

The Impact of Welfare Reform in Scotland - Tracking Study - Sweep 4 Report: Appendices



EQUALITY, POVERTY AND SOCIAL SECURITY

ANNEX 1 FURTHER INFORMATION ON WELFARE REFORM IN SCOTLAND

Figure A1.1 below shows the timetable by which key welfare reforms have been implemented in Scotland.

Figure A1.1: Timetable of key welfare reforms

Apr 2011	<ul style="list-style-type: none"> LHA set at 30th percentile of local rents instead of 50th, with national caps on rates Child Benefit, and WTC (basic and 30 hour elements) frozen for three years
Jan 2012	<ul style="list-style-type: none"> LHA cut to shared room rate for 25-34 year olds with no dependent children
May 2012	<ul style="list-style-type: none"> Contributory ESA time limited for those not in Support Group Lone parents with youngest child aged five or over no longer entitled to IS solely as a lone parent
Oct 2012	<ul style="list-style-type: none"> New sanctions regime introduced for JSA claimants – with three levels of fixed-term sanctions with increasing penalties for repeat sanctions
Dec 2012	<ul style="list-style-type: none"> New sanctions regime introduced for ESA claimants
Apr 2013	<ul style="list-style-type: none"> Introduction of the ‘bedroom tax’ (HB reduced for ‘under-occupying’ tenants of working age in the social rented sector) SWF replaces DWP Crisis Loans and Community Care Grants Replacement of DLA with PIP for new claimants Replacement of CTB with CTR in Scotland Uprating of working-age benefits and tax credits capped at 1 per cent for three years
July 2013	<ul style="list-style-type: none"> National roll-out of the Benefit Cap to Local authorities with under 275 households affected
Aug – Sept 2013	<ul style="list-style-type: none"> Completion of Benefit Cap roll-out for local authorities with over 275 households affected (Edinburgh and Glasgow in Scotland)
Oct 2013	<ul style="list-style-type: none"> Rollout of UC expanded to six Jobcentres including Inverness New Claimant Commitment rolled out to all Jobcentres ‘Mandatory reconsideration’ introduced
Jan 2014	<ul style="list-style-type: none"> Limited reassessment of DLA claimants for PIP in Edinburgh, Dumfries and Galloway, Galashiels and Motherwell
Apr 2014	<ul style="list-style-type: none"> Child Benefit – uprated by 1 per cent for two years Introduction of mandatory work-related activity for lone parents in receipt of IS with a youngest child aged three or four
Jan-Mar	<ul style="list-style-type: none"> Limited reassessment of DLA claimants for PIP in Glasgow, Inverness, Aberdeen, Dundee, Kilmarnock, Kirkcaldy, Perth and

2014	Falkirk
June 2014	<ul style="list-style-type: none"> • UC claims from couples and single people taken in Inverness
July 2014	<ul style="list-style-type: none"> • UC claims for couples in all areas where UC is rolled out
Jan 2015	<ul style="list-style-type: none"> • UC available to couples or lone parents with children in Inverness. • Limited reassessment of existing claimants of DLA for PIP in Glasgow and Inverness
Feb 2015	<ul style="list-style-type: none"> • Limited reassessment of existing claimants of DLA for PIP in Aberdeen, Dundee, Kilmarnock, Kirkcaldy and Perth • UC available for single newly unemployed people without children in Highland jobcentres
Mar 2015	<ul style="list-style-type: none"> • Limited reassessment of existing claimants of DLA for PIP in Falkirk • UC available for single newly unemployed people without children in West Dunbartonshire, North Lanarkshire, Edinburgh City
Apr 2015	<ul style="list-style-type: none"> • UC available for single newly unemployed people without children in Midlothian, North Ayrshire, East Lothian, Borders, Dumfries and Galloway
May 2015	<ul style="list-style-type: none"> • UC available to new single claimants in Orkney, Shetland Isles, Western Isles, Aberdeenshire, Falkirk, Stirling • Limited reassessment of existing claimants of DLA for PIP in Paisley
June 2015	<ul style="list-style-type: none"> • UC now introduced into 49 jobcentres across Scotland for new, single jobseekers without children except in Inverness where couples and parents can claim UC
July 2015	<ul style="list-style-type: none"> • Start of final phase of PIP reassessment to existing DLA claimants (due to be completed end 2017)
Oct 2015	<ul style="list-style-type: none"> • Further introduction of UC to new single claimants into 9 jobcentres across Scotland
Nov 2015	<ul style="list-style-type: none"> • Further introduction of UC to new single claimants into 8 jobcentres across Scotland
Dec 2015	<ul style="list-style-type: none"> • Further introduction of UC to new single claimants Kirkintilloch

Source: Adapted from Scottish Government, 2014 (including Box 1.1., p11) and Scottish Government, 2015 (including Box 1.1., p 12) with additional information from Turn2Us (n.d.) and Department for Work and Pensions (2015).

The number of claimants in Scotland affected by these changes (according to the most up to date statistics available at the time of writing), and the change in these levels since the statistics shown in the previous report, is shown in Table A1.1.

Table A1.1. Claimants in Scotland claiming key benefits affected by welfare reform

Benefit	Number of claimants		
	May 2014	May 2015	% change
JSA	96,310	73,770	-23.4
ESA	241,730	254,500	5.3
- WRAG	70,150	66,460	-5.3
- Support Group	116,810	138,430	18.5
Incapacity Benefit	11,230	7,060	-37.1
DLA (working age)	194,820	179,100	-8.1
PIP	8,390	48,399	476.9
Universal Credit	345	2381	590.1
Carer's Allowance (working age)	57,880	63,310	9.4
Income Support	70,010	62,630	-10.5
- Incapacity benefit claimants	15,590	10,380	-33.4
- Lone parents	37,980	34,980	-7.9
- Carers	16,440	17,270	5.0
Housing Benefit	475,358	464,747	-2.2
- Private rented sector	98,221	94,804	-3.5
- Social rented sector	377,135	369,951	-1.9
- Affected by bedroom tax	71,292	72,026	1.0
Benefit Cap	948	773	-18.5

Source: DWP Tabulation Tool, <http://tabulation-tool.dwp.gov.uk/100pc/tabtool.html> and DWP StatXplore, <https://stat-xplore.dwp.gov.uk/>

ANNEX 2 DESCRIPTIONS OF KEY WELFARE BENEFITS

Disability Living Allowance (DLA)

DLA is paid to assist disabled people who have care and mobility requirements. It is paid to adults of working age, and children.

