

Scottish Affairs Committee

Oral evidence: [Welfare policy in Scotland, HC 889](#)

Thursday 21 January 2021

Ordered by the House of Commons to be published on 21 January 2021.

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Members present: Pete Wishart (Chair); Mhairi Black; Andrew Bowie; Deidre Brock; Wendy Chamberlain; Alberto Costa; Jon Cruddas; Sally-Ann Hart; John Lamont; Douglas Ross.

Questions 69 - 102

Witnesses

I: Nina Ballantyne, Policy Manager, Citizens Advice Scotland; Marion Davis, Head of Policy and Strategy, One Parent Families Scotland; and Kirsty McKechnie, Welfare Rights Worker, Child Poverty Action Group Scotland.



Examination of Witnesses

Witnesses: Nina Ballantyne, Marion Davis and Kirsty McKechnie.

Q69 **Chair:** Welcome to the Scottish Affairs Committee and our further session in our inquiry into welfare in Scotland. We have a particularly stellar cast of witnesses today, who I will now allow to introduce themselves: say who you represent and anything by way of a short introductory statement.

Kirsty McKechnie: Thank you. My name is Kirsty McKechnie. I am project manager for the early warning system for Child Poverty Action Group in Scotland.

Nina Ballantyne: I am Nina Ballantyne from Citizens Advice Scotland. In the last nine months we have given over 196,000 pieces of advice on social security, so I am pleased to be able to share some of that evidence today.

Chair: Gosh, these are all very quick and concise introductions, which I have to say I am not averse to.

Marion Davis: I am Marion Davis and I am head of policy at One Parent Families Scotland. Thanks very much to the Committee for inviting One Parent Families Scotland along. We are very pleased that the Committee has recognised that single parents are a group particularly affected by welfare reform—one in four families in Scotland—and we also know that single parents will lose a fifth of their income due to welfare reforms. That is a bit over £5,000 a year. This will also contribute to an increase in child poverty, particularly the child poverty rate for single parent households to over 62%, so welfare reform is a huge issue for us and for our staff on the ground. Thank you again for inviting me.

Q70 **Chair:** I am grateful. Thank you all very much for the very concise introductions. I think you have seen the terms of reference for our inquiry. We want to have a general look and overview about how social security policies are working out in Scotland. We have a particular emphasis on universal credit, how that is working. We are obviously interested, too, in some of the issues around Covid and the increase in people who are now needing access to universal credit and how that is working out.

Can I start with a very general question to all three of you? It is just your own assessment about how the rollout of universal credit has been handled in Scotland.

Nina Ballantyne: There are probably going to be two answers for all these questions, there is the normal times answer, what our evidence said before the pandemic, and then what is happening just now. Certainly since universal credit was introduced, advice on it has grown every single year for our network. The data from that advice and from case studies from bureaux has shown that there are consistent issues with quite



fundamental parts of universal credit's design delivery. We have raised concerns before about the five-week wait for payment, the overall payment levels, the adequacy, the digital by default design, high rates or unsustainable rates of deductions and issues for recipients who are in work or self-employed.

Kirsty McKechnie: We would agree with everything that Nina has just said. In addition to that, we have raised issues of the administration of universal credit, that it is not always as accurate as it might be. We sometimes see issues of underpayments and overpayments. In the collection of all our data we have some examples where people are better off on universal credit, but I am afraid these are outweighed by the key studies that we have of people who are worse off under universal credit. As Nina says, you have the examples of Covid times and normal times as well and you get two different responses to that.

Q71 **Chair:** The figures I have—and maybe you could back this up, Ms Davis—is that 28% of UC claimants say that they are receiving a lower payment than they did on existing benefits. Is that a number that you recognise? What is your view on how all this is working out?

Marion Davis: To echo what my colleagues have just said about universal credit, the experience of single parents is that there are significant problems both with its design and the delivery. For parents, we found there is a lack of awareness of how the universal credit system works. There are huge and significant problems around digital access for parents who do not have a PC or a tablet, along with a lack of digital skills to complete their claims, not just the initial claim but ongoing support to keep their journal.

There are barriers to applying around the requirement of evidence of identity. We will probably go on to speak a bit about this, about the inbuilt delays, the five-week delay for the first payment causing hardship, specifically the new job-seeking requirements for parents with three and four-year-olds, particularly during the lockdown, the pandemic and the lack of childcare. These are just some of the things. We get a lot of feedback from parents that they have found that they have less to live on because of universal credit, and particular groups of single parents are affected by that. I could also mention that in more detail later.

Q72 **Chair:** Absolutely. These are all things that we will be touching on in this session. Another general one just to kick things off. You guys are all on the frontline and you do a fantastic job in ensuring that our constituents are advised and signposted in the right direction. Can you tell us a bit about how engagement is with the Scottish and UK Governments? Do you find what they produce in their contacts with you helpful, and is there anything that you would maybe suggest where things could be improved, or is there anything that you feel you need in order to make sure that you continue to provide your services to the standards that you obviously set?



Kirsty McKechnie: I should probably clarify that Child Poverty Action Group provides support to other organisations, so we are not frontline as such. That is not to say that we don't have a good handle on what is happening at the moment. We have all this information coming through our advice line and also directly from frontline workers who feed in information to the early warning system.

In terms of engagement, we have a lot of engagement with the Scottish Government and with Social Security Scotland. Through every step of the development of social security benefits we have had a lot of contact in relation to what might work, what might not work and what lessons can be learned.

We have less engagement or less contact with the UK Government, which sometimes is regrettable. We would find more information very helpful, particularly in relation to any changes that are about to take place. We sometimes find that information in relation to operation and delivery of benefits, particularly when it is being done at a fast speed, has not been forthcoming. That would be helpful not only to claimants, but it would also be helpful to us in terms of being able to advise people on the frontline and the claimants themselves. It could also take some of the pressure off the DWP.

With the early warning system, we have a circular route where we are analysing the information coming in and then we are able to feed that back through to the Government and to the agencies delivering the benefits. We have managed to develop a good working relationship with DWP, but unfortunately that seems to have wavered a little bit of late, where we have not had as much engagement. We would like to see that be introduced again.

Q73 **Chair:** Is there any reason why that might have happened? Is there anything you have seen where you have not secured that type of working arrangement and the relationship has deteriorated a little bit?

Kirsty McKechnie: It has partly been due to work pressures due to Covid, and also partly due to changes in members of staff. Every time we get a new customer relationship manager we have to build up that relationship again. We have not had the opportunity to do that with the new customer relationship manager, I think due to Covid.

