The impact of welfare reform on third sector care and support services in Scotland

Gregory White
Report commissioned by IRISS/CCPS
June 2014
Table of Contents

Acknowledgements ............................................................................................................. 4
  Steering group members ................................................................................................. 4
  Project partners ............................................................................................................... 5
  ESRC partnership scheme .............................................................................................. 5

Overview of project ........................................................................................................... 6
  Aims and objectives ......................................................................................................... 6
  Need for the research ...................................................................................................... 6
  Executive summary of key findings .................................................................................. 7

Introduction and context ..................................................................................................... 9
  The Scottish context ......................................................................................................... 10

Literature review ................................................................................................................ 11
  Key questions and approach ........................................................................................... 11
  Overview of the evidence found ...................................................................................... 11

Evidence from the literature .............................................................................................. 12
  How many people are affected? ....................................................................................... 12
  Effect on income? ............................................................................................................ 12
  Groups most affected? .................................................................................................... 13
  Public access, understanding and capabilities ................................................................ 18
  Culture and public perceptions ....................................................................................... 19
  Impact on the workforce ................................................................................................. 19
  Impact on staff well-being, roles and training ................................................................ 21
  Responses from the sector ............................................................................................... 22

Research methodology ...................................................................................................... 24

Key findings ....................................................................................................................... 25
  Rising demand ................................................................................................................ 25
  Personal anxiety and stress .............................................................................................. 26
  Impact on organisations ................................................................................................. 30
  Relationships with government agencies and accessing emergency assistance .......... 33
  Support and training issues ............................................................................................. 36
  Looking to the future ........................................................................................................ 38

Workshop conclusions ....................................................................................................... 40
  What is the sector doing well? ........................................................................................ 40
  What could the sector be doing better? .......................................................................... 40
  What actions and/or recommendations follow? ............................................................. 41

Summary and report recommendations ............................................................................... 43
Acknowledgements

Thank you to all the wonderful staff at IRISS that encouraged me personally and supported the work on this project. I’m also incredibly grateful to the entire steering group for their help and encouragement on this research project. In particular, I am indebted to Kerry Musselbrook (IRISS): without her support this project would not have been possible. I also owe a debt of gratitude to my doctoral supervisors – Kevin Farnsworth and Zoe Irving – who have been supportive throughout my research career and have always encouraged and supported my endeavours outside of academia. Lastly, I am forever grateful to my parents and to my friends, who constantly have, in many ways, encouraged and supported my work.

Thank you to the following organisations that participated and contributed to the research project: SCVO, CPAG Scotland, Citizens Advice Scotland, Includem, the Improvement Service, Carers Scotland, Enable Scotland, Scottish Women’s Aid, Blackwood, Inclusion Scotland, Scottish Welfare Fund, Children in Scotland, the Action Group and Turning Point Scotland. We would also like to acknowledge the input of all workshop participants in helping to inform this research.

Steering group members

Yvette Burgess                  CCPS
Judith Midgley                 IRISS/CCPS
Kerry Musselbrook              IRISS
Davina Adamson                 CCPS
Project partners

The Institute for Research and Innovation in Social Services (IRISS)

IRISS is a third sector organisation, promoting positive outcomes for the people who use Scotland’s social services (www.iriss.org.uk). Its focus is on supporting the social services workforce to achieve this by creating positive change through research, creativity and innovation.

IRISS acts as a hub for knowledge and innovation and provides a bridge between research and practice, ideas and implementation. It offers support to almost 200,000 individuals working in Scotland’s social services spanning the statutory, voluntary and private sectors. At the same time it seeks to ensure a seamless transition from learning in colleges and universities to application in the workplace.

It focuses on three key areas: evidence-informed practice; innovation and improvement; and knowledge media.

Coalition of Care and Support Providers Scotland (CCPS)

CCPS is the national association of voluntary organisations providing care and support services across Scotland, with 71 members spanning third sector agencies covering: community care for adults with disabilities and older people, youth and criminal justice, addictions, homelessness, children’s services and family support (www.ccppscotland.org.uk).

In 2011-12, CCPS members managed a total annual income of over £1.3 billion, of which an average of 78% per member organisations related to public funding. Over this period, members supported approximately 360,000 people and their families and employed around 43,000 staff and mobilised the support of over 7,000 volunteers.

ESRC partnership scheme

This project has been match funded by the ESRC through their internship scheme – for research students in receipt of an ESRC scholarship. The author is currently a PhD candidate in the Department of Sociological Studies at the University of Sheffield.
Overview of project

Aims and objectives

This research project aims to understand how Scotland’s third sector care and support workforce is being affected by the welfare reforms introduced in 2012.

In particular, this research project hopes to understand how welfare reform is affecting service demand and delivery of third sector social care and support services including: the impact on staff roles, welfare and wellbeing; and the impact on staff training needs. From this project, we hope to be able to inform future practice and support social care and housing support providers to effectively prepare for, and respond to, welfare reform. We also hope to inform future policy in this area and provide advice, where possible, on best practice for the sector as the reforms start to impact on service delivery.

Need for the research

Most of the available literature deals with the impact of welfare reform on client groups most affected. Data about its impact on the social services workforce is more scant. Existing reports have focussed on the consequences of welfare reform for individuals and families and have, to some extent, made efforts to consider the impacts on the sector as a whole.

IRISS, in partnership with CCPS, would like to build on evidence in the literature to provide a more in-depth understanding of its impact on third sector social and housing care providers and staff.

This project will go some way to fill this gap by learning from the experiences of staff and exploring how they can be supported.

By conducting this research, we hope to not only illuminate an under-researched area, but to make several recommendations for employers, regulators, commissioners of care and support services, and policy makers to consider.
Executive summary of key findings

The report uses empirical evidence to demonstrate that the policies of welfare reform are impacting heavily on third sector care and support services, and their workforce, in Scotland. Interviews from five such organisations illustrate the need for a greater focus on how the reform agenda affects the roles and well-being of the workforce, as well as the capacity of organisations to deliver care and support amongst other issues. The first section of the report deals with some of the existing research surrounding issues of welfare reform and where there are gaps in the knowledge base. The report then moves on to discuss the results of the interview process, and incorporates some of the testimonies collected during the workshop, while also referring back to some of the earlier groundwork. Finally, the report makes a series of recommendations, based in part on the comments and opinions shared at a workshop (April 2014) discussing this research project – a range of third sector care and support staff were encouraged to critically engage with the research results.

A summary of key findings is provided below:

1. Participants made it clear that they were experiencing an increased amount of anxiety and stress. The accounts shared by some of the research participants demonstrated that there was a level of apprehension and trepidation, which can be attributed to the changing demands on the workforce in the face of growing financial pressure on vulnerable individuals and families relying on welfare benefits.
2. Another pressing concern is that of increased service demand, and the problems that are arising as welfare reform changes the nature of support needed. There is a concern that workers are being asked to perform tasks outside of their original training, as well as some concern that advice services are not always there to take new referrals.
3. One of the recurring themes during the interviews was the issue of recruitment and workplace turnover and retention. Arguably, this is not the direct result of welfare reform, although the additional pressures that welfare reform places on the workforce may exacerbate this. Nevertheless, the subject of pay and eroding terms and conditions, united research participants; there was also unease with regards to how organisational restructures could affect their working conditions. Furthermore, at a personal level, some participants expressed concern as recipients of in-work benefits.
4. The issue of quality and capacity of service provision is linked in part to the substantial reduction in funding for certain care and support services. Several research participants reported that, as a result of the reforms, organisations were making partial or substantial changes to their services including the way services are delivered. For example, some respondents indicated that funds to support clients in transition were being used more frequently in crisis situations.
5. When asked about their experiences of accessing services outside of their own organisation, participants shared a concern that the quality of support from local government services, such as the Department of Work and Pensions (DWP) and Job Centre, was inadequate. The commonality between the testimonies reflects a broader dissatisfaction with the provision of government services.

6. It became clear during the research process that a number of participants were concerned about the quality of training available with regards to welfare reform. They also expressed concerns with regards to the quantity and quality of information available on the reforms, which, in their view, hampered their ability to relay and disseminate accurate information to clients and service users – for example: a lack of clarity in the information shared by the DWP.
Introduction and context

Changes introduced by the UK Welfare Reform Act 2012 are arguably the most controversial and most wide-ranging since the establishment of welfare system following World War II. The timetable for change runs April 2013 to 2017.

Changes include: replacement of Disability Living Allowance by point-based Personal Independence Payments (PIP); replacement of Incapacity Benefit (and related benefits) with Employment and Support Allowance; withdrawal of Council Tax benefits and parts of the Social Fund (community care grants and crisis loans); introduction of Universal Credit, replacing a range of in and out-of-work benefits incorporating housing costs; and the creation of new household caps and ‘under-occupancy’ penalties (also known as the ‘bedroom tax’ – such penalties are separate from the Universal Credit).

Furthermore, reforms aim to bring in new digital applications to set up monthly direct payments, with tenants responsible for paying landlords (rather than the DWP). Concerns have been expressed that not all claimants have online access and some groups will find managing money a challenge, with welfare reform leading to greater debt, homelessness, and possible family break up and/or worsening physical and mental health. Whilst some aspects of these reforms have been tested out in a small number of demonstration projects,¹ and have highlighted increases in rent arrears and need for budgeting and financial support, for example, relatively little is known about the likely combined effect of key aspects of future delivery of the benefits system.

In order to understand the impacts of welfare reform on frontline staff, an assessment of the current conditions for third sector organisations is necessary. This includes understanding the political context and content of the reforms and how, on a practical level, organisations are executing mitigation plans at a time when they face reduced funding and increasing pressure on resources.