There are two separate components that make up DLA; 'care' and 'mobility'. The 'care' component is payable at one of three rates; low, middle and high, depending on the frequency of an individual's needs for personal care. In order to receive the high rate, a person needs to require frequent help during the day and night.¹

The 'mobility' component is awarded over two categories; low and high. The low rate is awarded to those who need guidance or supervision outdoors. The highest rate in general is paid to people who have difficulties walking.²

DLA is also provided for children and the same conditions apply to disabled children, apart from some restrictions on the mobility component. They must show their needs are considerably greater than other children their age.³

DLA is currently paid at the following rates⁴:

- Higher rate: Care - £82.30 per week / Mobility - £57.45 per week
- Middle rate: Care - £55.10 per week / Mobility N/A
- Lower rate: Care - £21.80 per week / Mobility - £21.80 per week

From 2013 the Government introduced a new benefit called Personal Independence Payment, which replaced DLA for eligible working age people aged 16 to 64. There are no current plans to DLA for children under 16, or people aged 65 and over who are already receiving DLA. Reassessment of DLA claimants began in October 2013, but the majority of existing DLA claimants were not affected until 2015.⁵

Personal Independence Payments (PIP)

PIP will replace DLA, and is for people between the ages of 16-64 inclusive.⁶ PIP

¹ www.gov.uk/dla-disability-living-allowance-benefit/what-youll-get (Accessed 01 February 2016)

² www.gov.uk/dla-disability-living-allowance-benefit/what-youll-get (Accessed 01 February 2016)

³ www.gov.uk/disability-living-allowance-children/eligibility (Accessed 01 February 2016)

⁴ www.gov.uk/disability-living-allowance-children/eligibility (Accessed 01 February 2016)

⁵ www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment (Accessed 01 February 2016)

⁶ www.gov.uk/PIP (Accessed 01 February 2016)

can be paid regardless of whether the claimant is in work.⁷

PIP is comprised of two categories; a *daily living* component, for help participating in everyday life, and a *mobility* component, for help getting around. A claimant can be paid either component separately, or both at the same time.⁸

Each component is paid at two different levels; standard and enhanced. The rate awarded is dependent upon whether the claimants' ability to carry out daily living or mobility activities is limited or severely limited.⁹

PIP is paid at the following rates¹⁰:

- Daily living component: Standard £55.10 per week / Enhanced £82.30 per week.
- Mobility component: Standard £21.80 per week / Enhanced £57.45 per week.

There are no current plans to replace DLA for children under 16, or people aged 65 and over who are already receiving DLA. Reassessment of DLA claimants for PIP began in October 2013, but the majority of existing DLA claimants were not affected until 2015.¹¹

Eligibility for PIP will be based on an assessment of individual need. The new assessment will focus on an individual's ability to carry out a range of key activities necessary to everyday life. It will not be related to the current DLA award. Thus, some individuals currently receiving DLA will not be awarded PIP, as it uses different criteria for the award. One of the key changes from DLA to PIP is the move from the current self-assessment to a points-based assessment which, in most cases, will involve a face-to-face meeting with an independent healthcare professional working under contract to DWP.¹² The new assessment will follow a similar process to the Work Capability Assessment currently used to assess claims for ESA.

Employment and Support Allowance (ESA)

ESA is a benefit that is paid in replacement of earnings for those who are ill and disabled, which offers financial support if the person is unable to work, and

⁷ www.gov.uk/pip/eligibility (Accessed 01 February 2016)

⁸ www.gov.uk/pip/what-youll-get (Accessed 01 February 2016)

⁹ www.gov.uk/pip/eligibility (Accessed 01 February 2016)

¹⁰ www.gov.uk/pip/eligibility (Accessed 01 February 2016)

¹¹ www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment (Accessed 01 February 2016)

¹² www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment | www.gov.uk/pip/eligibility | www.gov.uk/government/uploads/system/uploads/attachment_data/file/286847/pip-myth-buster.pdf (Accessed 01 February 2016)

personalised help for the person to work if they are able to. People can apply for ESA if they are employed, self-employed or unemployed. People are assessed through the Work Capability Assessment (WCA) to determine the extent to which their illness or disability affects their ability to work.¹³ Following the WCA, people assessed as entitled to ESA are placed in either the work-related activity group (WRAG) (must attend regular interviews with an advisor about job goals etc.) or support group (not required to attend regular interviews; usually those in this group have a severely limiting disability).¹⁴

There are two different types of ESA. Some people will get 'contribution-based ESA' (CB-ESA) because they have paid enough National Insurance contributions. Payment of contribution-based ESA is limited to 12 months for those in the work-related activity group. There is no time limit on how long CB-ESA can be claimed if the claimant is in the support group. Others will get 'Income-related ESA' (IR-ESA) provided they have little or no income and little if any capital. People may qualify for IR-ESA if they no longer qualify for CB-ESA¹⁵.

ESA is currently paid at the following rates¹⁶:

Personal Allowances

- Single, under 25 – assessment phase: £57.35
- Single, 25 or over: £73.10
- Single, any age – main phase: £73.10
- Lone parent, under 18 – assessment phase: £57.90
- Lone parent, 18 or over: £73.10
- Lone parent any age – main phase: £73.10
- Couple (income related) both under 18: £57.90
- Couple (income related) one 18 or over, the other under 18 - higher rate: £114.85
- Couple (income related) both 18 or over: £114.85
- Couple (income related) both under 18 - higher rate: £87.50
- Couple (income related) claimant aged 18-24, partner is under 18: £57.90
- Couple (income related) claimant aged 25 or over, partner is under 18: £73.10
- Couple (income related) claimant is main phase, partner is under 18: £73.10
- Couple (income related) claimant is main phase, partner is under 18 - higher rate: £114.85

Premiums (income-related ESA)

¹³ www.gov.uk/employment-support-allowance (Accessed 01 February 2016)

¹⁴ www.gov.uk/employment-support-allowance/what-youll-get (Accessed 01 February 2016)

¹⁵ www.gov.uk/employment-support-allowance/what-youll-get (Accessed 01 February 2016)

¹⁶ www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf (Accessed 01 February 2016)

- Enhanced Disability, Single: £15.75
- Enhanced Disability, Couple: £22.60
- Severe Disability, Single: £61.85
- Severe Disability, Couple (one qualifies): £61.85
- Severe Disability, Couple (both qualify): £123.70
- Carer premium: £34.60
- Pensioner, single with WRAC: £49.05
- Pensioner, single with support component: £41.90
- Pensioner, single, assessment phase: £78.10
- Pensioner, couple with WRAC: £86.95
- Pensioner, couple with support component: £79.80
- Pensioner, couple, assessment phase: £116.00

Components

- Work-related Activity: £29.05
- Support: £36.20

Severe Disablement Allowance (SDA)

SDA has been replaced by ESA. For those still in receipt of SDA, the benefit is paid at the following rates¹⁷:

- Basic rate: £74.65

Age related additions are paid at the following rates¹⁸:

- Higher rate: £11.15
- Middle rate: £6.20
- Lower rate: £6.20

Carer's Allowance

Carer's Allowance is paid to someone aged over 16 years who cares for someone with substantial caring needs for at least 35 hours a week. It is taxable.¹⁹ Young carers are not eligible for this benefit. Carer's Allowance is paid at £62.10 per week²⁰.