Q74 **Chair:** We obviously know there have been huge numbers of staff drafted in to assist with some of the new claims for universal credit and to deal with the volume of people who are now on it. Has that been a particular issue that you have found has been a bit difficult, Ms Davis?

Marion Davis: Yes, I would say that, having spoken to our advice workers, and the policy level as well, our experience is that DWP do not engage well in terms of communicating about key changes, particularly for our staff on the ground. Information seems to appear on the DWP website when it is going live. It is not giving time for advice staff to



digest and prepare for the impact. I am also told by advisers that the website is not that great; the DWP website is poor. I agree with what Kirsty has said, that we would welcome more consultation, so that is before things are implemented. We feel information should be more transparent. That is not to say that there is not good infrastructure or that there has not been good infrastructure. We find participation in, for example, a PIP stakeholder group that was set up by Jobcentre Plus to be very helpful. You are engaging with staff at a high level who are responsible for implementation.

Beyond that, relationships at a local level are very important as well for staff working in local areas. We feel that some of that has perhaps slipped away because of pressures. Like CPAG, we have worked closely with Social Security Scotland and Scottish Government researchers on the implementation of the newly devolved benefits. We have found that that model is quite different from what we experience from DWP and Jobcentre Plus. We can go into that later and I can give more detail about how that has happened. Yes, it is more service user participation.

Q75 Chair: We will probably look at this a bit further down the line in this session, but digital by default obviously means that there is a new way of engagement. This is the first point of contact that users will have with the Scottish Government, but mainly the Government. Has this been an issue at all, Ms Ballantyne, and what are your views on all that? How do you find this has impacted and affected engagement with agencies like your own?

Nina Ballantyne: The digital options are positive for people with the devices, the connection, the skills and the cash to use them, but the digital by default in Scotland has been an issue. We have heard from advisers just this month that people who were recently employed and are relatively digitally savvy are still having trouble making and maintaining a claim just because the system is so complex and unfamiliar, particularly for new people claiming universal credit.

We know that a lot of people just do not have access to devices. If they do it is a phone, which is even harder to complete applications on, but Scotland specifically has additional issues related to rurality. It is about 48% of the entire land mass. Only 40% has good 4G coverage, and something like one in 25 premises in Scotland cannot access a decent fixed broadband connection, so at a fundamental infrastructure level there is a real issue in expecting everyone to be able to use digital by default.

Like I say, for some people, if they know what they are doing and it works and they have access to all the correct devices, it is absolutely fine, but we know that the majority of clients, certainly in the past—the previous demographic before the pandemic hit—were less likely to have all those things that made it possible. Without quite significant support from advisers, people cannot make a claim and, crucially, cannot maintain a claim either. I think that is a real issue. Even if you get to the



point where the application is made, after that you are immediately at risk of sanctions, deductions and not noticing if there are things in your journal. You are not able to maintain that claim as well.

Chair: Thank you very much for all that. That is all for me just now. We will come back to some of the things that you raised, because there are a number of important points that we need to look at further. Before we do that, I will pass over to Deidre Brock.

Q76 **Deidre Brock:** Thanks to all the witnesses for coming along today. I want to ask about the five-week wait. I think it was you, Ms McKechnie, who mentioned the five-week wait for that first universal credit payment. We have heard in previous evidence sessions that that has contributed to people experiencing extra hardship and further falling into greater poverty in Scotland, so could you share with us the evidence on what that five-week wait shows in relation to those issues?

Kirsty McKechnie: In relation to the five-week wait, that is obviously five weeks where people have to wait before they receive their money, but not just the money for their own living costs but also for their housing costs. It can have more than the immediate issue of people being able to afford their own living costs, but it also affects their ability to pay their rent. We are aware that, yes, advances can be made available at that point, but these have to be paid back and contribute to the ongoing hardship that people experience on universal credit and the difficulty in making ends meet from one end of the month to the next.

Recently we have started to see some people who may have been refused advances because this is not their first universal credit claim and there is already an advance outstanding and needing to be repaid, so that means people are having difficulty during this five-week period immediately because they are not being granted the advance.

We are also seeing issues where the advance can be used as financial abuse, so that perhaps a couple make an application for universal credit, the advance is received and then one partner simply disappears with the advance, leaving the other partner with no money to live on at all. There is the straightforward issue of no money for five weeks, but then you get into slightly more complex issues as well coming off that.

Nina Ballantyne: I echo everything Kirsty has said. The five-week wait is one of the top issues that advisers keep raising with us. They cannot understand why it has not been addressed yet, to be honest. I understand that DWP has categorised the advance payment as not a loan, but it essentially functions like a loan, so even if people do take it out what they are left with is a much lower payment for the months thereafter, meaning what was already a subsistence payment is that much harder to cover things with additional money taken off it.

It does cause issues with artificial rent arrears as well, which I do not think we have touched on yet, because the rent payment will be after the



five-week wait, but particularly in social housing you might have weekly rent or four-weekly rent. What you will have is that a client can be getting warnings about having fallen into rent arrears when they have not done anything wrong or missed a payment, but the money has just not come through yet.

You probably have slightly bigger problems about the way the straight-to-landlord payments and the payment schedule for universal credit work in general, but that first five-week wait can be part of it as well where, because the payment does not come until the end of it, a client is sitting there being told that they are in arrears but the money will not arrive for another week or two weeks.

Q77 Deidre Brock: The issue has been raised many times in the House of Commons, of course, and the reasons that Ministers give for that five-week wait—one of them, anyway—is that it is supposed to replicate what would happen if someone got a job and would have to wait usually four weeks for their pay. What do you make of that?

Nina Ballantyne: We know that half the people who are on lower incomes—so less than 10 grand a year—are paid weekly, so that might be true in certain sectors at a certain pay level, but the reality for most people, particularly on low incomes, is that your salary will come in sometimes monthly, sometimes four weekly, sometimes fortnightly, sometimes weekly. If you have never had to budget on a monthly basis and if your previous role would only give you a week's worth of wages, you will not have those savings. You will not have a buffer, which you might do in another job if it was a full month's salary.

Marion Davis: One Parent Families Scotland has services across communities in Scotland, and it also has a freephone advice line and a live chat service. Each month we collate information from these channels and produce a monthly impact report. What is clear from that is the five-week wait causes severe problems. It causes extreme stress for parents about how they are going to feed their children. It has caused a huge increase in use of foodbanks, and sadly our staff—who over the years have worked with parents to support them to achieve their potential, to move on, to move into training and into employment—find themselves dealing with immense crises.

