

# **Engender submission of evidence to the Scottish Parliament Social Security Committee inquiry on the role of Scottish Social Security in Covid-19 recovery**

14 October 2020

## **1. INTRODUCTION**

Engender is Scotland's feminist policy and advocacy organisation. Our ambition is for a Scotland where women have equal access to power, rights, resources and safety. We work to make visible the impacts of gendered systems which prevent this from being our reality.

The design of the social security and 'welfare' system is one of the key drivers of inequality in the UK and it remains a critical lever available to ensure women have access to an adequate standard of living, equal access to choices and opportunities, and safety and security. Women are twice as likely to rely on social security for all or part of their income than men due to a greater risk of poverty, gendered experiences of the labour market which push them into poorer paid and insecure employment, the impact of men's violence and deeply-ingrained norms around the provision of care and childcare.

Scotland's approach to social security so far has placed huge significance on the need for a human rights-based system with dignity, fairness and equality at its core. This commitment cannot only exist when times are good. While the current devolution settlement and the prospective economic downturn present unavoidable challenges to this nascent system, the need to do more is also inescapable. Otherwise, the impacts of this crisis will fall most heavily on women and other marginalised groups including disabled people, BME people and the young.

In this response we aim to set out the ways in which women's experiences of poverty and inequality have been impacted by the Covid-19 pandemic in Scotland and the national response to it. Specifically, we also recommend:

- The Scottish Government begin consultation on proposals for Carers Assistance as soon as possible and that there be a commitment to exploring other forms of additional support for unpaid carers in the longer term.

- Exploring options for a form of dedicated entitlement to support women leaving an abusive partner.
- That the review of the Scottish Child Payment (SCP) in the next parliament be gender-sensitive.
- That the Scottish Government maintain pressure on the necessary collaboration with DWP needed to expand the SCP to children and young people over the age of six and the introduction of separate payments of UC.

Additionally, we urge the Committee to consider as part of its inquiry the need to take a gendered approach to recovery, including the current and future role of social security in meeting women's distinct needs.

## 2. COVID-19 AND INEQUALITY IN SCOTLAND

Despite some of the early commentary about the virus, it is obvious that the coronavirus pandemic is not 'a great leveller,' and that it has both shone a light on pre-existing and deep-rooted gendered inequalities and served to embed them further. Although we have seen some welcome and necessary measures at UK level (such as the small increase in the Universal Credit (UC) standard allowance) and at Scottish level (the additional payment of Carers Allowance in June 2020, for example) it is already clear that these do not comprise an adequate income.

Data shows that there were 1,221,645 new starts to UC<sup>1</sup> in April 2020 and that while rates of applications fell back closer to 'normal' levels over summer, this is before the end of the UK Government's Job Retention scheme and the introduction of a less generous replacement.<sup>2</sup> Young women and BME women's employment is heavily concentrated in the most at risk sectors.<sup>3</sup> Migrant women and those with no recourse to public funds are another group denied even the limited protection from destitution that UC provides.

By May 2020 4,239,779 households were reliant on UC.<sup>4</sup> Household claims for Universal Credit in Scotland increased from an average of 20,000 per month in 2019 to over 110,000 between 1 March and 7 April.<sup>5</sup> The average amounts paid to households receiving Universal

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<sup>1</sup> A starter to Universal Credit is defined as an individual who has completed the Universal Credit claim process and accepted their Claimant Commitment. The headline figure for starts includes all successful claims made for Universal Credit.

<sup>2</sup> UK Government stat-xplore (2020) Starts to Universal Credit. Available at: [https://stat-xplore.dwp.gov.uk/webapi/openinfo?id=UC\\_Starts](https://stat-xplore.dwp.gov.uk/webapi/openinfo?id=UC_Starts).

<sup>3</sup> Close the Gap (2020) Disproportionate disruption: The impact of COVID-19 on women's labour market equality. Available at: <https://www.closesthegap.org.uk/content/resources/Disproportionate-Disruption---The-impact-of-COVID-19-on-womens-labour-market-equality.pdf>.

