



**One Parent
Families Scotland**
changing lives, challenging poverty



Response to Social Security Committee call for views on benefit take-up

One Parent Families Scotland Submission

October 2019

One Parent Families Scotland

One Parent Families Scotland (OPFS) is the leading organisation working with single parent families in Scotland. Building on seventy-five years of advocacy and service-delivery expertise, OPFS provides single parent tailored information, advice and support, along with training activities, employability programmes and flexible childcare. OPFS campaigns with parents to make their voices heard to change the systems, policies and attitudes that cause child poverty. Our vision is of a Scotland in which single parents and their children are valued and treated equally and fairly.

Single Parent Families

In Scotland single parent families are 29 % of families with dependent children (167,100 families) ¹The Poverty and Inequality Commission has highlighted that, 37% of all children in Scotland living in poverty are in a single parent family² and 94% are women. 27 % of single parent households have a disabled adult and 16% have at least one child with a disability.³ The number of single parent households are projected to rise by almost a fifth (19%) by 2041.⁴

The most current statistics **show poverty rates for children living in lone-parent families are at 54% almost twice as high as those living in couple families (28%)**. However, poverty rates for people living in different family types vary across the countries in the UK.

In England 54% of lone parent families are in poverty, the figure in Scotland is considerably lower at 42% - a 12% difference.⁵

By 2021 single parents and their children will lose a fifth of their income due to welfare reform - an average of £5,250 a year⁶. The **predicted increase in the UK child poverty rate for children in single parent households to over 62%** will have a devastating impact on the lives and prospects of so many children.

OPFS therefore very much welcomes the chance to respond to the Social Security Committee's call for submissions on the take up of social security entitlements. With the prediction of such a huge increase in child poverty in single parent families we believe it is vital that single parents access the social security support to which they are entitled.

¹ www.gov.uk/government/statistics/personal-tax-credits-2016-to-2017
www.gov.uk/government/statistics/take-up-rates-2016-to-2017

² <https://povertyinequality.scot/2018/02/Child-Poverty-Delivery-Plan-advice-February-2018.pdf>

³ www.gingerbread.org.uk/One-in-four-a-profile-of-single-parents-in-the-UK . page 4

⁴ <https://www.nrscotland.gov.uk/files//statistics/rgar/2018/rgar18.pdf>

⁵ <https://socialmetricscommission.org.uk/>

⁶ <https://www.equalityhumanrights.com/sites/default/files/cumulative-impact-assessment-report.pdf> p153

Summary

There are £2.4 billion of unclaimed legacy benefits not going to the people who need them. Up to £4.8 billion of available Housing Benefit went unclaimed. Up to £2.7 billion of available IS/ESA (IR) went unclaimed. Up to £1.6 billion of available JSA (IB) went unclaimed.

Factors associated with the non-take-up and take-up of welfare benefits include:

- Awareness of benefits and information about eligibility and application processes;
- Administrative issues (such as the length and complexity of the claiming process);
- The financial value and duration of benefits;
- Social and psychological factors (stigma/attitudes)
- Digital exclusion and reading, writing and numeracy skills
- Impact of sanctions and conditionality

The benefits system would be much improved by more participation of people with experience of the system - consulting and involving people about the difficulties they have and why they don't apply. Further research is needed into the effects that sanctions have on, among other things, levels of take-up.

It's crucial that people claiming benefits have access to a range of choices about how they claim their entitlements. The digital by default model used by the Department for Work and Pensions (DWP) for Universal Credit (UC) is a key barrier. The UK Government's key principles of 'having a system that is easy to use and make work pay' did not apply to most of the single parents we work with.

A system that holds information across all the benefits would cut down on the number of interviews people have to attend and ensure that the information is gathered as quickly as possible. However, feedback from people claiming benefits is crucial to ensuring a continual improvement loop.

