

GENDER AND 'WELFARE REFORM' IN SCOTLAND: A JOINT POSITION PAPER



Engender, Close the Gap, Scottish Women's Aid, Scottish Women's Convention, Zero Tolerance, and Scottish Refugee Council work across a broad range of issues towards women's equality. We work on women's political equality, women's economic equality, on enabling women to speak to government, on violence against women, and with refugee and asylum-seeking women. Over the last year, in all of the varied contexts in which we work, there has been steadily increasing alarm at the impact of the UK government's welfare reform programme on women in Scotland.

Women did not enjoy equality with men in Scotland before welfare reform. Even a complete roll back of the changes that the UK government has made, and proposes to make, would not ensure that women had equal access to resources, decision-making, and physical autonomy and safety. What is very clear to us as women's organisations is that welfare reform's grotesquely disproportionate impact on women demands a gendered response. We are concerned that the Scottish Government's approach to welfare reform mitigation does not take account of the complexities of women's lives, nor the interrelated changes to social security programmes that are placing women's economic and social rights in such peril.

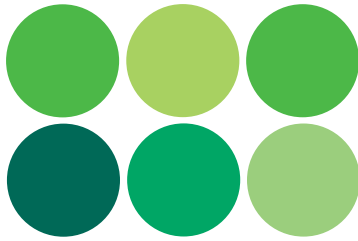
This joint paper summarises the way that women will be particularly affected by welfare reform measures and makes recommendations to the Scottish Government on how to mitigate this harm. It also highlights stories that are emerging from women's organisations and groups, about the impacts of reforms. It is this documenting of daily realities and of growing anger, fear and stress that is the basis of this call to action.

A note on the text

Welfare reform is complicated and technical. Not all readers of this paper will need to know all of the technical detail, so much of this can be found in the glossary. You will find further information on **bold-faced** terms in the glossary at the back of this paper.

Further analysis on specific elements of welfare reform can be found at the Scottish Government paper *The Gender Impact of Welfare Reform*.¹

¹ The Scottish Government (2013) *The gender impact of welfare reform*



1. HOW ARE WOMEN BEING AFFECTED?

£14.9 billion worth of cuts have been made to benefits, tax credits, pay and pensions since 2010. 74% of this has been taken from women's incomes.² The explanation for the disproportionate impact on women is women's pre-existing inequality.

- Women are more financially dependent on social security than men, with 20 per cent of women's income coming from the benefits and tax credit system, compared with 10 per cent of men's.³
- Women have fewer financial assets and less access to occupational pensions than men and there are considerably more women than men in the lowest income decile in the UK.⁴
- 92% of lone parents are women, and women make up 95% of lone parents dependent on Income Support.⁵
- Women comprise nearly 60% of care providers within the home and 64% of care providers in the wider community.
- The gender pay gap in Scotland, which is 13% for full-time work and 34% for part-time work,⁶ signifies persistent and widespread differences in women's experience of the labour market.
- Of the £8 billion raised in changes to taxes and benefits by the UK Government since June 2010, £5.8 billion will be paid by women and £2.2 billion by men.⁷

Evidently, this puts women at greater risk of deeper and sustained poverty. In addition to meeting basic needs, impoverishment is about ability to participate

² House of Commons Library (2012) *How have Coalition budgets affected women?*

³ Fawcett Society (2006) *Who benefits? A gender analysis of the UK benefits and tax credit system*

⁴ Women's Budget Group (2013) *The Impact on Women of Budget 2013: A budget for inequality and recession*

⁵ Engender (2012) *Multiple Jeopardy: The impacts of the UK Government's proposed welfare reform on women in Scotland*

⁶ Close the Gap (forthcoming) *Gender Pay Gap Statistics*

⁷ House of Commons Library (2012) *How have Coalition budgets affected women?*

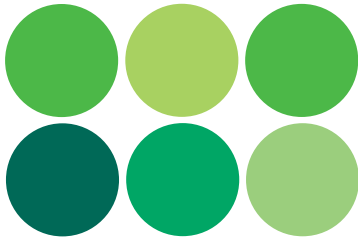


in society, relative to others and to cultural norms. The measures outlined below will create further barriers to women's full participation in society, including within their communities and in political spaces.

