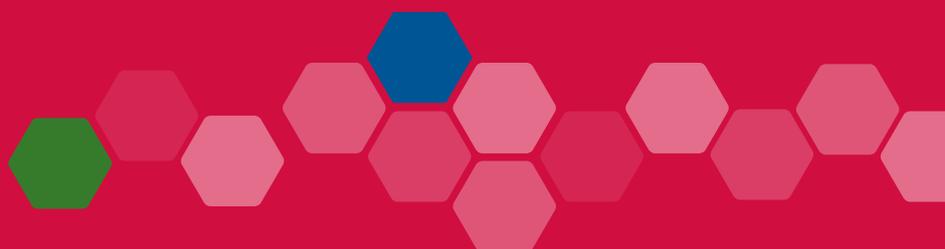


The Impact of welfare reform in Scotland - Tracking Study - Appendices to sweep 3 report



EQUALITY, POVERTY AND SOCIAL SECURITY

THE IMPACT OF WELFARE REFORM IN SCOTLAND – TRACKING STUDY

Sweep 3 report to the Scottish Government: Appendices

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APPENDIX 1 FURTHER INFORMATION ON WELFARE REFORM IN SCOTLAND

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

Figure A1.1: Timetable of key welfare reforms

April 2011	<ul style="list-style-type: none"> LHA set at 30th percentile of local rents instead of 50th, with national caps on rates Child Benefit, and Working Tax Credits (basic and 30 hour elements) frozen for three years
Jan 2012	<ul style="list-style-type: none"> LHA cut to shared room rate for 25-34 year olds with no dependent children
May 2012	<ul style="list-style-type: none"> Contributory ESA time limited for those not in Support Group Lone parents with youngest child aged five or over no longer entitled to Income Support solely as a lone parent
Oct 2012	<ul style="list-style-type: none"> New sanctions regime introduced for JSA claimants
Dec 2012	<ul style="list-style-type: none"> New sanctions regime introduced for ESA claimants
April 2013	<ul style="list-style-type: none"> Introduction of the 'bedroom tax' (Housing Benefit reduced for 'under-occupying' tenants of working age in the social rented sector) Scottish Welfare Fund replaces DWP Crisis Loans and Community Care Grants Replacement of DLA with PIP for new claimants Replacement of Council Tax Benefit with Council Tax Reduction in Scotland Uprating of working-age benefits and tax credits capped at 1 per cent for three years
July 2013	<ul style="list-style-type: none"> National roll-out of the Benefit Cap to Local authorities with under 275 households affected
Aug – Sept 2013	<ul style="list-style-type: none"> Completion of Benefit Cap roll-out for local authorities with over 275 households affected (Edinburgh and Glasgow in Scotland)
Oct 2013	<ul style="list-style-type: none"> Rollout of Universal Credit expanded to six Jobcentres including Inverness New Claimant Commitment rolled out to all Jobcentres 'Mandatory reconsideration' introduced
Jan 2014	<ul style="list-style-type: none"> Limited reassessment of DLA claimants for PIP in Edinburgh, Dumfries and Galloway, Galashiels and Motherwell
April 2014	<ul style="list-style-type: none"> Child Benefit – uprated by 1 per cent for two years Introduction of mandatory work-related activity for lone parents in receipt of Income Support with a youngest child aged three or four
Jan-Mar 2015	<ul style="list-style-type: none"> Limited reassessment of DLA claimants for PIP in Glasgow, Inverness, Aberdeen, Dundee, Kilmarnock, Kirkcaldy, Perth and Falkirk

Source: Adapted from Scottish Government, 2014 – Box 1.1., p11

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

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

Benefit	Number of claimants		
	Previous ¹	Current ²	% change
JSA	106,800	96,310	-9.8
ESA	227,300	241,730	6.3
- WRAG	72,440	70,150	-3.2
- Support Group	102,320	116,810	14.2
Incapacity Benefit	22,040	11,230	-49.0
DLA (working age)	200,310	194,820	-2.7
PIP	5,015	22,345	345.6
Universal Credit	330	630	90.9
Carers Allowance (working age)	56,020	57,880	3.3
Income Support	76,150	70,940	-6.8
- Incapacity benefit claimants	19,410	14,460	-25.5
- Lone parents	38,350	37,940	-1.1
- Carers	15,180	15,640	3.0
LHA	98,744	94,813	-4.0
Housing Benefit	377,352	369,220	-2.2
- Affected by bedroom tax	69,916	70,443	0.8
Benefit Cap	909	825	-9.2

1 Figures refer to the most recent data available at publication of the previous report (November 2013 to March 2014 depending on the benefit).