There are several ways to tackle the main factors influencing non-take-up:

- Reducing obstacles by simplifying the language and content of application forms;
- Reducing repetition in information and verification required;
- Simplifying claiming through telephone and digital processes. However, we know from UC this require careful design so as not to create new barriers;
- Making systematic, participation of people with experience of social security benefits, advice organisations and front-line staff, to highlight problem areas;
- Ensuring people are informed of entitlements at important trigger points when they become eligible, for example, when registering births; becoming a single parent.
- Targeting take-up campaigns at key groups, especially those identified as a priority in the Child Poverty Act. Using tailored messages for example to those entitled to new benefits such as Best Start Grants

- Taking information into communities through outreach, in partnership with trusted intermediaries, such as OPFS, CABx, health workers, and community-based organisations.

We believe in the importance of involving parents in take-up initiatives for existing benefits and in the development of Scotland's newly devolved benefits. If we can get it right in the beginning this will help maximise take up.

The DWP have a range of historic problems that have resulted in the distrust of single parents. An example of this is the roll out of UC which has been less than transparent and has resulted in a very negative impact on many single parents and their children. The DWP also do not have the same ethos of dignity and respect which the Scottish Government have enshrined in their social security policies.

In developing the new Scottish System, there is a good opportunity to ensure that processes and systems are designed in a way to enable anyone who needs to use the system to understand it and to be able to access it in a way that suits them. It will be important that people who use it continue to be involved in design, development and testing to ensure that this works well. It also provides us with a chance to embed a human rights-based approach to the developing Scottish Social Security model.

1. What do we know about how much is unclaimed and why?

A reply by the DWP Minister to a written question by Stephen Timmins MP in May 2019 revealed that there are £2.4 billion of unclaimed legacy benefits not going to the people who need them. The Minister also revealed that the amount of UC, Personal Independence Payment and Disability Living Allowance to which people were entitled but did not claim is not held by the DWP.⁷

Up to £4.8 billion of available Housing Benefit went unclaimed. On average this amounted to around £3,000 per year for each family entitled to receive Housing Benefit who did not claim the benefit. Up to £2.7 billion of available IS/ESA (IR) went unclaimed. On average this amounted to around £5,000 per year for each family entitled to receive IS/ESA (IR) who did not claim the benefit. Up to £1.6 billion of available JSA (IB) went unclaimed. On average this amounted to around £3,500 per year for each family entitled to receive JSA (IB) who did not claim the benefit.⁸

Through our experience of working with thousands of single parents each year we have identified a consistent set of factors associated with the non-take-up and take-up of welfare benefits. These include:

- Awareness of benefits and information about eligibility and application processes;
- Administrative issues (such as the length and complexity of the claiming process);

⁷ www.parliament.uk/business/publications/written-questions-answers-statements

⁸ www.gov.uk/government/income-related-benefits-estimates-of-take-up-2015-16.pdf

- The financial value and duration of benefits;
- Social and psychological factors (stigma/attitudes)
- Digital exclusion and reading, writing and numeracy skills
- Sanctions and conditionality

1.1 Awareness and Perceived In-eligibility

One of the barriers to accessing social security benefits is the lack of information and knowledge of relevant payments, eligibility rules and how to claim such benefits. The more awareness an eligible individual has of a benefit, the more likely they are to make a claim. Levels of awareness of benefits can be particularly low among members of disadvantaged groups. We know from our work that these groups include young single parents and minority ethnic single parents.

We have found that lower awareness levels are also associated with poor information and perceived ineligibility. This confusion can lead many potential recipients to decide neither to pursue information about eligibility criteria nor to make an application for benefits.

1.2 Complexity

Barriers to claiming can be caused by the complexity of the benefit eligibility rules and of the stages required to claim entitlements. We have found this to be particularly relevant to claiming disability benefit but there are also problems with the claim process for UC. Single parents told us they find the system very complex. There are particular problems with claiming the childcare element of UC. Parents often find the process very inaccessible and use of the on-line journal for invoices etc very onerous, especially for parents who are on a low-income, combining work with the care of their children.

From our experience in providing expert benefits advice to single parents the complexity in the benefits system may also be made worse by: administrative and technological inefficiencies; official terminology and language; high travel costs for claimants for example multiple face-to-face interviews and inconvenient office locations and office hours; previous bad experiences of claiming; and fear of intrusive questioning. Single Parents often struggle to make and manage claims online due to lack of access to IT and wi-fi.