Where women's disposable income is reduced, spending on children decreases and links between women's and child poverty are widely recognised.⁸ Child poverty shapes life chances, development and wellbeing, and subjects children to extreme stigmatisation.

It is against this backdrop of inequality that we must consider the impact of welfare reform, and the likely impacts of those elements of reform that are yet to be introduced.

⁸ Women's Budget Group (2005) *Making the links: Women's and Children's Poverty*



2. WOMEN AND WORK

2.1 Universal credit

The rationale behind Universal Credit (UC) is to increase incentives to enter the labour market and to reduce in-work poverty. Its aim is to “make work pay”, even if that work consists of a very small number of hours each month. This is not intrinsically a bad thing, and women’s organisations have long called for increased flexibility in social security that would enable women to balance unpaid work and care. However, the design of Universal Credit is poor, in that it fails to take account of gendered patterns of care and employment. The design of the **earnings disregard** means that it fails in its core objective, and will not “make work pay” for many lone mothers and second earners. Universal Credit is also likely to reduce women’s access to income, even if the level of income for the family is sustained. The **household payment** will be paid to one individual, on a monthly basis, and this is projected to reduce women’s economic autonomy as well as placing significant pressure on household budgets. In addition to its fundamental design flaws, the process of applying for, and managing, Universal Credit has been widely criticised. The only way of making an application is by **digital access**, which is particularly challenging for many groups of women.

2.2 Employability and job seeking

In advance of the rollout of Universal Credit, a new regime of **sanctions and conditionality** has been introduced by Job Centres. This places intense pressure on Jobseeker’s Allowance (JSA) recipients to participate in employability activity that is supposed to move participants closer to the labour market. The quality and effectiveness of these programmes has been widely criticised,⁹ but this paper draws attention to two specific issues for women.

Firstly, the new JSA rules require single mothers to take part in **work-focussed interviews** and **mandatory work activity** when their youngest child is one year old. Current childcare provision is insufficient to meet the needs of all women who are categorised as ‘economically inactive’, which guarantees that women will not all be able to meet the requirements of the programme and will therefore be

⁹ Joseph Rowntree Foundation (2010) *A Review of Benefits Sanctions* SCVO (2013) *Independent Review of Jobseekers’ Allowance Sanctions* Citizens’ Advice Bureau (2011) *Conditionality and sanctions in the Welfare Reform Bill*



subject to sanction. Secondly, the programme completely ignores the occupational segregation that characterises the Scottish labour market when pairing job seekers with mandatory work activity (workfare). We know that generic skills and employability programmes are likely to replicate gendered patterns of skills acquisition and employment. The methods that can be used to mitigate this have not been applied with regard to Jobseeker's Allowance. This all but ensures that the implementation of JSA will entrench occupational segregation, and therefore perpetuate the gender pay gap, in Scotland.

Occupational segregation is one of the main causes of the gender pay gap. Patterns of occupational segregation in the Scottish labour market are a cause and consequence of gendered assumptions and stereotypes about women and men's capabilities in relation to paid and unpaid (caring) work, often resulting in the concentration of women in undervalued, low-paid jobs. This substantially diminishes women's earnings over their lifetime, and also reduces the pool of skilled workers available in local area labour markets. As a potential point of entry into the labour market, employability programmes need to identify how they will mitigate the causes of occupational segregation.¹⁰ Failure to do so will ensure that the implementation of JSA will further entrench women into low-paid, low-valued work, and often less secure work. Targeted support for women will likely have a positive impact on women's economic activity. For example, Women onto Work is an employability programme which provides specific tailored support to tackle the barriers women face when out of work or at risk of long term unemployment.¹¹

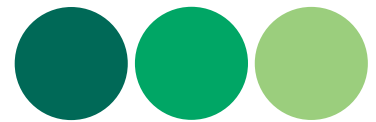
2.3 Care and childcare

For an integrated approach like Universal Credit to work, it would have needed to account for women's caring responsibilities. The opposite has happened. Throughout the development of Universal Credit, successive green and white papers from the Department for Work and Pensions (DWP) deliberately omitted to discuss childcare, and indicated that this would be a topic for later consideration. Access to childcare has a profound impact on women's labour market participation,¹² and this lack of policy cohesion has meant that women will be impoverished and immiserated.

