

WELFARE REFORM COMMITTEE

WOMEN AND WELFARE INQUIRY

WRITTEN SUBMISSION RECEIVED FROM PERTSHIRE WOMEN'S AID

1. What has been your (or your clients) experience of the benefit system as a woman? Are there issues that you think affect women and men differently?

As a worker who works with EU Nationals I feel that the benefit system does not consider domestic abuse at all. EU national women are treated differently than non EU nationals so the benefit system affects women differently than men. In my opinion the benefit system violence the human rights.

SINGLE WOMEN: Most of the time when domestic abuse happens, the woman has to leave the house where she used to live with perpetrator due to the domestic abuse. She will have to do it because she will have to protect herself and want to feel safe. In many cases woman were not allowed to work due to the fact of coercing behaviour by their partners so when she leaves she will have to rely on benefits until she can get a job. An EU national woman cannot get Housing Benefits if she claims JSA if she has not been in UK more than 5 years so she will be without the roof over her head because housing does not want to take her on.

WOMEN WITH CHILDREN: Women with children are seen as protective factor to their kids so most of the time she will have to leave the house with her kids to protect herself and her kids. They will have to leave the house where they used to live with the perpetrator. When she leaves she will have to put in single claims for all the benefits such as Child Benefits, Child Tax Credit, Income Support (if she is entitled to), JSA, ESA and etc. All the new changes in welfare reform for EU nationals take longer to deal with the claims. In one particular case it took all the offices to sort all the client benefits up to 8 -9 months. This situation left the women and her kid without any money. Then they starved, then they had to use food banks, the bills weren't paid and they experienced poverty.

Please see attached case study for this question:

Case study for EU country woman who need to put a single claim for Child Benefit and Child Tax Credit after the separation from the perpetrator. She has been living in the UK for 7 years. Lady came to see me due to domestic abuse in mid-2014. She was working as self-employed. During that time the single claim was done over the phone to Child Benefit and Child Tax Credit. The offices closed joint claim which the client had with her ex-partner and opened a new single claim. All information was taken over the phone. The lady should have received the form in 2 weeks. After 2 weeks the form had not arrived, another phone call needed to be made. Around October the form was still not sent, another phone call was made. Eventually she received the form and sent it back to Child Tax Credit and Child Benefit.

CHILD BENEFIT: When I spoke with a few people over the phone from Child Benefit they have stated that the new claim does take up to 26 weeks from the time they have received a new single claim even though the lady was receiving Child Benefit before through the joint claim. EU woman have to fill in another form which

is called B&C International 1 which takes Child Benefit to deal with, up to another 16 weeks. All together EU women has to wait 42 weeks to get back the Child Benefits.

CHILD TAX CREDIT: The EU national lady needed to wait 8 months for Child Tax Credit to decide if she is entitled to those benefits even though she had a joint claim previously with her ex-partner. She needed to pass the test to reside.

DLA: The women's child is disabled and she was receiving DLA for him as well as a joint claim. In mid-2014 I helped her to put a single claim for DLA as well. In September the women told me that her DLA for her son has been stopped. The phone call was made to DLA office. DLA worker could not find women's son or the women details on their system. They advised me to write a letter and ask for explanation.

At that point the lady was not receiving any benefits for her son. She struggled to pay bills and buy food for herself and her son. She needed to use a food bank and borrow money from friends. She has raised massive bills which she is not able to pay. At the moment she is considering to go bankrupt.

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

The clients who I support are EU nationals. The new changes of the welfare reforms affect all the clients I work with. I could say that every time when I need to support women who flee domestic abuse, it is a real battle with each office to get things sorted. Even the women who have been in UK for more than 5 years and who have been working and who are entitled to all the benefits still have to get through the system to provide all the evidence to their right to reside in UK. All the changes to the new welfare reforms leave women to not have access to money so she will starve, then she will have to use food banks, the bills won't be paid and she will experience poverty.

Please see attached case study for this question:

EU national lady came in to see me due to domestic abuse. She has been living in UK just under 5 years. When she came here she was working until she got pregnant. She has a 2 year old son. Due to domestic abuse she separated from her partner. She was not having any money to live on. She was not entitled to apply for income support because she was not living in UK more than 5 years. She applied for JSA. She has received it for only 3 months. She is not entitled to housing benefit so she has massive rent arrears. She is in the threat to be evicted from the house she is living in. Her mental health has deteriorated due to the fact that she is not able to pay any bills.