<sup>4</sup> UK Government stat-xplore (2020) Households on Universal Credit. Available at: [https://stat-xplore.dwp.gov.uk/webapi/openinfo?id=UC\\_Households](https://stat-xplore.dwp.gov.uk/webapi/openinfo?id=UC_Households).

<sup>5</sup> Scottish Government (2020) More than 110,000 Universal Credit claims since coronavirus outbreak. Available at: <https://www.gov.scot/news/additional-110-000-universal-credit-claims-since-coronavirusoutbreak/>.

Credit increased by around £1,000 a year.<sup>6</sup> Research from CPAG shows that a family with two children with no paid work and relying on social security is currently left with an income 20% below the poverty line.<sup>7</sup>

## Women and Covid-19

The pandemic has had a number of compounding impacts on women that should be of concern to the Committee. Women are more likely to work in sectors exposed to redundancies, such as tourism and hospitality.<sup>8</sup> At the same time, women are also more likely to be employed in frontline roles (77%)<sup>9</sup> where their exposure to the disease is higher such as health, education and supermarket retail. Yet women are also more likely to work in roles that are ineligible for statutory sick pay, because they were in low paid, part-time work in order to balance this with care and childcare roles.<sup>10</sup>

In June 2020, Engender published a report which examined the impacts of the national response to the pandemic on women's provision of unpaid care, childcare and domestic labour. The evidence is clear that school closures and a lack of access to paid and informal childcare were nudging women towards quitting their jobs or reducing their hours, as well as compounding women's stress and anxiety. This likely detachment from the labour market will affect household income, and intrahousehold allocation of resources. It is also an economic issue, as we estimate that the loss of two hours of earnings per day for mothers with dependent children would equate to £15,082,320 lost output per day in Scotland.<sup>11</sup> This figure will only increase once women exhaust the self-management options of using time off in lieu (TOIL) or annual leave to fill the gaps.

Many women have expressed to Engender their concerns about increased care and childcare and the impact this may have on their ability to remain in paid work during future restrictions. While schools have currently returned, it remains unclear how recurrent periods of isolation and possible further geographic restrictions could be managed.

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<sup>6</sup> Standard Life Foundation (2020) Emerging From Lockdown: Key Findings from the 3rd Coronavirus Financial Impact Tracker Survey. Available at:

[https://www.standardlifefoundation.org.uk/\\_\\_data/assets/pdf\\_file/0022/61852/Emerging-From-Lockdown.pdf](https://www.standardlifefoundation.org.uk/__data/assets/pdf_file/0022/61852/Emerging-From-Lockdown.pdf).

<sup>7</sup> CPAG and Church of England (2020) Poverty in the Pandemic: The impact of coronavirus on low-income families and children. Available at: <https://cpag.org.uk/sites/default/files/files/policypost/Poverty-in-the-pandemic.pdf>.

<sup>8</sup> Scottish Government (2020) COVID-19: Framework for Decision Making Supporting Evidence Paper. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/research-and-analysis/2020/05/covid-19-framework-for-decision-making---supporting-evidence/documents/covid-19-framework-for-decision-making-supporting-evidence-paper2/covid-19-framework-for-decision-making-supporting-evidence-paper2/govscot%3Adocument/covid-19-framework-decision-making-supporting-evidence-paper.pdf>.

<sup>9</sup> Women's Budget Group (2020) Crises Collide: Women and Covid-19. Available at: <https://wbg.org.uk/analysis/uk-policy-briefings/crises-collide-women-and-covid-19/>.

<sup>10</sup> Ibid.

<sup>11</sup> Engender (2020) Gender and Unpaid Work. Available at:

[https://www.engender.org.uk/content/publications/1594974358\\_Gender--unpaid-work---the-impact-of-Covid-19-on-womens-caring-roles.pdf](https://www.engender.org.uk/content/publications/1594974358_Gender--unpaid-work---the-impact-of-Covid-19-on-womens-caring-roles.pdf).