2 Figures are most up to date available at the time of publication (May to December 2014 depending on the benefit).

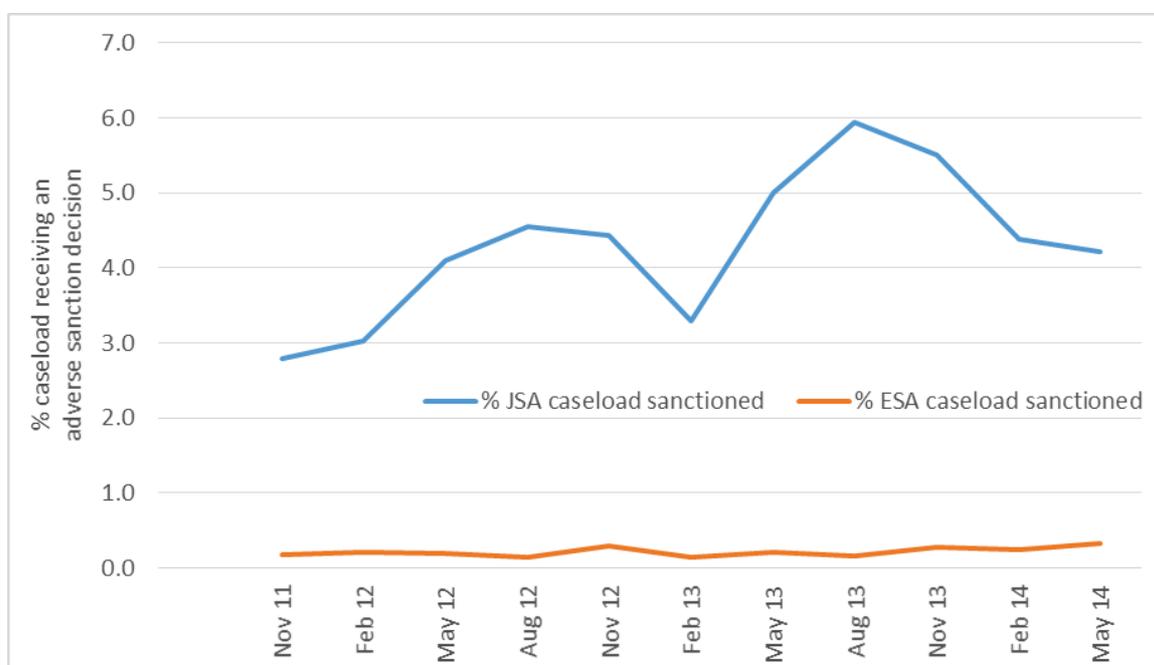
Source: DWP Tabulation Tool, <http://tabulation-tool.dwp.gov.uk/100pc/tabtool.html> and DWP StatXplore, <https://statxplore.dwp.gov.uk/>

The JSA claimant count has fallen, as has the number in the ESA WRAG, although there was an increase in the number in the ESA Support Group. The PIP caseload more than tripled but was still only a tenth of the size of the DLA caseload. The Universal Credit

caseload almost doubled, but remained small in absolute terms. There was a slight drop in the number receiving support for housing costs, which is likely to reflect people moving into work.

Sanctions have had a far larger impact on JSA claimants than they have on ESA claimants. Figure A1.2 shows that the proportion of the JSA caseload receiving a sanction in a given month is subject to considerable fluctuation, although a slight upward trend can be detected over the period shown. Typically between 3 and 6 per cent per month of the JSA caseload receives an adverse sanction decision. Although this percentage is relatively small at a monthly level, Webster (2015) notes that a sanction rate of 5 or 6 per cent per month equates to almost 1 in 5 claimants receiving a sanction at some point during the year. The sanction rate for ESA WRAG claimants is lower and more consistent, remaining below 0.5 per cent over the duration of the period shown.

Figure A1.2: Number of adverse sanction decisions applied to JSA and ESA claimants in Scotland, November 2011-May 2014



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

APPENDIX 2 DESCRIPTIONS OF KEY WELFARE BENEFITS

Disability Living Allowance (DLA)

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

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

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

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

DLA is currently paid at the following rates⁴:

- Higher rate: Care - £81.30 per week / Mobility - £56.75 per week
- Middle rate: Care - £54.45 per week / Mobility N/A
- Lower rate: Care - £21.55 per week / Mobility - £21.55 per week

From 2013 the Government introduced a new benefit called Personal Independence Payment (PIP), which replaced Disability Living Allowance (DLA) for eligible working age people aged 16 to 64. There are no current plans to replace Disability Living Allowance for children under 16, or people aged 65 and over who are already receiving Disability Living Allowance. Reassessment of DLA claimants began in October 2013, but the majority of existing DLA claimants will not be affected until 2015 or later.⁵

Personal Independence Payments (PIP)

Personal Independence Payments will replace DLA, and is for people between the ages of 16-64 inclusive. The transition began in April 2013.⁶ PIP can be paid regardless of whether

¹ www.gov.uk/dla-disability-living-allowance-benefit/what-youll-get (Accessed 25 February 2015)

² www.gov.uk/dla-disability-living-allowance-benefit/what-youll-get (Accessed 25 February 2015)

³ www.gov.uk/disability-living-allowance-children/eligibility (Accessed 25 February 2015)

⁴ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf (Accessed 25 February 2015)

⁵ www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment (Accessed 25 February 2015)

⁶ www.gov.uk/pip (Accessed 25 February 2015)

the claimant is in work.⁷

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

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

New PIP claimants must have needed help for 3 months or more and be likely to need help for the next 9 months.⁹

PIP is paid at the following rates¹⁰:

- Daily living component: Standard £54.45 per week / Enhanced £81.30 per week.
- Mobility component: Standard £21.55 per week / Enhanced £56.75 per week.