1.3 Financial Benefit

Economic incentives are important for take-up. If a potential applicant believes that the amount to be gained from making a claim for a benefit is too low and therefore not worth the effort involved in making and seeing through an application, or if they are concerned that in making such a claim it may impact negatively on their eligibility for other assistance that they are already receiving, then they are less likely to claim. This is important because of the passporting role of some UK benefits to Scottish payments, no matter how small the payment.

1.4 Stigma

Non-take-up may be caused by individual perceptions of need, as against eligibility, and pride in being self-reliant. Experience of stigma can also dissuade people from applying for assistance despite being entitled.

Greater targeting of a welfare benefit to specific groups may make these groups even more exposed to stigmatisation. A study of the take-up of free school meals in Scotland found that when eligibility was extended to all young children in a particular age group, take-up also increased amongst those parents and children who had already been eligible for the previously means-tested benefit. The research attributed this increase in take-up to a positive peer effect and diminution in perceived stigma.

At the implementation level, the behaviour of JCP staff towards claimants may also be perceived as humiliating or stigmatising. This seems to be particularly likely because JCP acts as both Social Security provider and as fraud controller.

A key factor contributing to the stigma attached to claiming or receiving benefits concerns media coverage and the association of many benefits with the “undeserving poor” and fraudulent claiming which is not evidence based.

1.5 Personal Characteristics and Changes in Circumstances

Personal characteristics and claimants circumstances influence decisions whether or not to take-up benefits. Language and literacy issues affect take-up.

The presence and number of children, at least young children, has also been found to increase take-up propensity. This is likely to be the case because of the need for the benefit when the well-being of children is considered, as well as being triggered by contact with services that promote and support the take up of appropriate benefits. There is a relationship between take-up and “significant life events” or changes in circumstances (such as separating from a partner losing a job, having a child), which could act as a trigger to qualify and apply for benefits.

1.6 Rules and Sanctions

Take-up is also affected by administrative rules, which can vary greatly both across benefit entitlements. In particular, means-tested benefits entail an administrative responsibility on both applicants (providing information about incomes, assets and family characteristics) and DWP officials (complex evaluation of applications, frequent eligibility checks etc.

By contrast, child-family benefits are paid to all families with a certain number of members and/or to families with children below a certain age. Both submitting and processing applications for these benefits is relatively simple and the timing of eligibility checks is quasi-automatic - for example, when children reach the maximum age of entitlement.

The level of stigmatisation connected with a particular benefit can also be linked to its administrative rules. Benefits that require people to continuously report on their

circumstances and behaviour creates more stigma than those that only require a one-off application.

OPFS research⁹ shows the present benefits conditionality regime disproportionately affects vulnerable single parents, particularly those who have poor health or are disabled, often leaving them distressed, impoverished and reliant on food banks. Our research involving interviews with single parents over a period of 2 years shows the current benefit conditionality regime, and the fear of being sanctioned, is resulting in worsening health, especially mental health, with resulting negative impacts on children.

2. What are the gaps in knowledge/research and how can they be improved?

Consulting and involving people about the difficulties they have and why they don't apply. Consulting advisers on their experiences. Further research is needed into the effects that sanctions have on, among other things, levels of take-up. This proposal is now highly relevant in the UK, where there is growing concern about the cumulative impact on take-up of the stricter benefit regime.

3. How can the administration of benefits be improved to maximise take-up? Specific examples would be welcomed.

A system that keeps people informed at every stage of the claim by text would reassure them and cut down the number of forms that either go missing or are not awarded fully. Not knowing what is happening with the claim can put people off claiming in the first place or they give up rather than go through all the problems of trying to follow the claim up. The whole medical assessment process for disability benefits is flawed and is one of the major reasons people will not apply for disability benefits. Word of mouth communication passes on what a stressful experience this can be.