Covid-19 has also seen the provision of care displaced from services onto friends and family members. Research by Glasgow Disability Alliance and Inclusion Scotland has found that that social care packages have been reduced and stopped while social care providers respond to the coronavirus pandemic.<sup>12</sup> The ALLIANCE highlights instances where Health and Social Care Partnerships increased their eligibility criteria for social care, making it harder to access.<sup>13</sup> As many as 39% of unpaid carers are providing more care due to local services reducing or closing as a result of Covid-19.<sup>14</sup> Survey data published for Carers Week 2020 suggests that there are now as many as 1.1 million unpaid carers in Scotland, of which 61% are women.<sup>15</sup> This is an increase of 392,000 since the start of the crisis, with 78% of carers having to provide more care than they were prior to the coronavirus outbreak.

## Women and Poverty

Poverty is a highly gendered phenomenon, and the UK Government's 'welfare reform' programme has exacerbated this.<sup>16</sup> By 2021-22, 59% of the cumulative social security cuts will have come from women's purses.<sup>17</sup> The design of social security in Scotland and the UK has profound implications for women's capacity to be in paid work and women are more likely to receive UC while in employment.<sup>18</sup> Women are over-represented amongst those who have been impacted by the benefit cap which extends conditionality to households that are unable to undertake paid work, including lone parents with very young children. Collectively these elements of UC privilege a very a narrow conception of 'work' which focuses on labour market participation and ignores the vast quantity of unpaid work carried out by women.

The design of the 'welfare' system further defines women's experiences of poverty itself, for example the existence of the two-child limit, the single household UC payment and the low rate and narrow eligibility of carers allowance.<sup>19</sup> CPAG and the Church of England have claimed that an additional 60,000 families could be affected by the two-child limit; the vast, vast majority will be mothers.<sup>20</sup> The very idea that women can predict their life-long

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<sup>12</sup> Glasgow Disability Alliance (2020) GDA's Covid-resilience engagement and response: Interim report. Glasgow Disability Alliance.

<sup>13</sup> The ALLIANCE (2020) Response to the Equalities and Human Rights Committee inquiry on the impact of Covid-19 pandemic on equalities and human rights.

<sup>14</sup> Carers UK (2020) Carers Week 2020 Research Report.

<sup>15</sup> Ibid.

<sup>16</sup> UK Government (2019) National Statistics Households below average income: 1994/95 to 2017/18.

<sup>17</sup> WBG (2018) Social Security Briefing. Available at: <https://bit.ly/2CzJ0vv>.

<sup>18</sup> UK Government stat-xplore (2020) People on Universal Credit: | Table: Table 3 - Employment Status by Gender. Accessed 7 October 2020. Available at: <https://stat-xplore.dwp.gov.uk/webapi/jsf/tableView/tableView.xhtml>.

<sup>19</sup> Engender (2016) Gender Matters in Social Security: Individual Payments of Universal Credit. Available at: <https://www.engender.org.uk/content/publications/Gender-matters-in-social-security---individual-payments-of-universal-credit.pdf>.

<sup>20</sup> Sefton, T, Monk-Whinstanley, R and Howes, S (2020) No one knows what the future can hold. Available at: <https://cpag.org.uk/sites/default/files/files/policypost/No-one-knows-what-the-future-can-hold-FINAL.pdf>.

circumstances when considering the size of their families has always been without credit, but the pandemic has clearly shown its impossibility.

With 94% of parent/carer responses to CPAG's The Cost of Learning in Lockdown: Family Experiences of School Closures survey coming from women compared to 5.5% of men, statistical evidence backs up the ways women describe the distribution of roles in their homes at this time.<sup>21</sup> The Scottish Government will need to take significant action to address women's poverty and wellbeing if it hopes to meet the child poverty targets set out in the Child Poverty (Scotland) Act 2017.<sup>22</sup>

With 49% of households with dependent children in Scotland in the two most serious categories of financial stress according to the Standard Life Foundation's tracker,<sup>23</sup> it now appears inevitable that many more women will continue to be exposed to these harms and see their rights and physical and mental wellbeing undermined. Research shows that women commonly act as 'poverty managers' in the household, going without basic necessities so that others can have. Many will not have anticipated needing to access the social security system and will have families of more than two children with previous outgoings that rest far above the benefit cap level. Many will not have planned for the five-week-wait. Many will be faced with the prospect of conditionality measures and sanctions (although these have been temporarily relaxed).

