

Scottish Affairs Committee

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

Thursday 11 February 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; Liz Twist.

Questions 103 - 134

Witnesses

I: Suzanne Lavelle, Advice Team Leader, Southside Housing Association; Polly Jones, Head of Scotland, The Trussell Trust; and Councillor Richard Bell, Treasurer, Glasgow City Council.



Examination of witnesses

Witnesses: Suzanne Lavelle, Polly Jones and Councillor Richard Bell.

Q103 **Chair:** Welcome to the Scottish Affairs Committee as part of our ongoing inquiry into welfare in Scotland. Today we have representatives of a number of voluntary organisations who will help us out with some of the issues we have been looking at. To start proceedings off I will ask them to introduce themselves, who they represent and anything by way of a short introductory statement. I will start with Ms Jones.

Polly Jones: Morning, I am Polly Jones. I am Head of the Trussell Trust for Scotland and Northern Ireland. The Trussell Trust is a network of food banks. We have many food banks operating across Scotland.

Councillor Bell: Good morning. I am Councillor Bell, the City Treasurer for the great city of Glasgow. I am a local councillor and represent the Govan ward in Glasgow, and I am delighted to be with you today.

Suzanne Lavelle: I am Suzanne Lavelle. I am the vice team leader at Southside Housing Association, which operates in the areas of Pollokshields, Cardonald and Halfway in the southside of Glasgow.

Q104 **Chair:** Thank you all for being so concise with your opening remarks. We will give you the opportunity to talk a little bit about your organisation to help the Committee with the type of services that you provide to individuals. This is quite a lot to do with universal credit so, when you are replying to that and telling us what you do, could you give a reference to what type of services you offer in relation to universal credit? We will start with Ms Lavelle.

Suzanne Lavelle: All our rent officers are currently trained to assist people apply for universal credit and to help them report change of circumstances and so on.

I am head of our welfare rights and money advice team and we provide advice and assistance on all benefits and support tenants who struggle to maintain their UC claim. Tenants who use this service are given full benefit check, so we ensure that their income is maximised and they have applied for everything that they are entitled to.

Q105 **Chair:** Mr Bell, we are all a bit more familiar with the services of council authorities but perhaps you could tell us about your particular interest and role in Glasgow City.

Councillor Bell: Glasgow City obviously has a wide-reaching involvement with the City of Glasgow and particularly around the roll out of universal credit. We have a number of services that we provide to our citizens for the introduction of that.

Back in 2018, under our Invest to Improve fund, the city council invested £2 million in preparation for the roll out within Glasgow, which, as you



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know, commenced in September 2018. In the 2019 financial settlement we added an additional £1 million to that fund. However, in October 2019, the council was notified that funding for local authorities from the DWP provided to assist digital support was to end on 31 March and the DWP would now be using Citizens Advice to provide that service.

The Citizens Advice fund service replicated a number of the aims of the Invest to Improve programme, and the council duly withdrew funding as part of the programme to Citizens Advice to avoid duplication. Unfortunately, the Citizens Advice service does not offer some of the key elements that we feel were very important in the service that was being provided, particularly around IT skills that we believe are very necessary for people to maintain their online claims. We believe that this is the biggest risk to citizens in Glasgow being able to claim their universal credit.

Neither does the CS service include personal budgeting support, which again was something that was included within our service, so we were very keen to ensure that that was included. Through our arm's length ALEO, Glasgow Life, we still provide universal support services as a safety net for all universal claimants in the city and provide one to one support, including translation services—which is required in a city of the complexity of Glasgow—in making a universal credit claim and offering a range of ongoing support and advice. This service enables applicants to maintain their claim, successfully connect to the relevant local services and move on to employment or training, which will enhance their employability.

Chair: Thank you for that.

Polly Jones: The Trussell Trust has a network of 42 food bank centres operating in 27 local authorities across Scotland from over 130 different venues. Our primary focus is giving out emergency food to people who cannot afford to buy food and other essentials for themselves or their families. We have seen a huge growth in the number of food parcels we have given out over the last five years. Across the UK there has been an increase of about 71% in the amount of food parcels we give out, but in Scotland we have seen it almost double in the last five years.

Our food banks are primarily run by volunteers. There are 28,000 volunteers supporting food banks across the whole of the UK and that is how we undertake our operations. Our volunteers put together food that has been donated by members of the public and by supermarkets into emergency food parcels.

Many of the people that we support who come to our food banks have an experience of the benefit system—four out of five of them. There has been a strong correlation with the roll out of universal credit and an increase in the number of food parcels we have been giving out. We have seen a 30% increase in food parcels in areas where universal credit has



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been rolled out in the local authority, so there is a strong correlation between universal credit and demand for food parcels.

We are not trained advice providers. Many of our food banks have developed over time. I think they would say that one of the services they provide that is most important is a welcoming space—somewhere you can sit and have a cup of tea if you want to, where you can talk to somebody and you have somebody supportive who has time to spend and talk about what has brought you there today.

We do, however, have strong relations with lots of advice providers. Many of our food banks have a relationship with, for example, their local law centre or their local Citizens Advice Bureau and they might have an adviser visiting the food bank sometimes when it is open. Of course, this is in the time before the pandemic when people could visit a food bank in person.

Some advice is provided through specialist advisers that come into our food banks but most of our support is, as I say, providing emergency food and then signposting people to places that they can support for the kinds of things that they might have mentioned they are looking for. We might direct them to Glasgow City Council to look at getting a crisis grant from the Scottish Welfare Fund. We might direct them back to the Citizens Advice Bureau to get support with making sure they are getting all the benefits they are entitled to. We might direct them to a specialist debt support agency if they have issues with debt or Women's Aid if it is an issue to do with domestic abuse. We have relationships with nearly 30,000 referral agencies across the UK. It is a very complex picture.

Not only is there a correlation between universal credit and an increase in food parcels we have given out; we can also see a wider relationship with changes in the benefit system and changes in the food bank network. We know that benefit issues and low benefit income are the reason behind four in five visits of people coming to our food banks. A number of features of the benefit system are significant predictors for food bank parcels: sanctions, universal credit, benefit levels and PIP assessments, to name some specific ones. We have also built up quite a lot of data showing that the reductions in benefit income have been another significant driver in directing people to our food banks who are looking for support with food.

Q106 Chair: These are particular issues that we want to explore, so we will come back to some of these things. Thank you for the correlation with universal credit. That is something that we have found quite regularly in the evidence sessions that we have secured. I think that is something that we will want to explore further as we design our report.

The other thing, of course, is Covid. I am interested to hear from all of you about the type of demand that has put on your services. Is there anything in particular that you have noticed in the course of the past year, in terms of how you have had to respond to some of the specific



and particular demands? Can you give us a flavour of how your services are being re-engineered in order to meet that? We will start with what Glasgow City Council does—Councillor Bell.

Councillor Bell: Obviously, Covid has been a huge change in terms of how everybody is delivering their services and how we deliver all of our services, but in response to the lockdown in March 2020—as I said earlier, a lot of our universal credit service is delivered through our ALEO Glasgow Life. It has set up a universal support service freephone helpline number, which has allowed Glasgow Life to offer service continuity over the past 10 months, albeit online.

