

## WELFARE REFORM COMMITTEE

### WOMEN AND WELFARE INQUIRY

#### WRITTEN SUBMISSION RECEIVED FROM SCVO

##### Summary

SCVO welcomes the opportunity to contribute to this inquiry. Our response covers the following points:

- Our intention is not to repeat the wide range of evidence about the impact of welfare reform on women but we touch on it briefly
- We challenge the pervasive “them and us” narrative about people who are part of the benefits system
- We urge the Committee to consider the wider effects of policy and policy making and how these affect people’s lives and their interaction with the benefits system
- We focus also on the future of welfare in Scotland, the principles which should drive further devolution and some of the practical considerations in the post Smith context.

The Welfare Reform committee is once again taking the lead and investigating the deep and disturbing impact of welfare reform on far too many people in our communities and our society. SCVO believes members have at hand an important opportunity to consider the inquiry in the widest possible context – to consider how devolved policy can work better to ensure greater equality and to look at the ways in which the devolution of new powers to Scotland might be a springboard to more cohesive policy making which better reflects the complexity of our day to day lives.

##### The Impact of Welfare Reform

Welfare reform exacerbates ingrained inequalities across a range of groups – combined with austerity and public service cuts, [women have been deeply affected](#). Yet, gender remains largely absent from policy responses to welfare reform. As outlined by Engender and others, we need to get better at building explicit gender impact analysis into policy making. This applies to the development of planned new powers for Scotland following the Smith Commission report.

There is an increasingly strong evidence base demonstrating the disproportionate impact of welfare reform on women in particular. We expect SCVO members and partners to provide more detail on this, but there are certain aspects we wish to highlight to the Committee:

- [SCVO's own research](#) brought to the fore the experience of women fleeing violence in the home. A Women's Aid manager told us that those she supported faced "...greater pressure to remain in abusive relationships, increased fear to leave and concerns regarding financial security, rehousing into appropriate property and financial effect."<sup>i</sup>
- Lone parents are one of the groups most vulnerable to experiencing poverty – the majority are women. As outlined [by Poverty and Social Exclusion](#)<sup>ii</sup> in a case study, whether in employment or out of work, they have been directly affected by changes to benefit uprating, and the linking of benefits to the Consumer Prices Index and not the Retail Prices Index. [Sanctions](#) are increasingly applied to lone parents with devastating consequences.
- When we take into account the “triple jeopardy” of cuts to public services, benefit cuts and tightening access to social care, the risks of poverty and of women being pushed into dependency on benefits increase significantly. Unpaid carers are being slotted into jobseeker conditionality when loved ones lose disability benefits. This can lead to [carers having to give up work](#).

As outlined by Engender, women have been affected by changes and cuts to tax credits and benefits to the tune of almost £6 billion<sup>iii</sup> – an amount which equals half of what is invested in the NHS in Scotland. Yet, this extremely unequal gender impact has not been reflected in the Scottish Government's work to mitigate the worst effects of welfare reform. Equality impact assessments must be better at understanding and responding to these significant divisions and issues for women.

## Changing the Debate

[SCVO](#) and the wider third sector have long argued that the debate about welfare must change.

[In our response to the Expert Group on Welfare](#), we argued for “*an asset based view of welfare, rather than a focus on processes and systems which in the current scenario, provide only the most basic of safety nets*”. Most of all, the third sector wants to see a move away from a “them” and “us” approach to welfare policy.

This divisive narrative is used (intentionally or not) by almost all political parties. Welfare is not just about getting people into work – and branding them as failures when societal and structural barriers prevent this from happening. **Benefits and wider services must be seen as an investment in people.** The debate about welfare must be about protecting and empowering people to contribute to society and our economy. Sometimes that will be through paid work – sometimes it will be through activism, caring or volunteering. The negative debate about welfare and the resultant policies and approaches only further cement the inequalities outlined in [“A Widening Gap: Women and Welfare Reform” \(2015\)](#).

## Widening the Inquiry – Beyond Welfare Reform

Engender, Close the Gap, the Scottish Refugee Council, Scottish Women's Aid and SCVO use "A Widening Gap" to call on government to use the opportunity of further devolution to make the step change needed to, once and for all, eradicate the ingrained inequalities experienced by many women.

Whilst welfare is the focus of the report (and of this inquiry), it also highlights the impact of other policy areas on women's lives, including those which are currently devolved such as social care, child care, housing and justice.

It is this wider context which we urge the Committee to consider. Our argument is that, currently, [policy is not cohesive or connected enough](#) to tackle the barriers which prevent women from being able to participate in the economy and in our society on an equal basis. Consider the current challenges facing social care – and the failure to fully acknowledge and address the burden this places on families.