### 3. THE ROLE OF SCOTTISH SOCIAL SECURITY

Social Security in Scotland is underpinned by the principles of the Social Security (Scotland) Act 2018, including dignity, fairness and equality.<sup>24</sup> These principles are not suspended because of increased demand or need of its services. The commitment to human rights embedded into the system must also mean compliance with the principles of non-regression in support available through it, as well as a commitment to deliver adequacy and accessibility, if it is to act as an appropriate 'safety net'.<sup>25</sup>

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<sup>21</sup> Child Poverty Action Group (2020) The Cost of Learning in Lockdown: family experiences of school closures. Available at: <https://cpag.org.uk/policy-and-campaigns/report/cost-learning-lockdown-family-experiences-school-closures>.

<sup>22</sup> Scottish Government (2020) Tackling Child Poverty Delivery Plan Second year progress report 2019-20. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2020/08/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20/documents/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20/govscot%3Adocument/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20.pdf>.

<sup>23</sup> Standard Life Foundation (2020) Emerging From Lockdown: Key Findings from the 3rd Coronavirus Financial Impact Tracker Survey. Available at: [https://www.standardlifefoundation.org.uk/\\_\\_data/assets/pdf\\_file/0022/61852/Emerging-From-Lockdown.pdf](https://www.standardlifefoundation.org.uk/__data/assets/pdf_file/0022/61852/Emerging-From-Lockdown.pdf).

<sup>24</sup> Social Security (Scotland) Act 2018, section 1. Available at: <https://www.legislation.gov.uk/asp/2018/9/section/1/enacted>.

<sup>25</sup> Scottish Human Rights Commission (2020) Equalities and Human Rights Committee, Inquiry COVID-19. Available at: <https://www.scottishhumanrights.com/media/2063/covid-19-ehric-submission.pdf>.

It is impossible to discuss the impacts of a recession on women's incomes and security without acknowledging that aspects of the UK 'welfare' system must be challenged at source, such as the single household payment and the two-child limit. The UK Government's temporary increase to the UC standard allowance is welcome. However, the payments made to individuals and households still fall far below that needed for an adequate standard of living. The temporary payment does not compensate for increasing inadequacy caused by five years of benefit freeze, and the implementation of the benefit cap, which is a policy that disproportionately affects women. Additionally, the UK Government has confirmed that it has no plans to suspend the policy to provide support for a maximum of two children, nor the Initial Assessment Period for Universal Credit (the 'five week wait').<sup>26</sup> These latter two decisions will continue to have real consequences for women, particularly those living with an abusive partner and considering the costs of leaving for their own and their children's safety.

The Committee must equally be aware that increased demand for Universal Credit means increased demand for Scottish Social Security. Women are currently 88% of applicants for devolved direct-application social security payments in Scotland.<sup>27</sup> This is unsurprising given the predominance of Best Start payments in the benefits currently on stream, but should also make clear the need for a gendered approach to assessing the role of Scottish social security.

Social security is a vitally important lever but clearly it is not the only one available to Scottish Government. Devolved competences and policies and programmes should be considered holistically to ensure they are responding to the distinct needs of women. This includes commitments such as the expansion of childcare to 1140 hours, which was paused at the start of the crisis.<sup>28</sup> Without sufficient, flexible and quality childcare, women's ability to remain in and find paid employment will be reduced. It is also vital that the review of social care takes into account the ability of unpaid carers both financially and mentally to undertake unpaid care within the current available support. While these are not policy matters specifically for the Committee's inquiry, it is important that the availability of sufficient support for these roles is not divorced from questions about types and levels of social security.

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<sup>26</sup> Correspondence between Will Quince MP Minister for Welfare Delivery and Bob Doris MSP Convenor Social Security Committee, 11 June 2020. Available at: [https://www.parliament.scot/S5\\_Social\\_Security/General%20Documents/20200611\\_MFWD\\_to\\_Convenor\\_UC\\_and\\_Covid19.pdf](https://www.parliament.scot/S5_Social_Security/General%20Documents/20200611_MFWD_to_Convenor_UC_and_Covid19.pdf).