We have done some very effective marketing via our neighbourhood groups, the food banks, as Polly mentioned earlier, local social media groups and partner agencies to try to raise awareness of the freephone service, to current levels where all appointments are now fully booked in advance and any additional capacity has been identified.

Glasgow Life is currently only operating the freephone helpline service under tier 4 restrictions but will reinstate the face-to-face appointments as and when the restrictions ease. In addition to that, during the first lockdown support was given to those who were in the shielding category. Over 400 of those shielding were given benefits and financial advice by HSCP welfare rights officers who were provided with a list of those who requested the support.

Many of these service users were given advice and support to claim universal credit if that was appropriate, as well as advice about other benefit options and access to the furlough and self-employment schemes. Many of those shielding who had no previous experience of universal credit and the wider social security system would have struggled to navigate the requirements without the support.

We have found throughout the pandemic a significant number of people now interacting with the benefit system who are first-time benefit claimants due to the closure of businesses and so on. That has led to a very large uptake in terms of education about how to claim the benefit and how to make sure that you continue to adhere to the terms and conditions required in order to continue to receive your benefit. We have found that to be quite challenging—the number of people who are now interacting with those services who have never been within the so-called system before.

Q107 **Chair:** That is something that we have heard throughout the pandemic: there is a new group of people who have had very little experience or interaction with anything to do with the benefits systems or services who have become regular users of a number of services. Has that been your experience, Ms Lavelle, and what do you make of what you have observed of people who are coming forward for support?



Suzanne Lavelle: With our service we had to quickly adapt and provide a service from home. Providing an advice service across the phone or with a digital platform is quite challenging. We did find that we had a lot of people who came to us looking for assistance to claim universal credit and also for general advice about what other help was available.

Our advisers spent a lot of time assisting people to make their claims online, and they gave advice on how to maintain those claims. We also focused on some other things during the pandemic. For a lot of our staff, normal services were restricted, and our staff focused on the wellbeing of tenants and contacting them by phone to see what help they required. A lot of this was around things like getting prescriptions or food delivered, but many needed general financial support and advice on other benefits as well.

We set up a food point with Pollokshields Mutual Aid, which currently is still ongoing in providing over 300 food parcels a week. We also applied to the Energy Redress Covid-19 Relief Fund and we have delivered nearly 1,500 fuel vouchers to people with prepayment meters who were struggling to heat their homes. Southside Housing Association has also provided a holiday hunger programme for children for the last three years, which has been hugely successful, but we had to adapt how we provided that.

We worked with Urban Roots to deliver some food and activities outdoors doing their own supplied activity packs, and we provided food provision points. We used our vans to provide hot meals to take away through Barbara's Kitchen. All these things assisted clients while they were awaiting their first payment of universal credit as well.

Many of the people who were applying for universal credit were on low incomes and paid weekly or paid fortnightly. The five-week wait was particularly difficult for them.

Chair: We are going to come back to some of these issues later on in the session but can I just say, before I hand over to my colleague Jon Cruddas, thank you all for the efforts that you have made? I think all of us are very appreciative of your efforts, particularly at this time. We all recognise the effort that has been involved in order to make sure that people are serviced as best they possibly can. I will now hand over to Jon Cruddas.

Q108 **Jon Cruddas:** Thank you. I think we would all want to put on record our appreciation for everything you are doing. Good morning to everyone.

Throughout our sessions, the evidence suggests a basic division between a positive story on the one hand of combining benefits into universal credit and a positive pandemic response—Kickstart, the job entry target scheme, doubling the number of work coaches, the National Disability Strategy—and, on the other hand, a less positive story, with evidence of 1 million living in poverty, including one in four children, linked to the



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effects of the £3.7 billion cut by 2020-21 following the 2010 reforms, universal credit, the household benefit cap and the two-child limit.

There is this basic fault line, so I want to give you the opportunity to answer a basic question: what do you think are the main drivers of poverty in Scotland, and what solutions have the greatest effect? Ms Jones, can I ask you first?

Polly Jones: Our food bank network did not exist really before 2008, 2009, 2010. There was a huge change in the response from communities wanting to support people that they could see were struggling across Scotland. It is very clear that the issues that people are struggling with when they come into our food banks—yes, they are looking for some support with food, but it is not food that is the solution. The solution is income. It is not enough money in people’s pockets to be able to buy the food they need, and not just the food. You also have to be able to heat your home and get shoes for your kids and all those other really important essentials. We analyse the people who we see at our food banks and the data that we collect very carefully. It is absolutely clear that the issue is one of income. That is what is driving poverty in the UK and that is what is driving poverty in Scotland.

As an organisation, we have been doing a lot of consideration over the last year and a half about what our role is. What is the role and the place for food banks at this stage, given that we now have a large number and there are other networks of food banks too, like the Independent Food Aid Network and many other organisations? My colleague Suzanne was just mentioning housing associations that have also stepped up to provide emergency food over the last period of time.

We are very clear that we want to create a Scotland and a UK where there is no need for a food bank at all. The only way to address that is to look at getting more income into people’s pockets so that food banks do not need to exist. I am sure that our volunteers will welcome hearing the messages from you and the Chair about wanting to say thank you to our volunteers who are running food banks across the country. It is not me who deserves any thanks. It is the thousands of them who are keeping the food banks going. They do not want to be here. They stepped in to try to support a need in their communities. They know from first-hand experience that it is not food that is going to do that; it is cash in people’s pockets.

Q109 **Jon Cruddas:** Thanks very much. That is very clear. Could I ask the other two witnesses for their views on this, because it gives you the opportunity to put on record your general view about the drivers of poverty in Scotland?

Suzanne Lavelle: I would concur with what Polly has said. The main issue is the amount of money that is in people’s pockets, which shows that the welfare that is provided just now is inadequate. The £20 uplift to universal credit did help, but the fact that that decision was made shows



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the inadequacy of the current benefits. We would like to see that made permanent and extended to the legacy benefits too.

As I say, more money in people's pockets would make all the difference and it would stop the patching—providing food and providing fuel vouchers and so on—if people were able to have that money in their pocket and make their own choices.

Jon Cruddas: Councillor Bell, the same general question to you.

Councillor Bell: I suppose this is about the end drivers of poverty. The Scottish Government's "Every child, every chance" report talks about income from employment being lost and providing social security benefits in kind. As Polly said, it is about getting money into people's pockets. That is the biggest problem we face at the moment. Until that is addressed properly then the issues of poverty will continue.

From my perspective, the thing that I found the most shocking—particularly highlighted throughout the Covid pandemic—is that the number of people who are in work poverty has grown significantly. We are seeing a lot of people who are working two and three jobs and, because of the cost of heating or the availability of transport or childcare or all these factors that play into it, they are still finding themselves to be in poverty. That is something that desperately needs to be addressed.

Q110 **Jon Cruddas:** Thank you. Those were all very clear answers. I am going to ask a second question, more specifically on universal credit. Again, it is about the cost-benefit analysis. Is there a particular design feature of universal credit that is successful in reducing poverty? If so, what is it and how does it work? Conversely, are there particular features of universal credit that cause challenges for claimants or your organisations? Ms Jones, do you want to have a first crack at that?