¹⁰ www.closesthegap.org.uk

¹¹ <http://www.womenontowork.org/>

¹² Women in Scotland's Economy Research Centre (2013) *The economic case for investing in high-quality childcare and early years education*



Changes to **child benefit**, the **childcare element of working tax credit, income support**, and **Sure Start maternity grants**, will push women with very young children into stressful and unrealistic job-seeking activities, remove the sole source of independent income from women with high-earning partners, and reduce access to childcare for low-income families. Particularly at-risk are the 92% of single parents who are women.

Increasing mental health impacts and the strain on mental health services are fast becoming a major implication of the welfare reform agenda. Lone mothers in particular have reported escalating stress levels in anticipation and lack of certainty about how the combined policy changes will affect their families.¹³ In particular, the threat of sanctions and earlier transition to JSA (when the youngest child is five years old, rather than seven) is placing great strain on the women who comprise 95% of one parent families in receipt of income support.

A great many women juggle multiple responsibilities, including more than one 'mini job' or jobseeking commitments with care for family members, including for grandchildren. This is highly stressful and results in 'time poverty' that significantly compromises wellbeing. We know that women tend to be 'poverty managers' within the household and often put health needs of other family members before their own.¹⁴

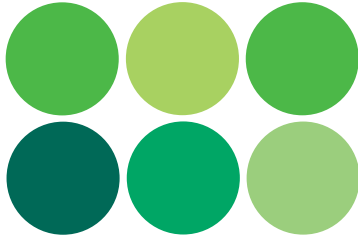
A is a lone parent on benefits with three children. She finds it very difficult explaining to her children that they cannot have the things that their friends have, this causes arguments and resentment at home. The children also feel isolated from their school friends as invitations to parties or to the cinema or soft play as these things are not possible on their budget, the children get angry and frustrated and are often withdrawn, this leads to A feeling depressed and inadequate. Due to pressure from her children and feeling guilty, A turned to payday lenders to pay for Christmas and is now in deeper financial debt that she sees no way out off.

Case study provided by Maryhill Women's Centre.¹⁵

¹³ Poverty Alliance (2013) *Surviving poverty: the impact of lone parenthood*

¹⁴ WiSE and Save the Children (2012) *Child Poverty and Mothers' Employment Patterns – Exploring Trends*

¹⁵ Engender and Maryhill Women's Centre are partners in delivering a programme of events on welfare reform entitled *What a woman's worth* <http://www.maryhillwomenscentreglasgow.org.uk/>



3. DOMESTIC ABUSE

Women experiencing domestic abuse face considerable barriers when trying to leave an abusive partner. Access to financial support and housing are crucial. The current reforms to the benefits system are impacting adversely on women's ability to maintain financial independence and to be safely rehoused.

The **household payment** under **Universal Credit** will increase the opportunity to create financial dependency, prevent women from leaving and place women and their children experiencing domestic abuse at increased risk. Research by Refuge found that 89% of the women they surveyed experienced financial abuse as part of their experience of domestic abuse.¹⁶

The changes to the way that housing is supported also have a serious impact on women escaping an abusive partner. Domestic abuse is a major cause of homelessness for women and is the fourth most common reason given for a homeless application in Scotland.

The **bedroom tax** reduces women's ability to establish a new tenancy due to the lack of availability of suitably sized accommodation. It is causing bottlenecks in refuges as women are unable to leave, preventing women and children getting safe accommodation and support.¹⁷

Refuges, provided by Women's Aid in Scotland, are themselves under threat as not all refuge accommodation in Scotland qualifies as exempt from the bedroom tax. The inability of services to cover all their accommodation costs puts these services at risk.

¹⁶ Refuge (2008) *'What's yours is mine': The different forms of economic abuse and its impact on women and children experiencing domestic violence*

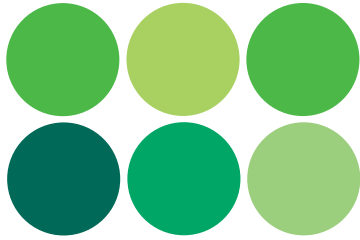
¹⁷ Scottish Women's Aid (2012) *Measuring the impact of funding cuts on domestic abuse services for women and children in Scotland*



J came into our refuge in late 2012 suffering from chronic depression, anxiety and PTSD as a result of the abuse she experienced. In a supportive environment she has begun to regain her health. Before the bedroom tax she would have moved onto her own tenancy by now. The severe shortage of one bedroom properties means she can't and the situation is hindering her recovery. We currently have a waiting list for our refuge flats that is growing but we are not in a position to free up J's flat as she has nowhere to go to.