<sup>27</sup> Social Security Scotland (2020) Client diversity and equalities analysis to May 2020. Available at: <https://www.gov.scot/publications/social-security-scotland-client-diversity-and-equalities-analysis-to-may-2020/>.

<sup>28</sup> Scottish Government (2020) Early Learning and Childcare Covid-19 Update No. 1 – 7 April 2020. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/correspondence/2019/03/early-learning-and-childcare-elc-expansion-monthly-updates/documents/elc-expansion-programme-update-april-2020/elc-expansion-programme-update-april-2020/govscot%3Adocument/ELC%2BCovid-19%2BUpdate%2B-%2B001%2B-%2B2020APR7.pdf>.

With plans for childcare expansion and the current social care review underway, now is the time to consider investment in job creation and expansion of this sector. This would create economic opportunities for women who are more likely to be employed in this sector and also enable women to undertake paid work elsewhere, potentially attenuating some of the demand for social security.

Similarly, Scotland's variation in approach to the public health management of this crisis must include difficult choices about closures and isolation that are not always matched by capacity to respond through social security protections. The availability of new forms of payment and / or availability of crisis grants to support those most at risk of exposure to the UK 'welfare system' should play a vital role in these decisions. We therefore welcome the recent announcement of additional funds for people on low incomes required to self-isolate administered through the Scottish Welfare Fund.<sup>29</sup> Similarly, with 81% of carers reporting spending more during the coronavirus outbreak the additional payment of the Carer's Allowance Supplement must be welcomed. However, any additional payment must be more than ad hoc and offer both certainty to individuals and be an adequate response to recipients' well-evidenced needs.

We would also reflect that seeking to avoid additional spend on Social Security Scotland may not be the correct approach. If we are truly to consider social security an investment in the people of Scotland<sup>30</sup> we must also see spend at this critical moment as a key driver of our economic and social recovery. Social security creates demand in local economies and enables the building of community wealth. More than that, long-term benefits such as children's and women's health and wellbeing should be included in any assessment of cost and benefit.

We also welcome the announcement at the beginning of the Covid-19 response that there would be an increase from £35.5m to £80.5m of the Scottish Welfare Fund and an amended process. This would make it easier to get more than three payments per year as well as providing increased flexibility to support people in financial crisis, including workers in the so-called 'gig-economy'.<sup>31</sup> However, since then it has become clear that administration of the welfare fund is providing uneven support. As early as March 2020 the SWF had seen a more than a 50% increase from the previous year in crisis grant applications. Yet while Crisis Grants have increased, both applications and spending on Community Care Grants fell over lockdown, resulting in just 15% of the available budget being spent over the quarter.<sup>32</sup>

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<sup>29</sup> Scottish Government (2020) New grant for those self-isolating. Available at: <https://www.gov.scot/news/new-grant-for-those-self-isolating/>.

<sup>30</sup> Scottish Government (2019) Social security: benefit take-up strategy. Available at: <https://www.gov.scot/publications/social-security-scotland-act-2019-benefit-take-up-strategy-october-2019/pages/2/>.

<sup>31</sup> Poverty and Inequality Commission (2020) The role of the Scottish Welfare Fund during the COVID-19 pandemic. Available at: <https://povertyinequality.scot/wp-content/uploads/2020/08/Scottish-Welfare-Fund-briefing-.pdf>.

<sup>32</sup> Ibid.

Engender believes that the SWF could be expanded and utilised to target forms of bridging support, for example to smooth the transition onto UC and other benefits where disruption is due to particular circumstances. People leaving abusive partners are currently one of the groups most likely to utilise the SWF, but there is a lack of specific information for local authorities on meeting their needs within the current SWF Guidance.<sup>33</sup>

## 4. MEETING SPECIFIC NEEDS OF UNPAID CARERS

We would urge the Committee to make specific consideration of particular groups whose needs are not being met by existing policy. One such group is unpaid carers, a majority of which are women. Currently 69% of Carer's Allowance recipients are women<sup>34</sup> and 60% of applicants for the Young Carers Grant are female.<sup>35</sup> Over half (55%) of people entitled to Personal Independence Payment in Scotland are women.<sup>36</sup> We have also seen a significant fall in PIP assessments at the start of the pandemic,<sup>37</sup> something that will not only mean disabled women's income is reduced, but also potentially exclude their carers from receiving Carer's Allowance. 69% of recipients of Carer's Allowance are women and 36% of CA claimants are entitled to CA but do not receive a CA payment.<sup>38</sup>