Polly Jones: In preparing for this, I have been struggling to think about an answer to the first part of your question about positive design, because all of our evidence shows us that it is design features that are strongly correlated with an increase in food bank use. As I mentioned earlier, where we have seen universal credit rolled out, we have seen a 30% increase in demand for food parcels in an area.

We have explored it with a good Scottish university, Heriot-Watt University. A group of academics there have worked closely with us, looking at our data of people who have been coming to food banks and also talking to referral agencies across Scotland and the UK. We have a very robust understanding of some of the relationships between design features and universal credit and food bank use.

Many of these are things that have been touched on by witnesses in earlier evidence sessions so you will be familiar with them. The five-week wait is a particular challenge where people do not have any income to live on and they are struggling, not even to make ends meet; there is nothing



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to get to meet. That is why we have seen them at some of our food banks.

We are also concerned about deductions that are being taken. We have seen an increase over the last few months. We now see with many people coming to food banks that, of the deductions that are taken off their benefits, a greater share is to the DWP—not to private lenders, not to other debt agencies but to the DWP—because of the need to pay back advance payments that have been taken out to try to cover that five-week wait, or because they are historical deductions based on administrative issues earlier on. Those are two particular issues.

As colleagues have just mentioned, we have been calling very strongly for the £20 uplift to remain. We have a lot of evidence about what a difference that £20 has made to people and we would like to see it extended to legacy benefits as well.

Q111 Jon Cruddas: Ms Lavelle, can you give a cost-benefit analysis of what works and what does not work with universal credit?

Suzanne Lavelle: One of the positive designs of universal credit would be the use of real-time information. That has made a quicker response to fluctuating income and therefore reduced overpayments for people who historically would have had that issue with housing benefit. If you do have the digital knowhow to access universal credit and you are a worker who has had a month's pay before you have had to access it then, yes, it can work.

As Polly pointed out, the negatives are quite substantial as well. The introduction of universal credit has been quite a difficult and rocky road for RSLs. At the beginning there was a quite a resistance from the DWP to take on board our concerns with regards to rent arrears. Over the last few years we have developed a better working relationship with the DWP, and the introduction of a landlord portal and RSLs becoming trusted partners have been a positive step, but there is still an awful lot of work to be done.

We have issues with automatic transfer of the annual rent increase. Under the live service we were able to do a bulk notification to the DWP, but we cannot under the full service. RSLs have to give a tenant notice of a rent increase a month in advance but they cannot upload that information on universal credit at that time and, therefore, they cannot do it until the increase comes into effect. It gets forgotten or not done, and this causes an awful lot of administrative burdens on both landlords and the DWP. It would be good if we could get that sorted.

It is also difficult for RSLs to plan support services for tenants. The original date for full implementation of and migration to UC was 2017. We are now in 2021 and there is no fixed timeline for when that might take place.



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We had a project that was funded by the Big Lottery to support tenants during that transition period, which began in 2014, and it extended not just to tenants but to the wider community—the addition of the money advice service for us. But that ended last year, and we are still in a situation where universal credit is not fully implemented. The service is now fully funded by the housing association at a cost of about £230,000 a year. There are two other housing associations that use the service as well. There is a social justice case around the fact that advice services for the poor are being paid for by the poor.

Jon Cruddas: Councillor Bell, do you have anything to add to what is a quite systematic analysis?

Councillor Bell: In line with what Polly said, our financial inclusion people really struggled to give me an answer to the question, and I did eventually say to them, “I am not going unless you give me something to say.” They have come up with a couple of things. They are saying that, unlike the working tax credit there is no working hours requirement to be able to access support through universal credit. We would see that as being a positive thing. Childcare costs can be more generous than they were under tax credits and, in calculating non-dependant deductions, universal credit has one set rate, whereas in other benefits there is a tapering off of rates.

Those were the positives that we came up with. I could probably take up the rest of the evidence session if I gave you all the negatives that we came up with. I will just highlight the main areas for you. The features that create significant challenges are: the two-child policy; the five-week waiting time; benefit caps applying, which means that families lose out on previously accepted subsistence levels; the decoupling of Council Tax; the reduction in housing support costs, which is a real challenge for us; monthly payments impacting on different pay cycles; lower payment rates for under 25 year-olds; prepayment of advance payments and other deductions, which mean a lack of basic subsistence levels; and the backdating of claims are severely restricted compared to some of the previous legacy benefits.

Clearly there are additional issues. While there are some benefits that colleagues have highlighted today, there are some additional challenges around the digital element of it. Claimants need to access the digital equipment and have digital skills to enable them to make successful universal credit claims. Some claimants whose first language is not English—which we obviously have quite a significant proportion of in Glasgow—require support to complete the application. A significant number of clients accessing our hub services in libraries require support from an interpreter. The costs of that are obviously all picked up by the council.

There are ongoing digital challenges around accessing digital skills that are required and an understanding of the requirements of universal claimants. The potential risk is an increase in benefit sanctions, which



means they miss out on entitlements and that leads to increased rent arrears, which will obviously be a big issue for Suzanne and her colleagues.

Jon Cruddas: Thank you very much indeed for such thorough answers. Back to you, Chair.

Chair: A little word to our colleagues who are joining us and have given evidence. There are lots and lots of people who watch the Scottish Affairs Committee session and a few of them are getting confused with some of the acronyms. If you don't mind explaining exactly what you are referring to, it would help everybody who is observing the proceedings today. I will hand over to Sally-Ann Hart.

Q112 **Sally-Ann Hart:** Good morning to our panel. I think it is still morning; oh, no, it is not. We are looking at universal credit mainly and combating poverty in Scotland. Given that poverty does indeed decrease with welfare, but combating poverty requires more than welfare, such as increasing employment and the National Living Wage and so on, how far does the financial support provided through reserved benefits, such as universal credit, combat poverty in Scotland? Maybe I can go to Polly Jones first.

Polly Jones: Morning, Ms Hart. As a network of food banks, the people we see are at the rough and tough end of experiencing financial crisis, so our perspective is going to be slightly different to some of the other witnesses that you have here today, because we see people who have run out of money or do not have enough money. Over 90% of the people we see through our food banks would be classed as destitute: they have not had more than two meals over the last couple of days and they might not have been able to put their heating on for the last five days. A couple without kids has been living off just £50 a week, which is way, way below the levels that even our social security system would be setting. It is definitely not the case that the system is supporting everybody who needs it, because if it was, we would not have anybody we would be giving emergency food to.

You are right: when we talk about safety nets, we often talk about social security, but the focus needs to be on prevention. We do not want anybody to need to go to the social security system, let alone need emergency food. It is a much wider issue of the relationship between work and the safety nets that we then put in place. The activity around the Living Wage is obviously very welcome, but many of the people that come to food banks—especially over the period of the pandemic, over half the people we saw had never been to a food bank before. Of those who had been in work before the pandemic, nearly half of them had been in employment that was insecure; it was a zero-hours contract or a temporary contract.

I guess when we are all looking ahead at the next couple of years and the challenges in the labour market, there is a huge amount of work that we



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need to be doing as a country to try to make sure that there are job opportunities for people, which means that they do not need any support from our different safety nets.