3. Are there any challenges involved in being in receipt of particular benefits?

Child Benefit: takes up to 42 weeks for EU national women so women cannot show the proof to other agencies which will affect other claims too, such as Housing Benefits.

Income Support: EU nationals are not entitled to receive Income Support if they have children under 5 years old and if they have not been in UK more than 5 years. They are not able to get nursery if the child is under 2 years old. Then they feel stuck because the new welfare reform. The new welfare reform is not family orientated at all.

Housing Benefits: EU Nationals are not entitled to housing benefit if they have not been working 24 hours a week when they are single parent. Non EU nationals have to work only 16 hours a week if they are single parents. EU nationals are not entitled to housing benefit if they are on JSA.

Please see attached case study for this question:

Lady was advised by the police to contact our organisation due to high risk of her and her daughter's safety. She came to see me in 2014. She was in UK just under 5 years. She was working. She was rehoused to the refuge. She wanted to move to different area due to her safety. I contacted another area to apply for the house over there. She was declined housing benefit because she is an EU national. The decision was made on the two roles. Her daughter was not in education yet because she was just under 3 years old. The lady was not earning enough money in the past few months. They have not taken to the consideration the domestic abuse and that she needed to be rehoused to the refuge. I needed to get Citizen Advice Bureau advice to be able to get the message across to housing that the lady is entitled to housing benefit. Eventually the housing office have accepted her right for housing benefit and she was able to move to the area where she felt more safe to live in.

4. What would you change when certain benefits and elements of employment support are devolved to Scotland? Do you have any practical suggestions?

Domestic abuse should be one of the exemptions from new welfare reform because women and their children have a right to live their lives without trauma of the domestic abuse and they have a right to be treated equally in regards to human rights.

Case studies

Case number 1

EU National lady came to live in UK in 2012. She came to UK to work and settle in. She had a job for couple months then she needed to stop working because she got pregnant. She had fled domestic abuse. She had her baby at the beginning of 2013. She lost her job because she could not arrange child care for half a year old baby. At the beginning of 2013 around March she applied for homeless housing and was re-housed due to domestic abuse to temporary accommodation. At the beginning of April 2013 an application for income support was submitted. During that time the transfer Child Benefit and Child Tax credit was done, put a single claim. Lady was not receiving any benefit. She struggles to survive. She wanted to apply for Crisis Grant. At that time Crisis was no longer done by DWP. Lady could apply for Crisis Grant through Scottish Welfare Fund but only if she was in receipt of certain benefits. Lady was not in receipt of any benefits yet then she was not

eligible. She did not have benefit sorted, she did not have money to buy any food, she could only get food parcel.

At the end of April 2013 lady received confirmation from Jobcentre advising that she has been refused Income Support on the grounds that she did not have a child in general education or been in employment while her child has been in the UK. The lady applied for JSA. The letter from Job centre arrived with the confirmation that her online application for JSA went through but they are asking to call Job Centre. Phone call was made and it turned out that lady's application form for Income Support was still active on the system therefore her JSA application didn't go onto main system. At the end of June 2013 the lady received advice that she can apply for Income Support there so she did it. The first payment she received was in July 2013. Her other benefits like Child Benefit and Child tax credit were still not sorted. Eventually her benefits were sorted at the beginning of 2014.

Case number 2

Lady came to UK in 2012 to join her partner at that time. She started to work straight away since she came to UK. She was constantly working till 2014. She flees domestic abuse from her partner. She decided to leave him in 2013. She has managed to be rehoused in 2013. Due to her abusive partner's behaviour like slaking and harassing her where she used to work, she needed to leave the job. She left her job due to her safety in 2014. When she left job she applied to go to college to gain better qualifications. At that time she has managed to get her housing benefit because her daughter was in the education and she was studying as well. Right now she struggles to make a decision what to do next due to her course finishing in June 2015. She would like to still study to increase her skill to get a better job in the future but she might not get housing benefit. She is considering whether to give up college and go to work.