Support for unpaid carers has been limited to the additional payment of the June Carer's Allowance Supplement in Scotland, which provided an additional £230.10 to carers in receipt of the Allowance at a cost of £19 million to the Scottish Government.<sup>39</sup> No such payment

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<sup>33</sup> Scottish Government (2019) Scottish Welfare Fund Statutory Guidance May 2019. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/advice-and-guidance/2019/05/scottish-welfare-fund-statutory-guidance-2019/documents/scottish-welfare-fund-statutory-guidance-2019/scottish-welfare-fund-statutory-guidance-2019/govscot%3Adocument/scottish-welfare-fund-statutory-guidance-2019.pdf>.

<sup>34</sup> Social Security Scotland (2020) Client diversity and equalities analysis to May 2020. Available at: <https://www.gov.scot/publications/social-security-scotland-client-diversity-and-equalities-analysis-to-may-2020/>.

<sup>35</sup> Scottish Government (2020) Summary statistics for Carer's Allowance at February 2020 and Carer's Allowance Supplement, April eligibility date 2020. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2020/08/carers-allowance-at-february-2020-and-carers-allowance-supplement-to-april-eligibility-date-2020-statistics2/documents/carers-allowance-at-february-2020-and-carers-allowance-supplement-to-april-2020---statistics/carers-allowance-at-february-2020-and-carers-allowance-supplement-to-april-2020---statistics/govscot%3Adocument/CA%2Bto%2BFeb%2B2020%2Band%2BCAS%2Bto%2BApr%2B2020.pdf>.

<sup>36</sup> Scottish Government (2020) Summary statistics for Personal Independence Payment at July 2020. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2020/09/personal-independence-payment-at-july-2020-summary-statistics/documents/personal-independence-payment-at-july-2020-summary-statistics/personal-independence-payment-at-july-2020-summary-statistics/govscot%3Adocument/Draft%2B-%2BPIP%2BSeptember%2B2020%2Bv7%2B-%2Bwebsite%2Bcopy.pdf>.

<sup>37</sup> UK Government (2020) Personal Independence Payment: Official Statistics to April 2020. Available at: <https://www.gov.uk/government/publications/personal-independence-payment-april-2013-to-april-2020/personal-independence-payment-official-statistics-to-april-2020>.

<sup>38</sup> Scottish Government (2020) Social Security Scotland Equality, Poverty and Social Security Update September 2020. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2020/09/social-security-for-scotland-update-september-2020/documents/social-security-for-scotland-update-september-2020/social-security-for-scotland-update-september-2020/govscot%3Adocument/Social%2Bsecurity%2Bfor%2BScotland%2B-%2BAug%2B2020.pdf>.

<sup>39</sup> Scottish Fiscal Commission (2020) Supplementary Costings: Coronavirus (Scotland)(No. 2) Bill – May 2020. Available at:

has yet been confirmed for winter 2020 with the eligibility cut off for the Supplement on 12 October 2020. Given the intensification of unpaid carers' roles and the increase in numbers of those providing care for older and disabled people, we would expect many more carers to be eligible for the Supplement this winter than over summer. We therefore urge the Scottish Government to consider introducing a retrospective additional payment on the basis of eligibility at October 2020.

However, even if additional payment is made this winter the Carer's Allowance and Carer's Allowance Supplement fall far beneath even the UC standard allowance for over 25s and well below the Real Living Wage. If we are truly to value the contribution of unpaid carers to our society and our economy there is a further need to consider mechanisms that can ensure better economic security and wellbeing for all carers. In the long term, Engender advocates for an income equivalent to the Real Living Wage, which properly recognises care's social value and the effect on carers' lives of suspending or restricting their paid work in order to care for disabled and older people.