The other thing that I am very conscious of is that, for the people we see—people who are destitute and have had £50 for the week with their partner to manage on—the stress and the anxiety of managing with so little is a barrier to be able to go and find work, even if the jobs existed for people. It wears people down. The focus is, “When am I going to be able to feed my kids?” or, “When am I going to be able to eat something? How do I sort out this next debt that is due?” The ability and the time to be able to present yourself and apply for a job and get a job, unfortunately, is not at the top of the list because they are still struggling just to get through the day.

Universal credit clearly has some great ideas within it, in terms of trying to simplify the system and bring together our social security and labour markets, but we are not there yet. In terms of the five-week wait, it is modelled on an employment market that is not the experience of the people we see at food banks because, if they have employment, they are not being paid on a monthly basis. It might be weekly or fortnightly to do with the kind of labour market they are in, but most people we are seeing have not had that kind of employment experience in recent times.

Sally-Ann Hart: Thank you, that was very comprehensive and well-said. Councillor Bell, do you have anything else to add on that?

Councillor Bell: I would want to endorse everything that Polly has said. I absolutely agree with her 100%. The only other thing I would add is that clearly universal credit is not sufficient to combat poverty and it is not even close.

The interesting work that we have been doing in Glasgow is not just to try to look at people who are in poverty but how far into poverty they are, because sometimes giving people a small one-off payment or a small regular payment even is not taking them out of poverty. It is the depth of poverty that some of our citizens are in. While we are very supportive of the £20 uplift that Covid-19 has brought, even with that level of payment most of our citizens who are receiving that money are still well below the poverty line.

Some very good research that came out recently from Loughborough University concluded that, even with the uplift, a couple working full-time on the National Living Wage can only just clear all of their weekly costs, and a non-working couple could only have 62% of their costs met by universal credit. That adds to the stress that Polly was talking about.

As a local councillor who represents a ward that has quite a significant level of poverty, I see this daily with my constituents. They are so busy trying to work out when they are going to feed their children and where the next meal is coming from that expecting some of them to follow the



fairly complicated universal credit application online, far less talk to them about how we can get them through the pipeline towards getting them into employment—as I said earlier, now the challenge is also that many people in work are in poverty. That whole argument where you could say to people, “If we could get you to a situation where we got you into employment that would solve all of your family problems,” is no longer the case, because there are so many people who, when they get to the stage where they are employed, are still not able to get themselves into a situation where that is bringing them out of poverty. It is not just about people being in poverty. It is about the depth of poverty that people are in and how it is a huge challenge to get them back out of that poverty and get them back to a much more fulfilling life.

Q113 Sally-Ann Hart: Universal credit is the first step. I think the aim was to have universal credit embodied with some kind of universal support system. Do you think that would be a step in the right direction, Councillor Bell?

Councillor Bell: One of the biggest problems is that when you read the introduction to universal credit when it was first talked about and first mentioned, it seemed like a better system and it looked as though it was going to improve. The reality is that that has not come out in practice. It has not improved the circumstances for many people’s lives. While on paper the principles of the universal credit system did seem to be a good idea, what we are finding on the ground is that that is not being lived up to. Anything that is added to that circumstance in order to try to help people has to be of a benefit.

We have to remember that these are humans we are talking about. These are people. It is people who are living these very, very difficult lives. If we are going to resolve the problems of society that we face, we have to tackle that. It is not enough to just find another sticking plaster to put on this problem. We have to have a fundamental reform of how, as a society, we deal with these problems and how we look on issues like people in poverty. We all know the benefits and the savings that there are to Governments if we could get poverty resolved in terms of health and mental health and all of those other areas. We cannot just keep putting sticking plasters on this. We have to find a proper resolution.

Q114 Sally-Ann Hart: Ms Lavelle, do you have anything to add? You might want to comment on the universal support introduction, which has not been done yet. How do you think the £20 uplift would improve the lives of people on universal credit? Would you consider it an investment in a system that can help combat poverty and turn people’s lives around?

Suzanne Lavelle: The £20 uplift is a first step. I do not know that it resolves the problem but it is definitely a step in the right direction. Of course, there is a lot to consider after the pandemic—what sectors we are going to be left with and what the work available out there for people is going to look like.



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I would go back to what Polly said. If people are living in poverty and they are destitute—and a lot of the people that we see are in the exact same circumstances—the only thing they can think about is, “Where am I getting my next meal? How am I going to keep my home? How am I going to provide for my kids?” If we invest more in that, people will be more able to take up employment and tackle the issues around that.

Q115 Sally-Ann Hart: Thank you. I have another question on the poverty issue, and I will go to Councillor Bell first. What else is being done to find a solution to the poverty in Scotland? What else might be necessary?

Councillor Bell: There are a whole host of things I would suggest that we could be doing.

Sally-Ann Hart: It is a very small question.

Councillor Bell: I will be very brief. We would argue that the two-child policy and the benefit cap should be abolished in order to help people. If the benefit cap is not abolished by the UK Government, it should be fully mitigated by DHP and the Scottish Government. As I said previously, we would want to equalise benefit rates for the under-25s. Advance payments should be given as a grant and not as a repayable loan. We would suggest the speeding up of implementation of the Scottish child payment and utilising payment facilities used by councils for some of these other payments. The council recently passed a motion supporting the piloting of a universal basic income programme. We believe very strongly in the promotion of a real Living Wage. Those are some of the things that we would want to see done in order to help alleviate poverty throughout Scotland.

Polly Jones: To save you time, I echo everything that Councillor Bell has just listed. I have some particular additions, just to be crystal clear: the five-week wait at the beginning of universal credit is a huge driver of food bank use, and action taken to ensure that people do not have a gap in income and are not using loans over that period would make a huge difference.

Also, in terms of the debt that people have accrued to the Department for Work and Pensions through advance payments and other things, this is something that we would urge the Government to look at very seriously. It is clearly a problem if the DWP is the biggest creditor for people that we are seeing at food banks—bigger than private lenders. It is something that you have within your power to do something about.

Obviously, in the whole context of social security and support for folk in Scotland, the Scottish Government have responsibility now for 15% of benefits. We very strongly welcome the Scottish child payment. It is coming in this month, with an additional £10 per child under six initially. Unfortunately for the Scottish Government, we would already like to see that doubled to £20 per child based on evidence from IPPR Scotland and



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the Joseph Rowntree Foundation, who have calculated that that is the amount that we need to make a difference.

Some of the other action that has been consistent in Scotland over the last few years is maintaining the Scottish Welfare Fund. We might be coming on to this later in the meeting, but the Scottish Welfare Fund has proved to be a crucial sticking plaster and a form of crisis support in cash, not food, which we think is really valuable. It has been welcome to see local authorities in England start to reintroduce this form of crisis support over the last period of time because we know that it is making a difference in Scotland.

Chair: Thank you. Is that all, Sally-Ann?

Sally-Ann Hart: I was going to offer it to Suzanne Lavelle to see if she wanted to add anything, but I will leave it to you, Chair.

Chair: Just for our guests, do not feel that you have to answer all questions. A concise reply is always the thing that we most enjoy on the Select Committee. If things have been said already, do not feel that you need to repeat them. Thank you for all those answers, and I will now pass over to Douglas Ross.

Q116 **Douglas Ross:** Can I also reiterate your remarks to our witnesses and the organisations for their outstanding work everyone has done over this most difficult year?