It should be noted that timetables for welfare reform are rolling and subject to change, with new and old systems running simultaneously.² This is adding a layer of complexity for organisations as they try to keep pace with the changes. However, the appendix of this report sets out plans, correct at the time of publishing this report (see Annex for a timetable of reforms).

² Changes as a result of the UK Welfare Reform Act 2012 to benefits began in April 2013. Roll out of Universal Credit started in October 2013, with most people expected to start to transfer over by April 2014 – although this and the final deadline for implementation (2017) may shift.
The Scottish context

The UK welfare reforms enacted were followed by the Welfare Reform (Further Provision) (Scotland) Act 2012. This amends some of the aspects of the UK act, aiming to ‘protect vulnerable Scots’ and help to reduce some of the expected impacts in areas where the Scottish Government is empowered to do so. In the event of a ‘yes’ vote at the Scottish referendum on independence in September 2014, the recent document produced by the ruling SNP administration indicated that:

[The Scottish Government would] halt the further rollout of Universal Credit and Personal Independence Payment in Scotland allowing the first government of an independent Scotland to take forward reforms to the welfare system that meet Scotland’s needs and reflect our priorities. (Scottish Government, 2013a: 158)

While the outcome of the referendum is uncertain, the signalled policy shift – a change in the direction from the manifesto commitments from the coalition government – will have a completely different impact on people in Scotland.

---

3 Powers devolved to Scotland include: social care, housing revenue and investment, council tax and passported benefits. Scottish Government is introducing new systems in Scotland for passported benefits, a Scottish Welfare Fund and council tax arrangements. It is also putting in place transitional arrangements as people move over to the new system http://www.scotland.gov.uk/Topics/People/welfarereform.
Literature review

Key questions and approach

A number of research questions were devised in order to effectively review the current literature and knowledge base, recognising that this is an emergent area and that there will be gaps in the evidence. The questions reflect the aims and objectives of the research project in terms of uncovering how welfare reform is impacting on frontline staff in the voluntary sector social services workforce.

1. How are social services practitioners – particularly third sector care and support providers – in Scotland being impacted by the reforms to welfare?
2. What other evidence can we use to predict the impact of welfare reform on social service providers given the limited evidence?
3. What do we know about the response from service providers to the impact of welfare reform on organisational and staffing issues?

Evidence was selected from a range of sources including, but not limited to, (non-) governmental organisations, third-sector research groups and think tanks. A simple random sampling method of data collection was used, whereby existing data was collected through Internet search engines using key words. The review has been consistent in its selection of existing data by using key search terms focussed on the research questions.

Overview of the evidence found

In terms of existing data on the impact of welfare reform, there was limited information and thin evidence about its impact on the social services workforce. Rather, many of the reports found dealt with quantitative analysis of cuts to public spending (Dryburgh and Lancashire, 2011; Beatty et al, 2013a; SCVO, 2013). These highlighted ‘who’ and ‘where’ greatest impact would be felt and therefore potential risks or hazards for client groups and social service providers.

Other reports included in this review deal with potential scenarios that are likely to occur as a result of the loss of benefits for some claimants. In most cases, there are concerns that many voluntary run services in Scotland will see an increase in requests for advice and support. The potential issues for organisations are manifold and create great uncertainty.
Evidence from the literature

How many people are affected?

Estimates of the impact of reform are varied and mostly disaggregated. Nevertheless, this issue has attracted particular attention from researchers and academics concerned with understanding exactly how many people will be affected as a result of the reforms. Beatty et al (2013a) state that: ‘the reforms matter because they affect so many people. In total across Britain, nearly 2.6 million men and women of working age were on out-of-work disability benefits in 2011, far more than the 1.5 million out-of-work on Jobseeker’s Allowance (JSA) even in the wake of recession’ (p134).

Effect on income?

The research conducted by Beatty et al (2013) indicates that vast numbers of the UK population already in receipt of some form of benefit will find their income becoming substantially reduced over the coming months and years of reform. A picture is also emerging from research conducted by local authorities and third sector organisations. A report commissioned by the Local Government Authority in England (2013) stated: ‘We estimate that the income of households claiming benefit will be on average lower by £1,615 a year – or £31 a week – in 2015/16 as a result of welfare reforms. This excludes the impact of Universal Credit. This is equivalent to around £1 in every £7 of household income for these households’ (p4). For those already in receipt of welfare, the potential impact on household budgets will force families to consider carefully their monthly outgoings. For many, it will place an unprecedented pressure on the ability to subsist. What impact this will have on the social services workforce is something we hope to discern in this study.

A report by Beatty and Fothergill (2013) notes that welfare reforms are impacting most negatively on local authorities where funding is particularly scarce in areas facing greatest deprivation. In particular, there is a concern about how the changes to welfare will ‘act as a driver for increased demand for a wide range of public services’ (Improvement Service, 2014).

To set this in a wider context (and as part of the public debate played out in the media) there is concern that welfare reform will (likely) remove a significant amount of revenue from the Scottish economy. Estimates vary but some have asserted that there will be a loss of around £1.6 billion (BBC, 2013). This matches the estimate in Beatty and Fothergill’s report (2013), though it is less than the loss predicted by the Scottish Government’s own analysis – estimated at £2 billion per year by 2014/15 (Scottish Government Welfare Analysis, 2013). In short, financial pressure on households will have a negative impact on local economies.
Groups most affected?

Recent reports have made attempts to estimate which groups (and in which areas) will be most affected. This information aids the process of identifying which organisations will expect to see greatest increase in demand for services and, therefore, where there is likely to be the greatest impact on frontline staff and organisational capacity.

In a submission to the Welfare Reform Committee in the Scottish Parliament, the Scottish Human Rights Commission stated: ‘The measures are deep and wide and will affect large numbers of the population, both those out-of-work and in employment. Consistent evidence and testimony indicates that disadvantaged and marginalised groups including women, children, disabled people, older people, ethnic minorities, migrants and refugees will be disproportionately affected by the measures’ (SHRC, 2013: 1). The report goes on to examine specific concerns surrounding the protection of human rights during the period of welfare reform.

A Citizens Advice Scotland report anticipates impact on particular groups: families, the jobless and those with disabilities – with disabled people facing the biggest challenge of all (Dryburgh and Lancashire, 2011). Potential knock-on effects to carers’ benefits are also feared (Carers Scotland, 2012). Its impact is expected to be in areas facing greatest deprivation (Beaty and Fothergill, 2013) and on adults of working age, with claimants of pensionable age largely unaffected (Welfare Reform Committee, 2013).

Unemployed and low-income groups

The change from a number of individual benefits to the single payment scheme being introduced under the Universal Credit (UC) will impact greatly on those that are unemployed in the short-term or out-of-work in the longer term. The effects on jobseekers and those in receipt of housing benefit are likely to be profound. Across Scotland, it is anticipated that ‘55,000 households claiming Local Household Allowance will lose around £10 a week’ (CAS, 2011). In addition, the steady increases in forms of conditionality on social security, particularly where the Universal Credit is concerned, will mean heavy sanctions for job seekers if they are not meeting specific targets. Under the new programme, claimants on a low level sanction would lose their benefits for a period of between 7 and 28 days. Those on a high level sanction would lose all of their income for a period between 91 and 1095 days should they fail to take up an offer of paid work (Scottish Government Welfare Analysis, 2013: 2).

The TUC produced a report (2013) to assess the effectiveness of the Universal Credit. Some of the findings strongly indicate that unemployed people would generally see a fall in their income under the new system. A single, unemployed adult with no children would see a £59 reduction in their
The impact of welfare reform on third sector care and support services in Scotland

income (TUC, 2013: 6). The report indicates that the Universal Credit system has implications that will lead to increased levels of poverty, rather than a reduction.

All in all, rather than providing a route out of poverty UC begins to look like the classic poverty trap, conspiring to limit claimants to lives characterised by poor quality work, low-grade housing and limited opportunities. Without changes to both the UC model and the broader environment in which it will operate, combating poverty is likely to remain little more than a distant promise. (TUC, 2013: 13)

Families on low incomes – where support for rent and childcare is supported by a number of in and out-of-work benefits – will find the reforms impacting on weekly and monthly budgets. The household benefit cap, for example, is one area where families will see a dramatic fall in their incomes, and particularly families on low incomes in Scotland.

Disabled people

Those in receipt of the Disability Living Allowance (DLA) are gradually being moved to the Personal Independence Payment (PIP). This change in the delivery of a key benefit will have an impact on those individuals already reliant on care and support to subsist. Estimates on the potential loss to incomes vary but there is general agreement that disabled people will, in many cases, be worse off under the new system of welfare delivery. An Inclusion Scotland briefing (2012) estimates that up to £268 million will be lost in benefits for disabled people in Scotland. In addition, the briefing finds that the move to the PIP will have an impact on entitlement savings.

There will be four different rates of PIP but there is no equivalent to the Lower Rate of Care for DLA. All current working age recipients of Lower Rate Care, some 60,000 Scottish disabled people, are almost certain to lose their current entitlement saving £60 million p.a. A high proportion (over 30%) of Lower Rate Care recipients have learning difficulties, cognitive impairments (such as autism) and mental health issues. (Inclusion Scotland, 2012)

The information produced by Inclusion Scotland indicates that people who are disabled will be negatively affected by the reforms to welfare. This will result in voluntary organisations experiencing increases in service demand. Additionally, it is clear that clients using care and support services are facing financial pressures which may impact on the focus of the work of voluntary organisations. A Citizens Advice Scotland report (2011) details exactly how changes will affect different demographics. Families where there is a child with a disability will also be negatively affected. An estimated loss to this particular demographic is expected to be in the region of £3,000 per family by 2015 – figures again obtained from an Inclusion Scotland report (2011).
Carers

Potential knock-on effects to carers’ benefits are also feared. A report produced by Carers Scotland (2012) examined how those that provide care for relatives may also be at risk from losing at least part of their income.