As with our [submission to the Health and Sport Committee on the Carers \(Scotland\) Bill](#), SCVO calls on the Welfare Reform Committee to:

*"... consider these wider, contextual issues....to take into account the impact of social care cuts, integration of health and care, Self-Directed Support and welfare reform. These represent an increasingly complex array of policy which can add to the bureaucracy faced by carers, their families and the third sector organisations that support them".<sup>iv</sup>*

Social care does not have the same parity in investment and policy terms as health expenditure. As highlighted by [Carers UK](#) and others, tightening eligibility and cuts to services lead to (mainly) women having to give up work to care with often long term, negative consequences.

Secondly, there is a welcome but sometimes limited debate about investing more deeply in childcare in Scotland.

Investment in childcare is often viewed politically as the panacea to tackling the barriers faced by women. We rarely, if ever, fully debate or explore the type, availability, and accessibility of childcare which families and communities need – for example, [parents of disabled children](#) have called for more home based care and support and after school care to enable them to continue working, to secure employment or to take up learning/training. Nor do we look with any seriousness at ways in which we can combine care and support for older people and children in one place – an approach used in Scandinavian countries<sup>v</sup>. As we see more sandwich carers – especially women - balancing care of a loved one and childcare responsibilities, this is the kind of approach which will could enable families to balance the challenges of paid work and care now and in future.

The [Scottish Women's Budget Group](#) and esteemed economists such as the much missed Ailsa Mackay argue for a different approach to these vital contextual issues – we need to invest in *social infrastructure* for economic growth and wider wellbeing. Social infrastructure includes childcare and social care and both are necessary for a

thriving society and economy. This can positively affect women because they are more likely to be providing unpaid care. Such as an approach [can also have wider benefits](#).

We urge the Committee to focus on these wider challenges and their interaction with the benefits system as part of its inquiry.

## Future Opportunities

The experience of the third sector and its work on the frontline with people affected by welfare reform, along with a strong desire to see a more stable and supportive social security safety net, have been behind a strong call for further welfare powers to be transferred to the Scottish Parliament.

Devolution of disability and carer benefits offers real opportunities to improve the lives of women across Scotland. The opportunity to create employment programmes which specifically target women is one which should not be missed if we are to eradicate the inequalities and challenges being considered by the Committee.

However these powers are taken forward, SCVO calls for the following principles to drive the development and implementation of new welfare and employment powers:

- *Stepping back to develop a “helicopter view” of policies which can tackle gender inequality* –and indeed, wider inequalities affecting other groups. There is a chance to take a more coordinated approach, linking welfare to already devolved areas such as health and social care, housing, and childcare. We must be honest about the extent to which devolution has advanced – or held back – women’s progress in work, society and economically.
- *We must be visionary and shape a more progressive, empowering approach to welfare* in Scotland. Political leadership and drive is necessary if we are to do more than just recreate a slightly friendlier version of the current system.
- *The ability for each individual to achieve, prosper and participate* must be the overarching goal and aim as we take forward negotiation of and implementation of new powers. We must take this opportunity to move as far away as possible from the current punitive and cost cutting approach to welfare. Few politicians are immune from using language which epitomises this approach, and intentionally or not, the Scottish Government commitment to create a more [“positive” sanctions approach](#) perpetuates the myth that people on benefits are undeserving and do not contribute to society or to our economy.
- *We must not create more complexity* for women and their families than they already face. Navigating complex and multiple assessment processes for benefits, care and pass-ported benefits<sup>vi</sup> can add further stress into already stressed lives. There may also be risks of [increased delays, poor administration](#) and of people being lost between two systems.
- Even if there are limited powers devolved, *there would be an opportunity to mark a different path towards achieving greater equality for women*. In a recent submission to a parliamentary debate on human rights, [SCVO](#) argued that current and future

governments must ensure access to a decent standard of living – a key priority within the Scottish National Action Plan on Human Rights (SNAP). We also wish to see a strong emphasis on human dignity and people being treated with respect within the context of further devolution. These were important principles identified by the [Expert Working Group on Welfare](#).

Lastly, we must stop focusing on paid work as the only valued contribution made by people in our society and economy. Unpaid care, delivered by women in the main, is not valued enough and consequently is not effectively supported. The focus within the Carers Bill on enabling carers to have “a life *alongside* caring” illustrates this<sup>vii</sup>. As outlined by the Scottish Women’s Budget Group:

*“For many women, provision of care in the household and more widely constrains their participation in paid employment and reduces their income potential over the lifecycle, leaving them more vulnerable to poverty in old age. All this is well established and accepted as an economic and social reality by government, but it does not yet inform or frame public policy decisions as expressed in the budget.”<sup>viii</sup>*

## **Practical Considerations**

There are practical considerations for the Committee in taking forward in this inquiry and we encourage members to explore these. We expect submissions from a range of our members will cover issues affecting specific benefits and opportunities for creating systems which reverse some of the worst benefit cuts and changes to date. These submissions will also raise concerns about the current draft clauses developed following the Smith Commission.