Starting with Ms Jones, in terms of how Covid has affected both volunteers and donations to food banks, has there been a concern about people coming out to volunteer and to donate because of the wider issues around Covid in the community?

Polly Jones: There has not been a concern about donating. We have had the opposite. We have been very well supported by members of the public and different organisations in providing donations, both of food and money, to help support their local food bank. We have changed our whole delivery because, as I explained, people used to come in person to the food bank. That has not been possible in many cases, so we changed to a delivery model. At the beginning of last year we were getting support from companies like British Gas. Many of their furloughed workers volunteered to deliver the food parcels for our food banks, which was a brilliant partnership. Many thanks to all those British Gas workers for helping us with that.

Lots of volunteers are older and themselves needed to shield, so we have had a dramatic change in how our existing volunteers can support their local food banks. It has also been very welcome that many new volunteers have been in touch. I think we had 10,000 offers across the UK in the first six weeks of the pandemic last week, so it is fair to say that compassion and a community spirit across the UK during the pandemic—as you have all seen—has been thriving, but it does not beat cash in people's pockets to buy food and essentials for themselves.



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Q117 **Douglas Ross:** A number of our panellists have spoken about—I will come to Councillor Bell, because I think you were the first to mention it—a lot of people accessing universal credit during this pandemic for the first time. Is it correct to suggest that, even given this huge uptake in the number of people accessing universal credit—many for the first time—the system has been widely extremely robust?

Councillor Bell: The system has been robust in terms of the delivery. As I said, some of the challenges we face are about the digital element of the system. Those people who were often coming to face-to-face consultations with our staff to help them get through the digital aspects of universal credit have clearly been a bit of a challenge, because we cannot do those face-to-face consultations with them.

As you know, digital stuff is much more difficult to explain to someone on a telephone or on a virtual basis—like we are doing today—and particularly where we have a number of people in Glasgow whose first language is not English. That becomes an equal challenge, where you are having to do online interpretation services all about a digital system. That does have additional complications but, yes, the system has been relatively robust.

Q118 **Douglas Ross:** Ms Lavelle, do you agree that the system has withstood particular pressures during this pandemic?

Suzanne Lavelle: It held up well for the people who have digital skills. The DWP has to be commended for the amount of work that has been put into processing the huge influx of claims that it had. I do think there should be some work done around those who may have been excluded or who have not accessed the support that they are entitled to because they were unable to get the assistance that they required to make claims. A lot could be learned from this with universal credit going forward.

I know that some people have not accessed assistance—they perhaps thought that they were going to work and they maybe got back for a few weeks, then they stopped and, rather than accessing the benefit system, they got into debt through family members and otherwise. It would be interesting to ask why they felt unable to access the current benefit system and what support would be required for them in order to do that and to have done it timeously when they began to need the support.

Douglas Ross: Ms Jones, do you have anything to add?

Polly Jones: We have seen different levels of demand in different parts of Scotland. This was affected by how accessible the kind of agencies that might have referred people to food banks were. Many places that people would have gone to get advice and support about how to access benefits or emergency food parcels were not open. That changed how easy it was for people to get emergency food. I am sure that that was also the case for making it potentially a little bit trickier for people to get advice, to navigate the benefit system itself and to work out how they get their universal credit application in.



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Something very positive to note from our evidence is that, during the pandemic last year, only 4% of people we were seeing at food banks were on the furlough scheme. That suggests that the furlough scheme itself was potentially a real buffer and a bit of a safety net that stopped some people losing all income and needing to come to food banks, so that is positive evidence about the effect of the furlough scheme.

Q119 Douglas Ross: That is a very useful figure for our inquiry. Finally, Councillor Bell, you mentioned the range of services councils have to provide and the pressures councils are under. Do you agree with COSLA—the overarching body for local authorities in Scotland—who said of the most recent SNP budget that it falls short of the fair funding local government requires?

Councillor Bell: I do not agree with that. The funding that we have in this year's budget—certainly I can only speak on behalf of Glasgow—is the best financial settlement we have had in 13 years. Clearly there are a lot of pressures on the budget this year. The pandemic has left a major hole in this year's in-year budget. There will be a discussion with Scottish Government about how we resolve that, but the budget settlement that was announced by the Cabinet Secretary recently was a better budget than what we had anticipated.

Douglas Ross: Of course, that is largely due to the fact that the UK Government had ensured that it was the highest budget ever provided to Scotland, but it is useful to hear the SNP's position in Glasgow, which is different from the overarching body, COSLA. It is useful to get both those points on the record. Thank you again to our witnesses and to the Chair for allowing me to ask those questions.

Q120 Wendy Chamberlain: I want to explore a little bit more around the digital by default. Thanks for the answers we have had from Douglas's questions, which have shed some light on this. We have seen a doubling of universal credit claimants in 2020 in Scotland and great flexibility in the system, and credit to DWP staff in relation to that. Where have the gaps been in relation to those who are already on universal credit and potentially some of the aspects that can no longer be done face-to-face?

The other thing I am interested in is the impact on those on legacy benefits. I had a meeting with the Trussell Trust this morning—as I am a vice-chair of the food banks APPG—and it is estimating that about a third of users of food banks are on legacy benefits, and many of those are disabled. I am wondering whether there is a digital exclusion divide for those on legacy benefits, in particular. Can I come to Ms Jones first?

Polly Jones: It sounds like my colleagues have been doing a very thorough job this morning, which is good to know. Yes, it is true that many of the people we see coming to our food banks are living with some sort of physical disability or caring for somebody who has one. It means that we are looking very carefully at how people are accessing disability benefits altogether. I am conscious as well that many disability benefits are about to be devolved and delivered by the Scottish Government, so I



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am very interested to see how those are managed and if there are some opportunities in redesigning that process so that we can address some of the issues that we are seeing already, and that resulting in fewer people coming to food banks and a smaller proportion of people coming to food banks who have disabilities.

Digital access is always an issue, particularly for Scotland because of our geography and rurality. That is definitely an issue in terms of doing online claims. We know from the people that we see visiting our food banks that they are seeking more support. There are multiple systems. There is a local authority system, a Scottish Government system and a UK Government system. It is complex for us to understand; it is even more complex to navigate it yourself. Throw in the mixture of needing to have credit on your phone to be able to access digital things, because that is how many of the people that we see are accessing their digital claims. It is not ideal on a telephone anyway because the screen is too small and you are very conscious of what you are paying for while you are trying to navigate around.

What we want to see is strengthened advice services and income maximisation services. There have been lots of reductions in those, first from local authority budgets and then in the funding that was to go into external advice providers; there have been huge changes in that kind of advice support. I am very interested in the call from many Scottish organisations for money advice services to be protected as statutory services to guarantee that that sort of support is available to everybody whenever they need it. It is not just digital; it is wider support services that we need to be looking at.

There was a project running in Scotland for a few years funded by the National Lottery, organised by a number of organisations you know—the Child Poverty Action Group and Oxfam, for example. It was working intensively in Fife and East Ayrshire and in Dundee with many advice providers. One of the key findings was that many of those very experienced advice providers themselves could not keep up with the changes in advice provision and support across their own localities. There is a huge gap there, and it will play a very important role, at least in supporting people to get everything that they are entitled to. Whether that is enough is another question, but if we have committed to a particular level of support for folk, we want to make sure that they do benefit from that.