Children under 16 will continue to claim DLA, and people over 65 can claim Attendance Allowance. Some existing DLA claimants aged between 16 and 65 who report a change in their condition, who have a fixed-term award of DLA which is due to end, or live in certain areas will be invited to claim PIP. Other DLA claimants will not be affected until 2015 or later.¹¹

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

Employment and Support Allowance (ESA)

ESA is a benefit that is paid in replacement of earnings for those who are ill and disabled, which offers financial support if the person is unable to work, and personalised help for the person to work if they are able to. People can apply for ESA if they are employed, self-employed or unemployed. People are assessed through the work capability assessment

⁷ www.gov.uk/pip/eligibility (Accessed 25 February 2015)

⁸ www.gov.uk/pip/what-youll-get (Accessed 25 February 2015)

⁹ www.gov.uk/pip/eligibility (Accessed 25 February 2015)

¹⁰ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf (Accessed 25 February 2015)

¹¹ www.gov.uk/dla-disability-living-allowance-benefit/how-to-claim (Accessed 25 February 2015)

¹² www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment | www.gov.uk/pip/eligibility | www.gov.uk/government/uploads/system/uploads/attachment_data/file/286847/pip-myth-buster.pdf (Accessed 25 February 2015)

(WCA) to determine the extent to which their illness or disability affects their ability to work.¹³ Following the WCA, people assessed as entitled to ESA are placed in either the work-related activity group (must attend regular interviews with an advisor about job goals etc.) or support group (not required to attend regular interviews; usually those in this group have a severely limiting disability).¹⁴

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

ESA is currently paid at the following rates¹⁶:

Personal Allowances

- Single, under 25 – assessment phase: £57.35
- Single, 25 or over: £72.40
- Single, any age – main phase: £72.40
- Lone parent, under 18 – assessment phase: £57.35
- Lone parent, 18 or over: £72.40
- Lone parent any age – main phase: £72.40
- Couple (income related) both under 18: £57.35
- Couple (income related) one 18 or over, the other under 18 - higher rate: £113.70
- Couple (income related) both 18 or over: £113.70
- Couple (income related) both under 18 - higher rate: £86.65
- Couple (income related) claimant aged 18-24, partner is under 18: £57.35
- Couple (income related) claimant aged 25 or over, partner is under 18: £72.40
- Couple (income related) claimant is main phase, partner is under 18: £72.40
- Couple (income related) claimant is main phase, partner is under 18 - higher rate: £113.70

Premiums (income-related ESA)

- Enhanced Disability, Single: £15.55
- Enhanced Disability, Couple: £22.35
- Severe Disability, Single: £61.10
- Severe Disability, Couple (one qualifies): £61.10
- Severe Disability, Couple (both qualify): £122.20
- Carer premium: £34.20
- Pensioner, single with WRAC: £47.20

¹³ www.gov.uk/employment-support-allowance (Accessed 25 February 2015)

¹⁴ www.gov.uk/employment-support-allowance/what-youll-get (Accessed 25 February 2015)

¹⁵ www.gov.uk/employment-support-allowance/what-youll-get (Accessed 25 February 2015)

¹⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf (Accessed 25 February 2015)

- Pensioner, single with support component: £40.20
- Pensioner, single, assessment phase: £75.95
- Pensioner, couple with WRAC: £84.05
- Pensioner, couple with support component: £77.05
- Pensioner, couple, assessment phase: £112.80

Components

- Work-related Activity: £28.75
- Support: £35.75

Severe Disablement Allowance (SDA)

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

- Basic rate: £73.75

Age related additions are paid at the following rates¹⁸:

- Higher rate: £11.00
- Middle rate: £6.15
- Lower rate: £6.15

Carer's Allowance (CA)

CA is paid to someone aged over 16 years who cares for someone with substantial caring needs for at least 35 hours a week. CA is taxable.¹⁹ Young carers are not eligible for this benefit. CA is paid at £61.35 per week²⁰.

Incapacity Benefit (IB)

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

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

- Long-term IB (under state pension age): £104.10

¹⁷ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf
(Accessed 25 February 2015)

¹⁸ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf
(Accessed 25 February 2015)

¹⁹ www.gov.uk/carers-allowance (Accessed 25 February 2015)

²⁰ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf
(Accessed 25 February 2015)

²¹ www.gov.uk/incapacity-benefit (Accessed 25 February 2015)

²² https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf
(Accessed 25 February 2015)

Short-term IB (under state pension age)

- Lower rate: £78.50
- Higher rate: £92.95

Short-term IB (over state pension age)

- Lower rate: £99.90
- Higher rate: £104.10

Incapacity age addition

- Lower rate: £6.15
- Higher rate: £11.00

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

- Lower rate: £6.15
- Middle rate: £6.15
- Higher rate: £11.00

Income Support (IS)

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

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

Current IS rates are²⁵:

Personal Allowances

- Single, under 25: £57.35
- Single, 25 or over: £72.40
- Lone parent, under 18: £57.35
- Lone parent, 18 or over: £72.40
- Couple both under 18: £57.35
- Couple both under 18 - higher rate: £86.65
- Couple one under 18, one under 25: £57.35
- Couple one under 18, one 25 and over: £72.40