¹⁷ www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf (Accessed 01 February 2016)

¹⁸ www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf (Accessed 01 February 2016)

¹⁹ www.gov.uk/carers-allowance (Accessed 01 February 2016)

²⁰ www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf (Accessed 01 February 2016)

Incapacity Benefit (IB)

IB is being replaced by ESA. IB is a benefit for people who are unable to work due to being sick and/or disabled. People who currently receive IB will be assessed to see if they are capable of work or eligible for ESA.²¹

The rates that IB is paid at are currently set at the following levels²²:

- Long-term IB (under state pension age): £105.35

Short-term IB (under state pension age)

- Lower rate: £79.45
- Higher rate: £94.05

Short-term IB (over state pension age)

- Lower rate: £101.10
- Higher rate: £105.35

Incapacity age addition

- Lower rate: £6.20
- Higher rate: £11.15

Invalidity Allowance (Only applies to claims prior to 13 April 1995)

- Lower rate: £6.20
- Middle rate: £6.20
- Higher rate: £11.15

Income Support (IS)

IS is a benefit for those who are between the ages of 16 and pension qualifying age and are on a low income. Claimants must work less than 16 hours a week (with any partner working no more than 24 hours a week). IS can also be received by people who are pregnant, are a lone parent with a child under five, or in some cases are unable to work due to sickness and/or disability. People who do unpaid voluntary work or are on parental leave may also qualify. Furthermore, those who are 19 years old or younger, in full-time secondary education and are a parent, or not living with a parent/guardian, or a refugee learning English qualify may also qualify.²³

²¹ www.gov.uk/incapacity-benefit (Accessed 01 February 2016)

²² www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf (Accessed 01 February 2016)

²³ www.gov.uk/income-support/eligibility (Accessed 01 February 2016)

Those who have savings over £16,000, require permission to enter the UK, are in receipt of JSA or ESA, or are looked after by the local authority do not qualify for IS.²⁴

Current IS rates are²⁵:

Personal Allowances

- Single, under 25: £57.90
- Single, 25 or over: £73.10
- Lone parent, under 18: £57.90
- Lone parent, 18 or over: £73.10
- Couple both under 18: £57.90
- Couple both under 18 - higher rate: £87.50
- Couple one under 18, one under 25: £57.90
- Couple one under 18, one 25 and over: £73.10
- Couple one over and one under 18 – higher rate: £114.85
- Couple both 18 or over: £114.85
- Dependent children: £66.90

Premiums

- Family: £17.45
- Pensioner (couple): £116.00
- Disability - Single: £32.25
- Disability - Couple: £45.95
- Enhanced Disability - Single: £15.75
- Enhanced Disability - Disabled child: £24.43
- Enhanced Disability - Couple: £22.60
- Severe Disability - Single: £61.85
- Severe Disability - Couple (lower rate): £ 61.85
- Severe Disability - Couple (higher rate): £123.70
- Disabled Child: £60.06
- Carer: £34.60

Job Seeker's Allowance (JSA)

JSA is for people who are not in full-time employment but are capable of working and are looking for a job. This benefit is paid to those between the ages of 16 and state pension age; however for those aged 16/17 there are specific rules for qualification.²⁶

²⁴ www.gov.uk/income-support/eligibility (Accessed 01 February 2016)

²⁵ www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf (Accessed 01 February 2016)

²⁶ www.gov.uk/jobseekers-allowance/eligibility (Accessed 01 February 2016)

There are two types of JSA; contribution-based and income-based. Contribution-based JSA can be paid for up to six months if the claimant has been in work and has paid enough Class 1 National Insurance contributions over the previous two years. Claimants may be able to get income-based JSA after this period. Income-based JSA is paid to people who have not have paid enough National Insurance contributions (or whose eligibility for contribution-based JSA has ended), and is means tested²⁷.

Current JSA rates are²⁸:

Contribution based JSA

- Under 25: £57.90
- 25 or over: £73.10

Income-based JSA

- Aged 16 to 24: £57.90
- 25 or over: £73.10
- Lone parent, under 18: £57.90
- Lone parent, 18 or over: £73.10
- Lone parent, dependent children: £66.90
- Couple, with both people aged 16 or 17: £57.90
- Couple, with both people aged 16 or 17, payable in certain circumstances: £87.50
- Couple, with one person aged 16 or 17, and one person aged 18 to 24: £57.90
- Couple, with one person aged 16 or 17, and one person aged 25 or over: £73.10
- Couple, both 18 or over: £114.85

Premiums

- Family: £17.45
- Pensioner – single: £78.10
- Pensioner - couple: £116.00
- Disability – single: £32.25
- Disability – couple: £45.95
- Enhanced disability – single: £15.75
- Enhanced disability - disabled child: £24.43
- Enhanced disability – couple: £22.60
- Severe disability - single: £61.85
- Severe disability – couple (where one person qualifies): £61.85

²⁷ www.gov.uk/jobseekers-allowance/what-youll-get (Accessed 01 February 2016)

²⁸ www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf (Accessed 01 February 2016)

- Severe disability – couple (where both people qualify): £123.70
- Disabled child: £60.06
- Carer: £34.60
- Benefit for people in work who are on strike – reduction in benefit : £40.50

Child Benefit

Child Benefit is paid to those who are responsible for a child who is under 16, or under 20 if they stay in approved education or training.²⁹ It is unaffected by National Insurance contributions.

Child Benefit Rates are³⁰:

- Eldest or only child: £20.70 per week
- Additional children: £13.70 (per child) per week

Child Tax Credit (CTC)

CTC can be paid to parents / guardians for each child under the age of 16, or under 20 and in education and/or training. The level of CTC depends on household income.³¹

CTC Rates are:³²

- For each child: Up to £2,780 per annum
- For each disabled child: Up to £3,140 per annum (on top of the child element)
- For each severely disabled child: Up to £1,275 (on top of the child element and the disabled child element) per annum.