*The earnings disregard for carers will not be protected under Universal Credit. This is the amount of money that benefits claimants can earn before their benefits are affected. For Carers Allowance this is £100 a week and this level will not change. But, for carers in receipt of Income Support, the earnings disregard is currently £20 a week. Our analysis showed that, because of the way the earnings disregards are set up in Universal Credit around 50,000 carers in the UK would see their disregard reduced to £13.50 a week if they were able to juggle work and care. (Carers Scotland, 2012: 2)*

There are numerous implications of this change to the delivery of benefits, not least the fact that, crucially, this will leave the carer, as well as the relative in care, in a vulnerable and precarious position, perhaps leading to further dependence on additional in-work benefits.

Vulnerable women

In assessing the impacts of reform on specific groups, there is clear evidence to suggest that women, in particular, will face difficulty in accessing support as the reforms begin to take effect. In a recent call for evidence by the Work and Pensions House of Commons Select Committee, Scottish Women’s Aid (2013) outlined some of the potential challenges for women. The report highlighted that access to, and the cost of, housing was a particular concern, especially for women fleeing abusive partners, with:

‘the ‘bedroom tax’ severely limiting the options for women moving on from refuge due to the lack of availability of one bedroom accommodation. In one area, women in refuge have been told that the waiting list for one-bedroom properties is three years. The delay in women moving on from refuge means services struggle to accommodate women and children at the point of crisis’ (Scottish Women’s Aid, 2013).

The gendered impact of welfare reform extends to the introduction of the Universal Credit (UC). According to a report released by the Scottish Government (2013b), the introduction of this benefit would result in the loss of an independent income for women: ‘Universal Credit will be paid as one payment per household which may concentrate financial resources and power in the hands of one person, potentially making the ‘dependent’ member of a couple (usually female) less financially
independent’ (p2). This finding has also been highlighted by Sharp (2008), who expresses concern that new payment methods will disadvantage women in abusive relationships where the purse holder is male, and reduce the amount of money spent on any children.

**Homelessness**

While the numbers of those without permanent or temporary accommodation have decreased in Scotland in recent years, there are fears that this will rise (Fitzpatrick et al, 2012; Crisis, 2012). The increased risk of homelessness is a real concern as a result of welfare reform changes: the cumulative effect of the household benefit cap, bedroom tax and requirement for tenants to make direct payments to landlords, and more stringent sanctions within out-of-work benefits. *(Crisis, 2012: ix)*. Clearly, homelessness (and the threat of it) potentially cuts across various client groups, with larger numbers more likely to fall into rent arrears.

1,200 tenants in Scotland have been identified as at risk of losing up to £80 a week as a result of the benefit cap (Scottish Federation of Housing Associations, 2012a). A Shelter Scotland briefing also estimated that 105,000 people across Scotland will be directly affected by the introduction of the bedroom tax (Shelter Scotland, 2013: 1) while research undertaken by Crisis Scotland (2012) estimates 90,000 working age social tenants will be affected by it.4

The briefing also raises many issues for claimants, and especially for families, who for many reasons may require an extra room, including the following scenarios:

*Separated parents who have been allocated an extra bedroom to reflect the shared care of the children. Benefit rules mean that there must be a designated “main carer” for children (who receives the extra benefit); Couples who use their “spare” bedroom when recovering from an illness or operation; Parents whose children visit but are not part of the household; Families with disabled children where it may not be appropriate for them to share with siblings. (Shelter Scotland, 2013: 2)*

The possible implications of non-exemption for families in these circumstances will potentially be harmful. It is clear that, for many, these measures will impact not only upon income, but also housing arrangements.

---

4 Research from the SFHA shows that this figure may be lower: “Figures produced by our colleagues at the National Housing Federation in London suggest that in Scotland approximately 32% of claimants (or 70,000 households) living in council or housing association/co-operative properties will be affected – the same percentage as the UK average” (SFHA, 2012a: 3).
Recently, the developing political situation on welfare reform, and opposition to certain aspects of it in Scotland, has meant that the Scottish Government has gone some way to protect vulnerable Scots against the introduction of the spare room subsidy, although the effects of this intervention on individuals has been limited.

*The Scottish Government is currently spending up to the legal limit in order to mitigate the effects of the bedroom tax on thousands of people across Scotland. We are more than willing to put in the extra £15 million, which would increase the amount of help available to a total of £50 million.* (Scottish Government, February 2014)

It is also worth pointing out that single people in the private rented sector are now vulnerable to the lower shared accommodation Local Housing Allowance rates, extended to 25-34 years olds from January 2012. Previously this has covered those less than 25 years. Rates vary depending upon where the claimant lives. This will not apply to people renting from a housing association or some other exempt groups.\(^5\) Prison-leavers are worth mentioning as a specific group with different arrangements in place. Under the new system, prisoners who claim Universal Credit after release from prison will only qualify for financial assistance with housing costs if they were receiving Housing Benefit *prior* to entering prison. Furthermore, individuals in prison longer than 52 weeks awaiting trial or sentence, or 13 weeks if sentenced/likely to return home within 13 weeks will not be eligible to claim housing benefit and the ‘bedroom tax’ could apply to their family.

**Prison leavers**

Apex Scotland fear negative impacts on those leaving prison. The Apex Scotland annual report noted that: ‘There is little doubt that the forthcoming welfare reforms will present a challenge to some of our clients and they will require support from trained and skilled staff in order to manage their finances’ (Apex Scotland, 2013: 13). Apex Scotland has anecdotal evidence that many of its clients are opting out of the welfare benefits system, particularly the Work Programme, because of the new system’s restrictive nature. There is concern that cuts to the benefits system, and poor support to find work, are failing to incentivise people away from crime and addiction (CCPS Welfare Reform Briefing, April 2014). This group is also particularly vulnerable to homelessness (see above).

Public access, understanding and capabilities

Central to the programme of reform is the notion that the use of technology can assist in the effective delivery of social security, but also aid in the reduction of some of the costs associated with organising the receipt of welfare. The programme has been introduced as ‘digital by default’: clients and customers will now be expected to have the sufficient skills, coupled with the access to certain technologies, to manage the receipt of their benefits. The introduction of this programme will have significant consequences, not only for people attempting to manage their income, but also on the workforce, who will be expected, in some cases, to be competent in explaining the details of the service. In 2013, Citizens Advice Scotland produced an information briefing on the government’s digital strategy. In the briefing, CAS reports that the strategy does not account for the individual needs and abilities of clients. Instead, there is apprehension that the introduction of the system will prevent people from being able to manage their benefits due to a lack of information technology skills.

We are concerned that the DWP’s focus on online applications may leave a significant minority of claimants behind. A number of sources suggest that claimants in Scotland are less likely than those in other parts of the UK to have access to the Internet in order to make an application. The Scottish Household Survey found that around a third of households in Scotland do not have access to the internet, with less than half of households with an income of less than £15,000 having access to the internet. (CAS, 2013)

The evidence shows that a lack of necessary skills will result in clients being unable to process their claims, and, therefore, lose part, or all of, their income. The risks of being unable to process claims through the new system could also result in sanctions, which would aggravate an already precarious situation for clients. Emergent evidence also shows that, since there are some that are unable to manage their own budgets, people are falling into greater debt and defaulting on rent payments. Evidence from a report produced by the Scottish Housing Regulator (2013) indicated that between March and June 2013, there was an increase of approximately £789,000 (SHR, 2013: 5) in rent arrears across all registered social landlords (RSLs) in Scotland. The potential issues this raises might include the forced eviction of vulnerable tenants and the continued pressure of debt, which compounds an already precarious position for both individuals and landlords.
Culture and public perceptions

There is a growing body of evidence that suggests that the public are supportive of the reforms to welfare. The British Social Attitudes Survey (2012) provides the most intriguing, recent research into how the perceptions of those in receipt of some form of social security have changed. The report found that 28% of those surveyed thought that the government should be spending more on social security, even if that led to higher taxes – compared with 43% in 2001. Additionally, the report found that 62% of those surveyed thought that unemployment benefits were too high – compared with 54% in 2007 (Park et al, 2012). This trend in changing attitudes, arguably, reflects a wider shift in public opinion away from state involvement and provision in the protection of individuals and families. Some sources clearly indicate that the stigma of being in receipt of social security has increased: ‘[people are] conscious of media headlines depicting welfare recipients in broadly negative terms’ (Surrey County Council, 2013: 16). The consequences of a culture that promotes hostility to those in receipt of welfare are far-reaching, with the impact this has on staff to be explored further in this study.

Impact on the workforce

For this research, the focus is on frontline staff experiences as the changes to welfare take effect. As discussed, there are a number of issues that we know will present challenges for housing support and care workers, who deal with clients, customers and service users on a daily basis.⁶

Increased demand for services

Clearly, social services and third sector agencies support many of the groups that will be most affected by welfare reform, with increased demand on their services recorded. A recent report by SCVO stated that 72% of third sector care and support services had experienced a significant increase in demand for their services over the last year, with 88% expecting further increases as welfare reform is rolled out (SCVO, 2013). CCPS’s own Service Provider Optimism Survey

⁶ When referring to frontline workers, we are making reference to the SSSC’s definition of housing support and care workers: “Housing support workers are defined as workers employed in providing care and/or support directly to a user of a service within a housing support service” (SSSC, 2014).
(conducted June – December 2013) found that 76% were concerned about the impact of welfare reform on services and of those, 65% expected a change in demand (CCPS, 2014).

