

## **WELFARE REFORM COMMITTEE**

### **WOMEN AND WELFARE INQUIRY**

#### **WRITTEN SUBMISSION RECEIVED FROM STIRLING AND DISTRICT WOMEN'S AID**

Stirling and District Women's Aid is encouraged to see that the Welfare Committee has already identified the disproportionate impact that the Westminster government's welfare reform agenda is having both on women and lone parents. We are pleased to be provided with the opportunity to respond with some of the issues that our service users have faced.

#### **Welfare Reform**

##### **Benefit Cap**

Large numbers of the women and families who are supported by our service move into temporary accommodation in order to be safe and distanced from abusive partners. This may be refuge accommodation provided by Women's Aid groups or it may be provided by the local authority. Temporary accommodation tends to be extremely expensive as the money is fed back into the cost of running the service, and these families are therefore paid at housing benefit at high rates. For example, the rent charge on our refuge accommodation is £251.08 per week. In part due to this high level of housing benefit, one larger family in our refuge was affected by the benefit cap which affected their quality of life and ability to meet all of their daily needs. Evan Stark noted that women living in abusive relationships live in a climate of coercive control where they are unable to make their choices, including the choice to exercise control over their reproductive health and contraceptive choices. This may explain why Krug (2002) found a correlation between domestic abuse and large families, leaving families fleeing violence at particular risk of hitting the benefit cap and essentially have to pay for their own protection, being penalised for factors that arise as a result of the abuse that they have experienced.

##### **Under-occupancy Charge**

We have also found that women who are affected by domestic abuse are significantly affected by the under-occupancy charge, colloquially known as the bedroom tax. One cumulative effect of this charge has been the creation of policies within local councils not to allocate two bedroom properties to single adults. While this policy makes sense on the surface, our experience shows that this is one of the factors which can leave single women who have left abusive relationships in temporary accommodation for up to three years and significantly limiting their housing options. This is due to a shortage of one bedroom properties within local authority and housing association stocks.

## **Local Housing Allowance**

In 2012, the policy around local housing allowance changed so that individuals aged under 35 can only receive shared accommodation rates, which is significantly less than the private rents on one bedroom flats. In our experience, this has limited the options of single adults who are leaving abusive relationships, who are unable to take the option of private renting rather than waiting extensive periods for social housing. Women who have experienced domestic abuse report significant impacts on their mental health, including depression, anxiety and post-traumatic stress disorder. Other women may develop addictions and other maladaptive coping strategies which make living with others unrealistic. This is particularly significant given that single adults are already extremely difficult to find permanent housing for, and may constitute the most vulnerable of those seeking our assistance, such as those whose children have been removed from our care.

## **Universal Credit**

While universal credit is yet to be piloted in the Stirling area, we have grave concerns about many of the principles behind this particular piece of welfare reform. Women who have experienced domestic abuse may develop difficulties with their mental health due to ongoing trauma; or use addictions as a coping strategy. This can lead to a chaotic lifestyle and difficulties in managing money. The Westminster government has been clear that when universal credit has been rolled out the housing component will be paid directly to the claimant rather than to the local authority. Given the high costs of temporary accommodation, this will result in some claimants fleeing violence being paid extremely high amounts into their bank accounts which they may be unable to manage: in the case of those with addiction issues, this could even result in overdose and loss of life. In addition, women who are living with their abusive partners may have little control over their finances, and may experience financial abuse: having their housing benefit paid directly to the local authority removes the possibility for abusive partners to refuse to pay rent as part of the dynamic of domestic abuse.

Many of the families we work with operate on very tight budgets to ensure that everyone's basic needs are met. It's well acknowledged that it is easier to budget on a low income when there are small amounts of money coming in regularly, and it is therefore unclear why the Westminster government have decided to introduce a monthly rather than a fortnightly payment.

Finally, we are concerned about the possibility of a whole family's universal credit being paid to one householder rather than separately to individual parties. This has the potential to reduce the financial independence of women experiencing domestic abuse, therefore limiting their capacity to get to a place of safety.

## **Response to Questions**

### **What is your clients' experience of being on benefits or employment support?**

Our clients have a wide ranging experience of being on benefits, both positive and negative. We often support women to re-apply for benefits after leaving an abusive situation, and the time delay in receiving benefits can affect their ability to meet their basic needs. However, crisis payments made by the Scottish Welfare Fund can be effective at ameliorating this. Our clients often struggle to survive at current payment levels, and report difficulty meeting their basic needs and the needs of their children.

### **How has your clients' experience with the benefit system changed since the introduction of the welfare reforms?**

We have observed an increase in the number of people who are being sanctioned or having employment support benefits stopped. This may be significant as where individuals are experiencing domestic abuse they can struggle to manage their day to day finances and appointments, perhaps because they are unable to get out of the house to attend a meeting at the jobcentre due to a partner refusing to let them leave. Abusive partners may take control of the mail and not advise the victim that she has an appointment with the jobcentre, or may prevent her from making efforts to apply for work as per her claimant's agreement. A punitive system that has targets to increase sanctions fails to acknowledge the many and complex reasons that someone might not be able to make an appointment.

Women we support who are applying for ESA and PIP report increased difficulties in accessing these benefits through increasingly punitive assessment strategies. Women who have experienced domestic abuse have been in a situation where they have been constantly controlled, and are often therefore unable to assert themselves to challenge bad decisions. This limits their capacity to access the benefits they are entitled to without an advocate, and a system which aims to reduce the amount of people claiming sickness benefits is not best placed to support them to express their views.

We have noted that at least one large family we have had involvement with has hit the benefits cap due to the high prices of rent in the temporary accommodation they were in, and the large amount of benefits they received as a large family.

Significantly, our clients without children, or whose children have been taken into care, have experienced difficulties with their housing options due to the lack of one bedroom properties in social housing and the introduction of the shared accommodation rate to the local housing allowance. This reduces their chances to remain safe from harm and to begin contributing to society as part of their recovery from domestic abuse.

**Are there any challenges in being in receipt of your clients' particular benefits?**

Many women are unaware of the 13 week exemption that they can access from signing on for JSA if they have experienced domestic abuse. This is an excellent piece of policy that allows women time to recover from abusive experiences before beginning to look for work, but needs to be better promoted.

**What be your priorities for change when certain benefits/elements of employment support are devolved to Scotland?**

Ensuring that women and families experiencing domestic abuse are equipped to meet their basic needs, including rapid payments made where circumstances change in a crisis like leaving a partner.

In order for women to be enabled to leave abusive situations it is critical that they have access to financial independence. This means ensuring that where possible people are paid benefits as individuals rather than as couples.

Women who have experienced domestic abuse may develop difficulties with their mental health and addictions due to the extensive trauma in their history, making it difficult for them to manage their finances and budget effectively. We believe that in a civilised society the system should be made easier rather than more difficult for them to manage, and would therefore urge a review of policies like direct payments of housing benefit to the claimant, and monthly payments of benefits.

Ensuring that individuals who are applying for ESA/PIP are well supported through the process, and have access to advocates to help them express their views.

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

Reducing the time delay when women have to apply for income support as newly single parents, as well as making it easier to reapply to tax credits and child benefits as a single parent recently separated from an abusive partner.

Increased promotion of the domestic abuse exemption in JSA.

Ensuring that the benefits cap takes account of the high cost of temporary accommodation, even where that accommodation is not classed as refuge.

Increased provision of advocates for people applying for ESA and PIP

Getting rid of the shared accommodation rate within local housing allowance, and making concerted efforts to increase the building of one bedroom properties to

ensure that women without children are able to access permanent, secure accommodation.

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