence than their non-disabled peers.
- 4.9 Disabled women disproportionately experience gender based violence; are more susceptible to violence across the life course and are more likely to suffer more severe injuries as a result. Experiences of domestic abuse for disabled women differ to those of non-disabled women because of the double discrimination they face as women and as disabled people⁴.

³ DWP figures as of August 2014.

⁴ Along with other potential intersecting identities, such as age and Lesbian, Bi or Transgender identification.
<http://togetherwecanstopit.org/what-is-domestic-abuse/>

- 4.10 Due to benefit cuts, long delays in assessing claims, punitive sanctions and lengthy mandatory reconsiderations disabled women are experiencing increasingly long periods with inadequate or no means of financial support. As a consequence some disabled women are being forced to turn to prostitution as a source of income⁵. This is even more likely where these women have caring responsibilities and no means to feed their children⁶.
- 4.11 Research shows that mothers in low-income households are prepared to go without food, clothing and warmth in order to protect their children (and partners) from the full impact of an inadequate income. A recent survey conducted by Netmums of 2,000 of their members found that, as a result of reduced incomes, one in five mothers were missing meals so that their children could eat.
- 4.12 There is a similar impact on families with disabled children. A survey conducted by Contact a Family revealed that 83% of parents with disabled children said that they have had to go without meals, whilst around 25% said that their child's health had deteriorated. Two-thirds of parents said that their own health has suffered as a result of cutting back on food and heating⁷.
- 4.13 Although the vast bulk of the benefit cuts fall on those of working age recent research⁸ suggests that older disabled women may have had to take on more responsibilities as a consequence of austerity cuts. For example they may be providing childcare for disabled grandchildren because their son or daughter has been compelled to seek work through the WCA process or JSA conditionality. Or, due to rising entitlement criteria, they may be providing an increased amount of unpaid social care for their partner or their adult disabled sons or daughters.

5 “What would be your priorities for change when certain benefits/elements of employment support are devolved to Scotland?”

- 5.1 The over-riding priority should be that benefits and employment programmes should support disabled women, to reach their full potential and play a full, active and equal role in Scottish community and economic life – rather than punish them for the crime of being disabled and/or a woman.
- 5.2 Achieving the greater inclusion of disabled women would require action across a range of policy areas including social security benefits. For example empowering disabled women to achieve higher levels of employment might require the alignment of benefits policy; social care policy (when PAs arrive to get people out of bed) transport policy (is accessible transport available) and building regulations (are business premises accessible?).
- 5.3 For policy to be effective in addressing an issue, removing a barrier (and avoid creating more), there needs to be an accurate understanding of the nature of that

⁵ See here for example - <http://www.2ndcouncilhouse.co.uk/blog/2013/02/02/disability-and-the-sex-industry/>

⁶ See here for example <http://www.hulldailymail.co.uk/Mums-selling-sex-feed-children-benefit-cuts-hit/story-19650230-detail/story.html>

⁷ “Counting the Costs”, Contact a Family, Nov. 2014

⁸ “Redistribution of Social and Societal Risk”, D. Asenova, J. McKendrick, C. McCann and R. Reynolds, Glasgow Caledonian University for JRF, March 2015

issue/ and what would address or remove it. Inclusion Scotland believes that the people best placed to furnish that information are those who have lived experience of the issues involved.

- 5.4** The Christie Commission stated that a transformative and positive reform of public services in Scotland could only be achieved by “***Working closely with individuals and communities to understand their needs, maximise talents and resources, support self-reliance, and build resilience***”. Therefore any changes being considered to the benefits and employment programmes being devolved to Scotland should be the subject of a co-productive approach that involves disabled women/people at the earliest possible opportunity.
- 5.5** Secondly Rather than taking a ‘safety net’ approach to welfare, the Scottish Government should consider how the devolved benefits could genuinely be used to empower women to be equal and participative citizens. This means recognising that culture and personal relationships, rather than ‘contract and consumption’ are the key to better quality of life and well-being.⁹
- 5.6** At the moment, the UK welfare system is geared to one outcome – placement in the labour market. By making the links between welfare, health, social care, housing and well-being more generally, a devolved welfare system should aim for broader outcomes which recognised the social value of a range of roles within the civic, cultural and social life of Scottish society, including voluntary and care work.

6 Do you have any suggestions of practical improvements that you would like to see when certain benefits/elements of employment support are under Scottish control?

6.1 Practical Improvements:

- i. Review and reduce the number of assessments disabled people are currently required to undertake: i.e. ESA, DLA/PIP, Blue Badge, social care entitlement and support for caring
- ii. There should be no re-assessment for PIP/DLA for people with lifelong or progressive conditions unless they report a substantive, positive change in their condition.
- iii. Sanctions to be the last rather than the first resort for those on Work Choice or Work Programme.
- iv. Genuinely tailor employment support for disabled people to enhance their confidence and skills-base and to assist them in overcoming barriers.
- v. DLA/PIP forms to be sent out on request to those who need them rather than current procedure where a large number of questions are asked – and need to be answered – before a form is sent. This disadvantages women with sensory

⁹⁹ This is the argument Prof. Bill Jordon makes in his 2008 publication: *Welfare and Well-being: Social Value in Public Policy*, Bristol: Policy Press

impairments (deaf or blind or deaf/blind); communication impairments (speech/understanding), learning difficulties and/or mental health issues.

- vi. Increase the amount of Carers Allowance payable to at least the JSA rate and preferably the ESA WRAG rate. Gender split for Carers Allowance – 69% female, 31% male.
- vii. Halt the roll-out of PIP to enable more disabled women to retain their entitlement to the Higher Rate of the Mobility component of DLA.

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