Working Tax Credit (WTC)

WTC can be claimed by those: aged 16 or over; working a certain number of hours a week; those who get paid for the work they do (or expect to); and those whose income is below a certain level.³³ How much a person gets depends on their circumstances and income. The 'basic element', received by all claimants, is up to £1,960 per year. Additional elements are available for a couple applying together (up to £2,010 a year), a single parent (up to £2,010 a year) and for those who work at

²⁹ www.gov.uk/child-benefit (Accessed 01 February 2016)

³⁰ www.gov.uk/child-benefit/what-youll-get (Accessed 01 February 2016)

³¹ www.gov.uk/child-tax-credit/overview (Accessed 01 February 2016)

³² www.gov.uk/child-tax-credit/what-youll-get (Accessed 01 February 2016)

³³ www.gov.uk/working-tax-credit/overview (Accessed 01 February 2016)

least 30 hours week (up to £810 a year). Additional elements are also available for those with a disability and those paying for childcare.³⁴

- Disability Element of WTC:
 - £2,970 a year for those who qualify for extra payments because they have a disability.
 - £1,275 a year (usually on top of the disability payment) for those who qualify for extra payments because they have a severe disability.

- Child Care element of WTC
 - Up to £122.50 (1 child) or £210 (2 or more children) a week if a claimant pays for approved childcare.

Housing Benefit (HB) and Local Housing Allowance (LHA)

HB is paid to people on a low income, to help them to pay their rent.³⁵ People who are not eligible for HB include: those living in the home of a close relative; those who are a full-time student (unless the student has a disability or has children); those who have savings over £16,000; those who are residing in the UK as an European Economic Area jobseeker; those who are asylum seekers or sponsored to be in the UK; those who are subject to immigration control and their granted leave states that they cannot claim public funds.³⁶

Those who rent in the private sector receive LHA. The amount of LHA received depends on the claimant's circumstances and income, and the LHA limit in the claimant's local area. Payments are capped at a weekly rate of³⁷:

- £260.64 for a room in shared accommodation or a 1-bedroom property exclusive use
- £302.33 for 2-bedroom accommodation
- £354.46 for 3-bedroom accommodation
- £417.02 for 4 or more bedrooms.

Those who rent from a council or a housing association receive HB. The amount received depends on the claimant's circumstances and income.

The number of bedrooms that a household is entitled to claim for depends on its

³⁴ www.gov.uk/working-tax-credit/what-youll-get (Accessed 01 February 2016)

³⁵ www.gov.uk/housing-benefit/overview (Accessed 01 February 2016)

³⁶ www.gov.uk/housing-benefit/eligibility (Accessed 01 February 2016)

³⁷ www.voa.gov.uk/corporate/RentOfficers/localHousingAllowance.html
www.gov.uk/government/statistics/local-housing-allowance-lha-rates-applicable-from-april-2015-march-2016 (Accessed 01 February 2016)

composition. Adult couples, children of the same sex under 16, and children under 10 are expected to share a bedroom.³⁸

The 'Applicable amounts' (the maximum amount of income that can be earned before LHA or HB are reduced) are³⁹:

Single

- Under 25: £57.90
- 25 or over: £73.10
- Entitled to main phase ESA: £73.10

Lone parent

- Under 18: £57.90
- 18 or over: £73.10
- Entitled to main phase ESA: £73.10

Couple

- Both under 18: £87.50
- One or both 18 or over: £114.85
- Claimant entitled to main phase ESA: £114.85

- Dependent children: £66.90

Pensioner

- Single/lone parent has attained the qualifying age for Pension Credit but under 65: £151.20
- Couple – one or both has attained the qualifying age for Pension Credit but both under 65: £230.85
- Single / lone parent - 65 and over: £166.05
- Couple - one or both 65 and over: £248.30

Premiums

- Family: £17.45
- Family (lone parent rate): £22.20

Disability

- Single: £32.25
- Couple: £45.95

³⁸ www.gov.uk/housing-benefit/what-youll-get (Accessed 01 February 2016)

³⁹ www.gov.uk/government/uploads/system/uploads/attachment_data/file/382867/proposed_benefit_and_pension_rates_2015_to_2016.pdf (Accessed 01 February 2016)

Enhanced disability

- Single: £15.75
- Disabled child: £24.43
- Couple: £22.60

Severe disability

- Single: £61.85
- Couple (lower rate): £61.185
- Couple (higher rate): £123.70

- Disabled child: £60.06

- Carer: £34.60

ESA components

- Work-related activity: £29.05
- Support: £36.20

HB will be replaced by Universal Credit (UC). UC payments will include eligible housing costs so households will be responsible for managing their own rent payments⁴⁰. This means that social tenants will be subject to the same method of administration as those renting in the private sector, most of whom currently receive HB and then pay it to their landlord.

Discretionary Housing Payments (DHP)

DHP can be paid by the relevant Local Authority to those who are receiving HB, or the housing costs element of UC, but still require further help with rent or certain other housing costs. This includes help towards an increase in essential work-related costs because of a move further away from an individual's workplace, payment of rent in advance or a deposit, or to cover a reduction in HB after the removal of the spare room subsidy in social housing.⁴¹

Council Tax Benefit (CTB) / Reduction (CTR)

The nationally devised CTB was replaced by CTR in April 2013.⁴² These schemes provide help for people on low incomes or claiming benefits towards their council tax bill. CTR is administered by local authorities.

⁴⁰ www.gov.uk/government/uploads/system/uploads/attachment_data/file/275875/universal-credit-rented-housing.pdf (Accessed 01 February 2016)

⁴¹ <https://www.gov.uk/government/publications/claiming-discretionary-housing-payments>(Accessed 01 February 2016)

⁴² www.gov.uk/council-tax-reduction(Accessed 01 February 2016)

In Work Credit

In Work Credit is a financial incentive available to lone parents moving into work. It is paid for a maximum of 52 weeks for those moving into paid employment of 16 hours per week or more, who have had a period of 12 months or more on out-of-work benefits⁴³. In Work Credit stopped on 1 October 2013.⁴⁴

Universal Credit (UC)

UC is the new means-tested benefit for people of working age that will replace: Income-based JSA; ESA; IS; WTC; CTC; and HB⁴⁵. The structure of UC is intended to simplify the benefits system and tax credits system.