Case study provided by Glasgow East Women's Aid.¹⁸

¹⁸ <http://www.gewa.org.uk/>



4. MULTIPLE DISCRIMINATION

4.1 Disabled women

Disabled women are amongst the very hardest hit by welfare reform. In addition to the direct loss of support in the shift to **personal independence payments**, many other benefit cuts will have a disproportionate impact on disabled women, who are less likely to be in full-time employment than non-disabled people. Disabled men experience a pay gap of 11% compared with non-disabled men, but for disabled women, who are less likely to be in full-time employment, this is doubled at 22%.¹⁹

Analysis suggests that claimants are simply being moved from **Employment and Support Allowance** (which replaced Incapacity Benefit) to the cheaper **Jobseekers' Allowance**.²⁰ Access to employment is hugely limited for disabled women, due to discrimination, stigma and public attitudes.

Women are also impacted by spending on disability issues as carers for disabled children and relatives, as under-paid care professionals whose incomes will be affected by changes to personal independence payments, and as lone mothers. Paid and unpaid carers, the majority of whom are women, face loss of linked entitlements and job insecurity. Female carers are twice as likely to be in receipt of Carers' Allowance as men.²¹

4.2 Older women

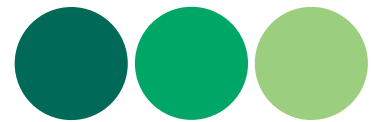
Two thirds of the 2 million pensioners living in poverty across the UK are women and it is anticipated that single pensioners, the majority of whom are women, will be the most affected by public spending cuts.²² The **'triple lock'** guarantee on uprating of the state pension in fact serves as a cut in the current economic climate. Against this backdrop, women's greater reliance on the basic pension and pension credit means proposed changes are likely to increase the gendered dimension of pension poverty.

¹⁹ Metcalf, H., (2009) Pay gaps across equality strands: a review, EHRC Cited by Inclusion Scotland (2013) *Women in work MSP briefing*

²⁰ Inclusion Scotland (2011) *Welfare reform briefing*

²¹ DWP (2013) *Works & Pensions Longitudinal Study* (13.9% of female carers, 6.6% of male carers.)

²² Engender (2012) *Multiple Jeopardy: The impacts of the UK Government's proposed welfare reform on women in Scotland*



4.3 Black and minority ethnic women

Although there is a considerable amount of variation, as a whole people from black and minority ethnic communities experience higher rates of poverty, have lower incomes, have larger families and higher numbers of dependent children. Both minority ethnic women and men are less likely to be in employment than the white population.²³ Together, this points to the vulnerability of BME communities, and women in particular, to welfare benefits changes.

4.4 Refugee women

As one of the most marginalised groups in our society, refugee women and their children are at severe risk from all of the changes outlined above. This stems from inter alia linguistic and cultural barriers to the job market, stigma and discrimination, existing physical and mental health issues due to experiences as asylum seekers and lack of support networks, including in terms of childcare.²⁴ Refugee women with newly granted status are at risk of destitution due to processing times for the transition between asylum and mainstream benefits systems. The **English requirement** is likely to have a significant impact on refugee women. Gendered barriers, including childcare and educational patterns in some BME communities mean that women access ESOL less than men and will limit women's ability to meet this rule. **Digital access** is another major problem for some refugee women.

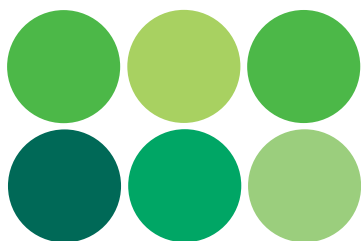
Research by the Scottish Refugee Council found that women wait longer than men for a decision on their asylum claim, and that women with children wait even longer. This has a negative impact on their ability to rebuild their lives and to access employment, in terms of mental health, skills atrophy and confidence.²⁵ A new refugee integration strategy, *New Scots: integrating refugees in Scotland's communities*²⁶, published in December 2013 by the Scottish Government, COSLA Strategic Migration Partnership and Scottish Refugee Council, seeks to address some of these issues. It is important that work to tackle the gendered impact of welfare reform joins up these cross-cutting policy areas.