The first thing they need to do is to make sure that parents can feed themselves and their children and can pay for the basics. That is not all down to the five-week wait. That is the broader impact of austerity and welfare reform, but the five-week wait, as Nina said, is something that comes through very strongly around universal credit.

For parents who have to pay for childcare, it is an immense problem because when you are using childcare to move into work you have to pay for that and you are reimbursed retrospectively. You have to wait for the first payment. Not only that, it is connected into what we talked about before, using a journal to upload information about your childcare



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invoices and payments. Therefore it is not just the five-week wait, there are a lot of interconnected issues. I reinforce what my other colleagues have said.

Q78 Deidre Brock: One of the other thoughts is that the DWP uses this as a way to reduce fraud levels and error in the benefit system. Is that your experience? Is that something that you are aware of, that you are seeing to any large degree?

Nina Ballantyne: When the five-week wait was initially set up as part of the system, the rationale for it was, as you mentioned earlier, about it reflecting how a salary might work. The idea that it is also used to prevent fraud seems to have come in a bit later. From our perspective, we are not sure that is the case, because lots of other kinds of social security are paid without that wait. If that was absolutely necessary for preventing fraud, I am not sure why it is not the case across the board.

We know there are issues with error in the DWP system and if it helped with that, that would also be good, but it is certainly not something that we have seen. I understand that when you see people who are having problems on universal credit, we are not going to have someone coming and asking for advice saying they have committed benefit fraud, but the fact that the rationale for it seems to change over the years is a bit strange to us and a bit inconsistent.

Kirsty McKechnie: Just to add to that, more recently there has been a small increase in the number of people who have come to us who appear to have been a victim of fraud in relation to universal credit—that somebody has claimed in their name—and what we would like to see is a better system for dealing with that. What is happening at the moment is the people who have been a victim of fraud are finding that they are unable to make a claim for themselves and are effectively left without any money. The system for responding to fraud needs to be a wee bit more sympathetic and supportive of the people who are, in fact, victims of fraud themselves.

Marion Davis: It is not something that we have experienced. We would probably like to see any evidence of that. Past research shows that the numbers, the amounts around the lack of take-up is much larger than any fraud. Fraud, I do not know, people are very clever, although that is not an everyday thing.

Q79 Deidre Brock: Lastly, what are the most effective things that you are doing now to help those claimants who are struggling with that five-week wait? What are the actions that are being taken currently, and what would you perhaps like to see? Other than removing the five-week wait, which would be an obvious one, what else would you like to see the DWP do to help with that?

Marion Davis: From our point of view, we see it as not a loan. Parents have to pay it back when they are already struggling for various reasons,



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not just because of the five-week wait, but because, for example, young parents are on a lower level of payment and because most people on benefit already have outstanding debts, so we would like to see any support in terms of delay of the first payment to be non-repayable.

Kirsty McKechnie: Just to concur with everything that Marion said, but also to make sure that, while the system exists as it does, the people who are taking advances clearly understand and have it explained about what the implications of that advance is going to be long term in terms of their ongoing payments.

Q80 **Deidre Brock:** Because you are feeling that is obviously not the case at the moment?

Kirsty McKechnie: Sometimes it can come as a bit of a shock to people how much is being deducted from their universal credit. They may not be in a position to make a different decision, because you find that people who are making a claim for advances are generally without money at that time. They will have to pay it and they aren't in a position not to take the advance, but it would be better if people fully understood what the implications of it were.

Nina Ballantyne: We have long called for replacement of the advance payment with a non-repayable payment to cover the assessment period. Universal credit is supposed to be flexible. I am sure they could figure out a way to have changes to the level of that payment if it was discovered to be incorrect, but replacing the advance payment with something that is non-repayable would be a good start.

In response to your earlier question about what support there is for people, what we have seen mostly is people turning to Scottish Welfare Fund crisis grants and foodbanks. Foodbank advice is up to around 40% of all our finance and charitable support advice over the last nine months, which will not all be universal credit-related, but we have seen the five-week wait kind of forcing people down that road.

Q81 **Chair:** I think we have all seen, as Members of Parliament, the increased use of foodbanks. I am interested in what you said there, Ms Ballantyne, and I do not know if there is any evidence that shows what proportion of that increase in foodbank use is down to universal credit. I know there will not be figures, but what is your view about the numbers of people on UC who are now using foodbanks?

Kirsty McKechnie: One of the local authorities that I have spoken with said that it did some analysis of its Scottish Welfare Fund and foodbank usage and found that a large majority of people were using it because of universal credit, not just because of the five-week wait, but increasingly because they were not managing to have the money last from one payment to the next. I think this is largely because universal credit, in the majority, is less generous than the legacy benefits it is replacing.



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The caveat we also add, in terms of a response to that, is to refer people to welfare rights advice to ensure that the payments are in fact correct, because we see a high level of people having their universal credit not paid at the correct amount. Sometimes it is overpaid, but equally sometimes it is underpaid, and correct elements have not necessarily been included in the award and, of course, there is the impact of deductions and if there is anything that can be done to reduce the deduction. We are getting feedback from local authorities and foodbanks that universal credit is definitely a contributing factor, and just the level of payment being a contributing factor, in increased use.

Chair: We are even seeing that in prosperous areas, like my constituency in Perthshire, those increases are quite extraordinary.

Q82 Mhairi Black: I want to go back to something Ms McKechnie said earlier about the fact that, if you are going to experience fraud, it is more likely to be the claimants themselves who have experienced fraud. Could you give us a little more information about that? How common is it, and what happens when it does occur?

Kirsty McKechnie: It is something that our colleagues in London have picked up on. We have a UK-wide early warning system as well as the Scottish one, so they have picked up on it. There is probably some evidence that we can forward after this session, if that would be helpful. It is something we have not seen to the same extent in Scotland. I think I have had one similar case, but certainly I know it was coming through the early warning system in London. Literally it has just been people who have gone to make a universal credit claim or had their universal credit claim stopped because somebody else appears to be acting in their name.

Q83 Mhairi Black: More broadly, one of the things I cannot help but be aware of is that, if there is an increase in foodbank usage and crisis grants, and basically an increase in the need for third-sector organisations, surely that is a sign that there is an incredible fundamental flaw at the heart of the system. In particular, you were talking about the advance payments. Ms Ballantyne, you spoke about the prospect of having a non-refundable payment, so could you give a little more detail about what communication or interest you have had from the Government on advancing those ideas?