A recent SCVO report (2013) examined the impacts of welfare reform across the third sector, and, in addition, made some predictions of how the reforms would create new challenges – using evidence gathered from focus groups, a survey and interviews. From the report’s research and analysis, there was a clear indication that service demand was going to be an issue that defined welfare reform for the third sector.

[There is a] need to understand the capacity of the third sector to deal with the effects of welfare reform in relation to demands on their own services and in the local areas in which they operate. Are organisations geared up to respond to welfare reform, and what happens locally to prepare and plan for impact? Do we understand locally (and nationally) what resources are available? (SCVO, 2013: 7)

Financial environment

Additional pressures have also been placed on services as a result of financial cuts and constraints. Over the six months between December 2012 and June 2013, 68% of respondents to the aforementioned CCPS survey reported local authority cuts to their funding, with a quarter identifying reductions in staff terms and conditions, with increases in part-time staff, cuts to training, recruitment problems and poor staff morale (CCPS, 2013).

The position is summarised by a recent report from UNISON (2013) on the effects of welfare reform on the UK voluntary sector:

Under-investment in services, in a social climate where more users need greater support, is resulting in severe under-staffing and some users taking their frustration on staff. While a strong public service ethos has traditionally meant workers would ‘go the extra mile’, austerity has pushed this to the extreme and it is clearly having a huge detrimental impact on individuals’ wellbeing – their morale, stress, health, and safety. (UNISON, 2013: 17)

Surrey County Council has also produced a report (2013) on the likely implications of government interventions on welfare system, including maintaining standards and the challenges for staff training.

The cumulative consequences of welfare reform will be evident in months and years, and will be more lasting and potentially damaging for our respondents and their families. They will also place pressure on services. These are larger problems such as mental health and self-esteem,
children’s outcomes and physical and emotional security, and future aspiration among many others. (Surrey County Council, 2013: 17)

Future changes to organisational structures

Local authorities are also under pressure to adapt to a new set of scenarios under the coalition government’s reforms. Under the reforms, the Department for Work and Pensions (DWP) are re-thinking relationships between local authorities and support providers, such as those in the voluntary sector. In Scotland, it looks increasingly likely that the Community Planning Partnerships (CPPs) will provide the support frameworks for this. The transition to the Local Support Services Framework (LSSF) – which recommends and advises on support for claimants who may have difficulty claiming Universal Credit – drastically alters the traditional relationships between local authorities and support providers, and, as such, may create new challenges for the delivery of advice, care and support services, including changing the nature of the relationship with service users.

The probable impacts on service delivery could range from organisations being overwhelmed with requests for advice and support, to a complete change in the structure and provision of support and change in relationship with those using services.

Impact on staff well-being, roles and training

UNISON conducted a web-based survey of its members in the community and voluntary sector between July and August in 2013 (2,978 responded). The survey and report (2013) revealed that 74% of those surveyed admitted to being stressed at work. Additionally, 40% indicated that they were experiencing a low state of morale as a result of the increased pressures of working under the imposition of new organisational structures in the community and voluntary sector.

A CCPS study (2013) also explores reasons for raised levels of anxiety and other mental and physical health effects. These are partly due to witnessing the impact of welfare reform on individuals receiving support (CCPS, 2013).

Respondents’ staff are witness to the impact on individuals receiving support, and this is raising challenges to service delivery and staff training in particular. Staff are dealing with increased levels of anxiety and other mental and physical health effects. This is in turn placing greater demands on staff for expertise that they may not possess, as well as assistance and signposting in relation to advice and information about the changes. This is having a knock-on
effect on staff time, the types of activities they are engaging in and overall resource available for the support services they are meant to be providing. (CCPS, 2013: 3)

Similarly:

As more customers face financial difficulties, housing employees are encountering customers (who they have built relationships with) really struggling and in too many cases finding them close to suicide or certainly not knowing where to turn. This could have a real impact on employee wellbeing and consequently an impact on organisation performance. (Straightforward, 2013: 3)

It is not unrealistic to speculate that anxieties have also been exacerbated by a lack of information. A recent report in the Guardian (2014) highlighted this issue: ‘there is still a great deal of uncertainty around welfare reform, and not just about when it will eventually roll out. There are a lot of unknowns about the full impact and how councils can prepare claimants’ (Marsh, 2014).

One additional aspect for consideration is the qualification requirement for registration with the SSSC (and the level of training needed to be a support worker). Housing support workers, for instance, are required to have a qualification such as SVQ 2 Social Services or Healthcare, HNC Social Care.7 The increasing focus of some support services on skills relating to financial planning and accessing the benefit system may necessitate a review of the required qualifications for housing support workers, in particular.

Responses from the sector

Currently, the Child Poverty Action Group Scotland (CPAG) and Shelter Scotland are running a second tier service to deliver information and advice to staff in organisations – the Scottish Welfare Reform Advisory Service.8 9 In addition, CPAG Scotland has their own service for gathering case

---

7 More information on support worker qualifications can be found here: http://www.sssc.uk.com/All-about-Registration/qualifications-for-housing-support-workers.html
8 Information on the Scottish Welfare Reform Advisory Service (SCOTWRAS) can be found here: http://www.scotwras.org/
9 Information on the Scottish Government’s funding of advice services and social landlords can be found here: http://news.scotland.gov.uk/News/Funding-boost-for-vulnerable-groups-7f7.aspx
studies and evidence – the Early Warning System\textsuperscript{10} – which is helping to assess the impacts of welfare reform. While these are examples of a few dedicated advice services, there is some concern as to how far these services will be able to provide advice if demand becomes such that individual organisations cannot cope. These issues will be explored in interviews with staff as part of this study.

Furthermore, the CCPS Service Provider Optimism Survey (Summer, 2013) points to other issues such as ‘changes to some terms and conditions leading to some discontent within workforce’ (CCPS, 2013: 3). Added to this, recent research has shown that housing workers in particular are dealing with clients that express a desire to commit suicide, as a result of their growing financial concerns. A report commissioned by Straightforward (2013) – which focussed primarily on the north of England – found that 45% of staff had experienced customers making suicide threats, with only 25% feeling well equipped to deal with the situation (the report was based on the survey of 10 housing organisations, with approximately 1,000 respondents).

\textit{We heard many disturbing stories of people’s experiences of customers making suicide threats. On occasions, people were reduced to tears simply telling their story. Many organisations have already invested in suicide awareness training; the others are definitely planning to put this in place. (Straightforward, 2013: 18)}

To what extent these issues are representative, however, is not well understood and will be explored further in this study.

\textsuperscript{10} Information on the Early Warning System can be found here: http://www.cpag.org.uk/scotland/early-warning-system
Research methodology

The research has been conducted over a three-month period between January and April 2014. The project began with a review of the literature, which aimed to understand the context for the changes introduced by the Welfare Reform Act 2012, and subsequent amendments made by the Scottish Government – Welfare Reform (Further Provision) (Scotland) Act 2012.

As stated in the introduction of this report, this project aims to understand how the reforms to welfare are impacting on the social services workforce. Research participants were recruited after having responded to an invitation to complete a survey issued by, but not restricted to, CCPS members. Seventeen interviews were collected from five organisations, specialising in housing, care and support services.

In order to gain a deep insight into the impact on the selected organisations, research participants were recruited from a variety of positions, such as: operational managers, human resource professionals and frontline support workers. The results, therefore, reflect a cross-section of the views and opinions held by staff with varying responsibilities. For the purposes of this research, the organisations and individuals have not been identified.

A semi-structured interview process focussed on a range of open questions that aimed to understand how the workforce perceived the impacts of welfare reform on their role, and the organisation as a whole, and what type of response was required. In order to analyse the data, a thematic approach has been taken to explore where there are commonalities and variances in the experiences of the social services workforce. It is crucial to note here that despite the strong, credible evidence collected, the small sample size of social care services here is not to be considered representative.

Throughout the findings section of the report, there are a number of testimonies (placed in boxes) collected from the workshop – held in April 2014 – that further highlight some of the issues facing the workforce in third sector care and support services.
Key findings

Rising demand

Increasing workloads

Arguably the most pressing concern is that of increased service demand. There was an awareness of the challenges welfare reform presents for other parts of the workforce, for instance housing management staff:

Oh, definitely, I’ve observed the huge volume of work that’s placed on the housing officers, and obviously because I’m aware that they’ve got this extra work I try and take on tasks from them to help them out so it does impact.

There was a sense that staff, and particularly support staff, were taking on a greater share of work in order to keep ahead of increased demand. Some interviewees reported that increases in workload, whether in terms of caseloads or complexity, were leading to people working longer hours and into the evening on a regular basis.

I spoke to a worker … I just found out he’s been working on a Monday and a Wednesday two hours beyond what he’s supposed to work, has never claimed overtime or relief.

Workshop testimony – A

I work in the policy team at Citizen’s Advice Scotland (CAS). We receive case studies from advisers in CAS across the country. We’ve seen a dramatic increase in the number of cases sent to us, so that now our small team reads through and analyses 560 cases every month, the majority of them about the impacts of welfare reform. In particular, there has been a huge rise in the number of cases involving a client being referred to a food bank because they do not have enough to survive. Even though I do not have direct contact with clients, reading through their stories every day has an impact on the morale of the team.

New types of demands

More specifically, the anxieties and uncertainties of clients has meant staff have needed to devote more time to supporting and reassuring them (where possible).