²³ www.gov.uk/income-support/eligibility (Accessed 25 February 2015)

²⁴ www.gov.uk/income-support/eligibility (Accessed 25 February 2015)

²⁵ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf (Accessed 25 February 2015)

- Couple one over and one under 18 – higher rate: £113.70
- Couple both 18 or over: £113.70
- Dependent children: £66.33

Premiums

- Family: £17.45
- Pensioner (applies to couples only): £112.80
- Disability - Single: £31.85
- Disability - Couple: £45.40
- Enhanced Disability - Single: £15.55
- Enhanced Disability - Disabled child: £24.08
- Enhanced Disability - Couple: £22.35
- Severe Disability - Single: £61.10
- Severe Disability - Couple (lower rate): £ 61.10
- Severe Disability - Couple (higher rate): £122.20
- Disabled Child: £59.50
- Carer: £34.20

Job Seeker's Allowance (JSA)

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

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

Current JSA rates are²⁸:

Contribution based JSA

- Under 25: £57.35
- 25 or over: £72.40

Income-based JSA

- Aged 16 to 24: £57.35
- 25 or over: £72.40
- Lone parent, under 18: £57.35
- Lone parent, 18 or over: £72.40

²⁶ www.gov.uk/jobseekers-allowance/eligibility (Accessed 25 February 2015)

²⁷ www.gov.uk/jobseekers-allowance/what-youll-get (Accessed 25 February 2015)

²⁸ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf (Accessed 25 February 2015)

- Lone parent, dependent children: £66.33
- Couple, with both people aged 16 or 17: £57.35
- Couple, with both people aged 16 or 17, payable in certain circumstances: £86.65
- Couple, with one person aged 16 or 17, and one person aged 18 to 24: £57.35
- Couple, with one person aged 16 or 17, and one person aged 25 or over: £72.40
- Couple, both 18 or over: £113.70

Premiums

- Family: £17.45
 - Pensioner – single: £75.95
 - Pensioner - couple: £112.80
 - Disability – single: £31.85
 - Disability – couple: £45.40
 - Enhanced disability – single: £15.55
 - Enhanced disability - disabled child: £24.08
 - Enhanced disability – couple: £22.35
 - Severe disability - single: £61.10
 - Severe disability – couple (where one person qualifies): £61.10
 - Severe disability – couple (where both people qualify): £122.20
 - Disabled child: £59.50
 - Carer: £34.20
- Benefit for people in work who are on strike – reduction in benefit : £40.00

Child Benefit (CB)

CB is paid to those who are responsible for a child who is under 16, or under 20 if they stay in approved education or training).²⁹

CB is unaffected by National Insurance contributions.

CB Rates are³⁰:

- Eldest or only child: £20.50 per week
- Additional children: £13.55 (per child) per week

Child Tax Credit (CTC)

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

CTC Rates are:³²

²⁹ www.gov.uk/child-benefit (Accessed 25 February 2015)

³⁰ www.gov.uk/child-benefit/what-youll-get (Accessed 25 February 2015)

³¹ www.gov.uk/child-tax-credit/overview (Accessed 25 February 2015)

³² www.gov.uk/child-tax-credit/what-youll-get (Accessed 25 February 2015)

- For each child: Up to £2,750 per annum
- For each disabled child: Up to £3,100 per annum
- For each severely disabled child: Up to £1,255 (on top of the child element and the disabled child element) per annum.

Working Tax Credit (WTC)

WTC can be claimed by those: aged 16 or over; working a certain number of hours a week; those who get paid for the work they do (or expect to); and those whose income is below a certain level.³³ How much a person gets depends on their circumstances and income. The 'basic element', received by all claimants, is up to £1,940 per year. Additional elements are available for a couple applying together (up to £1,990 a year), a single parent (up to £1,990 a year) and for those who work at least 30 hours week (up to £800 a year).

Additional elements are also available for those with a disability and those paying for childcare.³⁴

- Disability Element of Working Tax Credit:
 - £2,935 a year for those who qualify for extra payments because they have a disability.
 - £1,255 a year (usually on top of the disability payment) for those who qualify for extra payments because they have a severe disability.
- Child Care element of Working Tax Credit
 - Up to £122.50 (1 child) or £210 (2 or more children) a week if a claimant pays for approved childcare.

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

HB is paid to people on a low income, to help them to pay their rent.³⁵ People who live in the home of a close relative or are a full-time student are not eligible for this benefit (unless the student has a disability or has children).³⁶

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

- £258.06 for a room in shared accommodation or a 1-bedroom property
- £299.34 for 2-bedroom accommodation
- £350.95 for 3-bedroom accommodation

³³ www.gov.uk/working-tax-credit/overview (Accessed 25 February 2015)

³⁴ www.gov.uk/working-tax-credit/what-youll-get (Accessed 25 February 2015)

³⁵ www.gov.uk/housing-benefit/overview (Accessed 25 February 2015)

³⁶ www.gov.uk/housing-benefit/eligibility (Accessed 25 February 2015)

³⁷ www.voa.gov.uk/corporate/RentOfficers/LocalHousingAllowance.html (Accessed 25 February 2015)

- £412.89 for 4 or more bedrooms.