Nina Ballantyne: It is a mixed picture. We have some relationships between local citizens advice bureaux and local jobcentres that are good, and where there are practical issues or there have been delay problems they can function well, but there is a limit to how much change to policy can happen there. We would normally have slightly more regular contact with DWP to raise these issues and feed back evidence of what we are seeing across the network. Normally that would be received, but would not necessarily result in significant changes thereafter, or it would be the DWP's impression that they were all unfortunate instances and not indicative of systemic issues.



For us, a range of changes were made to universal credit at the start of the pandemic that were welcome. They were all things that we had essentially been calling for already, even in normal times. The £20 a week uplift is one of them, changing the advance payments to something that does not act like a loan being another thing, and that is all about the overall adequacy of the payment. I heard somebody interviewed for the news the other day talking about the £20 a week making it barely enough to get by and that taking that away would mean not even having enough to get by, so the adequacy of universal credit and social security in general is definitely something we think should be improved to help people.

Q84 Mhairi Black: Thank you, that is helpful. I have asked this question of a few witnesses, so forgive me if it seems facetious, but I am serious. How many of the problems that you experience with the folk you interact with could be solved, if not eased, if there was an increase to universal credit, just a permanent increase that recognised what is happening in the world just now? How many problems would that solve?

Kirsty McKechnie: The fundamental thing that we would be asking for is to retain the £20 uplift, but an overall increase in universal credit. We talk about so many different varieties of poverty: child poverty, food poverty and period poverty. The thing that is absolutely consistent with those is the poverty. It is not the individual response to the individual things. It is poverty, and the way to alleviate poverty is to give people more money and to put the money into people's pockets so that it becomes a cash-first response to these issues. If people have the money, you do not need to come up with replacement things to address those problems. It also means that individuals retain their dignity and their own individual choice.

Increasingly, in some of our recent work we have been talking about the fact that increasing payments to individuals would also help boost the economy. Other organisations have done research into that and stated that payments to those individuals will help people spend that money, which would in turn boost the economy.

Nina Ballantyne: It is a good point that is perhaps overlooked. It is fundamentally the right thing to do to give people enough to live on so that they are not facing hardship and destitution. On top of that, money given directly to people prevents additional strain on public services elsewhere. Social security is one of many public services. If you do not spend the money there, you are going to end up spending it somewhere else further down the line.

On top of that, people who are on low incomes are not squirrelling away an extra £20 a week. It is getting spent; it is going on their bills; it is going on food shops and local small businesses. It is not money that just disappears into a black hole. It continues to circulate in the economy, and that is quite important to remember when compared with other kinds of



financial support in other sectors, for other income levels and how that might be used and might be spent.

Mhairi Black: That is very useful, thank you. Is there anything you would add, Ms Davis?

Marion Davis: It is crucial that the £20 boost to UC is made permanent. We would also want to extend it to legacy benefits. A lot of single parents are still on jobseeker's or on income support, also carers. We should not forget about carers, who at the minute are really up against it, isolated at home and on very low incomes.

As we see it, because people have the money just now, if a cut is planned it is going to bring 200,000 children into poverty. As my colleagues have said, even that £20 extra still does not make universal credit enough to live on. We find families are scrabbling for every penny they can find for basics. Some of that is not always to do with the rate of UC, but it is because of other parts of UC, the two-child policy and the benefit cap. Both of these policies particularly affect single parents. We would like to see changes made to that as well.

Mhairi Black: Excellent, thank you.

Q85 **Wendy Chamberlain:** Thanks to all the participants for their time today but also for the work that your organisations do. I have a couple of subject areas I would like to explore. The first one is just to talk about Scottish Choices options. Currently there are two flexibilities: one around a fortnightly payment option and the second one around direct payment of rent to landlords. Ms Ballantyne, I would like to get a steer on what you believe the overall effectiveness of Scottish Choices has been so far. To what extent are people in Scotland benefiting from the options currently available to them?

Nina Ballantyne: We supported the introduction of the flexibility so far and would like to see acceleration and implementation of the ones still to come. We have seen that, as of March last year, 37% of people who were offered more frequent payments took them up, suggesting that there is demand for it. It is a better option for a lot of people, although there are still a few issues in practice. It may be worth clarifying that they are not fortnightly payments. They are twice monthly, so some people who are more used to budgeting every two weeks when the payment has to last for three weeks are finding that difficult as well.

In terms of the direct payments to landlords, we touched on some issues earlier on the payment schedules. This is much more of a process thing than a policy thing, as far as I can tell. It has been tricky for DWP, social landlords and all the other various parts of the system—the Scottish Government as well—to align. That has caused some issues occasionally, too. People did not understand that it was a necessary request and that you could not request it until after the first payment had gone through and the assessment period is done. There is still that first month where it



is uncertain and folk have assumed that, in the same way as they were on the housing benefit before, it would go straight through.

Q86 Wendy Chamberlain: Coming to Ms Davis, I understand one of the issues previously in relation to the rent payments was a lack of synchronisation between DWP and when tenants are receiving universal credit. In your experience, has that led to an increase in rent arrears that are administrative in their nature?

Marion Davis: What we found with Scottish Choices is that there is probably a lack of awareness and understanding around it. There is a lack of knowledge that you need to wait until you get the first payment to be offered Scottish Choices. We talked about the two payments a month. It is not explained fully. Then, as you say, the issues around payments direct to landlords. A particular issue we have around that is, when payment is made direct to landlords, with a parent's awareness of whether it is affected by the benefit cap. That can impact on help through DHPs. There is a lot of confusion and some negative consequences around paying for housing that probably needs to be clarified and to have awareness raised of it so that, when making this decision, people can balance up the pros and cons.

Wendy Chamberlain: Ms McKechnie, do you have anything to add on either of the flexibilities currently available?

Kirsty McKechnie: No, I would agree absolutely with everything that everybody has just said. We have welcomed the choices as well. Sometimes I think it is difficult for people to uptake the twice-monthly payments because, once you have had the five-week wait, you only receive half the payment. I think that can be prohibitive to people being able to take it up because they cannot afford to wait another two weeks or longer for that subsequent payment.

Q87 Wendy Chamberlain: That leads me on—I will just come straight back to Ms McKechnie—because obviously there is some evidence of limited uptake. What do you think the reasons for that are? Clearly the five-week wait is potentially impacting on the twice-monthly payments. Is there anything else?