- Q121 **Wendy Chamberlain:** Thank you very much. Ms Lavelle, you talked about the need to better understand those who are potentially excluded from digital. In your experience or the knowledge from your advice team, does that tend to be those who are on legacy benefits or unfamiliar with digital skills? Ms Jones made a good point about the fact that the vast majority of people are using mobile phones. For example, is the universal credit online journal a particular difficulty on mobile devices?



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Suzanne Lavelle: Yes, it is. The vast majority of people we see use a mobile phone to access the system. The system is clunky and if you are trying to make a universal credit claim, for example, and you are doing it for a couple, there is lots of signing in and signing out and it is very difficult to navigate. If you are trying to do that on a mobile phone, it is obviously even more difficult. Universal credit tends to have a bad reputation on the frontline. In my experience, people on legacy benefits, even when they are going to be better off, are afraid to transfer to it. They currently live hand to mouth, and they perhaps get their income support fortnightly and their child tax credit weekly. The thought of any of that money being stopped and having a five-week wait and the only option is to get into—

Wendy Chamberlain: Stick with what you know at such a time, yes.

Suzanne Lavelle: It is something that people want to avoid. There is a lot of work to be done around that. Ending the five-week wait with an interim payment would make a big difference.

We find that people with disabilities and mental health issues and learning difficulties, minority ethnic groups with language barriers and carers need an awful lot of support if they are moved to universal credit, which is very onerous on our service. We had a client who required assistance to get identification, assistance to get a bank account and assistance to attend Jobcentre Plus appointments until he was assessed. That is a long period of time with intensive support to ensure that somebody's money stays in payment. That particular person did not have a phone at all. There are all these issues out there, and the digital by default part of universal credit needs to be looked at. There have to be alternatives that are more accessible to people who have these difficulties.

We operate in Pollokshields and there is a very diverse community there. Navigating the universal credit system to make applications when your first language is English is difficult enough, and when it is not, it is near on impossible. As an organisation, we micromanage most of our universal credit cases. At the moment, we have probably less than a quarter of our tenants on universal credit. The provision of that service to assist those people, when we are talking about all our tenants, is going to be a huge challenge for us.

Q122 **Wendy Chamberlain:** Absolutely. I suppose one of the challenges just now is that the transition programme to universal credit has been paused as a result of the pandemic, but there will be people over the last year who have inadvertently moved from legacy benefits to universal credit potentially without that transition support.

Councillor Bell, is that an issue for yourselves in terms of people transitioning from legacy benefits to universal credit? In terms of what Ms Lavelle said around mental health, I saw the Joseph Rowntree Foundation report on universal credit in Glasgow, which said that universal credit



experiences potentially exacerbate mental health issues for people entering the system.

Councillor Bell: Yes, absolutely. On legacy benefits, I would concur with everything that Suzanne and Polly have said. In terms of the systems, it is one of these situations where, if you are able to self-serve through the universal credit system, you are reasonably okay. Obviously, when the pandemic first came, as colleagues have said, we did see a significant increase in caseloads, and that led to a lot of delay in people being able to get through to the services. Caseloads were at one point twice as high as pre-pandemic. Half of all the single parents in Glasgow are now in receipt of universal credit for a variety of reasons.

There was a backlog and a clog in the system there that has gone, but the digital-by-default model is not ideal for people who have additional challenges in life—as colleagues have said, people with disabilities and people who do not speak English as their first language. I would absolutely concur with what Suzanne said: most of the people we encounter are using their mobile phone, and the service is not designed to replicate itself on a mobile phone, so that creates huge challenges.

We have seen an increase in demand for our financial inclusion services to first-time claimants seeking advice on what their entitlements are. Mr Ross was asking earlier on about our budgets. Glasgow City Council currently invests over £2 million a year on citywide financial inclusion services, which gives you an idea of the scale of the problem that the city is facing. That is not money that we are given specifically to do that. Those are political decisions that are taken to spend that money on those services. How much better would other services be if we did not have to worry about financial inclusion services across the city and could reinvest that £2 million? At this moment in time, we clearly cannot.

Wendy Chamberlain: The demand is there. Thank you very much, Councillor Bell.

Q123 **Mhairi Black:** Thank you to all our witnesses. This has been really informative. Picking up on the barriers that you have described so far for people taking up Scottish choices—and tell me if I miss any out—at the moment the big ones are the five-week wait to get your first payment, and even then you are not going to wait five weeks to get half a payment when you are in so much trouble; secondly, the Scottish choices only being available a month after the original claim; and thirdly, that the DWP's payment system is not synchronised with when tenants receive their universal credit. If I am correct in saying that those are the big barriers, they all sound fairly bureaucratic to me. Am I right in saying that? That this could all be solved or made a lot easier if there was better communication? What is it that is a problem in not solving these issues?

Suzanne Lavelle: With regards to the direct payment to landlords, which a lot of people prefer, we were one of the RSLs that were telling people not to take that choice up, because it was so difficult. It could



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have been in excess of eight weeks after somebody had the payment deducted from their universal credit that that money hit their rent account. They were getting letters through no fault of their own about rent arrears and non-payment. That has been resolved for us. I do not know if that has been resolved everywhere, but the DWP have resolved that issue and we now get payments on the same day as the tenants do, which is a game-changer for that particular Scottish choice. We would obviously like to see that offered from the outset, not a month after. If you have navigated through a universal credit claim and made it, you do not want to mess it up by going in and requesting something later on. It just makes much more sense that that is there from the outset for people to go ahead with that.

The twice-monthly payments as opposed to two-week payments are difficult for people because, as you say, you have to wait the five weeks and then you get half a payment, but there are also months where you might have to wait 19 days between payments. If it was possible to make that fortnightly, that would be much more useful to people.

We would also like to see the introduction of the split household payment. The lessons that we learned through child tax credits should be carried over into this benefit.

Mhairi Black: Excellent, thank you. Does anyone want to add anything else to those points?

Polly Jones: Given the evidence we have about how challenging the five-week wait is, it would seem to follow that Scottish choices should be available from day one. There are quite complicated discussions and arrangements between DWP and Scottish Government on how this is managed and how many minutes a work coach can spend talking about Scottish choices in the second assessment interview. The question needs to be: what is it that the people who are claiming universal credit most need to be able to access different support? I am pretty sure that if they were asked, they would not be saying, "Can you wait until we have our second assessment and then ask me?"

It would be much more straightforward to be able to present the system in the first place—"These are the different options and choices and this is what the change is going to be. What are you interested in?"—but also to give people the chance at a subsequent time later on, to make sure that you are checking to see if their change in circumstances might mean they want to do it in a different way. It is also the case that for some folk it is not advantageous to shift to that pattern, so it also needs to make sure that people are given the choice not to take that up and they have the advice they need to be able to make the most informed decision according to their own circumstances.

Mhairi Black: Richard, would you like to add anything?



Councillor Bell: Suzanne and Polly have covered most of it. We do find it is quite a popular choice with most of our service users and it does allow a more regular payment, which better suits their needs and helps in some circumstances to prevent hardship, but obviously there are some issues there. As Polly said, it is important that people are given the understanding and the knowledge about what decision they are making and how that impacts on their payments.