It's crucial that people claiming benefits have access to a range of choices about how they claim their entitlements. The digital by default model used by the DWP for UC is a key barrier. The UK Government's key principles of 'having a system that is easy to use and make work pay' did not apply to most of the single parents we work with. Single parents told us they find the system very complex. Many are struggling to pay childcare costs due to administrative errors by DWP and which made returning to work result in a financial crisis.

⁹ <https://www.opfs.org.uk/wp-content/uploads/OPFS-SP-conditionality-wellbeing-report.pdf>

4. How far is it possible for technology to create a more automated system, that uses information gathered for other reasons to award benefits automatically? What would the advantages/disadvantages be of greater automation?

A system that holds information across all the benefits would cut down on the number of interviews people have to attend and ensure that the information is gathered as quickly as possible. For example, when someone is awarded a benefit, they have to contact housing benefit and take in proof this can lead to long delays in housing benefit being re-assessed and can lead to overpayments of benefits.

Glasgow City Council recognised the application process for school clothing grants was itself a barrier. In response the council implemented automation using housing benefit and council tax reduction data to identify families entitled to school clothing grants, so the grant is paid automatically. They used data from their education dept on the school roll - 5,000 eligible families had not claimed the grant. Council then issued payments automatically (97% take-up now). Even so, automation still need to be continually reviewed as errors can creep in. For example, OPFS recently organised a take - up campaign, in partnership with Glasgow City Council, on 3 benefits for children, targeting single parents: best start grants; free school meals; school clothing grants. Many parents called our free phone helpline and through this we discovered:

- GCC used the Council Tax Reduction information when doing their School Clothing Grant “run” but this did not take into account people who had changes of circumstances, benefits stopped or had not received their first payment.
- Some parents were only awarded for one child rather than two, we discovered that some of these problems were caused by parents not updating the council tax records when they had further children.

This illustrates how important feedback from people claiming benefits is crucial to ensuring a continual improvement loop.

5. What can we learn from previous campaigns to increase take-up? Specific examples of projects or approaches that improved benefit take-up, particularly those that were evaluated, would be welcomed.

There are several ways to tackle the main factors influencing non-take-up. Important features of effective approaches include:

- Reducing obstacles by simplifying the language and content of application forms;
- Reducing repetition in information and verification required;
- Simplifying claiming through telephone and digital processes. However, we know from UC this require careful design so as not to create new barriers;

- Making systematic, participation of people with experience of social security benefits, advice organisations and front-line staff, to highlight problem areas;
- Ensuring people are informed of entitlements at important trigger points when they become eligible, for example, when registering births; becoming a single parent.
- Targeting take-up campaigns at key groups, especially those identified as a priority in the Child Poverty Act. Using tailored messages for example to those entitled to new benefits such as Best Start Grants
- Taking information into communities through outreach, in partnership with trusted intermediaries, such as OPFS, CABx, health workers and community-based organisations.

It is important that advice and support on claiming social security benefits is made available through local, trusted, and more accessible settings, including: third sector hubs such as those delivered by OPFS in local communities; health care locations and having independent advisors co-located in JCP offices. People need easy access to advice services with trained staff that are able to provide independent and reliable welfare rights information.

We believe in the importance of involving parents in take-up initiatives for existing benefits and in the development of Scotland's newly devolved benefits. If we can get it right in the beginning this will help maximise take up.

For example, we facilitated and supported single parents to work with Scotgov researchers to design Best Start Payments claim process and application forms and Best Start Foods Payment Card including the payment models to maximise take-up. We brought young single parents from rural areas together with Scotgov to input views on new Job Start Payment for young people. This has worked well because prior to the launch of the benefit single parents and advisers were consulted and included in the whole process.

The ability to apply through different ways and the mobile phone text system which keeps parents informed of progress all added to the high increase in take-up. Since it started making Best Start Grant payments in December 2019 Social Security Scotland has made more than 42,000 payments to families in Scotland, totalling £12.9 million. In the first seven months low income families were provided with over £10 million of additional support that would not have been available to them under the old DWP system in a whole year.¹⁰

OPFS takes a holistic approach to ensuring single parents maximise their entitlements to social security payments. We recognised that our services would require a new focus to cover the challenges of the UC roll out - to engage with parents: to prepare for UC; support to claim; and offer advice & support on the

¹⁰ <https://news.gov.scot/news/best-start-grant-pays-out-nearly-gbp-13-million>

impact of being receipt of UC. We have worked with Glasgow City Council to develop and roll out a new UC Support and Connect Service. See below.