Kirsty McKechnie: As Marion said, if you are affected by the benefit cap, and indeed if you have any income, that means that your universal credit award is deducted. The whole of your housing element is paid directly to the landlord. Particularly for people who are affected by the benefit cap, that might mean that the majority of your universal credit payment has been paid out to the landlord, leaving you with very little to live on. We know that local authorities then look to see if it is appropriate for a DHP to be paid. They then see that the rent has in fact been paid and that there is no need to pay the rent. They then say that they will not pay out the DHP, so we know that has happened. For a wee while there were social landlords advising tenants to stay away from Scottish Choices because of the issues with the rent payment cycle.



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I believe that has been addressed operationally, and hopefully we will start to see the impact of that improving so that there aren't people who appear to be in rent arrears just purely because of the administration of universal credit, but both those things have resulted in a lower uptake than there might have been otherwise.

Wendy Chamberlain: Clearly a challenge, even if things have been resolved, but potentially it has that reputation so people do not look at it. Ms Ballantyne, what would your thoughts be?

Nina Ballantyne: I do not think I have anything to add to what Kirsty and Marion have already said, to be honest. There is uptake. We would not expect them to be for everyone, otherwise we would expect it to be a default position for the benefit. There are some demands in principle. They are all very positive. There are some issues still to iron out in terms of the operation of them, and we are still very keen for the Scottish Government and the UK Government to work together on the implementation of the remaining choices, too.

Q88 **Wendy Chamberlain:** It sounds like the advice and support to help people make the right decisions is clearly critical, and your organisations have a part to play in that.

If I can move on to the second area that I want to talk about, which is about legacy benefits and the effect of the introduction of universal credit services on claimants who previously received legacy benefits. Indeed, we had an informal session with the Social Security Committee from the Scottish Parliament this morning. One of the things that came up is people who have moved to universal credit because of a change in circumstances potentially being unaware that that might be what results from that, or those who are moving to universal credit as part of the programme to take people from legacy benefits on to universal credit. Ms Davis, what is the financial impact of universal credit on those who have previously received legacy benefits? Has that changed over time?

Marion Davis: From our experience, which of course is with single parents, the problem I want to highlight is the incredibly negative impact on young parents. By that, I mean young parents aged 25 and under, because under the legacy system single parents were treated as adults, in the sense that they would receive the same payment as was paid to the older category. With universal credit, young single parents aged 25 and under now receive the young person's allowance and the recognition of the fact that they have children is no longer there. That is a hugely dramatic change for them. There is another part to this, which is that under universal credit a parent with a child who turns three needs to start to be available for work and then goes on to universal credit and receives less money. There is a double whammy there, and there is no transitional protection because it has not been migrated over.

The other area where there has been a dramatic impact is around disability. We found that parents who are disabled or who have a child



with a disability, the support from universal credit drops by quite an amount. Our experience on the ground is in keeping with the academic research around this. There are stats that show single parents are worse off because of welfare reform, but single parents with a disabled child or a disability are massively worse off. These are the families who really are up against it, and they are the ones who quite often have to use foodbanks. That is without the five-week wait. It is because they have taken a considerable drop in income and still have the same living costs as everybody else.

Q89 Wendy Chamberlain: Ms McKechnie, are there any groups that you would identify that have benefited from the move from legacy benefits to universal credit, or is your experience the same as Ms Davis's?

Kirsty McKechnie: To be fair, like I said before, we have some case studies where people have become better off on universal credit. They are usually young single people in work with low or no housing costs. As I also mentioned previously, while we do record all those cases where people are better off, those cases unfortunately are outweighed by the number of cases that we receive in relation to people who are worse off.

Q90 Wendy Chamberlain: Ms Ballantyne, what is the experience of applying for universal credit in comparison with applying for the previous system of legacy benefits? Is that an area where universal credit has improved things?

Nina Ballantyne: It is fundamentally different, and for some people, as we touched on earlier, the digital process, if you are well used to digital services, if you have access to the right devices, if your literacy level is good and you have all the required paperwork and proofs of identity to hand, in some instances that could be a more simplified option. But for other people, if you have any kind of learning difficulty, if you do not find it easy to get online, if you are new to the system altogether, we have seen that it has proved very difficult for folk to navigate.

Just touching on your previous question about migration of legacy benefits and the delays to managed migration, although we are keen for that to be sensitive and to make sure nobody gets left behind, because we are still waiting for that, more and more people are naturally migrating and therefore losing the transitional protection they would have had if the managed migration had taken place sooner.

Q91 Wendy Chamberlain: Absolutely, and they potentially had the expectation that they would have that tapering because they knew they were going to transition at some point.

Nina Ballantyne: Yes, perhaps. It is fair to say that, as a support organisation and as an advice organisation, we will not be seeing the people who are finding it easy to access universal credit because they will manage it themselves, but what we do see are still significant numbers of people who are finding it difficult.



Q92 **Wendy Chamberlain:** Ms McKechnie, to what extent has universal credit increased conditionality? Do we think that was a move in the right direction?

Kirsty McKechnie: We have not seen an increase in sanctions, but we do have a huge number of cases of people who are just worried about being able to meet their conditionality. One of the issues with conditionality is that it is very much at the work coach's discretion. It depends very much with different work coaches, different jobcentres and different claimants how the claimant commitment will be agreed and how that will be appropriate for each individual. I know that in previous sessions there has been concern raised about how many people work coaches have to look after at the moment, and there is a concern about how much they are able to get the information that is needed in order to make an appropriate claimant commitment. We feel there is a lack of transparency about that conditionality.

In relation to that, we see increased conditionality for different groups. One group that previously would not have had conditionality would be somebody who was waiting for a work capability assessment. If you had claimed ESA, you would not be expected to do any work-related activity. That is not the case in universal credit. With long delays for work capability assessments in some cases, that can have huge impacts on people. Like we say, it can vary from work coach to work coach about how much conditionality will be applied, but we know that can have a huge impact on that particular group of people who are waiting for work capability assessments.

Q93 **Wendy Chamberlain:** As a final question from me, obviously Mhairi Black spoke in her question about the £20 uplift to universal credit. I would be interested to know from any of the panel—I will come to Ms Davis first—what the impact has been of there being no increase to legacy benefits.

Marion Davis: The impact has been very negative. Day to day we are dealing with parents, and it is incredibly noticeable. Over the past few years, and this is before the virus, more and more of our staff are having to deal with parents in crisis because they do not have enough income to survive and meet the basics. That has been a sea change for us because there always have been challenges around living on benefits. It has never been easy, but we have worked over the years with parents, we have supported them to maximise their income, to reduce their debts, to reduce their costs and to support them to move on, to make choices for the future for themselves and their children.