The Scottish Government has committed to introducing new assistance for carers as part of the Social Security Act,<sup>40</sup> and yet proposals for its introduction have not yet materialised, though the Cabinet Secretary has indicated a consultation in 2021.<sup>41</sup> We would urge the consultation on Carers Assistance to begin as soon as is possible to enable complexities with tax and other benefits to be negotiated with DWP.<sup>42</sup> The Scottish Government has commissioned qualitative research with carers which should include additional information on experience of providing care during lockdown to inform next steps.<sup>43</sup>

While periods of isolation and restriction are ongoing, those who provide care for people who are shielding and those who combine earning and care may need specific advice and access to additional support. Guidance for unpaid carers struggling with extra costs currently directs them to the Scottish Welfare Fund.<sup>44</sup> Guidance on breaks in care without affecting eligibility should include the need to self-isolate and consider that this may not be

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[https://www.parliament.scot/S5\\_Social\\_Security/General%20Documents/20200511\\_SFC\\_to\\_Convener\\_supplementary\\_publication\\_coronavirus\\_bill.pdf](https://www.parliament.scot/S5_Social_Security/General%20Documents/20200511_SFC_to_Convener_supplementary_publication_coronavirus_bill.pdf).

<sup>40</sup> Social Security (Scotland) Act 2018 section 28. Available at:

<https://www.legislation.gov.uk/asp/2018/9/section/28/enacted>.

<sup>41</sup> Scottish Parliament: Official Report, The Cabinet Secretary for Social Security and Older People (Shirley-Anne Somerville) 8 January 2020. Available at:

<https://www.parliament.scot/parliamentarybusiness/report.aspx?r=12446&i=112493&c=2228371&s=Carer%20Assistance>.

<sup>42</sup> Ibid.

<sup>43</sup> Scottish Government (2020) Tackling Child Poverty Delivery Plan Second year progress report 2019-20. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2020/08/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20/documents/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20/govscot%3Adocument/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20.pdf>.

<sup>44</sup> Scottish Government (2020) Coronavirus (COVID-19): advice for unpaid carers August 2020. Available at:

<https://www.gov.scot/publications/coronavirus-covid-19-advice-for-unpaid-carers/pages/financial-support/>.

compatible with current rules enabling care to continue remotely depending on the needs of both the carer and individual being cared for.<sup>45</sup>

## 5. MEETING SPECIFIC NEEDS OF VICTIM-SURVIVORS OF DOMESTIC ABUSE

The impact of lockdown for women who experience domestic abuse and for violence against women services has been a well noted concern for both the women's sector, the Scottish Government and MSPs since the early days of the pandemic.<sup>46</sup> Scottish Women's Aid have reported survey results from local services which show that 22 of 30 local women's aid services reported increased or changing demand over the course of lockdown.<sup>47</sup> Demand for refuge accommodation already significantly exceeded availability before the pandemic, but SWA also reported difficulties due to restrictions on use of communal accommodation as well as limits on women who can leave refuge accommodation and move into new homes.

Current 'welfare' and social security policy fails to meet victim-survivors' needs and undermines their rights by enabling perpetrators to more easily misuse and control resources.<sup>48</sup> Women also report the ways in which it places them in an impossible choice between poverty for them and their children or remaining with a perpetrator and continuing abuse. Restricted access to bank accounts, the five-week wait for support, the two-child limit and the risk of notification of a new claim before they have left are all repeatedly raised by women as reasons to remain or return to an unsafe home.<sup>49</sup>

We would urge the Scottish Government to support exploring options for a dedicated support fund or entitlements with clear guidance and capable of delivering short-term recurring payments to support women leaving an abusive partner. Young women and men who are leaving their family home as a result of sexual abuse should also be eligible. Critically, such a payment should bridge the gap between leaving and the first payment of a UC payment without placing an undue burden on women to 'prove' their eligibility. While it is likely that women would currently be able to access crisis funds in this situation under the existing SWF guidance or acquire new debts through a budgeting advance loan, a specific stream or entitlement could offer stronger assurances to women and violence against women services across Scotland.

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<sup>45</sup> UK Government (2020) Carer's Allowance. Available at: <https://www.gov.uk/carers-allowance>.