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

The number of bedrooms that a household is entitled to claim for depends on its composition. Adult couples, children of the same sex under 16, and children under 10 are expected to share a bedroom.³⁸

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

Single

- Under 25: £57.35
- 25 or over: £72.40
- Entitled to main phase ESA: £72.40

Lone parent

- Under 18: £57.35
- 18 or over: £72.40
- Entitled to main phase ESA: £72.40

Couple

- Both under 18: £86.65
- One or both 18 or over: £113.70
- Claimant entitled to main phase ESA: £113.70
- Dependent children: £66.33

Pensioner

- Single/lone parent has attained the qualifying age for Pension Credit but under 65: £148.35
- Couple – one or both has attained the qualifying age for Pension Credit but both under 65: £226.50
- Single / lone parent - 65 and over: £165.15
- Couple - one or both 65 and over: £247.20

Premiums

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

Disability

- Single: £31.85

³⁸ www.gov.uk/housing-benefit/what-youll-get (Accessed 25 February 2015)

³⁹

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/382867/proposed_benefit_and_pension_rates_2015_to_2016.pdf (Accessed 25 February 2015)

- Couple: £45.40

Enhanced disability

- Single: £15.55
- Disabled child: £24.08
- Couple: £22.35

Severe disability

- Single: £61.10
- Couple (lower rate): £61.10
- Couple (higher rate): £122.20

- Disabled child: £59.50

- Carer: £34.20

ESA components

- Work-related activity: £28.75
- Support: £35.75

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

Discretionary Housing Payments

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

Council Tax Benefit / Reduction

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

⁴⁰ www.gov.uk/government/uploads/system/uploads/attachment_data/file/275875/universal-credit-rented-housing.pdf (Accessed 25 February 2015)

⁴¹ www.gov.uk/government/uploads/system/uploads/attachment_data/file/269539/housing-benefit-factsheet-3-discretionary-housing-payments.pdf (Accessed 26 February 2015)

⁴² www.gov.uk/council-tax-reduction (Accessed 26 February 2015)

In-Work Credit

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

Universal Credit (UC)

UC is the new means-tested benefit for people of working age that will replace: Income-based Jobseeker's Allowance; Employment and Support Allowance; Income Support; Working Tax Credit; Child Tax Credit; and Housing Benefit⁴⁵. The structure of UC is intended to simplify the benefits system and tax credits system.

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

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

The monthly rates for UC comprise the following⁴⁷:

- Single, under 25: £249.28
- Single, 25 or over: £314.67
- Couple, Joint claimants both under 25: £391.29
- Couple, Joint claimants, one or both 25 or over: £493.95

Child element

- First child or qualifying young person: £274.58
- Second and each subsequent child or qualifying young person: £229.17

Disabled child or qualifying person additions

- Lower rate addition: £124.86
- Higher rate addition: £362.92
- Limited Capability for Work element: £124.86

⁴³ www.gov.uk/government/collections/in-work-credit-statistics-on-start-ups--3 (Accessed 26 February)

⁴⁴ www.gov.uk/in-work-credit (Accessed 26 February 2015)

⁴⁵ www.gov.uk/universal-credit (Accessed 26 February 2015)

⁴⁶ www.legislation.gov.uk/ukdsi/2013/9780111531938/pdfs/ukdsi_9780111531938_en.pdf (Accessed 26 February 2015)

⁴⁷ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf (Accessed 25 February 2015) |

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/382867/proposed_benefit_and_pension_rates_2015_to_2016.pdf (Accessed 25 February 2015)

- Limited Capability for Work and Work-Related Activity element: £311.86
- Carer element: £148.61

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

- Maximum for one child: £532.29
- Maximum for two or more children: £912.50
- Non-dependents' housing cost contributions: £68.68

Higher work allowance (no housing element)

- Single claimant, no dependent children: £111.00
- Single claimant, one or more children: £734.00
- Single claimant, limited capability for work: £647.00
- Joint claimant, no dependent children: £111.00
- Joint claimant, one or more children: £536.00
- Joint claimant, limited capability for work: £647.00

Lower work allowance

- Single claimant, no dependent children: £111.00
- Single claimant, one or more children: £263.00
- Single claimant, limited capability for work: £192.00
- Joint claimant, no dependent children: £111.00
- Joint claimant, one or more children: £222.00
- Joint claimant, limited capability for work: £192.00
- Assumed income from capital for every £250 or part thereof, between capital disregard and upper capital limit: £4.35

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

- Single, under 25: £12.46
- Single, 25 or over: £15.73
- Couple joint claimants, both under 25: £19.56
- Couple joint claimants, one or both 25 or over: £24.70
- Maximum deductions for Fines: £108.35

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

- Single, under 25: £24.93
- Single, 25 or over: £31.47
- Couple joint claimants, both under 25: £39.13
- Couple joint claimants, one or both 25 or over: £49.40

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

- Single, under 25: £49.86

- Single, 25 or over: £62.93
- Couple joint claimants, both under 25: £78.26
- Couple joint claimants, one or both 25 or over: £98.79

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

- Single, under 25: £99.71
- Single, 25 or over: £125.87
- Couple joint claimants, both under 25: £156.52
- Couple joint claimants, one or both 25 or over: £197.58