Case number 3

Case study for EU country woman who needed to put in a single claim for Child Benefit and Child Tax Credit after the separation from the perpetrator. She has been living in the UK for 7 years. Lady came to see me due to domestic abuse in mid-2014. She was working as self-employed. During that time the single claim was done over the phone to Child Benefit and Child Tax Credit. The offices closed the joint claim which the client had with her ex-partner and opened a new single claim. All information was taken over the phone. The lady should have received the form in 2 weeks. After 2 weeks the form had not arrived, another phone call needed to be made. Around October the form was still not sent, another phone call was made. Eventually she has received the form and sent it back to Child Tax Credit and Child Benefit.

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Case number 4

Lady was advised by the police to contact our organisation due to high risk of her and her daughter safety. She came to see me in 2014. She was in UK just under 5 years. She was working. She was rehoused to the refuge. She wanted to move to different area due to her safety. I contacted another area to apply for the house over there. She was declined housing benefit because she is EU national. The decision was made on the two roles. Her daughter was not in education yet because she was just under 3 years old. The lady was not earning enough money in the past few months. They have not taken to the consideration the domestic abuse and that she needed to be rehoused to the refuge. I needed to get Citizen Advice Bureau advice to be able to get the message across to housing that the lady is entitled to housing benefit. Eventually the housing office have accepted her right for housing benefit and she was able to move to the area where she felt more safe to live in.

Case number 5

EU national lady came in to see me due to domestic abuse. She has been living in UK just under 5 years. When she came here she was working till she has got pregnant. She has 2 years old son. Due to domestic abuse she separated from her partner. She was not having any money to live on. She was not entitle to apply for income support because she was not living in UK more than 5 years. She applied for JSA. She has received it only for 3 months. She is not entitle to housing benefit there so she has a massive rent arrears. She is in the threat to be evicted from the house she is living in. Her mental health has deteriorated due to the fact that she is not able to pay any bills.

Case number 6

X was referred by her GP to Perthshire Women's Aid at end of October 2014. She has endured physical and emotional abuse for the past 20 years from her husband. She has 3 grown up children, and 2 of these are also physically and emotionally abusive.

X suffers from several health conditions: Carpal Tunnel, Diabetes, Fibromyalgia, hypothyroidism, incontinence and chronic fatigue syndrome. She also suffers from depression. She is on medication for all these conditions including morphine and cocodamol for the pain she suffers. She also has numbness down one leg and walks with a stick. X scored 19 on CAADA risk assessment.

Due to X physical issues, Perthshire Women's Aid had at that time no suitable refuge accommodation which was able to accommodate her disabilities. We supported X to apply for housing and X was happy to be put on the housing list. She did not want temporary accommodation at this time.

In middle of December X was offered a 2 bedroom flat which would be ready in the New Year. Perthshire Women's Aid helped X to apply for Community Care Grant and Housing Benefit for X and her daughter, who would be moving with her.

The tenancy agreement was signed end of December and X received keys. X was advised that she would have 2 weeks free rent for this period.

Beginning of January 2015 Housing Department requested documentation in support of her housing benefit application. X moved into flat on beginning of February. There is no carpets or furniture as yet. She is sleeping in a sleeping bag.

Housing Benefit and Community Care Grant requesting more documentation. This was scanned over end of February.

Notification from Community Care Grant beginning of March saying X application unsuccessful due to X and daughter's earnings. X very distressed and anxious. Housing benefit called in regards to X housing benefit. They have done a home visit and looked in X windows and there was no curtains or carpet and therefore they believe she was not sleeping in the property. Advised that X told Perthshire Women's Aid that she is thinking of giving up the house now that she wasn't awarded the community care grant. Housing Benefit are inviting X in for an interview and if they are satisfied with answers to the questions they will issue housing benefit.

In middle of March X handed keys into council as the stress of having no furniture or carpets and issue with housing benefit taking its toll. X moved back into house with ex-husband.

End of March received phone call from Welfare Fund who want to resolve the issue with carpets and furniture for X so she can live safely without domestic abuse. Welfare Fund have also requested training from PWA so this can never happen again.

X has one month from handing keys in to make decision as to give up the tenancy for good. After discussing with X, she decided to return to flat once carpeted. End of April X received white goods and couch. Carpets laid few days afterwards. X moved into her flat in April 2015.

Meeting also took place with Housing Benefit Section to reinstate claim. This is still ongoing and has proved stressful for X. X is on the verge of handing keys in yet

again if this isn't sorted out soon. Meantime X has to pay full rent and has accrued rent arrears.

Perthshire Women's Aid
29 April 2015