Q124 **Mhairi Black:** Richard, you pointed out earlier that, even with the total universal credit payments for a non-working couple, it would only cover roughly 62% of their needs. With that in mind, we should be trying to make the system better with everything that you have described here today, but to an extent, solely focusing on that kind of misses the point, in that it has to come in tandem with an increase in money—an increase in cash in people pockets. Am I correct in saying that? Is that what we essentially need here? I will take from the head nods that that is good.

My last question is still on Scottish choices. Could you give us an insight into how effective the communication and advertising of Scottish choices has been? Do you think that is part of the lack of take-up in some places or an increased take-up? Your views on that would be helpful.

Councillor Bell: It comes back to the point that Polly made earlier. It is about this difficulty in the relationship with the DWP, about how much time is spent explaining it. There is an argument to say that the advertising around it could be refreshed. If we can get to a situation where people are going into those discussions or interviews knowing that that is one of the options, even if they do not necessarily understand the mechanics of it, and say, “What about the Scottish choices option? Is that something that I should be looking at?” that would improve the circumstances for everybody.

Mhairi Black: Thank you. Suzanne, do you have anything to add?

Suzanne Lavelle: The advertising around it should be coming when they are making the claim for their universal credit. Again, that would be the argument that it is available from the outset. Along with that, there are issues around the DWP giving more information about what is available to people. One of those would be the DHPs to cover the bedroom tax. I do not know how many people come to us for help and, when we look at their universal credit account, there is 14% or 25% deducted, and nobody has ever explained that to them or told them that they have that option to apply.

There is a lot of work to be done between the DWP and the Scottish Government going forward, so that they are both well-versed in what assistance is available to people and people are getting that full information, no matter which Department they go to.

Polly Jones: I do not have very to add on this. Overall, with Scottish choices the take-up has been pretty low, and it is not being reported as a particular issue for the people that we see at our food banks.



Q125 **Deidre Brock:** We have been hearing quite a lot about the universal credit system and its shortcomings today, but I want to ask about the anti-poverty initiatives introduced by the Scottish Government, particularly the Scottish Welfare Fund and the discretionary housing benefit, which of course was brought in to mitigate the pretty dreadful effects of the UK Government's bedroom tax. In your view, what difference is that making towards alleviating poverty in Scotland? Are you seeing a real impact from those particular measures?

Councillor Bell: There is no doubt some impact but, in terms of the size and scale of the problem, it is not going to be in a position to tackle those. It goes back to the point I made earlier about the depth of poverty. If you are £100 a week below the recognised poverty line and any Government gives you another £10 a week, that is fantastic and that helps you out and it may mean that you can have an extra meal that day. I have many constituents who tell me that, in order to get through the day, they will make a decision not to feed themselves in order to feed their children.

That extra money will help with those types of things, but it is not significantly helping address the poverty that we have, particularly in a city like Glasgow. There is a lot more that needs to be done in terms of how we are able to address that, but obviously every small amount that is brought to the table is very welcome, particularly by those families that are receiving it.

Deidre Brock: Indeed. Ms Lavelle.

Suzanne Lavelle: The Scottish Welfare Fund, as I think Polly said earlier, is absolutely crucial for people in crisis. We access it for people in various circumstances who would otherwise be destitute and their only option would be food banks. The community care part of it works well. It assists with people moving into tenancies and making those tenancies more sustainable because they have goods when they move in. Again, I would concur with what Councillor Bell said: it is a bit of a sticking plaster in a lot of circumstances because other benefits are not adequate.

Deidre Brock: Given that the Scottish Government only controls about 15% of the total benefits system, I understand that point of view. Ms Jones.

Polly Jones: We think that the Scottish Welfare Fund is a very important part of the safety net in Scotland. We know that most people applying for a crisis grant are applying for it to be able to buy food, and because they get cash rather than emergency food—like a parcel we would give—we think that this is a better alternative than a food bank parcel.

However, there are many things that could be improved with how the Scottish Welfare Fund is delivered. There are overall guidelines set down by the Scottish Government, but then it is for local authorities to administer it themselves. Recently the Scottish Government have massively increased the amount of funding for the Scottish Welfare Fund,



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which is very welcome, but for local authorities trying to manage this—particularly at the moment in the context of a pandemic—we do not have the evidence to show that they are getting enough funds to meet the needs out there.

There have been consistent issues with funding for administration of the fund. At times the fund has been ringfenced for providing specific crisis grants, but if you do not have people able to administer it you cannot get those crisis grants out. We are very keen for a review between the Scottish Government and local authorities about how to make the Scottish Welfare Fund more effective. Many people that we see have struggled to understand how to access the Scottish Welfare Fund. There is a joke that it is the best-kept secret in the safety net in Scotland, because local authorities are concerned about how to make the amount of money they have last the whole financial year. There is some management of how much it is publicised to make sure that the budget does not run out.

There is a brilliant report—which I might e-mail on to your clerks to submit as evidence on how the Scottish Welfare Fund is working—called “Strengthening the Safety Net” by a project called A Menu for Change. It had a lot of very helpful recommendations about how to make it work more effectively, with lessons for all kinds of advice provision and access to benefits. In theory, you can apply for it on the phone, online and in person. No local authority is able to provide all those options.

Sometimes for online applications eligibility checkers were used, which did not work very effectively and kind of misinterpreted guidance from rules about who could and could not access it. Some people would follow the eligibility checker and it would tell them they were not eligible when in fact they were. There are some very big concerns about things like that.

Sometimes evidence was being asked for that was not necessary and that slowed things down, or people were rejected for crisis grants that they should have been entitled to. There is strong evidence to show that getting the award in cash, not in vouchers, is much more useful for people who are applying. There is a huge amount of work we could do to improve how it operates, but overall we are glad that it exists. It has been performing a very important function.

The other thing I am keen for the Committee to consider in its recommendations is for some analysis to take place about what specific impact on reducing poverty—or child poverty, maybe, in the context of the Scottish Government’s commitments—the Scottish Welfare Fund has had. We can quote all kinds of statistics about how much has been given out, the average amount of awards, how quickly decisions are made and all this kind of thing, but we cannot pin down at the moment what difference the Scottish Welfare Fund has made to reducing poverty in Scotland.



Q126 **Deidre Brock:** That is so interesting. Thanks very much, Ms Jones. My next question was going to be about what could be done to make those funds more effective and make it easier to access for people.

Councillor Bell, what is the situation in Glasgow around accessing the Scottish Welfare Fund? Perhaps you can tell us whether COSLA is looking at this and trying to get some sort of uniform approach adopted by all the councils under COSLA's umbrella.

Councillor Bell: My understanding is that COSLA is doing some work with the Scottish Government to look at this and try to understand better how we can iron out some of the niggles that are in the system. Some of those Polly has already highlighted. I will not go over them for the Committee, but that work is ongoing.