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

- Single, under 25: £99.71
- Single, 25 or over: £125.87
- Couple joint claimants, both under 25: £156.52
- Couple joint claimants, one or both 25 or over: £197.58

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

- Single, under 25: £37.39
- Single, 25 or over: £47.20
- Couple joint claimants, both under 25: £58.69
- Couple joint claimants, one or both 25 or over: £74.09

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

- Single, under 25: £62.32
- Single, 25 or over: £78.67
- Couple joint claimants, both under 25: £97.82
- Couple joint claimants, one or both 25 or over £123.49

Crisis Loans for Living Expenses and Community Care Grants

Those benefits, which were paid as part of the Social Fund administered by DWP, were replaced in Scotland from April 2013 by the Scottish Welfare Fund.⁴⁸

Scottish Welfare Fund (SWF)

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

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

⁴⁸ <http://www.gov.scot/Topics/People/welfarereform/scottishwelfarefund> (Accessed 26 February 2015)

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

Sure Start Maternity Grant (SSMG)

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

Budgeting Loan (BL)

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

Funeral Payments (FP)

FP are paid to those on a low income who are responsible for a funeral, and must be applied for within 3 months of the funeral. Individuals must be able to prove their relationship with the deceased, and they or their partner must receive one of the following benefits; IS, IB-JSA, IR-ESA, PC, HB, UC, WTC (severe disability or disability element), or one of the extra elements of CTC. The amount received is dependent upon how much over money is available from sources such as insurance policies or the deceased's estate.⁵³

Guardians Allowance (GA)

GA can be paid to those who are bringing up a child whose parents have died. GA is paid at a rate of £16.35 per week, and is paid on top of CB.⁵⁴

Statutory Maternity Pay (SMP)

SMP for eligible employees can be paid for up to 39 weeks. The first 6 weeks are paid at 90% of their average weekly earnings before tax. The remaining 33 weeks are paid at £138.18, or 90% of their average weekly earnings, whichever is lower.⁵⁵ Qualifying

⁴⁹ <http://www.gov.scot/Topics/People/welfarereform/scottishwelfarefund/scottishwelfarefundguidance> (Accessed 26 February 2015)

⁵⁰ www.gov.uk/sure-start-maternity-grant/eligibility (Accessed 26 February 2015)

⁵¹ www.gov.uk/sure-start-maternity-grant/overview (Accessed 26 February 2015)

⁵² www.gov.uk/budgeting-loans (Accessed 26 February 2015)

⁵³ www.gov.uk/funeral-payments/eligibility (Accessed 26 February 2015)

⁵⁴ www.gov.uk/guardians-allowance (Accessed 26 February 2015)

⁵⁵ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/302150/dwp035-apr-14.pdf (Accessed 25 February 2015)

individuals must have been working for at least 26 weeks and earn at least £111 (gross) per week in an 8 week period.⁵⁶

⁵⁶ www.gov.uk/employers-maternity-pay-leave/eligibility-and-proof-of-pregnancy (Accessed 26 February 2015)

APPENDIX 3 INTERVIEW SCHEDULE – SWEEP 3

The Impact of Welfare Reform in Scotland: Questionnaire, Sweep 3

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

We would like to remind you that this is a 3 year research project and, as long as you agree and are happy for us to do so, you will be contacted twice a year to take part in an interview for the project. The next sweeps are scheduled for:

- April-June 2015 (Sweep 4)
- September-November 2015 (Sweep 5)
- April-June 2016 (Sweep 6)

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

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

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

Ask participant to sign consent form.

As before we have a £10 voucher to compensate for your travel and any other expenses you may have incurred taking part in the study.

Ask participant to sign voucher receipt form.

Do you have any questions before we start?

Details for the interviewer to complete

Date of interview:

Interviewer:

Location of interview:

Persons present (apart from the interviewer and the main interviewee):

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

Section 1: Participant and Household Background

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

- 1. Since the last interview have there been any changes in who is in your household?**
 - a. Probe: Anyone moved in; anyone moved out; children born; changes to partnership status
 - b. For new household members: relationship to interviewee, age, sex
- 2. Has there been any change to the type of accommodation that your household lives in?**
 - a. Probe: If yes – is this new accommodation owned, rented (if so private, council, housing association), or another tenure type?
 - b. Probe: If yes – how do you feel about this new accommodation? (Area, number of rooms, why they moved, etc.)

Section 2: Employment and training/education

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

- 3. Have you been involved in any training or education or achieved any new qualifications since the last interview?**
 - If no – have you wanted to do any training or education but been unable to? If unable – why were you not able to do this?
- 4. If in employment at the last interview: Are you still employed?**
 - If yes, is this the same job, or have you moved jobs? How many hours per week are you working at the moment, and is this the number of hours you would like to work?

- If new job, probe: How did find this job? Did anyone help you to find this job (If yes – who? e.g. Jobcentre Plus, Work Programme, other organisation, personal contact? If not through Jobcentre/Work Programme, but has had contact with these – how useful did you find them?)