Now we find ourselves—and have done so for the last year or two—dealing with parents and families to help them to survive. At some point, if we can resolve the crisis and get things on an even keel, we can then support moves into employability, which is all about tackling child poverty. Many of the parents we work with have amazing aspirations for themselves and their children, and they want a better life. They know it is



a low income, but when you are ground down and you are hit by a tsunami of misery by living on such a low income, it is very difficult to rise above that and move into some of the things that Government wants you to do. They want you to look for work. They want you to take up training. You want to do that, but the barriers are immense for the particular group we work with.

Wendy Chamberlain: Unless either of the other two witnesses want to come in, that is it from me. Thank you.

Q94 **Andrew Bowie:** Good afternoon and thank you very much, everybody, for giving up your time today. It has been, as ever, very interesting. About a year ago 244,000 people in Scotland were on universal credit and tragically, sadly, that has risen to 475,000 as of last November. One can only expect with the prolonging of the lockdown that that will increase in the early months of this year. I know that the CAB in particular, but all the people here today, have expressed some concern on how UC has been managed or how DWP has coped, but overall, given the huge increase in demand and the huge stresses on the system over the past year with a doubling in under nine months, what is your opinion of how the DWP, jobcentre staff and the universal credit system has coped over the past nine months? Could we start with you, Nina, seeing as you are here from the CAB?

Nina Ballantyne: It is really important to recognise the huge strain the system has been under and what that means for individual DWP staff members. We spoke a little bit earlier about how the engagement dropped off at the start of the pandemic and that it was hard for us to do our job, but we understood what had happened for that to be the case. Hopefully that is a lesson to be learned if there is another increase.

At this stage, the system is now managed and levelled out to an extent. In that first very tough wave in March and April we were still seeing lots and lots of clients coming through with big delays getting in touch with anyone. Anyone who had a wrinkle in the process, anyone who had a snag in getting their ID verified, anything like that, it was impossible to get through on any of the helplines. It was impossible to make contact with DWP to sort it out. People were running out the last of their phone bill staying on hold for days at a time almost.

It is definitely possible that this system has functioned better than the legacy system would have in the past, but whether that was still good enough to provide the service it should have at the time when people needed it, I am not sure. Like I say, things have levelled out now and there has been a lot of lessons from that period. I am hopeful that if there is another big wave—if and when furlough ends, for example—the communication will be better and the options for offline support will be better.

Yes, it is less black and white than saying it definitely smashed it in terms of the wave of clients or it was absolutely terrible. Individuals are at the



heart of this, both our clients and DWP staff, and they were both under immense amounts of strain, which is crucial to recognise. There are still things that could have definitely been done better at that first intense stage of the pandemic.

Q95 Andrew Bowie: It is interesting and welcome that you think that, on the whole, UC dealt with the situation better than the legacy benefit system would have. Do you think the issues were, in a way, exacerbated by the reliance on digital first, because you talked about the problems at the beginning?

Nina Ballantyne: It is possible that it functioned better. I would not want to say 100% that you could compare the two. I think digital first was tricky for anyone for whom that was not an option or, like I say, there was a snag. That reliance, the lack of additional support, was particularly frustrating for our organisation, which had been sharing our concerns about the lack of offline options for a long time until that point. Then when we hit this crunch, to see it all come tumbling down in that way was slightly frustrating. As I said, hopefully that has been recognised.

One thing that has continued, which is unfortunate and has maybe not been resolved in the same way as some of the standard issues right at the start, is the wait for assessments, which I think Kirsty touched on. We are still seeing people with very long waits for limited capability for work assessments and things like that, which means that their total payment amount is less or their conditionality is different. That has not been resolved yet, so that is still outstanding and worth recognising.

Q96 Andrew Bowie: Kirsty, seeing as you were mentioned by Nina, I wonder if you want to come in and speak about what I just asked, but also about the wait for assessment. What has been your experience there? What is the average time, if you have it to hand, for a wait at the minute?

Kirsty McKechnie: I don't have an average time for a wait at the moment, but what I can say is that we are seeing a lot of people who are waiting long, long periods of time. Obviously immediately during Covid, just to reiterate what Nina said, UC flexed really well to cope with the demand that was coming through. It was great to see a lot of the recommendations that organisations had been making being taken on board, and then that did speed up the process for most people on universal credit at that point in time. That was fantastic.

Unfortunately that was at the expense, we think, of some of the other areas, particularly in relation to people who were waiting for assessments. If somebody asks to have their limited capability for work assessed, it is not always necessary for them to have a formal work capability assessment. There are some cases where they should automatically be granted the limited capability for work-related activity element and that would be, for example, if they were terminally ill or if they were receiving chemotherapy.



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We received a number of cases of people in that circumstance who were being told that those situations just were not going to be dealt with until Covid was levelled out or panned out. These are people who could not afford to wait for that additional amount of money, particularly people who were terminally ill. There was not a waiting period for them. They needed that money. We were disappointed in that and, as Nina says, that issue has continued with the work capability assessments.

I know that with contributory ESA, while not being universal credit, we are seeing a number of claimants—and I know this was responded to yesterday in another Committee—who are losing their contributory ESA after 365 days because an assessment has not been carried out. That is people who are waiting for more than a year, which gives an indication of how long some people are having to wait.

Q97 **Andrew Bowie:** When you say a long, long wait, at times you are talking about over a year?

Kirsty McKechnie: We are talking about over a year, yes. We are not kidding when we say how long they wait.

Andrew Bowie: “Long, long” is long is what you are saying.

Kirsty McKechnie: Yes. To add to that issue, we are also seeing people who are having telephone work capability assessments and are being told that insufficient evidence has been taken at that point in time and that they will have to wait for a face-to-face assessment. Again, that is going to exacerbate the wait even further. These are people, particularly on universal credit, who will be waiting a longer period of time before they can get paid an additional amount in their universal credit or have their conditionality amended accordingly.

There are things that DWP could do rather than just wait for the agencies that are delivering the work capability assessments. You do not have to do a face-to-face assessment. There are other ways of gathering that information, such as contacting supporting individuals and supporting organisations as well. That is not being done enough at the moment, in our opinion. That is something that could be improved on.

Q98 **Andrew Bowie:** What you said there backs up some of the experiences I have had with constituents over the past year, especially the frustrating element of forcing people to go for a face-to-face assessment when the facility just is not there to conduct a face-to-face assessment. It is incredibly frustrating. Marion, do you want to comment on anything that has been said so far?

Marion Davis: Obviously the DWP staff are to be commended for the immense amount of work they have had to put in to make the new system work with the avalanche of applications. You referred to digital. In a strange way, digital will have helped those who could access that and would have smoothed out some of it, but for those who do not have



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digital access, do not have a laptop, wi-fi or whatever, the application process would have been much more difficult.