All recipients of UC will be allocated to one of four categories based on individual circumstances and capability. The groups are⁴⁶:

- No work-related requirements
- Work-focused interview requirements only
- Work preparation agreement
- All work-related requirements

The monthly rates for UC comprise the following⁴⁷:

- Single, under 25: £251.77
- Single, 25 or over: £317.82

- Couple, Joint claimants both under 25: £395.20
- Couple, Joint claimants, one or both 25 or over: £498.89

Child element

- First child or qualifying young person: £277.08
- Second and each subsequent child or qualifying young person: £231.67

Disabled child or qualifying person additions

⁴³ www.gov.uk/government/collections/in-work-credit-statistics-on-start-ups--3 (Accessed 01 February 2016)

⁴⁴ www.gov.uk/in-work-credit (Accessed 01 February 2016)

⁴⁵ www.gov.uk/universal-credit/claiming-other-benefits (Accessed 01 February 2016)

⁴⁶ www.legislation.gov.uk/ukdsi/2013/9780111531938/pdfs/ukdsi_9780111531938_en.pdf (Accessed 01 February 2016)

⁴⁷ www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf | www.gov.uk/government/uploads/system/uploads/attachment_data/file/382867/proposed_benefit_and_pension_rates_2015_to_2016.pdf (Accessed 01 February 2016)

- Lower rate addition: £126.11
- Higher rate addition: £367.92
- Limited Capability for Work: £126.11
- Limited Capability for Work and Work-Related Activity: £315.60
- Carer element: £150.39

Childcare element (70% of the amount paid as charges for relevant childcare up to)

- Maximum for one child: £532.29
- Maximum for two or more children: £912.50
- Non-dependents' housing cost contributions: £69.37

Higher work allowance (no housing element)

- Single claimant, no dependent children: £1111.00
- Single claimant, one or more children: £734.00
- Single claimant, limited capability for work: £647.00
- Joint claimant, no dependent children: £1111.00
- Joint claimant, one or more children: £536.00
- Joint claimant, limited capability for work: £647.00

Lower work allowance

- Single claimant, no dependent children: £1111.00
- Single claimant, one or more children: £263.00
- Single claimant, limited capability for work: £192.00
- Joint claimant, no dependent children: £1111.00
- Joint claimant, one or more children: £222.00
- Joint claimant, limited capability for work: £192.00
- Assumed income from capital for every £250 or part thereof, between capital disregard and upper capital limit: £4.35

Third Party Deductions at 5% of UC Standard Allowance for:

- Single, under 25: £12.59
- Single, 25 or over: £15.89
- Couple joint claimants, both under 25: £19.76
- Couple joint claimants, one or both 25 or over: £24.94
- Maximum deductions for Fines: £108.35

Minimum deductions for rent and service charges included in rent at 10% of UC Standard Allowance (10% minimum introduced from Nov 2014)

- Single, under 25: £25.18

- Single, 25 or over: £31.78
- Couple joint claimants, both under 25: £39.52
- Couple joint claimants, one or both 25 or over: £49.89

Maximum deductions for rent and service charges included in rent at 20% of UC Standard Allowance (20% maximum introduced from Nov 2014)

- Single, under 25: £450.35
- Single, 25 or over: £63.56
- Couple joint claimants, both under 25: £79.04
- Couple joint claimants, one or both 25 or over: £99.78

Overall Maximum Deduction Rate at 40% of UC Standard Allowance:

- Single, under 25: £100.71
- Single, 25 or over: £127.13
- Couple joint claimants, both under 25: £158.08
- Couple joint claimants, one or both 25 or over: £199.56

Fraud Overpayments, Recoverable Hardship Payments and Administrative Penalties at 40% of UC Standard Allowance

- Single, under 25: £100.71
- Single, 25 or over: £127.813
- Couple joint claimants, both under 25: £158.08
- Couple joint claimants, one or both 25 or over: £199.56

Ordinary Overpayments and Civil Penalties at 15% of UC Standard Allowance

- Single, under 25: £37.77
- Single, 25 or over: £47.67
- Couple joint claimants, both under 25: £59.28
- Couple joint claimants, one or both 25 or over: £74.83

Ordinary Overpayments and Civil Penalties at 25% of UC Standard Allowance if claimant's and/or partner's earnings are over the Work Allowance

- Single, under 25: £62.94
- Single, 25 or over: £79.46
- Couple joint claimants, both under 25: £98.80
- Couple joint claimants, one or both 25 or over: £124.72

Scottish Welfare Fund (SWF)

Those benefits, which were paid as part of the Social Fund administered by DWP, were replaced in Scotland from April 2013 by SWF. The Welfare Funds (Scotland) Act 2015, which places the SWF into law, was passed and received Royal

Assent in spring 2015. Permanent regulations and statutory guidance will be in place from April 2016.⁴⁸

The SWF is delivered by Local Authorities, and provides two types of grant; *Crisis Grants and Community Care Grants*. This replaces Crisis Loans for Living Expenses and Community Care Grants which were in effect before the introduction of the SWF.

Crisis Grants are provided in case of crisis to meet expenses that have arisen as a result of an emergency or disaster.

Community Care Grants provide assistance to help people establish themselves in the community following a period of care or help people remain in the community rather than going in to care; help people set up home in the community after an unsettled way of life; help families facing exceptional pressures; and help people to care for a prisoner or young offender on release on temporary licence.⁴⁹

Sure Start Maternity Grant

Sure Start Maternity Grant is payable to parents who claim IS, IB-JSA, IR-ESA, Pension Credit, UC, CTC at a rate higher than the family element, and WTC that includes disability or severe disability element.⁵⁰ The benefit is a one off payment of £500 towards the cost of having a child, and can be only claimed for the first child. Individuals must claim the grant 11 weeks prior to the birth or up to 3 months afterwards.⁵¹

Budgeting Loan

A Budgeting Loan can be applied for to pay for essential items such as rent or furniture. They are interest free and the smallest amount that can be borrowed is £100. The loans are available to those claiming income-related benefits for at least 26 weeks. Borrowers have 104 weeks to repay the loan.⁵²

Funeral Payments

Funeral Payments are paid to those on a low income who are responsible for a funeral, and must be applied for within 3 months of the funeral. Individuals must be able to prove their relationship with the deceased, and they or their partner must receive one of the following benefits; IS, IB-JSA, IR-ESA, Pension Credit, HB, UC,

⁴⁸ www.gov.scot/Topics/People/welfarereform/scottishwelfarefund (Accessed 02 February 2016)

⁴⁹ www.gov.scot/Topics/People/welfarereform/scottishwelfarefund/scottishwelfarefundguidance (Accessed 02 February 2016)

⁵⁰ www.gov.uk/sure-start-maternity-grant/eligibility (Accessed 02 February 2016)

⁵¹ www.gov.uk/sure-start-maternity-grant/overview (Accessed 02 February 2016)

⁵² www.gov.uk/budgeting-loans (Accessed 02 February 2016)

WTC (severe disability or disability element), or one of the extra elements of CTC. The amount received is dependent upon how much over money is available from sources such as insurance policies or the deceased's estate.⁵³

Guardians Allowance

Guardians Allowance can be paid to those who are bringing up a child whose parents have died. It is paid at a rate of £16.55 per week, and is paid on top of Child Benefit.⁵⁴

Statutory Maternity Pay (SMP)