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

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

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

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

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

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

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

Section 3: Income and Financial information

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

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

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

[Interviewer: Consult list of benefits and any anticipated changes to benefits

mentioned in last interview. Where a change is mentioned prompt about the effect on the participant and the household]

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

8. Since we last spoke, have there been any changes in how you and your household are managing financially?

Prompt:

- Is there anything that has happened since we last spoke which has affected your income/affected how you manage financially
- How easy have you found it to pay for basics – e.g. rent, bills, food, clothes, since we last met?
- Can you afford to go out – e.g. for a coffee, to the pub, to the cinema? How easy would you find it to pay for a present for a friend or family member?
- If mentioned debt last interview, ask if they are managing to keep up with any repayments
- Have you had to borrow money since the last interview and how often? (specify where the loan is from)

[Interviewer: Ask interviewee to summarise their response by selecting one of the below phrases]

- Manage very well
- Manage quite well
- Get by alright
- Don't manage very well
- Have some financial difficulties
- Are in deep financial trouble
- Refused
- Don't know

9. Are you aware of any likely changes to your benefits over the next year?

- Probe: If yes – what do you think will be the effect of these on your

life/the other people in your household (including children)?

Section 4: Social Networks

Note to interviewer:

*The focus of this section is **how services and organisations support people**, and to identify lessons for **how such services can be improved**.*

This means that if participants have received formal support, your questions should focus in bringing out in detail what happened, what worked well, what did not work well, and what could be improved.

If participants have not accessed formal support, questions should focus on understanding why this is, and what could be done to help people access what is already available.

It is also important to establish the informal support that people have available to them, and how this has helped them to deal with problems.

Questions should focus on concrete examples of how people received support.

Introduce the section: I'm now going to ask you some questions about the people and organisations that have given you help and support in recent times.

[Interviewer: Ask participant to map out all the people or organisations that helped them. This could be done visually as a picture using pen and paper, grouping people and organisations in a way that makes most sense to the interviewee. Probe fully to record all sources of support]

10. I'd like to know about your experiences of getting help and advice about benefits.

a. Are there any issues you have looked for help with?

Prompts: possible issues people may have encountered:

- *Understanding welfare reforms; e.g. the re-assessment process for ESA, the move from DLA to PIP, the new requirements on lone parents, the new rules on social housing occupancy, the move to Universal Credit?*
- *Applying for a benefit*
- *Appealing a decision*
- *Managing a change in income (e.g. sanction, loss of entitlement under new rules)?*
- *Managing in the event of a benefit not being paid (either through error, or a loss of entitlement or a sanction)?*
- *Feeling worried about benefits or changes to your benefits?*

b. Who did you go to for help? Why did you approach these people or organisations? How comfortable did you feel approaching this person or organisation for help?

Prompts: Possible sources of support:

- *Friends/family/colleagues (probe: Who is this person? is this person in work? What do they do?)*
- *Government services, e.g. DWP, Jobcentre Plus, Scottish Welfare Fund*
- *Advice services, e.g. Citizens Advice Bureau, Housing association welfare support officer*
- *Third sector organisations: e.g. food banks, employability services,*
- *Social service, e.g. social worker, mental health support worker*
- *Online support, e.g. information website, online support group*

c. What was the support you received? What did the people or organisations do?

Prompts: possible types of support

- *Provided information about welfare reforms; e.g. the re-assessment process for ESA, the move from DLA to PIP, the new requirements on lone parents, the new rules on social housing occupancy, the move to Universal Credit?*
- *Help with applying for a benefit, filling in form*
- *Help appealing a decision, filling in forms, coming along to meeting*
- *Providing financial support to managing a change in income or benefit not being paid*
- *Providing in kind support to managing a change in income or benefit not being paid*
- *Told you about other sources of support, referred to other services*
- *Emotional support, reassurance*

d. What was the outcome? Was your problem resolved (completely or in part)? If problem not resolved - what help did you still need to help you solve your problem? What sort of help would you have wished there to have been?

e. (If received help from formal service) How did you find out about this service? What was it about what they did that worked well? What could they have done differently? How did staff at the service treat you? How comfortable did you feel approaching the organisation(s) for support?

f. (If used formal service only) if [service you used] was not available, is there a friend/family member/colleague you could ask for help? If yes – is this person in work? What do they do? How comfortable would you feel about approaching this person for help?

g. (If received help from friend/family member/colleague) What was it about what

they did that worked well? What could they have done differently? What help would you have needed to help you solve your problem?

h. (If only got support from friends/family/colleagues – or no support at all) Do you know of any services or organisations that could have helped you?

- (if aware of services) Why did you not approach them for help?

Prompts: possible reasons:

- *transport,*
- *availability/timing of appointments,*
- *unable to go to services because of caring responsibilities,*
- *confidence in approaching service,*
- *not wanting to ask for handout*

- What would have to change for you to be able to/want to access this kind of service?

- (if not aware of services) What would be the best way of making people in your situation aware of the help available?

11. The last time you had/if you had problems with money or getting by financially...

a. Who did/would you go to for help? (If has experienced a problem – what was the problem? Focus on real examples where possible.)

Prompts: Possible sources of support:

- *Friends/family/colleagues*
- *Scottish Welfare Fund, for crisis grant or community care grant*
- *Social Fund, e.g. for budgeting loan*
- *Third sector organisations: e.g. food banks*
- *Social service, e.g. social worker*
- *Credit union*
- *Commercial money lender, e.g. bank, short-term money lender*

b. What kind of help did/would you look for from these people/organisations? (Probe for sources of help that may not have solved the problem but helped in other ways, e.g. emotional support to cope with money worries).