I would say another major area that both as a housing officer, and as a team leader, I’ve been faced with I suppose is the almost constant reassurance that you’re needing to provide to tenants, because tenants from probably six months before the under-occupancy charge was
actually introduced have been in a state of high anxiety and real, real concern about welfare reform; how it’s going to impact on them, and the constantly changing time-scale. It really affects them, so, people that are in receipt of these benefits they’ve been in a state of high anxiety for an extended period of time; we reassure them.

Signposting and directing clients to other services has also increased alongside the number of requests for advice. In some cases, interviewees expressed anxiety because they recognised that a suitable referral service is not always available, and they are not equipped to provide that support themselves.

Respondents highlighted various examples where organisations have extended the sorts of services they offer as a response to the impacts of welfare reform; one organisation spoke about needing to provide computers and space for people to complete the requisite numbers of online job searches required by the Job Centre if they were to avoid sanctions to their benefits. As explained, not everyone has access to a computer at home or is able to access one at a public library. This may also have resource implications for organisations themselves.

**Personal anxiety and stress**

**Increased work fatigue and burnout**

One of the key findings of this research is that participants are experiencing increased levels of anxiety and stress, with welfare reform adding to an already stressful job. Interviewees expressed a deep concern that the work they were carrying out was becoming increasingly difficult to perform. Clearly, the increased workloads mentioned above are a factor in this, contributing to work fatigue. When workers are already dealing with challenging clients such as people with mental health issues, this can be ‘mentally draining.’

It is not clear whether welfare reform has resulted in worker burnout, but it has certainly not helped. *Because, we have a very stressful job anyway, and a lot of our staff have a like kind of burnout period in maybe about three years …they would like to maybe move on after that because it’s so intense here, and I think welfare reform maybe add to that pressure, and universal credit certainly will….*
Workshop testimony – B

Housing and support worker: I work in the housing side and have seen an increasing amount of work in chasing arrears… organisations depend on rent to survive. Support workers are not confident of benefits arrangements, so it tends to fall to housing officers who spend time physically taking tenants to appointments. This means other tenants who do pay rent do not get the same attention or time with their housing officers. This has resulted in an increase in stress and pressure to get everything done.

Doing more with less is affecting quality

A number of research participants were anxious about reductions in funding to their organisations and the quality of the service it could deliver. The following quotation exemplified this:

*I think the squeeze on how we provide our services and costs, and you know, having to do more for less, is always a worry because you kind of think year on year we’ve managed to sort of reduce costs, we’ve managed to do more for less, we’ve got more service users, we may have slightly increased our income but the capacity of what we’re doing is much greater, and it’s where that kind of becomes, or it gets to a point where it becomes, unmanageable to keep the quality because of so much activity that you kind of lose that quality if you like.*

Others spoke about worrying about making mistakes, especially when they were tired and overburdened. This arose from a real sense of the importance of their work to peoples’ lives, even if this was just helping them fill in a form: you don’t want to get in a situation where could make a mistake that could affect a decision for someone so ….I guess I’m kind of like always, trying to be alert, hyper alert, …to make sure you’re on the ball…

Empathy for clients

Many frontline workers indicated that what happened in their clients' lives and their distressed states also had an impact on them emotionally. This included worrying about individual clients and feeling that they were letting people down (especially those who had nobody else).

*With that one client, that did affect me quite a wee bit where I did take that home with me, where I was sitting worrying about her because she was a vulnerable adult as well…. And eventually my manager actually sat me down and said to me you know, we can’t win everything, you know, and I’ve just got to stop getting so attached. But it’s hard in this line of*
work it’s really hard, you know, especially when it’s people and they’re on their own and they
don’t really have family and things like that. They see us as family, some of them.

It does upset me because I think that it’s a horrible situation for people to be in, you know.
And it’s very frustrating if you’re not able to help people, More, all these people didn’t ask to
be in that situation so I end up getting really frustrated or... Once when I was on crisis cover I
had a woman who had never been on benefits before, and, she had an awful kind of violent
explosion... She didn’t know what benefit to apply for. They actually had been quite nasty on
the phone to her, and she then said to me, she said, you know I broke down and cried when I
come off the phone and it’s the first time I’ve cried even since. She was still in shock from the
big incident and I was really angry, and that, things like that I get really angry and I thought
that was terrible...

In the above examples and the one below, it can be seen that many research participants were both
angry and disappointed with the wider sector’s response to vulnerable people and felt thwarted in
providing the caring person-centred service they had come into the job to deliver.

...that people are being treated like this.... that have mental health problems that have drug
and alcohol problems. We’re supposed to be a caring, person-centred, kind of from the cradle
to the grave (service) and that’s a load of nonsense because people are treated absolutely
terribly. And workers, I mean we’ve got a stressful job anyway when we deal with people day
in day out but that adds to that, that’s adding to the stress that the workers are already trying
to cope with.

Workshop testimony – C

Supervisor of mental health service: A client uses our service for survivors of childhood sexual
abuse. [The clients’] benefits stopped while she was long term in the psychiatric hospital. When she
was allowed home we supported her to the advice centre for help to fill in forms for benefits. The
advisor insisted she should be explicit in the details of her abuse. The client was traumatised again
and attempted to hang herself – and ended up in hospital again after support from the crisis centre.
The support worker was stressed and worried, questioning their own ability and needing additional
support for their own emotions.
Uncertainty over accuracy of information and advice they can offer

Staff reported being uncertain that they were providing the right information and advice to clients, explaining that the information they received around welfare reform was insubstantial or constantly changing. This placed frontline workers in a challenging position when making judgements or decisions.

Sometimes, staff reported that it could take a long time for them to source relevant information or resources, or motivate the client to. One interviewee commented, however, that providing this type of assistance could help promote a good relationship with the client. Nevertheless, many others felt out of their depth. One interviewee spoke about not knowing how to help a client sanctioned by the Job Centre, as they were not aware of how that system worked or how they could help challenge what seemed like an unjust decision.

Being asked to do things outwith their training or power

Interviews reported being or feeling asked to provide welfare advice that was outwith their job remit, expertise and power.

(Support staff), they’re in a very difficult position sitting across from a person who is asking for help with something - and they will give that help more often than not. We do try (but) we’re not welfare advice workers so we refer on. But that’s assuming that (the advice) service is available, you know. That’s not necessarily there…. So that would be a concern … that no matter how much work I do as a support worker, how great I am as a professional I still can’t actually make your life any better because there’s so much else going on that I’m powerless to act on.

Other examples provided related to workers feeling out of their depth in providing any advice to clients who had been sanctioned by the Job Centre such as challenging or appealing decisions.
Impact on organisations

Recruitment and workplace turnover

One of the recurring themes during the interview process was the issue of recruitment and workplace turnover and retention. Arguably, this is not a direct result of welfare reform, but may be exacerbated by the additional pressures this places on the workforce. Nevertheless, this is a larger issue facing this part of the sector as a consequence of wider funding cuts and pressures to tender for, and win, competitive contracts that have driven down hourly rates and affected conditions in recent years (Cunningham, 2011). Many research participants spoke about their own financial worries, resentment at having their wages and hours cut, impermanent contracts and fears around job security; organisations are often dependent on relatively short-term funding themselves.

In some of the organisations interviewed, there was a sense of certainty that cuts would have to be made to the workforce if funding arrangements altered significantly, such that it would render it more difficult to keep the workforce on a competitive level of pay.

Absolutely if we get much further cuts as I say in two years’ time, although we try to future proof ourselves, but if they are cut even further then we have to go back and relook at how we can make savings, and the biggest expense in any organisation is your workforce so, the workforce are potentially the first people that are going to feel any cuts or any huge savings an organisation is going to make.

As a result of all these factors, organisations interviewed reported losing experienced workers at a time when they are greatly needed with the roll out of welfare reform.

You’re losing experienced workers and you’re having to go through the process of recruiting new workers and stuff like that so looking at it from that point of view and then that affects you personally speaking because then you are getting new folk into the team and you’ve an established team so I suppose when you maybe think about it, it’s actually a bigger effect than what you think it.

On the issue of recruitment and workplace turnover, support work managers reflected on how the issue of pay was impacting on the ease of employing new staff (and that existing staff might be looking for more attractive offers).

Well, obviously, I mean, what we are finding, it is difficult to get support workers in, like new support workers because it’s not a great pay for the job that we do, you know, you’ve got people that work for the council... picking up the buckets, get more money than what support
staff do, and to be honest with you we are out looking after people’s lives, we’ve got people’s lives in our hands, and, we’re not that greatly paid for it.

Furthermore, many workers are the recipients of in-work benefits themselves, and may be facing their own worries about their financial future as Working Tax Credits are replaced with Universal Credit as part of a rolling timetable. In this respect, welfare reform is adding further pressure to an already difficult situation when workers are expected to fulfil the same or increasingly difficult work tasks under declining conditions.

**Workshop testimony – D**

A Project Worker’s story: They love their job, helping to support children and families. In the last three years, however, they have had no cost of living increase and their role has constantly been refocused to adapt to changing funding streams – while they remain committed to their work and the people they support. The lack of job security and financial reward is taking its toll. They are becoming demoralised and struggling to make ends meet. This is impacting on family life.

**Adapting services and diverting resources**

Interviewees reported that the dual pressures of funding cuts and the additional demands brought about by welfare reform had impacted on the quality or level of service provision they could provide. Cuts to local authority contracts, for example, had meant that some organisations simply had less money, and therefore, could employ less staff to deliver support. In one instance, the local authority had reduced their contract to support 75 young people and families to 50 and then down to 35.

In terms of delivering a certain standard of service, there were concerns that organisations would have to make certain changes, with the following example around Universal Credit.