SMP for eligible employees can be paid for up to 39 weeks. The first 6 weeks are paid at 90% of their average weekly earnings before tax. The remaining 33 weeks are paid at £138.58, or 90% of their average weekly earnings, whichever is lower.⁵⁵ Qualifying individuals must have been working continuously for at least 26 weeks up to the qualifying week (the 15th week before the expected week of childbirth) and earn at least £112 (gross) per week in an 8 week period.⁵⁶

⁵³ www.gov.uk/funeral-payments/eligibility (Accessed 02 February 2016)

⁵⁴ www.gov.uk/guardians-allowance (Accessed 02 February 2016)

⁵⁵ www.gov.uk/government/uploads/system/uploads/attachment_data/file/457239/DWP11-benefit-and-pension-rates-april-2015-280815.pdf (Accessed 02 February 2016)

⁵⁶ www.gov.uk/employers-maternity-pay-leave/eligibility-and-proof-of-pregnancy (Accessed 02 February 2016)

ANNEX 3 SWEEP 4 INTERVIEW SCHEDULE

Thank you for agreeing to speak to us again. We appreciate the time you have given us so far.

This will be the last time that we interview you for this project. It had been initially planned that this would be a 3-year study and we would have interviewed you a further 2 times. However, the Scottish Government has decided not to fund the study for the last year, as they have put in place alternative arrangements for consulting those affected by benefit changes.

Just to remind you that taking part in this study, at all stages, is completely voluntary. Everything you say will be kept confidential. When we write our report or any academic papers, we will not use any real names or give information that might identify you as the person who has told us these things.

Also you can stop at any point, or decline to answer any particular question that you are not comfortable with. Because of the nature of this research it is possible that we might touch on periods or events in your life which are quite personal, so please feel free to let us know if you would rather not talk about any issue, or if you would prefer to change the subject or to not answer particular questions.

We would, again, like to record the interview if that is ok, so that we can remember everything that you have told us today. Are you happy for us to record this interview or would you prefer us not to?

If telephone interview:

Obtain verbal consent

Check address details for sending voucher

If in person interview

Ask participant to sign consent form

Ask participant to sign voucher receipt form

Do you have any questions before we start?

[Interviewer: Focus on the qualitative responses. Closed questions/coding is for limited analysis]

Section 1: Changes in circumstances

Note to interviewer: These questions are to ascertain changes in people's circumstances. If there has been no change please move on quickly to next set of questions to avoid covering old ground.

I'd like to start by asking about any changes to your household since our last meeting.

1. Since the last interview have there been any changes in who is in your household?

- Probe: Anyone moved in; anyone moved out; children born; changes to partnership status
- For new household members: relationship to interviewee, age, sex

2. Has there been any change to the type of accommodation that your household lives in?

- Probe: If yes – is this new accommodation owned, rented (if so private, council, housing association), or another tenure type?
- Probe: If yes – how do you feel about this new accommodation? (Area, number of rooms, why they moved, etc.)

Now I'd like to ask you a few questions about any education or training you might have been involved in since we last spoke.

3. Have you been involved in any training or education or achieved any new qualifications since the last interview?

- If no – have you wanted to do any training or education but been unable to? If unable – why were you not able to do this?

4. If in employment at the last interview: Are you still employed?

- If yes, is this the same job, or have you moved jobs? How many hours per week are you working at the moment, and is this the number of hours you would like to work?
- If new job, probe: How did find this job? Did anyone help you to find this job (If yes – who? e.g. Jobcentre Plus, Work Programme, other organisation, personal contact? If not through Jobcentre/Work Programme, but has had contact with these – how useful did you find them?)

OR if not in employment at the last interview: Have you been involved in any paid work since we last spoke?

- Probe: if new job since last interview – job title, how long in job, permanent or temporary, hours per week (incl. if zero hours), if part-time is this through choice, take home pay
- Probe: How did find this job? Did anyone help you to find this job (If yes – who? e.g. Jobcentre Plus, Work Programme, other organisation, personal contact?)

Are other people in your household still (un)employed?

5. If currently not in work: Are you seeking work?

- Probe: Is seeking work a condition of your benefits (JSA or WRAG)? Do you have any (other) conditions to fulfil?
- Is anyone helping you to find work (If YES – who? e.g. Jobcentre Plus, Work Programme, other organisation, personal contact?)
- What is the type of work you are looking for?
- Do you face any constraints that affect your ability to find working? Prompt: Availability of suitable jobs locally, health/child's health problem, transport, confidence, low hours/low pay, housing, experience, welfare benefits, childcare, etc.

6. If currently employed: Do you face any constraints that affect your ability to keep working?

- Prompt: Health/child's health problem, transport, confidence, low hours/low pay, negative experiences/atmosphere at work, housing, experience, welfare benefits, childcare, etc.

Now I'd like to ask you a few questions about your household income and how you're getting by financially.

7. Since the last interview have there been any changes to the benefits you are getting?

[Interviewer: Consult list of benefits and any anticipated changes to benefits mentioned in last interview. Where a change is mentioned prompt about the effect on the participant and the household]

- Are you in receipt of new benefits? – If YES what are the differences between what you receive now and what you received previously? Are you happy with the change? How easy or difficult was the process of getting this new benefit? Did you get any help with applying for this new benefit?
- Have you stopped receiving some benefits? Were the changes due to a change in your actual circumstances or due to administrative issues/reforms?
- Have you made any applications since the last interview that are still being processed?
- Are there any benefits that you would like to claim/think you should receive but don't?
- Have you ever delayed or not claimed a benefit that you think you are entitled to received? If yes, what put you off from claiming this benefit?
- Have you received any sanctions? If so – what was the reason, and what were the effects of these sanctions on you?
- If you have not been sanctioned – are you worried about being sanctioned in the future and how does the possibility of sanctions influence what you do?

- 8. Since we last spoke, have there been any changes in how you and your household are managing financially?**
- Is there anything that has happened since we last spoke which has affected your income/affected how you manage financially
 - How easy have you found it to pay for basics – e.g. rent, bills, food, clothes, since we last met?
 - Can you afford to go out – e.g. for a coffee, to the pub, to the cinema? How easy would you find it to pay for a present for a friend or family member?
 - If mentioned debt last interview, ask if they are managing to keep up with any repayments
 - Have you had to borrow money since the last interview and how often? (specify where the loan is from)
- 9. Taking everything together how would you say you and your household are managing financially these days**
- 10. Are you aware of any likely changes to your benefits over the next year?**
- Probe: If yes – what do you think will be the effect of these on your life/the other people in your household (including children)?
 - Probe: Looking ahead, how do you think you will be financially a year from now, will you be ... better off, worse off than you are now, about the same?