Prompts: possible things

- *Financial support, e.g. gave or lent money*
- *Emotional support, e.g. chance to talk it over*
- *Practical support, e.g. looked after children to give a break*
- *Provided information, helped you with budgeting, told you about other sources of support*

c. How comfortable did/would you feel about approaching these people/organisations?

d. (If has experienced a problem) What was the outcome? (If money loaned) How are you managing to pay it back? (If emotional support) Did you feel better after you sought help?

12. I'd like to ask some questions about different kinds of contact with people...

[Interviewer: probe for category – daily, 2 or 3 times a week, weekly, fortnightly, monthly or less, never.]

- How frequently do you meet with friends outside your household?
- How frequently do you chat to friends outside your household over the telephone?
- How frequently do you contact friends outside your household using social media (like Facebook ...)?
- How does your social circle/frequency of contact with your social circle compare to five years ago?

13. Do you feel that your social circle has changed since you started to claim benefits? If so – how?

Prompt:

- If on benefits for a long time – has it changed over time as you have been on benefits?
- Are there ways in which being on benefits has helped or hindered you in maintaining social contact with people?

Section 5: Health and wellbeing

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

14. Has your physical health changed since our last interview?

- Probe for own, personal account of wellbeing here
- Prompt: Is it better or worse?

15. Has your mental and emotional health changed since last interview?

- Probe for own, personal account of wellbeing here
- Prompt: Is it better or worse?

16. Can you please summarise by rating your overall wellbeing since we last spoke?

- Very poor
- Poor
- Managing OK
- Well
- Very well

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

18. Is there anything else that we have not covered and that you would like to discuss?

APPENDIX 4 CONSENT FORM



Consent Form

Title of Project: The Impact of Welfare Reform in Scotland

Please read the following statements, and delete any you are not happy with:

- I agree to take part in the above study.
- The aims of this research have been explained to me. I have had the opportunity to ask questions and have had these answered satisfactorily.
- I understand that my participation is voluntary and I may decline to answer any question, or end the interview, at any time.
- I agree to the audio recording of this interview.
- I understand that the data collected in this interview will be used only for the project reports, or for academic papers relating to the project.
- I understand that the audio recordings and transcripts will only be accessed by the research team and will not be passed onto any third parties.

Further Contact

- I would like a copy of the summary report that you are going to write.
- I agree to be contacted by the research team at the research team to take part in further interviews for this project. The information may be stored in electronic form in a secure environment within the university in accordance with the Data protection Act.

Name of Participant
Signature

Date

Name of Person
Signature
Taking Consent

Date

APPENDIX 5 PARTICIPANT INFORMATION SHEET

(used for recruitment in Sweep 1)



The Impact of Welfare Reform in Scotland: Information Sheet

You are being invited to take part in a research study. This leaflet explains why the research is being done and what taking part would involve. Please read the following information carefully and discuss it with others if you wish. Take time to decide whether or not you wish to take part. Thank you for reading this.

What is the Purpose of the study and who is organising it?

The aim of the study is to explore the impact of the welfare changes over time on a range of households in Scotland. The project is being carried out by the Employment Research Institute, Edinburgh Napier University and the University of Stirling on behalf of the Scottish Government.

Why have I been invited to take part in this study?

You have been invited to take part in this study as you have expressed an interest in doing so and because you have direct experience of welfare changes.

Do I have to take part?

It is up to you whether you want to take part. You do not have to give a reason if you do not want to be involved.

What will happen to me if I take part? What do I have to do?

Taking part in the study would involve being interviewed for approximately 30 minutes, twice a year over the next three years, about your experiences of welfare changes. The interviews will take place in:

- September-November 2013
- April-June 2014
- September-November 2014
- April-June 2015
- September-November 2015
- April-June 2016

We would also like to interview any other adults in your household if appropriate, and if you agree.

The interview could take place in your home or somewhere else convenient. If you agree, the interview would be audio recorded. All the information you give would be kept confidential. You would be asked to sign a consent form and given a copy to keep.

Expenses and Payments

No payment for time would be provided to you. However, we will give you a voucher to compensate for your travel and any other expenses, at a rate of £10 per household per meeting.

Will my taking part in this study be kept confidential?

Your taking part in the research will be confidential. Your name and other personal details will not be included in the writing up of the research. Quotations may be used but you will not be identified by name. The recordings will be kept securely and destroyed after the reports or any articles that might come from the research have been published. Transcripts of the interviews will be anonymised and retained for future research.

What are the disadvantages and risks of taking part?

Sometimes talking about what is happening can be distressing. If this happens we can stop the interview if you wish.

What are the possible benefits of taking part?

We cannot promise the study will help you but the information we get from this study will help understand the impact of the welfare changes in Scotland and will help the Scottish Government in making decisions related to those areas within its responsibility.

What will happen if I don't want to carry on with the study?

If you change your mind and decide that you no longer want to take part in the study, you can withdraw at any time.

What if I want more information about the study?

If you have any questions about any aspect of the study or your participation in it please contact:

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How to access background or source data

The data collected for this social research publication cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.



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