²³ Coalition for Racial Equality and Rights (2008) *State of the Nation: Race and Racism in Scotland* APPG on Race and Community (2012) *Ethnic minority female unemployment: Black, Pakistani and Bangladeshi heritage women*

²⁴ Refugee Women's Strategy Group (2011) *The struggle to contribute*

²⁵ Scottish Refugee Council (2013) *In Search of Normality: refugee integration in Scotland*

²⁶ Scottish Government, COSLA Strategic Migration Partnership, Scottish Refugee Council (2013), *New Scots: integrating refugees in Scotland's communities*, <http://www.scotland.gov.uk/Publications/2013/12/4581>



5. MITIGATION

The changes and the impacts outlined in this paper seriously undermine prospects for a gender equal Scotland. The existing gender inequality and segregation that define our economic, political and social life and institutions are set to become further entrenched. This incorporates the gender pay gap, occupational segregation, women's political representation and participation in public life, and gendered violence against women and girls. The hard-won incremental gains made by gender advocates in these areas over the last decades have been compromised.

The 2014-15 Budget sets out and contextualises the Scottish Government's commitments to partly mitigate the impact of welfare reform.

Scottish Ministers have been clear that fully mitigating the effect of cuts from the UK Government will not be possible under the current constitutional framework. However, our bold and distinct approach, forged in our values, evidenced by the National Performance Framework and by successive Scottish budgets, continues our record of competence in the management of the public finances, using the fiscal powers currently available to us.²⁷

The *Equality Statement* attached to the Budget explicitly addresses the equalities impacts of welfare reform.

*We acknowledge that this is a difficult time for our people and communities and that some groups are feeling the impact of the current situation more acutely. This is particularly so as a result of the UK welfare reform programme which is proving devastating for many in Scotland and for **disabled people and women in particular** [our emphasis].²⁸*

In August 2013, the Scottish Government published its gender analysis of welfare reform in the form of a paper entitled *The Gender Impact of Welfare Reform*.²⁹ This contains useful quantitative analysis and helpful commentary.

²⁷ Scottish Government (2013) *Draft Budget 2014-15* p.1

²⁸ Scottish Government (2013) *Equality Statement Scottish Draft Budget 2014-15* p.2

²⁹ Scottish Government (2013) *The Gender Impact of Welfare Reform*



Despite this analysis, however, it is difficult to see how the Scottish Government's current mitigation activity addresses the broad range of gendered inequalities that welfare reform is entrenching and deepening. Neither gender budget analysis, nor robust equality impact assessment has been applied to ongoing development of the Scottish Welfare Fund. Targeted funding for advice and support services has not included a gender component and safeguarding of passported benefits has not sought to ensure gender equality of outcomes. Without a mainstreamed approach to tackling women's inequality within the social security system, women and children will continue to be penalised.

Ultimately, this rests on policy incoherence, the hierarchy of economic over social policymaking that prioritises economic 'growth' and a lack of political will to end sexist discrimination. These policies categorically contradict the UK's stated goals on gender equality and undermine wide-ranging government commitments, at UK and Scottish level, on gender issues. We therefore make the following set of recommendations.

Recommendations

Social security is reserved to Westminster, but much more could be done within the existing settlement to safeguard women and children from social exclusion. Whilst acknowledging that responsibility for harm lies with the UK Government, we are calling for concrete action to redress policies that put women in Scotland at risk.

Scottish Government should:

- Develop a broad action plan to mitigate the impacts of the UK's 'welfare reform' programme on women.
- Monitor emerging impacts, to ensure that women's needs are met, including those of rural, disabled, older, refugee and BME women, lone mothers and unpaid carers.
- Ensure that the Welfare Funds (Scotland) Bill and related guidance mainstream gender issues and that local authorities disaggregate monitoring of uptake by gender.