Section 2: Health and wellbeing

Note to interviewer: These questions are to ascertain changes in people's circumstances. If there has been no change please move on quickly to next set of questions to avoid covering old ground.

I'd like to ask some questions about any changes to your health since we last spoke, or to the health of other people in your household (if applicable).

- 11. Has your physical health changed since our last interview?**
- Probe for own, personal account of wellbeing here
 - Prompt: Is it better or worse?
- 12. Has your mental and emotional health changed since last interview?**
- Probe for own, personal account of wellbeing here
 - Prompt: Is it better or worse?
- 13. Can you please summarise by rating your overall wellbeing since we last spoke?**
- Very poor
 - Poor

- Managing OK
- Well
- Very well

14. Since the last interview has there been any change to the health of other people in your household? What were they?

Section 3: Reflecting on the past and thinking about the future

15. The first time we spoke to you was in [Month, Year]. Thinking back to that point in time, do you feel that since then your overall situation has improved, got worse, or stayed about the same? [Probe different dimensions of well-being – financial, physical, emotional, social – and the key events that have triggered changes in well-being, including different aspects of claiming benefits (the application process, dealing with changes, the level of benefits, feeling stigmatised, feeling uncertain)]

16. Do you think that the current system of welfare benefits works for you?

- What works well? Probe: process of claiming; administration of benefits; communication; support and advice; level of benefits.
- What things would make the system work better? Probe: process of claiming; administration of benefits; communication; support and advice; level of benefits.

17. There will be a number of changes to benefits happening in the near future, including changes to tax credits, restrictions on benefits for young people, and changes to the ESA WRAG.

- Are these changes likely to affect you?
- Do you feel that these changes are fair?
- Are there any groups of people that you think will be especially affected by the changes to the welfare system?

18. If you had 15 minutes with the Prime Minister/First Minister, what would you like to tell them about what it's like receiving welfare benefits?

Do you have any final comments?

ANNEX 4 POLICY RECOMMENDATIONS AND IMPLICATIONS FROM THE PREVIOUS STUDY REPORTS

This appendix presents the policy recommendations and implications from all four sweeps of the study.

Sweep 1 (*Lister et al., 2014*)

- These findings suggest a need for much improved official communication about benefits and benefit changes, as well as continued support for third sector organisations providing impartial, specialist support.
- These findings suggest a need to improve the administration of benefits, including more sensitive service provision by departments, better administration of benefits changes and seeking to reduce the feelings of stress related to applying for them. They also highlight the crucial importance of recourse to emergency funds to mitigate the impact of these situations when they occur.
- These findings highlight the problem of the cost of living for those on a low income, and the need for quicker intervention for those who are struggling to cope.
- Stigmatising messages from the media need to be countered by education about those on benefits and of the true (limited) nature of benefit fraud. Jobcentre staff should receive more training in dealing with groups with specific needs and have specialist officials to deal with all those key groups (such as lone parents or those with different types of disability).
- There needs to continue to be policies to help ameliorate specific policies such as the social housing occupancy rules and specific circumstances, such as those who cannot rely on maintenance payments from their former partners. There appears to be a need for specialist employment services and staff who more fully understand the employment barriers facing specific groups, such as lone parent advisors in Jobcentres.
- In addition to the recommendations for welfare benefits, the research also highlighted a number of issues affecting those on benefits, and which policy could seek to address. One of these is the need for affordable childcare in order to enable parents, particularly lone parents, to compete for jobs that do not fit around school opening and closing times. Another is the development of a network of formal and informal support – this is especially important for groups such as lone fathers, who report a lack of support.

Sweep 2 (*Graham et al., 2014*)

- The findings of this study show that, according to the views of participants, stronger conditionality is unlikely to get more people into work, but there are a number of interventions that can help, by addressing barriers to work, in the areas of education, skills, employability services, childcare, and health.
- Current plans to extend free childcare provision are a welcome development, but do not address the gap identified by participants in provision outside of standard hours. To meet these needs, childcare provision needs to evolve to reflect the widespread expectation of non-standard hours in both the public and private sectors.
- Some of the reforms have changed the way in which recipients interact with the system, requiring them to give different information, or go through new procedures, in order to access support. However, this kind of change does not necessarily cause intractable problems - the findings show that in many cases, it can be navigated with appropriate support, whether this is helping those affected to understand confusing correspondence, fill in forms, locate specialist services or provide support for a benefit tribunal. Those who are affected by welfare reform can be supported in understanding and responding to changes. This feeds into the Scottish Government mitigation work in the area of providing advice and support, through advice services, third sector organisations, social landlords and Health Boards.
- The findings suggested that frontline services (such as health, social care and social work) could play a role in supporting those affected by welfare reform to access the support available to them, but that in places their involvement could be stronger and more joined up. For example, health services could advise patients who might be entitled to ESA or DLA that these benefits exist, and how to apply for them. This practice already exists for Child Benefit; new mothers are given an application pack in hospital, and take-up of this benefit is over 95 per cent among those eligible for it.
- The impact of welfare reform appears to vary depending on service provision at the local level. This feeds into current mitigation work with COSLA and the Improvement Service about how local authorities can best support people. Best practice should be shared and adopted, and local authorities should be made aware of instances where their activities are creating problems for benefit recipients (such as high care costs).
- The impact on benefit recipients who fall foul of new rules - or who are affected by a mistake on the part of a benefits agency that is not their fault - can be

severe. When things go wrong, it is important that there is recourse to a well-funded crisis support service that can respond quickly to financial emergencies. The Scottish Welfare Fund will be crucial in mitigating the impacts of welfare reform.

- The experiences of participants in this study raise some questions regarding whether the WCA is effective at determining who is fit for work. The assignment of several cases here to the WRAG or fit for work categories - and their subsequent successful appeal - suggested that the assessment process has a high risk of 'false positives' with respect to assessing people's capability for work. In particular, the assessment should be revised to take better account of the impact of conditions that fluctuate over time and/or are less visible.

Sweep 3 (*Graham et al., 2015*)

- Forms should be reviewed by a panel of applicants, in order to test the accessibility of the language, the clarity of the requirements, and the appropriateness of the questions. When determining what information should be sought during the application, the benefit of additional information should be set against the increased strain on the applicant, and in the context of the overall burden of the form. Supporting information should be provided alongside forms, or at least clearly signposted, rather than left to the applicant to obtain for themselves.
- Reflexivity and responsiveness to feedback from claimants regarding the appropriateness of the assessment criteria and process should be built into the disability benefit system. Although the current system ostensibly does so, via its regime of regular independent reviews, policymakers should demonstrate clearly how they have responded to this feedback.