The point has to be made that getting universal credit to a high number of claimants is not the same as saying that it works well for all those who claim. As has been pointed out before, obviously we are all seeing families who have had challenges and there will be some for whom it will have been smooth. For those who are the most vulnerable and needing the most help, it has been difficult.

Q99 Sally-Ann Hart: I apologise for giving you a view of my house. I kept getting cut off upstairs and the whole family is using wi-fi. I could not find a safe space.

Thank you, everyone, and hello. My questions are to do with welfare policy in Scotland, and poverty specifically. I know that is what we have been talking about. I want to look at the reserved benefits in Scotland, including universal credit. I know what you are going to say to this because it is what we have heard all along. Are they enough, sufficient to combat poverty in Scotland?

Kirsty McKechnie: At the moment, no, I am afraid it is not enough to combat poverty. We know that if the £20 a week uplift is removed at the end of March, a further 22,000 children will be driven into poverty. On top of that, pre-Covid analysis by JRF and IPPR has said that to stop child poverty increasing in Scotland, the Scottish child payment being delivered by the Scottish Government would need to increase from £10 a week to £20 a week. We can see from those figures that child poverty, in particular, is in danger of rising.

Nina Ballantyne: On the £20 a week, we have seen the difference that would make for our clients in what is called complex debt. That is where the debt is either a particular amount or is owed to a particularly high number of creditors. Even if the £20 a week increase is maintained, we have 55% of those clients still on a negative budget, and a negative budget is basically where the money coming in is not enough to cover the money going out, and is obviously being spent on essential costs as opposed to anything else. If it is cut, it goes up to 73% of those complex debt clients on a negative budget, so you can see the difference it makes and how much there is still to go in terms of providing that baseline security for folk, meaning they are not facing poverty.

Marion Davis: I suppose the devolved benefits at the moment are one-off payments, and something like the Scottish Welfare Fund is a sticking plaster. Scottish Government have ambitions, but the vast majority of levers to respond to inequality, including inequality between men and women, continue to be held by the UK Government. That is where it sits. Obviously our organisations want to reduce child poverty, and we will of course lobby for an increase in the Scottish child payment and improvements in Best Start grants and what have you. The bigger picture requires UK Government change.



Q100 **Sally-Ann Hart:** Looking at the Child Poverty Action Group in Scotland, it reports that levels of poverty in Scotland are due to welfare and tax reforms. It appears from what we have heard today in this meeting that the combined efforts of both the reserved benefits, that is the UK Government, and the additional devolved anti-poverty initiatives, which are devolved benefits, as you say, Marion Davis—the Scottish Welfare Fund and the Best Start grant and things—are not sufficient to reduce poverty in Scotland. It is apparent that welfare alone cannot reduce poverty in the long term.

What are your views and your thoughts about what the Scottish Government, on a long-term basis, can do to tackle the root causes of poverty, whether it is family breakdown or whether, as Marion mentioned earlier, it is childcare costs and things? Obviously we have to look at much more than welfare poverty, and I just wondered what your thoughts are on that.

Nina Ballantyne: I think that welfare is still a crucial part of the picture. We know that poverty is a systemic issue and things like the Scottish Welfare Fund, for example, are a crisis grant. It is designed to be used in an emergency where something bad has happened. The fact it is being used more and more often suggests that the systemic problems are not being addressed. Social security does have the opportunity to address that by increasing the level of benefit payments, as discussed so far.

Again, in normal times we have talked about how important good, high-paid work can be, but we know that low pay is still an issue. One of the things that we push for as well is increasing minimum wage rates and the national living wage rate and making sure that employers are compliant on that.

In terms of the Scottish Government's powers, because poverty is systemic, it is tricky with the options in front of them for a Scottish Government to singlehandedly address poverty in Scotland, it is fair to say. The Scottish child payment is a positive step though. We talked before about the figures and the estimates of the level that will need to be at and how many people need to be reached to have a long-term impact, but something like that, which again is ultimately about just increasing the cash in folk's pockets, is one thing. What that does when people do not have to spend their entire day constantly considering literal pennies' worth of spend is it frees folk up to have the ambition that Marion spoke about to pursue work or training.

Although I would agree that it is more than just social security at the root of poverty, it still has a very important role to play and it has to be a joint effort of both Governments to tackle it effectively.

Kirsty McKechnie: I would agree with everything that Nina has just said. Social security is just one lever, but it is a very important lever. Something we need to be mindful of is that work is no longer seen as a route out of poverty at the moment, so we need to be supporting people



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who are in work to make sure that work really does pay and becomes a route out of poverty for people again. At the moment it is just not. As Nina says, it is about the Governments working together to ensure that all the levers that can be used to reduce poverty are used in conjunction with each other.

Sally-Ann Hart: Thank you, that is very good.

Marion Davis: To echo colleagues, we believe social security should not only alleviate poverty but should contribute to preventing poverty, and people should have dignity and respect. It is a Government decision around what they invest in this that has an impact. Child poverty is not inevitable; we know it is not. You can look at other countries. You can look at Sweden, where there are high levels—higher, in fact, than in the UK—of single-parent families. They have a very low level of child poverty within single-parent families in some of these countries that have more inclusive social security policies but also decent in-work support, childcare and wages.

Q101 **Sally-Ann Hart:** I have one more point, moving on. You are working all the time with people who have these issues, so it is really interesting. Everyone says that the support that people are getting is not enough, and I do not think we have covered the fact that a minimum income floor is probably essential. I think everyone would agree on that. How would you design a welfare benefit to ensure that there is an incentive to work, because that is the best place for everyone to be, that outweighs the balance of staying on benefits? I think that is the biggest question, so I wondered if any of the three of you would like to contribute to that.

Nina Ballantyne: One really simple thing would be to reintroduce the work allowance that was scrapped in 2015. Originally all universal credit claimants were supposed to have a work allowance that allowed them to earn a certain amount from paid employment before it would affect their universal credit payment, meaning that they would be better off. At the moment you can earn, I think, only about £500 a month before your UC allowance is essentially scrapped altogether because of the sliding scale.

Sally-Ann Hart: Tapering, yes.

Nina Ballantyne: Yes, the tapering. Something that we would be really interested to see is to make universal credit work better for people in work. We think that, as we hopefully come out of the worst of the pandemic in the next months and years, universal credit, as well as providing that safety net for folk as an essential public service, is a place that allows people to get into work and have the opportunity. At the moment, the work allowance and the minimum income floor for self-employed people are not very conducive to folk accessing the kind of work that might be available, that is likely to be particularly low paid, likely to be particularly precarious as your first few steps back into the job market, particularly when the economy is in the position it is just now.