Glasgow Case Study – OPFS UC Support and Connect Service

Aims

1. Raise awareness of UC across Glasgow
2. Support vulnerable single parents to:
 - Navigate the UC application process
 - Link to additional local resources
 - Support them to meet the on-going requirements of UC entitlement

Target Groups

- Young parents (Under 25 yrs.)
- Parents whose relationships has broken down
- Single parents moving in and out of work
- Parents affected by domestic abuse
- Parents moving from IS or ESA onto UC
- SP's experiencing a change to circumstances

Service Delivery Model

UC Advisers work in local communities across Glasgow to:

Raise Awareness of UC

- Local Roadshows and Community Events
- Raising Practitioner's Awareness
- Single Parent Advice Surgeries

Supporting access UC

- Support to access local resources
- Local family finance surgeries
- 1to1 support to make UC claims

Mitigating the impact of UC

- Crisis Support
- Integrated Holistic Support
- Support access to Local Services

6. Are different approaches required for different benefits and different client groups?

Yes, single payment benefits are totally different from week to week payment benefits. Also, the age of claimants can affect how we reach them - young parents want to be kept in contact by text but many older claimants would prefer communications by letter etc.

7. What kinds of eligibility criteria ensure better take-up?

Eligibility that is clearly defined and easy to understand ensure better take up. The take up of benefits are higher where the eligibility criteria is clear and there is less means testing. Child Benefit has almost maximum take up and benefits which have lower take-up - Housing Benefit, PIP, Attendance Allowance and Carer's Allowance - all have complex eligibility criteria.

8. How might the development of Scottish social security impact on take-up of both reserved and devolved benefits?

The DWP, while having the experience of delivery, also have a range of historic problems that have resulted in the distrust of single parents. An example of this is the roll out of UC which has been less than transparent and has resulted in very negative reactions from across the third sector. The DWP also do not have the same ethos of dignity and respect which the Scottish Government have enshrined in their social security policies. At a local delivery level, it will be interesting to see how this will work on a practical level.

A system that integrates between both would make it easier for claimants to know what to claim and make it easier to understand.

In developing the new Scottish System , there is a good opportunity to ensure that processes and systems are designed in a way to enable anyone who needs to use the system to understand it and to be able to access it in a way that suits them. It will be important that people who use it continue to be involved in design, development and testing to ensure that this works well. It also provides us with a chance to embed a human rights-based approach to the developing Scottish Social Security model.

We know that people will have to manage claiming from two distinct systems, the Scottish Social Security System and other reserved benefits from the DWP. It is our observation that there seems to be lack of trust between the two systems. From our experience in working on the newly devolved suite of benefits it appears that DWP hold much of the control. Having said that the Best Start Grant, Carers Supplement are a good example of how the Scottish Government have worked well with the DWP to ensure access benefit entitlement, however it will be interesting to see what happens when the weekly ongoing benefits shift i.e. disability payments.

The Scottish Government have made clear that they want to co-produce systems and processes with people, enabling them to shape the system and how it is

developed. This should include on-going discussion as the system rolls out. We also need to ensure that people who need it have access to the right advice services. This includes ensuring that there are services to provide casework, representation, signposting and independence advocacy.

We support SCORSS principles for change - that our social security system should prevent poverty, treat people with dignity and respect and support everyone to flourish.¹¹ Therefore a human rights approach must be incorporated into both the design and delivery of social security and services. Monitoring design and outcomes of services against a human rights-based approach is an important tool to hold governments and service providers to account.

9. Are there other questions you think the Committee should consider as part of this inquiry?

The use of existing DWP processes regarding Disability Benefits for example using the same questions and scoring system would not promote dignity and respect and will continue to disadvantage people with disabilities.

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¹¹ <https://cpag.org.uk/scotland/policy-campaigns/SCoWR>