*I think when Universal Credit hits it will have a massive impact on the service financially. It will have an effect on morale because … staff workers will feel bad that there’s not really anything that will be able to be done you know. I think when Universal Credit hits our hands will be tied with a lot of things, whereas just now there is wee loop holes that you can always find to help people out. I think when Universal Credit hits, they are saying there could potentially be exemptions for people, but I think even when they get the exemption it’s a bit of hard work, and we only have people here staying for three weeks, so it’s a very difficult time to do anything.*
**Workshop testimony – E**

Currently, I have a person in one of our supported flats providing assistance with mental health issues. He was recently discharged from hospital following a stroke. As a housing support worker, I have found myself in the position of trying to coordinate additional personal care for him, as this was not adequately arranged. I have had to liaise with the family OT, district nurse and another agency involved. His allocated worker has been using allocated time dealing with financial issues as people are being squeezed to stick to specific tasks. It’s becoming more difficult to establish who is taking the lead. Having a good relationship with a client means that you do go home sometimes worrying about how they will manage.

The challenges associated with maintaining a level of service at a reasonable cost was exemplified by one research participant, as they expressed fears that clients would be forced to change their accommodation if they were unable to pay for services provided by their organisation.

> I think I can see where it might happen which is a shame because, quite a few clients who have used [the service provider] and thought oh I’ll go with a cheaper provider, have actually come back to [us] because they know the difference in service. So, it’s, it’s trying to explain that to a customer before they do that … because you can’t explain to them … that other places wouldn’t do this for you because it sounds very negative. But yea, I can see a time where, you know if it gets much tighter and we’re going to have to, not cut corners, but cut out some of the nice-y, nice-y, stuff, the extras.

What also seemed to concern research participants was that they had to spend more time with clients working through the changes to welfare with them. This was impacting particularly on the routine work that would usually be carried out to assist service users in their everyday lives.

> Well, because we do have a lot of clients that are on small packages and do need help you know with housework, domestic chores, shopping, when things like this come through you know to do with benefits, bedroom tax, things like that, and especially if they’re only getting two hours you could be spending a lot of time dealing with benefit changes, the bedroom tax, council, you know things like that and it could eat up their full two hours and sometimes you do maybe sometimes need to bring it back with you to finish it off at the office, so you know, it can be really stressful.

Some voluntary organisations offer crisis payments to those left absolutely destitute. Concerns were expressed by some interviewees about the increasing pressure on such funds and the fact that
decisions had to be made about whom to offer this funding to. In some cases this leaves individuals with nowhere else to go for assistance.

Well, it’ll impact on this service because there’ll be… like this particular woman I’m thinking of. Very often she couldn’t manage on her fortnightly benefits and she or people would come to her house and she’d let them in. Then they would steal money and stuff, whatever she had lying about…. so for her own sake we had to say we won’t do this all the time because we don’t have the funds. We have a small amount of crisis emergency money and we got to the stage with this woman where she was in every other week, she’s got no food… so we’d give her a couple of bags of food, but then she would say she had these cards for electricity and she had no money on them and she wasn’t getting paid for a few days. Now it’s very difficult for us to send somebody away and say you know, we can’t give it to you!

In addition to the issue of managing payments for clients, support managers expressed concerns about the lack of short and long accommodation that their organisation could provide for people in residential care, and also in crisis situations. The majority of concerns related directly to the introduction of the bedroom tax and trying to secure smaller houses for them.

**Workshop testimony – F**

A support worker’s story working with a homeless person: I supported a resident in a bid for housing. The resident was unable to bid for a two-bedroom property due to the impact of the bedroom tax. This happened over many weeks/months. The resident was stuck in the homelessness system and, this resulted in an increase in alcohol consumption and a downward spiral. It was very frustrating to watch someone deteriorate, as they were ready to ‘move on.’

**Relationships with government agencies and accessing emergency assistance**

Some interviewees spoke about their experiences of other services outside of their own organisation. The commonality between the testimonies reflects a broader dissatisfaction with the provision of government services, a lack of things being joined up or cohesive, and poor or worsening relationships.
Food banks

A lack of trust, for example, meant that workers needed to accompany clients to food banks to ensure that they were not refused sustenance. Workers spoke about the need to build trust with emergency agencies of this sort:

*We’ve taken families to food banks before, where they’ve been there earlier on that day and told no, we don’t have any food, but they do have food but they’re selective in where they’re passing it out, so if somebody goes along with an X organisation worker, they, yea, we don’t have much but we do have some, so it’s just about, you know, building relationships with the right kind of people.*

This testimony also highlights a level of confusion about the way emergency food aid is being organised and managed. Where access to emergency assistance appears to depend on the relationship individual members of staff have developed with food banks this could present a challenge for care and support services when allocating work to staff.

Government agencies

The experiences reported by many interviewees also revealed disappointment at what were described as unreasonable or disproportionate sanctions from Job Centre staff disconnected with the consequences that these decisions had on peoples’ lives - either due to a lack of willingness to help or inability due to the constraints of the system they were working in.

*I think that the workers in the job centre and the DSS and places like that do not understand the problems that the client group has got and everything is very black and white. If you’re five minutes late, you’re sanctioned. They don’t realise the consequences to that person and their family, and how difficult that is. Then we’re supposed to work with them to stop them offending and they haven’t got two pennies to rub together and you think, how on earth can I stop this guy offending? And we do things like access food banks, all this kind of stuff to try and help somebody but the bottom line he’s sanctioned and you know even if you appeal it takes you weeks to get things sorted for him.*

Sanctions by the Job Centre – which appear to have become more prevalent – based on target setting (Cardwell, 2014) create demand for emergency aid and support at such times of crisis. It also highlights the important role care and support services have in helping people to deal with government agencies and to challenge decisions, and to provide access to computers to help them complete the requisite number of online job searches/applications to prevent them being sanctioned.
**Workshop testimony – G**

Recently I noticed a significant increase in demand for services: in particular emergency appointments as a result of sanctions leading to destitution. The result of this is the reconfiguration of services to meet the needs of clients. The DWP has not been informing us of mitigation e.g. hardship payments, or the ability to appeal a decision. The whole DWP decision-making process is shambolic!

The following story illustrates some of the issues faced, including increasingly strained relationships between DWP and care and support staff.

**Interview testimony – 1**

The woman that I told you about that got out of prison... The worker that was working with the woman... picked her up from the gate, then took her to the benefits agency and ... found out she was then sanctioned for over a thousand pounds. Then she asked if she could, she needed a crisis loan - this was a Friday. She needed a crisis loan and they said here is the telephone number... The worker said, ‘Can she use the phone?’ And they said, ‘no she can’t use the phone, you need to go and find a phone box.’

So the worker said we couldn’t find a phone box because it’s so hard to find a phone box these days... And the worker and her found a phone box and then called up for the crisis loan and they said to her that there would be a two-hour turnaround. So she said ‘what I’ve got to be in a phone box for two hours and not let anybody else use it in case you phone back?’ And the worker said, ‘look, give my mobile number.’ Then the worker took her to a cafe and they sat there for three hours and there was no turnaround, there was no phone call, so the worker was then really distressed, leaving this lassie with no money, and said ‘what can I do to help you?’ And the client said, ‘I’d be better off in prison,’ but then, X the worker didn’t want to leave. She gave her some money and knows that that woman went to an abusive partner, because she had nothing so she had to go to him....

Now it was a long weekend, so she got out on Friday... On the Tuesday my worker got a phone call saying about the crisis loan and she said, ‘this is four days later I’m really disappointed’ and they said to her ‘do you want the money or do you not?’ So, she was like ‘yes we need the money’ but, it was just, the system was just not there for that woman and she went back to an abusive partner. She’s nowhere else to go.
Systems clearly are not joined up. The following testimony highlights the way local authority housing services and the benefits system post-reform appear at odds with each other.

**Workshop testimony – H**

We support people who are leaving prison and need to be housed. They are being offered two bedroom properties – so they start off being liable for the bedroom tax, are unemployed and unable to pay. Therefore, they start their life outside prison in debt and are not allowed to be on a housing list for a smaller property because of the debt!

**Support and training issues**

**Access to information and training**

It became clear during the research process that many participants had difficulty accessing information and training with regards to welfare reform. Much concern was expressed about the quantity and quality of information available and the way this has hampered the ability of support workers to help service users deal with the changes already in place and prepare for further aspects of welfare reform.

*I was at a conference yesterday, and there were people from the DWP and they still couldn’t give timescales, and they’re not prepared to because they don’t know. Because they are obviously depending on… the IT systems for universal credit. And then they were talking about… going to do a further roll out I think in the Autumn of this year to the North West of England, and one of the delegates said ‘can you tell me what you mean by the North West of England?’ ‘No, sorry, I can’t.’ It’s not because they don’t want to tell you the information, it’s because they haven’t defined it, and so as an organisation trying to have a strategic approach to welfare reform is limited.*

Some of the research participants noted that there was a particular lack of information surrounding emergency food aid. The issue for support workers is about making sure they are able to help their clients in the same way as other support workers and that this should not depend on knowledge and relationships individual workers have developed.

*Oh, definitely, easy example, is, information on food banks for parents. I’ve not myself been asked that but I hear other workers saying. That was a question that wasn’t even in anybody’s vocabulary two years ago, never even heard it…. and a lot of workers themselves are aware that they are kind of lacking in knowledge.*
The issue of training delivered by the employer was raised during the research process. Some of the respondents were concerned that the information on welfare reform they had received was patchy and contained gaps.

*I think it’s true to say, X organisation has not done a lot to directly train us within the organisation … about the welfare reforms. But, equally they have encouraged me and supported me in looking around outside and developing my own awareness, so I have developed some awareness over the year I’ve been doing this…. I don’t say it’s perfect, I think it’s a bit patchy to tell the truth, but there are things that I’ve become aware of in the thirteen, fourteen, fifteen months I’ve been doing the job…*

In one interview, a participant explained that they had to obtain information on certain aspects of welfare reform for themselves, through an online search.