Consideration also needs to be given to the suitability of polar questions in capturing the effects of fluctuating conditions. Entitlement to a disability benefit should not be predicated on the applicant being able to quantify a fluctuating condition, or attempt to predict its future course; this is simply not possible in some cases. Rather, the impact of the disruption and uncertainty created by a fluctuating condition should itself be taken into account as a limiting factor

- Repeat assessments should be limited only to those whose condition is expected to improve. Even for those in this category, frequency of assessment should be balanced against the cognitive and emotional toll of assessment on respondents.
- Mistakes should be minimised, but are inevitable to some extent; so how the relevant agencies respond to these situations is important. Their response needs

to be efficient, and should give claimants a reasonable benefit of the doubt. In the event of a dispute, assumption of liability should be with the state until the matter is resolved, and there should be an interim payment in place. All systems should be regularly reviewed to ensure that they are performing as efficiently and accurately as possible and continuous improvement in efficiency and accuracy sought

There is a need for much improved official communication about benefits and benefit changes, not only by DWP, but also by Local Authorities around issues such as council tax. Those who will be affected by changes should receive clearer information about what will happen, and when, during the transition to a new benefit. Communication of decisions should be clear and unambiguous.

- The primary purpose of Jobcentre Plus should be to provide meaningful support rather than enforcing conditionality. At present this support role is in conflict with its enforcement role. The Work Programme also needs to be reassessed, especially for disabled people.
- The application and appeals process should be founded on the assumption that the applicant is genuinely in need, and potentially experiencing a range of life stressors that might constrain their ability to tackle the application process. It should be acknowledged that applicants might have few resources to fall back on, and that even temporary loss of benefit could have a substantial negative impact.
- This demonstrates the importance of recourse to crisis funds, and access to support and advice to help manage change and adjust to new situations.
- Upheaval in the form of changes to the system should be minimised. Language and policy rhetoric should be carefully considered, as it may affect the degree of fear with which change is viewed by those affected.
- The amount payable to carers does not value the work that they do, nor acknowledge their constraints on taking paid employment, and should therefore be increased.
- The findings of this study demonstrate a range of situations in which people might seek advice. It also shows that there is no ideal or 'one stop shop' solution; advice needs to come from a range of services. It should be considered how services that are currently perceived as not operating effectively can be improved. This is particularly important for CABs which form a large part of the support infrastructure.

- It is difficult - perhaps impossible - for services to be both an enforcement agency and a source of advice, from the point of view of approachability and gaining the trust of service users.
- There should be more joined up practice between health, social care and welfare services. Health and social care professionals do not have to be experts, but should at least be aware of the kind of support that people might be entitled to and referral mechanisms between health and social care, and advice services, should be established. Lessons could be learned from the 'Healthier Wealthier Children' project - a partnership approach between health, local government and the voluntary sector to addressing child poverty across NHS Greater Glasgow and Clyde.⁵⁷

It is also necessary to recognise and support the role of GPs in providing necessary information to support an application for disability benefits.

- All those experiencing issues with benefits should have access to appropriate advocacy services if they need them. For some people, the ability to raise or escalate issues may not be fully met by local political representatives. Fair and supportive independent appeal and advocacy processes are important.
- As well as providing a reactive service, a comprehensive advice service should have a proactive element - including efforts to raise awareness both of entitlements and sources of help.
- Different ways of advertising services and entitlements should be considered; different media, different types of places and services, public and private venues, etc. Robust referral arrangements with advice services should in place across the public service landscape. Signposting should also be part of the responsibility of those imposing the changes.
- These findings can help to identify best practice for those providing advice, and what is very important to get right. Advice should be timely and accurate, provided by well-trained and approachable staff, with whom users can have some continuity, where this is helpful and appropriate to the situation. This quality element is key to the service being helpful. Not all providers are sufficiently competent and well-resourced to provide this high quality service.
- Best practice is to provide support in multiple formats - in person, by telephone, on paper and online - in order to reach those who may not be able to access one

⁵⁷ See for more information: <http://www.nhs.gov.uk/your-health/campaigns/healthier-wealthier-children/documents-and-publications/> (Accessed 30 April 2015).

or more of these formats. Online information can provide a useful source of support, but it cannot replace other delivery modes completely.

Sweep 4

- Family circumstances should be reviewed holistically before entitlements are removed. The criteria for receiving these should be reviewed, particularly in relation to whether they have a perverse impact on work incentives.
- It could be beneficial to low income families for policy makers to consider more broadly the costs incurred by families with children – such as school uniform, and other costs associated with attending school – and ways to offset these, in order to leave more room in the family budget.
- Increase the amount of childcare that parents can access cheaply or free of charge, including pre- and after- school and holiday care.
- The devolution of Carers Allowance to the Scottish Government provides an opportunity to ease the financial strain on carers, by considering increasing the level at which it is paid.
- The Scottish Government should consider the needs of those caring for more than one person. This does not necessarily imply awarding multiple allowances, but perhaps offering help with their transport costs.
- The gap between being ‘fit to work’ and the opportunities available in the labour market could be bridged with better, more targeted training and employability support for those with health conditions and disabilities.
- The devolution of this benefit provides an opportunity for the Scottish Government to implement a scheme that could better meet claimants’ needs, and impose less of a burden on them.
- User experience could be embedded in the targets that providers are expected to meet. The system could be evaluated (among other things) on whether claimants feel they are being treated fairly, and with dignity.
- In designing the assessment process, the impact on claimants should be a key consideration. Life or long-term awards could be considered for those whose conditions are permanent, and some may not need to go through an assessment at all if their needs are clear cut. The burden of assessment should lie with the assessors; the requirement upon ill or disabled people to make long journeys to assessment centres should be minimised.

- It might be helpful if those potentially affected by changes were able to quickly find out how proposed changes might affect them, and also to know about what support is available to them if they were to lose entitlements.
- Language and tone matters. 'Talking tough' on welfare reform instils fear and distrust. The Scottish Government should seek to foster good relations between the system and claimants.
- Consider opportunities for some form of co-production in the development and implementation of the devolved version of DLA/PIP.
- Offer a centralised opportunity to check all entitlements, so that anyone can make sure they are correctly receiving what they are entitled to.
- Ensure support and advice at all stages of the application process.



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This document is also available from our website at www.gov.scot.

ISBN: 978-1-78652-304-4

The Scottish Government
St Andrew's House
Edinburgh
EH1 3DG

Produced for
the Scottish Government
by APS Group Scotland
PPDAS73384 (06/16)
Published by
the Scottish Government,
June 2016



Social Research series
ISSN 2045 6964
ISBN 978-1-78652-304-4

Web and Print Publication
www.gov.scot/socialresearch

PPDAS73384 (06/16)