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We do not want universal credit just to be seen as social security. It should be part of the economic recovery and things like reintroducing the work allowance, making sure that people can take on work without being terrified it is going to affect their allowance straightaway, is a very positive move and could do a world of good in terms of that transition back into the economy opening up, whenever it hopefully does.

Sally-Ann Hart: Thank you, that is very helpful.

Kirsty McKechnie: I would agree with everything Nina said. One of the things that we see coming through in relation to universal credit is about the childcare costs. As Marion has already mentioned, while childcare costs are more generous in universal credit, the actual process of being able to get those childcare costs is difficult for parents. You have to pay for the childcare costs up front, which is a prohibitive cost for a lot of parents. Sometimes the Flexible Support Fund is available to parents who are starting a new job, but it is not necessarily available if you are going to a different childcare provider, for example, if you are moving from preschool childcare to afterschool childcare and things like that. To support families in work, you would need to improve the way that the childcare costs are administered.

Marion Davis: With universal credit, there was a lot of support in the beginning and people saw it as being an option that would be an improvement. I think that so much happened to universal credit after it was introduced, so many cuts. I certainly agree with everything that Nina said about work allowances and childcare costs, so I think to have a look at all that, to try to review the cuts and the changes that have been made.

I mentioned earlier the benefit cap, which has been a huge impact on single parents, and the two-child policy. From our experience, I would say it is a bit of a myth that you need to be so much worse off on benefits to decide you would like to move into work to be better off. We have parents who choose to move into work to make something like £10, £15 or £20 a week more because they want to move into work. They want to be part of society, to be part of the economy, to meet other adults as well, for a start. I think it is a myth, in a sense. To grind people down because they have such low income that they do not have the strength or the aspiration because of the situation they are in on benefits, I do not think that is the way ahead.

If you look at models where people have a decent standard of living when they are out of work, there is a positive model, they are supported to move into work. They do not need sanctions. They do not need to be told they are going to get their benefit cut to move on and take up opportunities. That would be our experience on the ground, apart from any academic research. Parents we work with are desperate to and aspire to do things for their children and to move on, so I am not so sure about that gap.



Sally-Ann Hart: Thank you, that is very helpful.

Q102 **Andrew Bowie:** I just want to ask a brief question of all three of you. In Scotland we have the UK Government in the form of DWP and HMRC and the Scottish Government in the form of Social Security Scotland, and we also have local authorities, all involved in delivering welfare payments. Is the system too complex, and could it be simplified somewhat? If you had a magic wand right now, any one of you, how would you simplify it?

Kirsty McKechnie: My magic wand would be in relation to data sharing so that all the agencies can openly share data with each other, and also information sharing in terms of there being no wrong door for a claimant to go to. If they approach one agency and tell them something, that information is then passed on, or if they apply for a benefit to the wrong agency, that is protected as a date of claim. Make sure that all the agencies that are delivering the benefits are aware, and have sufficient awareness, of the benefits to be able to deliver proper information to claimants, particularly about how they all interact with each other. Claimants do not care who their money comes from; they just care that they are getting it. That is where the agencies need to come in and work holistically to make sure that claimants have that experience.

Nina Ballantyne: It is maybe worth saying that some of the complexity is because of what we see as shortcomings in universal credit, so some of the efforts that the Scottish Government are making through discretionary housing payments to cover the underoccupancy charges, things like the Scottish Welfare Fund that can be sticking plasters for points of crisis in a UC claim. Beyond that, it is worth recognising, as Kirsty was getting at, that a system can be complicated and complex without the user necessarily having to be cognisant and fully up on all that. You can switch your light on or switch your heating on, and you do not need to know that there is a retail energy supplier, a DNO, a TSO in the system and everything else coming through the wires. It is on the agencies involved to make it not complex from the outside, however much work it needs behind the scenes.

I would totally support Kirsty's ask on there being no wrong door and also on improving implicit consent for recognised agencies like ourselves, so that we can support clients without having to go through quite a lengthy and difficult process every time either to act on their behalf or to act with them to support them through engagement with different organisations. That would potentially help make things a little smoother, too.

Marion Davis: Yes, just a core thing. If it is integrated and streamlined for people who are claiming, it can be very complicated behind the scenes, like issues around automation. Things have been moving along with some of that. For example, we worked with Glasgow City Council on automation of the payment of school clothing grants. Previously people had to apply, and they just get the money into their account now. Anything we can do through systems whereby we are getting money to



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people and it is done automatically into accounts, and is not vouchers. We have not talked about school meals but, as with things like school meals, cash into pockets is the best way to deal with things.

There are three different places where people go to claim, and that is just an ongoing systemic issue. It links into employability as well, because most people who are on benefit have to be available for work and also have to link into an employability infrastructure, which is devolved. You have bits that are devolved and bits that are still through the UK Government. We submitted to the Christie Commission, which was a while back. We felt that Jobcentre Plus should be devolved to Scotland. It would make the system more integrated and it would work a lot better. But that was then and this is now; that was a while ago.

Andrew Bowie: Thanks very much, Marion. What I am taking from that is that, although in a perfect world the whole system would be much simpler, as long as it is simple for the people who are applying for the assistance it does not matter how complex it is behind the scenes for people like us to deal with, as long as the money gets to people who require it.

That is all from me. Thank you to all three organisations, particularly Citizens Advice, for the interaction that I have had with you on behalf of constituents over the past year. It has been an incredibly difficult year for so many people, so thank you for all the work that you, as individual organisations, are doing to help so many people who are really struggling at the minute, even in a relatively well-off, prosperous constituency like mine. Thank you very much.

Chair: Thank you, Andrew. Can I echo exactly that sentiment? All of us value our local Citizens Advice service and the support that it gives to Members of Parliament—I know that we are either referring a number of people to yourselves or you to us—and also the other agencies that have played such a sterling part in ensuring that those who are most in need are supported throughout all this. Thank you all for that.

Can I just say thanks once again for your compelling evidence? That was a fascinating session, and we are really grateful for the forthright way that you answered the questions. I think there are a couple of outstanding things that our Clerks will chase up in terms of further information that might be able to help and assist this Committee. Please keep a close and interested eye on what we are doing. If you feel there is anything else that you could usefully add, please get in touch with the Committee again on anything that we need to emphasise or things that we might be missing out. Once again, thank you for your co-operation, your support and your time.