*Yea, because when I found out that obviously the benefits were changing and everything, I actually went online myself and looked them up and stuff…. I feel it’s best that I understand them before I’m out in the field trying to explain them to my clients because you need to obviously, (with) certain clients you have to break it down to like the simplest form for them to understand.*

What these scenarios highlight is that if care and support staff are to be able to assist their service users deal with the changes associated with welfare reform, they need accurate and up to date information – not only about the benefits system but also about the way local voluntary sector resources are being developed to help respond to the changes. While many felt disappointed that they had not undergone formal training on the benefits system there was also a determination to access information in other ways.

To a great extent, the lack of good training and information on the reforms is due to a constantly changing timelines offered by the DWP. This makes it very difficult for employers to stay ahead of the reform agenda when planning for staff learning and development. Of course, not all the issues raised by the research participants related to changes yet to be implemented. Participants also highlighted the way their roles have already changed so that they now need to understand the benefits system in a way that previously they did not need to. This should be recognised by employers and provision made within training and development plans.

Alongside this, the importance of up-to-date information about the way other local resources are developing to help those left destitute. There are obvious risks for service users if care and support workers continue to face difficulties accessing reliable information and training on these issues.
Looking to the future

Participants were asked to give an impression of their work in the sector, and, how they might envisage their role changing as the reforms began to have a greater impact. Interestingly, many interviewees’ first thoughts were for the people they support, rather than themselves.

*I think it will be in the long term if these welfare changes continue I think we are going to see more stress in the families, more anxieties, more conflict, pressures on family relationships, which will lead to family breakdown, more child homelessness, kids going to bed hungry at night because there’s no money, kids going to bed cold, waking up cold, that feeding into a lack of engagement in school, an increase in truancy levels, and so on, and that’s a real anxiety for me.*

For some that were questioned during the research process, there were concerns about guarantees given by the Scottish Government with regards to mitigating the impacts of welfare reform. When thinking about the future, there was a degree of uncertainty surrounding how discretionary housing payments (DHP) would be made to clients in circumstances where the standard award of housing benefit failed to cover rent costs. Many expressed fears that rent arrears would still rise as the full raft of benefit changes would reduce incomes.

*I suppose the hopes within the next couple of months is that the Scottish Government’s declaration, that (nobody) they’re going to fully mitigate the effects of the under-occupancy charge in 2014 to 15 come to fruition, because our tenants expect them to. And... if what is being declared publically doesn’t actually happen, ... if local authorities don’t award DHP for whatever reason (and we’ve already talked about the fact that local authorities already have the ability to interpret legislation under the housing benefit regulations). So, if they don’t award DHP ... how do we mitigate it then? These statements are being made so how do we actually practically do that, and the answer we got was, Scottish Welfare Fund. However, the Scottish Welfare Fund cannot be used to pay on-going rent charge, that’s ...one of the fundamental criteria of the fund, so, basically tenants at the moment, I think, unless something happens...the tenants will have to build up arrears and there will need to be a trigger point for them to be able to access this fund to help them mitigate the effects of the bedroom tax....*

Generally, there was a focus on the impact on clients and service users as a result of the changes to welfare. Respondents made reference to the fact that some of the proposed changes, such as the introduction of the ‘bedroom tax’, would leave people with drastically reduced incomes, thus placing further pressure on care and support services to fill the gap.

Correspondingly, there were concerns about the type of cases that support workers might encounter as the reforms began to impact on the vulnerable:
I think it will change the type of referrals we get. I think we will be getting more referrals for young people who are on child protection orders, as a result of, issues been highlighted as a result of the reforms. There will be more and more young people coming to us for care and protection, rather than, at the moment, there is a pretty even split between care and protection cases that we have and young people who’ve strayed.

From the responses given by the research participants, it is evident that there are genuine concerns with regards to the future of work in the care and support sector. These concerns are not only inward-looking in terms of personal anxieties, but also outward-looking in terms of how organisations will mitigate and build resilience. There are growing concerns that, as the policies of welfare reform begin to have a greater impact on the services provided by care and support organisations, the issues that have been identified in this research will place further pressure on the workforce.
Workshop conclusions

As part of the project, we invited people that work across the voluntary care and support sector to discuss the interim research results. We were keen to involve organisations in discussions on the issues of welfare reform, and to ask them to contribute their experiences and reflect on the outcomes of the research. The outcomes of the discussion groups, which workshop participants contributed to, will help inform the overall recommendations of this report.

We asked delegates to consider the following three questions:

1. What is the sector doing well in its response to welfare reform?
2. What could the sector be doing better?
3. What actions and/or recommendations follow?

We asked the delegates to write their comments and discuss within the workshop groups. We’ve recorded their responses and have distilled them here for further reflection and action.

What is the sector doing well?

From the responses of delegates, it is clear that the sector has been responding well in many respects to welfare reform. Commonly, amongst the responses, there was a sense that the sector was good at adapting and building resilience. It was also clear that the level of care and commitment had not changed during the roll-out of the reforms, and staff would still go beyond their job description to help their clients. Delegates also noted that the sector had remained flexible and was open to collaboration in order to concentrate efforts.

What could the sector be doing better?

We were interested to hear the views of delegates on what the sector could do to improve its work with clients, service users and the public. There was a clear message that staff should be provided with more emotional support, especially when dealing with clients in complex situations, to reduce high levels of stress. This may reduce levels of staff turnover.

There was also a clear message that frontline staff could be confused and overwhelmed by an excess of information, which is often incorrect. It was noted, however, that as the information from
the DWP on welfare reform was constantly changing, organisations constantly had to update their training, and this was leading to immense frustration.

As well as the DWP improving the delivery of information, organisations should also be prepared to take steps to ensure that the workforce is well informed of the changes to welfare. Delegates were also clear that staff training should improve with regards to signposting clients and service users to access the right information. Some of the workshop groups suggested that there should be a free, reliable and accurate single access route for advice.

Another issue that united delegates was that of cutting down on bureaucracy and spending money more effectively. This would help, in their view, streamline the delivery of care and support, and also help to improve the quality of care.

**What actions and/or recommendations follow?**

Finally, we were keen to have the recommendations of the workforce on what steps should be taken to tackle the impacts of welfare reform.

Of the recommendations, the issue of training was considered the most important. Delegates shared concerns that the current levels of training were insufficient. This should, therefore, be a primary point of action for the sector in terms of delivering better care and support outcomes. It was also made clear that everyone working in the sector should act to build partnerships, which would be beneficial for organisations and individuals in building resilience.

Delegates were clear that the sector should bring the current difficulties of work in the voluntary care and support sector to wider attention. During the workshop, delegates brought attention to the fact that workers felt a strong sense of injustice due to the experiences of clients and service users. It was agreed that work on bringing attention to such injustices should be accompanied by increasing activity with regards to lobbying on the impact of welfare reform. Current campaigning and advocacy should be built upon in order to influence government policy and public attitudes.

One other key recommendation was that the sector should work more closely with government agencies in order to deliver better outcomes for clients and service users. There was a sense that support workers were finding it difficult to help clients when accessing services such as the Job Centre. This was yielding negative outcomes for the workforce and their clients. Delegates also made it clear that the workforce should take action to hold the DWP to account in terms of service standards.
Overwhelmingly, delegates were most unconvinced when it came to dealing with the DWP and government agencies. It was generally agreed that such agencies needed to be more receptive in collaborating with care and support organisations. It was also noted that the DWP in particular needed to improve work on understanding the role of the voluntary sector, and that it should be prepared to accept the judgements of workers in the sector.
Summary and report recommendations

This research project aimed to investigate the impacts of welfare reform on certain sections of the social services workforce in Scotland. The results of the research indicate that third sector care and support services in Scotland face multiple challenges as the policies of welfare reform begin to impact on organisations and individuals.

Our primary aim was to understand how – in view of the changes to welfare – organisations, support staff and workers in the third sector were being impacted on. We recognise that as part of this research, the relationship between service users, clients and support staff is important in understanding how the policies of welfare reform are changing the delivery of care. It was the intention of this project to consider what challenges organisations and their staff faced as issues of increased service demand, greater resource use and changes to the delivery of care become more common.

There are six key findings of this research project.

1. The first is that care and support workers are experiencing increases in stress as work becomes more demanding and client cases become increasingly complex.
2. There are concerns that changes to welfare are diverting care and support services away from other life skills associated with independent living. This is placing additional pressures on services and the workforce.
3. It is anticipated that workplace turnover will increase as further changes to the welfare system are implemented. Given the importance of the quality of the relationship between care and support worker and service users, this could have a negative impact on outcomes.
4. Organisations have been undergoing significant structural changes in order to deal with ongoing downward pressures on funding. This research highlights the impact that this has already had on third sector care and support staff. Not surprisingly, participants expressed concern that welfare reform could stretch resources further; squeezing terms and conditions even more.
5. Government agencies were often intractable when dealing with care and support workers. This was especially true when interrogating the relationship between care and support services and the DWP.
6. Finally, the research exposed, in some cases, a lack of formal training and information on welfare reform. Clearly employers are facing challenges with regard to workforce development in the face of welfare reform. It is unequivocally the responsibility of government agencies to provide reliable information and clear guidance on how the reforms will impact on clients and service users.
Given these findings, there are three key recommendations for third sector care and support services:

**Continued lobbying, campaigning and advocacy**

The reforms to welfare are creating real, observable tensions in society and are making it harder for those with support and / or care needs to make ends meet, leading some to destitution. Care and support workers are well aware of these tensions and every day they face the difficulties welfare reform poses for the people they work with. Participants in the research highlighted many ways they are trying to deal with the consequences of welfare reform and to address the worsening situation services users are finding themselves in. A sustained, collaborative and well-evidenced effort from the entire sector is needed to present the case for a change to the policies of welfare reform.