[A key concern raised by a number of charities](#) is that even with further devolution, the Scottish Government may have little control over other areas of policy which affect poverty and inequality and the experience of women – e.g. employment and equality law. This point is made clearly by [CPAG Scotland](#) in its recent briefing to the Devolved Powers Committee.

There is also a risk that the budgets associated with newly devolved benefits are used to plug increasingly significant spending gaps in areas such as social care. Disability and carer benefits should remain as income benefits which allow families to have choice over how they spend that money to meet the additional costs which can arise as result of disability.

Above all, any changes in relation to these benefits and their links with devolved services could have a profound impact on women’s lives. There must be a clear gender analysis underpinning all work to take forward new powers for the Scottish Parliament. Women must also be part of shaping how these powers are developed and implemented.

## **Conclusion**

We welcome the clear focus on inequality – and specifically, gender inequality - being driven by the Scottish Government and the First Minister; this is evident within the

recently refreshed Economic Strategy.<sup>ix</sup> **A real step change can only happen, however, when inequality becomes the primary purpose of Government driving all action and programmes.**

As the Welfare Reform Committee takes forward this inquiry, we urge its members to connect its work to wider policy areas and activity, and to question Ministers and others on:

- Plans for developing new powers, the work being done to support the Joint Ministerial Committee; wider engagement in relation to the development of the Social Justice Action plan. How can women and the groups affected by welfare reform directly influence this work?
- How we can link new benefit powers for disabled people and carers to devolved strategy and legislation e.g. the new Carers Bill? Will the Government review, in that context, how devolved services work to improve the lives of women – or indeed, if they have the opposite effect?<sup>x</sup>
- How will the Government take forward effective analysis of the gender impact of the planned new powers?
- What plans are in place to ensure more cohesive policy development across portfolios which take account of the specific challenges outlined by Engender and other organisations? How do we ensure effective debate and policy making which takes account of our changing lives, society and demography?

The focus of this inquiry is on women and welfare reform – our hope that this does not discourage a wider examination of the challenges across a range of policy areas at a crucial time in Scotland.

Lynn Williams  
Policy Officer  
Scottish Council for Voluntary Organisations,  
28 April 2015

## **About Us**

The Scottish Council for Voluntary Organisations (SCVO) is the national body representing the third sector. There are over 45,000 voluntary organisations in Scotland involving around 137,000 paid staff and approximately 1.2 million volunteers. The sector manages an income of £4.4 billion.

SCVO works in partnership with the third sector in Scotland to advance our shared values and interests. We have over 1300 members who range from individuals and grassroots groups, to Scotland-wide organisations and intermediary bodies.

As the only inclusive representative umbrella organisation for the sector SCVO:

- has the largest Scotland-wide membership from the sector – our 1300 members include charities, community groups, social enterprises and voluntary organisations of all shapes and sizes
- our governance and membership structures are democratic and accountable - with an elected board and policy committee from the sector, we are managed by the sector, for the sector
- brings together organisations and networks connecting across the whole of Scotland

SCVO works to support people to take voluntary action to help themselves and others, and to bring about social change. Our policy is determined by a policy committee elected by our members.

Further details about SCVO can be found at [www.scvo.org.uk](http://www.scvo.org.uk).

## References

*Scottish Voluntary Sector Statistics 2010*, SCVO

[www.scvo.org.uk/evidencelibrary/Home/ReadResearchItem.aspx?f=asc&rid=1078](http://www.scvo.org.uk/evidencelibrary/Home/ReadResearchItem.aspx?f=asc&rid=1078)

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<sup>i</sup> <http://www.scvo.org.uk/news-campaigns-and-policy/research/third-sector-and-welfare-on-the-frontline/>

<sup>ii</sup> <http://www.poverty.ac.uk/living-poverty/personal-experiences/jennie-single-parent>

<sup>iii</sup> <http://www.engender.org.uk/content/publications/1411-WR-committee-Draft-Budget.pdf>

<sup>iv</sup> SCVO response – Health and Sport Committee call for evidence, Carers (Scotland) Bill.

<sup>v</sup> Scottish welfare policies in an international context, SCVO (2013)

<sup>vi</sup> Carers Scotland – response to Expert Working Group on Welfare 2014

<sup>vii</sup> [http://www.scottish.parliament.uk/S4\\_Bills/Carers%20\(Scotland\)%20Bill/b61s4-introd-pm.pdf](http://www.scottish.parliament.uk/S4_Bills/Carers%20(Scotland)%20Bill/b61s4-introd-pm.pdf)

<sup>viii</sup> <http://www.swbg.org.uk/content/publications/SWBG-response-DB-EBS-2015-16.pdf>

<sup>ix</sup> <http://www.gov.scot/Resource/0047/00472389.pdf>

<sup>x</sup> A Widening Gap: Women and Welfare Reform. Engender et al, April 2015