<sup>46</sup> Engender (2020) Women and COVID-19. Available at: <https://www.engender.org.uk/content/publications/Engender-Briefing--Women-and-COVID-19.pdf>.

<sup>47</sup> Scottish Women's Aid (2020) Crisis and Resilience: the impact of a global pandemic on domestic abuse survivors and service providers in Scotland. Available at: <https://womensaid.scot/wp-content/uploads/2020/09/SWA-COVID-Report.pdf>.

<sup>48</sup> Women's Budget Group (2019) Benefits or barriers? Making social security work for survivors of violence and abuse across the UK's four nations. Available at: <https://wbg.org.uk/wp-content/uploads/2019/06/Benefits-or-barriers-4-nations-report.pdf>.

<sup>49</sup> CPAG Early Warning System (2019) Social Security and Domestic Abuse. Available at: <https://cpag.org.uk/welfare-rights/resources/article/social-security-and-domestic-abuse>.

Alternatively, we would encourage the development of a new national entitlement to fill this short term but critical gap through Social Security Scotland. This approach may mitigate the reported lack of awareness of the Fund among those who need assistance.<sup>50</sup> We would also recommend aligning any new entitlement with Discretionary Housing Payments and the powers of the new Domestic Abuse (Protection) (Scotland) Bill.

This new payment would clearly not address the fundamental flaws in UC and we continue to call on the Scottish Government and Scottish Parliament to deliver the commitment to implementing separate payments of the UC award, as well as maintaining pressure to address the benefit cap and two-child limit.

## 6. MEETING SPECIFIC NEEDS IN THE SCOTTISH CHILD PAYMENT

The Scottish Government has committed to reviewing the Scottish Child Payment in the next parliament and we would strongly urge that review to be gender-sensitive. The understandable decision to implement the payment as quickly as possible has limited the scope for a gender analysis to underpin the design of the payment, for example by introducing the payment as a (top up) of UC. This will exclude families who are not eligible for UC, in some cases because of the interaction between the benefit cap and two-child limit. This approach also mandates reliance on DWP systems to ensure data access which could have been circumnavigated if SCP had been introduced as a new Scottish entitlement with direct application.

While we recognise the unprecedented nature of the competing demands on DWP resources at the present time, we also strongly urge the Scottish Government to maintain pressure on the necessary collaboration needed to expand the SCP to children and young people over the age of six as well as the now much waylaid introduction of separate payments of UC. These are measures that will each vastly improve the circumstances of women and their dependent children, and cannot afford to be paused indefinitely.

## 7. CONCLUSION

Engender is acutely aware of the scale of impact the Covid-19 pandemic presents to women and to inequality in Scotland and we do not underestimate the challenges of meeting the various demands this will place on Scottish and UK public services. However, we are strongly of the view that the principles of Scottish social security require it to build on existing commitments to meet new and expanding needs. While we are concerned about the adequacy of the system as a whole to respond to the huge and complex dangers to women's

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<sup>50</sup> Poverty and Inequality Commission (2020) The role of the Scottish Welfare Fund during the COVID-19 pandemic. Available at: <https://povertyinequality.scot/wp-content/uploads/2020/08/Scottish-Welfare-Fund-briefing-.pdf>.

equality and risk of poverty, there are specific groups for whom there is evidence of building need and opportunity for policy-makers to react in the more immediate term.

We have specifically recommended actions within social security that would help women with children, carers and women trying to leave an abusive partner, however this does not mean that these are the only groups of concern. We consider it vital that gendered approaches to support for disabled women, BME women and younger and older women are part of the ongoing response both from Social Security and wider economic and social recovery policy.

### **FOR FURTHER INFORMATION**

Contact: Eilidh Dickson, Policy and Parliamentary Manager, Engender

Email: [eilidh.dickson@engender.org.uk](mailto:eilidh.dickson@engender.org.uk)

### **ABOUT US**

Engender is a membership organisation working on feminist agendas in Scotland and Europe, to increase women's power and influence and to make visible the impact of sexism on women, men and society. We provide support to individuals, organisations and institutions who seek to achieve gender equality and justice.