- Ensure delivery of the Scottish Welfare Fund respects women's choices and dignity.
- Provide specific funding for community-based women's organisations to provide gender sensitive advice and support services relating to 'welfare reform'.
- Invest in employability and related support services for women forced into or out of the labour market as a result of the UK's welfare and tax reform policies.
- Urgently address the increased risk of gendered violence and destitution for marginalised groups of women following changes to Housing Benefit.

Work with Scottish Parliament to call on the UK Government to:

- Conduct a Cumulative Impact Assessment of key policies implemented under the banner of Welfare Reform.
- Include risk and equality impact assessments in all further welfare reform policies and ensure that gender analysis is robust.
- Extend the Tax-free Childcare scheme to include low-income and single-earner families, and guarantee equality of access for all women.
- Ensure that all refuge and temporary accommodation is exempt from Benefit Cap and Bedroom Tax calculations.
- Address the specific needs of lone mothers seeking work, through design and delivery of Jobcentre Plus services and training of staff.
- Monitor the Mandatory Work Activity Scheme to ensure that women's needs are taken into account, including those of rural, refugee and BME women, lone mothers and unpaid carers.
- Implement the UN CEDAW Committee's recommendation to the UK "to mitigate the impact of austerity measures on women and services provided to women".



GLOSSARY

Bedroom Tax

The 'bedroom tax' is a cut to Housing Benefit for recipients of working age renting in the social housing sector, if they are deemed to be occupying a larger property than necessary. It is also known as the under-occupancy rule, or social sector size criteria.

Current Supported Exempt Accommodation regulations do not include all refuge accommodation. Proposed amendments to Housing Benefit and Universal Credit regulations, designed to remove this anomaly, fail to include exemption from the bedroom tax.

Child Benefit

Child Benefit (CB) is paid to parents of children up to the age of 16, or up to the age of 20 in approved education or training. Until the introduction of current reforms, it was a universal benefit.

Women with high-earning partners are no longer eligible for CB, meaning some will lose their only independent income. The three year freeze and subsequent 1% uprating of CB from 2014 signifies a direct loss of income for women, who comprise 94% of main carers/claimants.

Childcare Element of Working Tax Credit

'Childcare Tax Credit' is paid to parents working 16+ hours per week who pay for childcare. In couple households both partners must work 16+ hours unless a non-working partner is 'incapacitated' or in receipt of Carers' Allowance.

The 10% cut to childcare costs covered for low-income families will disallow some women from accessing the labour market. Under the household payment this will also transfer from women to men in many cases.

Digital access

Claimants must manage Universal Credit online. There are no paper forms, and no provision for processing these.

This will be problematic for many women, including: refugee and migrant women, for whom language and IT literacy are often major barriers; rural women, who rely more on public transport to access public services than men; older women and low-income women with limited access to the internet.



Earnings disregard

The 'Earnings disregard' is income exempt from total amounts used to calculate benefit entitlements. The single earnings disregard under Universal Credit (UC) may disincentivise second earners from entering the labour market. Second earners are mainly women.

For many lone mothers and second earners on the minimum wage, disposable income 'plateaus' at as little as ten hours a week, as Universal Credit reduces sharply with additional earnings. For many women it will not pay to work 30+ hours a week, due to the combination of childcare costs, reduced UC payments and income tax.³⁰

Employment and Support Allowance

Employment and Support Allowance is paid to people unable to work due to disability or illness. For most new claims ESA replaces Incapacity Benefit and Income Support on the basis of incapacity for work.

Most people must undergo a medical that assesses their capacity for work in order to receive ESA.

English requirement

Jobseekers with 'poor English skills' will be required to attend English language training or face losing benefits.

Gender budgeting analysis

Gender budgeting analysis (GBA) is an approach that systematically takes account of how public spending decisions impact on women and men. Frequently, the resource allocation process leads to unintended and unfair consequences, which a more integrated consideration of gender perspectives could avoid.

Household benefit cap

The 'benefit cap' is a limit on the total amount of social security payments people of working age are eligible to receive. The cap applies to the combined total of benefits received within the household.

This limit on the total amount of Universal Credit and other benefits will impact on lone mothers in particular. Around 60% of customers likely to have benefits reduced by the cap will be single females, compared to 3% of single males³¹

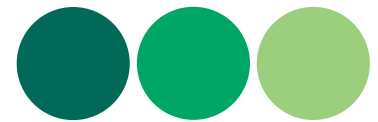
Household payment

Universal Credit will be calculated on the basis of households rather than individuals, with one person to claim on behalf of the family.