**The availability of information to assist staff development and improve the availability of employee assistance programmes**

If the sector is to mitigate some of the impacts of welfare reform, the workforce needs to be appropriately trained on those aspects of it that directly affects their clients and service users. Information coming from the UK government needs to be accurate and timely. The sector, therefore, needs to put pressure on administrative agencies to be completely unequivocal when disseminating key reforms and timelines. In addition, employers should recognise the levels of stress that care and support staff are facing and offer employee assistance programmes to help to deal with this.

**Government agencies should improve the way they deal with people with care and or support needs and recognise the important role third sector care and support staff can play in assisting some of the most vulnerable people in our society**

The results of the research indicate that there is dissatisfaction with the conduct of some of the key government agencies and administrative bodies. The sector should continue to press for clear customer care standards which the staff of such bodies are required to adhere to. In addition, government agency workers are urged to recognise and respect the professional role of third sector care and support services in helping some of the most vulnerable people in our society. There must be cooperation between government agencies and care and support services for their mutual benefit and for better outcomes for service users.

There are many challenges outlined here for the care and support sector. However, these challenges are not insurmountable, and it is through sustained collaborative and cooperative efforts that organisations can challenge the welfare reform agenda, and begin to improve the lives of the workforce, as well as clients and service users.
Bibliography


Beatty C, and Fothergill S., (2013a) Hitting the poorest places hardest: the local and regional impact of welfare reform, Centre for Regional Economic and Social Research: Sheffield Hallam University


Carers Scotland (2012) Response to Stage 1 Welfare Reform (Further Provision) (Scotland) Bill as introduced to the Scottish Parliament on 22 March 2012


CCPS (April 2014) Briefing for care and support providers on the changes proposed by the Welfare Reform Act


Cunningham I (2011) Employment conditions in the Scottish social care voluntary sector: impact of public funding constraints in the context of economic recession, Glasgow: Scottish Centre for Employment Research, University of Strathclyde and Coalition of Care and Support Providers in Scotland

Dryburgh K and Lancashire M (2011) The impact of the Welfare Reform Bill on Scotland's people and services, Citizens Advice Scotland


Little M (2013) Social worker or benefits adviser? Examining the impact of welfare reform, Community Care


Scottish Federation for Housing Associations (2012a) Briefing: Welfare reform and the new size criteria (Or ‘Bedroom Tax’)

Scottish Federation for Housing Associations (2012b) The impact of welfare reform on housing associations and housing co-operatives in Scotland


Scottish Government Welfare Analysis (2013a) The potential impacts of benefit sanctions on individuals and households, December 2013. Available at: http://www.scotland.gov.uk/Topics/People/welfarereform/analysis/analysisonsanctions

Scottish Government Welfare Analysis (2013b) UK Government cuts to welfare expenditure in Scotland. Available at: http://www.scotland.gov.uk/Topics/People/welfarereform/analysis/welfareexpenditurecuts


Scottish Women’s Aid (2013) Scottish Women’s Aid submission to the Work and Pensions House of Commons Select Committee Inquiry into support for housing costs in the reformed welfare system, September 2013


Sharp N (2008) What’s yours is mine: The different forms of economic abuse and its impact on women and children experiencing domestic violence, Refuge

Shelter Scotland (2013) Shelter Scotland briefing on the “bedroom tax”, April 2013

Stockdale L (2014) Staff deal with suicide threats, Inside Housing

Straightforward (2013) Impact of welfare reform on housing employees, December 2013

SSSC (2014) Qualifications for housing support workers. Available at: http://www.sssc.uk.com/All-about-Registration/qualifications-for-housing-support-workers.html

Surrey County Council (2013) Preparing for the impacts of welfare reform, ESRO


TUC (2013) Will the Universal Credit work, April 2013

UNISON (2013) Community and voluntary services in the age of austerity: UNISON voice from the frontline, November 2013

Welfare Reform (Further Provision) (Scotland) Bill http://www.scottish.parliament.uk/parliamentarybusiness/Bills/48804.aspx


Women’s Resource and Development Agency (2012) written evidence to the Works and Pensions Committee - Universal credit implementation - meeting the needs of vulnerable claimants, submitted 24 August 2012
http://www.publications.parliament.uk/pa/cm201213/cmselect/cmworpen/576/576vw69.htm
Annex

Timeline of reforms

2013

7 January 2013 – Start of reduction of Child Benefit for households where one person’s income is over £60k, or between £50-60k.

April 2013 – Working age benefits to be uprated by 1% rather than the Consumer Price Index (CPI).

April 2013 – Start of reduced Housing Benefit payments to people who have a spare bedroom/s, called variously ‘Under-occupation Penalty’ or ‘bedroom tax’

April 2013 – Discretionary Social Fund (Community Care Grants and Crisis Loans) funding to be transferred to the Scottish Government, to run their own system, which is known as Scottish Welfare Fund (operated by Local Authorities, in agreement with COSLA). Budgeting Loans have been replaced by Budgeting Advances which will be offered by DWP.

April 2013 – Benefits cap introduced within pilot area projects in 4 London boroughs.

April 2013 – Council Tax Benefit abolished to provide funding for localised payments of Council Tax Benefit, known in Scotland as Council Tax Reduction, and in England as Council Tax Support.

April 2013 – October 2013 – Those who are newly out-of-work and living in selected trial areas of the North-West of England may be asked to claim Universal Credit rather than Jobseeker’s Allowance.

June 2013 – Disability Living Allowance (DLA) gradually replaced by Personal Independence Payment (PIP) for new claimants

15 July 2013 – Benefits Cap is rolled out across the UK. This will apply to people of working age (16-65) to limit the amount of benefit that people can receive to below that of the average wage paid to people in work. Housing benefit will be reduced by the amount of benefits income that is over the benefits cap.

25 October 2013 – Current DLA claimants whose circumstances have changed start to move on to PIP

October 2013 – March 2014 – Universal Credit to be phased in gradually for some people who receive Jobseeker’s Allowance and are newly out-of-work who live in either:
• Hammersmith, Rugby, Inverness, Harrogate, Bath or Newton (Wales), and whose local Jobcentre has been selected for the Universal Credit trial; or
• an existing Universal Credit trial area in the North-West of England.

Universal Credit benefit will ultimately provide a single replacement for all of the following;

• Job Seekers Allowance – income based (JSA)
• Employment and Support Allowance – income based (ESA)
• Income Support
• Housing Benefit
• Child Tax Credit
• Working Tax Credit
• Council Tax Benefit

It is expected that Universal Credit will be fully in place by 2017.

2014

March 2014 – The transfer of existing claimants on incapacity benefits (ie Incapacity Benefit, Severe Disablement Allowance and Income Support on disability grounds) to Employment and Support Allowance should be complete by the end of March 2014.

April 2014 – People receiving Child Tax Credit will have to confirm each August after their child reaches 16, that the child is in full-time education, until they reach the age of 19.

April 2014 – As announced in the Chancellor’s Spending Review in June 2013, the planned changes to Jobseeker’s Allowance include:

• Extending the waiting period for first claims from three days to seven
• Longer initial interviews for new claimants, who must provide a CV
• Claimants with poor spoken English required to attend classes, or face sanctions
• Weekly meetings, instead of fortnightly, with Job Centre advisers for those deemed not to be doing enough to find a job.

July 2014 - Since January, EEA migrants who arrive in the UK looking for work face a three-month wait before they can claim Income-based Jobseeker’s Allowance. These rules limiting migrants’ access to out-of-work benefits will be extended to Child Benefit and Child Tax Credit from 1 July.
December 2014 - By the end of 2014, Universal Credit will start to be rolled out across more of the North West of England.

2015

Welfare spending, excluding the State Retirement Pension and some unemployment benefits including Jobseeker’s Allowance, will be capped next year at £119.5bn.

June 2015 – All people on DLA in Scotland whose existing fixed period award of DLA expires on, or after, 2 June 2015 are to be contacted to apply for PIP.

June 2015 – The Independent Living Fund (ILF) - which provides money to help people with disabilities live an independent life in the community - is to close on 30 June 2015, with the devolved government in Scotland proposing a new Scottish Independent Living Fund (SILF) to support those in Scotland who are currently receiving help from the ILF as well as being open to new applicants.

Autumn 2015 – Announced as part of the Spending Review in June 2013, it is planned that Winter Fuel Payments will be cut for those living in hot countries from Autumn 2015.

October 2015 – Universal Credit is replacing Housing Benefit and Child Tax Credit, so if you are over Pension Credit age you will get help with your housing costs and costs of bringing up a child through a new modified Pension Credit.

If you are currently claiming Housing Benefit and are over Pension Credit age you will be moved onto the new modified Pension Credit, between October 2015 and October 2017.
COPYRIGHT AND ATTRIBUTION

© 2014 The Institute for Research and Innovation in Social Services

This work is licensed under the Creative Commons Attribution-NonCommercial-ShareAlike 2.5 UK: Scotland. To view a copy of this licence, visit http://creativecommons.org/licenses/by-nc-sa/2.5/scotland/

This means you may copy or use the work only for non-commercial purposes and you must attribute the work to the authors: Gregory White, IRISS and to CCPS.
For more information about this research please contact: enquiries@iriss.org.uk

Cover photo: Claire Ogg, Aspire Housing and Personal Development Services, a winner of the HSEU's No Place Like Home photo competition in 2013.