This will signify a direct loss of income for many women. The monthly, lump-sum payment will add significant pressure to women responsible for juggling stretched resources and varied demands.

³⁰ Joseph Rowntree Foundation (2013) *Does Universal Credit enable households to reach a Minimum Income Standard?*

³¹ Scottish Government (2013) *The gender impact of welfare reform*



Housing Benefit

Housing Benefit (HB) is paid to people on low incomes who rent their homes. Only one partner in couple households can receive HB. It will be replaced by Universal Credit.

Women are disproportionately affected by the changes to HB. Women make up 62% of all single claimants in Scotland, of whom 37% have dependent children compared to 3% of single male claimants.³²

Income Support

Income Support (IS) is paid to carers, pregnant women and lone parents with a child under 5 who are on a low-income and work under 16 hours a week. Some people 'incapacitated' for work due to disability or sickness can also claim IS.

The earlier transition of lone mothers from Income Support to Jobseeker's Allowance (JSA) will put extreme pressure on many low-income women, particularly in light of the new commitments required to claim JSA.

Jobseeker's Allowance

Jobseeker's Allowance (JSA) is an unemployment benefit paid to people actively looking for work. Recipients must be of working age, able and available for work, and work less than 16 hours a week on average.

Mandatory work activity

The mandatory work activity scheme was introduced as part of the new conditionality regime in 2011. Recipients of Jobseeker's Allowance can be referred by Jobcentre Plus staff to complete unpaid placements of four weeks of up to 30 hours. Those who do not comply face sanctions.

Passported benefits

Claimants of certain means-tested benefits and tax credits are automatically entitled to certain 'passported benefits', such as free prescriptions and school meals. Many passported benefits will be abolished and merged into Universal Credit.

The Scottish Government is responsible for a range of income-related and disability-related benefits and continues to use the passporting system in assessing entitlement.

Personal Independence Payment

Personal Independence Payment (PIP) is a new benefit paid to people of working age with a long-term condition or disability. It replaces Disability Living Allowance (DLA).

Both mobility and care components of DLA were essential for disabled people. This cut will mean a loss of independence and will have a significant impact on disabled women and on women in affected families. The mandated budget cut under PIP is a costed calculation to leave disabled people and carers without income and support.

³² ibid



Sanctions and conditionality

The Welfare Reform Act 2012 introduced a tougher sanctions and conditionality regime for benefits claimants. The 'claimant commitment' that lists claimants' individual responsibilities is a core requirement for receipt of Universal Credit. A range of work-related requirements must be met or else sanctions apply.

Sanctions consist of reduced or stopped benefits, for variable or fixed periods. All of these dimensions are subject to much harsher rules under the new regime, leaving people with little or no income. The regime does not take women's experiences and needs into account.

Sure Start Maternity Grants

The Sure Start Maternity Grant is a one-off payment of £500 to pregnant women on low incomes. It has been restricted to a mother's first child under 'welfare reform', which equates to a cut of £500 for low-income pregnant mothers.

Triple-lock system on state pensions

The 'triple lock' system guarantees pensions rise in line with inflation, earnings or 2.5%, whichever is highest. However, in the short-term all of these options are projected to rise well below Retail Price Index. This amounts to an effective cut to basic pensions.

Universal Credit

Universal Credit is a single payment to replace In-come Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit and working tax credit. Roll-out began in April 2013 and is expected to be completed by 2017.

Work-focussed interviews

Work-focussed interviews were introduced as part of the new conditionality regime in 2011. They are a requirement for some recipients of Universal Credit, in line with the claimant commitment drawn up by Jobcentre Plus staff. Sanctions apply.

Acknowledgments

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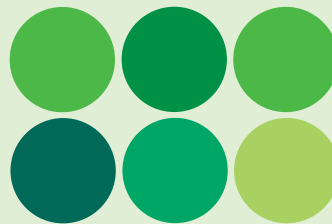
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Engender is Scotland's gender equality organisation.

For more than 20 years we have worked across Scotland on feminist policy, advocacy, and activism. We make women's inequality visible, and bring women together to make change happen.