I am not sure that I would agree with Polly's analysis that we do not advertise it because we are afraid to run out of money. We are trying to support as many people as possible with it. As you heard from Suzanne earlier, it is a very useful mechanism, particularly in terms of dealing with people in crisis and being able to support that. We find that particularly helpful. My comments earlier were not that we are not hugely welcoming of these things. In terms of tackling the overall poverty, it is a step in the right direction; it is very helpful. In terms of on-the-ground support to individuals and to some of my own constituents, it is hugely helpful and hugely beneficial.

Q127 **Deidre Brock:** Ms Lavelle, do you have anything to add in terms of trying to make these funds more easily accessible for your clients?

Suzanne Lavelle: I can only comment on the Scottish Welfare Fund from Glasgow City Council. The process is familiar to me with regards to people accessing it outwith. If you have the digital skills, it is fairly straightforward to go on and make the claim.

Q128 **Deidre Brock:** Good, thank you. Lastly, I want to ask about the impact of the introduction of the two-child limit on benefits and what you see resulting from that. That was introduced by the UK Government in 2017. It is a policy I have always felt very strongly about. I believe it affects 9,000 families in Scotland so far and obviously hundreds of thousands of children across the UK. Are you able to relate to us some of the impact that you are seeing from that particular policy that the UK Government introduced?

Polly Jones: It is very hard for me to be able to identify the specific impact of that policy on food bank use. It is certainly the case that we have seen rising numbers of people coming to food banks—families with children—much more over the last year. That gives us significant concern that that particular demographic is seeking more help of the kind that we are able to provide. That definitely is relevant to your consideration about the benefit cap. In principle, as an organisation, we do not agree with it because we want to make sure that people have enough to live on.



The purpose of the benefit system was to meet people's needs. It seems to be a policy that was set out to operate in a particular way and then an adjustment at the end. We know as well that there were some anomalies in that system that seem deeply unfair. I will leave it to my other colleagues, who probably have more to say about the benefit cap in their evidence.

Deidre Brock: Yes, I am with you on those points. Thank you. Councillor Bell.

Councillor Bell: As an organisation, Glasgow City Council would say that it is quite an appalling policy and something that we would be very keen to have removed. It serves no helpful purpose that we can see. It pushes families into further poverty and causes significant difficulties for them. It seems such a draconian method of trying to look at how you control welfare spend, by saying that it is only for two children.

Representing Glasgow today, we would say that we are very proud of the work that one of our Glasgow MPs, Alison Thewliss, has done on this. She has campaigned very heavily on it and highlighted the issues. I am fortunate that Alison is my own local MP, so I am always very glad to see the stuff that she is doing. I would absolutely line up behind all of the arguments and the points that she has made about how this is such an unacceptable policy. It is trying to address an issue in a very, very draconian way and we would certainly be very keen to see it removed as soon as possible.

Deidre Brock: "Draconian" certainly hits the nail on the head for me. Lastly, Ms Lavelle, are there any comments you want to make on that?

Suzanne Lavelle: I completely agree with what Councillor Bell said with regards to the policy. We have a policy that causes child poverty when we are supposed to be trying to lift our children out of poverty. I cannot get my head around it, and I cannot even get my head around any of the reasons for the policy to be in place at all. People with larger families who are struggling for money become more and more dependent on food banks but also on any schemes that we are trying to do. We are always trying to raise money through Cash for Kids or the fuel voucher project. They rely heavily on us because of the poverty they have been put in because of this, which is a sad case of affairs.

Deidre Brock: Thanks very much to you all for those answers.

Q129 **Chair:** Thank you, Deidre. Lastly, I would like your observations about Social Security Scotland being in place now with that different approach and the culture and values that underpin its approach. We hear much more talk about social security, not welfare. It is an investment in the people of Scotland, and respect and dignity run through quite a number of the principles that are set out in Social Security Scotland. How do you feel that that works? Is that how you interpret and observe this?

Is there any clash between the general culture of the UK Government



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when it comes to the Department for Work and Pensions, which is pretty much a welfare model and sticks very much to the idea that this is something that is given to people to help them out? I am interested in your views. Is that how you observe it, and do you see any sort of clash or contradiction about the two approaches? How do you feel it is working out? We will start with you, Ms Jones. Can I ask you to keep your contributions as brief as possible, because I want to get this wound up?

Polly Jones: The direction that Social Security Scotland is heading in is a very welcome one. It is obviously at very early stages in delivering a number of benefits. One of the things that I have been most struck by that we have learnt is very important in reducing food bank use is involving experts by experience and advisory panels in the design of the system. We know that that is what we need to do if we want to reduce the need for food banks and get to a place where food banks can close their doors. That is very welcome. Also, looking very carefully—

Q130 **Chair:** Can I just stop you there, Ms Jones? That is fascinating. I am very interested in the culture and approach. Maybe you could help us a bit more: how do you see the collaboration between the UK and Scottish Governments? Is there anything that you have managed to observe in your own operation?

Polly Jones: I have not observed it in our operation. I have read about it in the papers, and it is obviously very disappointing to see the spat between different Governments. From our point of view, what we want all Governments at all levels to do—local authorities, the Scottish Government and the UK Government—is use all of their powers and responsibilities to tackle poverty and reduce the need for anybody to come to a food bank. Arguments about who has what responsibility are very concerning because we want all energies focused on reducing poverty and reducing the need for food banks.

Q131 **Chair:** Thank you. What about you, Councillor Bell? Is there a clash? Is there a tension between the two different approaches from the UK and Scottish Governments in terms of the culture? How do you observe it in practice?

Councillor Bell: There is no doubt a difference in culture and a difference in approach. I would preface my comments by saying that locally, we have a very good relationship between the city council and the DWP, but it is obviously not setting the policy. The Scottish Government do appear to have a much more person-centred approach of looking at individuals and how to tackle some of that and how to do a variety of different things in order to try to ease the situation.

As we were discussing with Ms Brock earlier on, some of the policies that the Scottish Government have brought to bear are very useful and very helpful. We have seen a lot of things around the recent announcement about extension to free school meals; we have seen best start grants; we have seen the school clothing grant; we have seen the educational



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maintenance allowance. There are a whole series of policies that the Scottish Government have announced that are designed to help tackle poverty. We find them very welcome.

The approach from the Scottish Government and from the agencies they have set up to deal with this is quite refreshing, and it brings a very different nuance to that. You can see that that does not fit comfortably with the approach that comes from the UK Government.

Q132 **Chair:** Thank you for that. Ms Lavelle, do you have anything that you would like to contribute to how you observe all this working out?

Suzanne Lavelle: The Scottish Government are to be commended for their approach. It is about time that benefits were restored as an entitlement as opposed to people being made to feel like they are getting a handout. The fact that they involve people who have lived their lives on benefits is also incredibly helpful and it gives a better insight. The piece of work that they have done around this has been excellent.

We should avoid getting into a bat and ball political game with the UK Government. I would like to see collaboration between the two of them in order that they work together because, at the end of the day, in effect there is a person who is depending on them for that payment.

Chair: I was just hearing that Wendy Chamberlain wants to come back in. Did I miss you out, Wendy, or are you satisfied?

Wendy Chamberlain: I have a final question around data, but I am conscious that we are well over time, and the responses have been very comprehensive.

Chair: I would ask our guests to be brief as possible. On you go.

Q133 **Wendy Chamberlain:** My question is simply around data between the Scottish security system and the DWP. What, if anything, do your organisations use in terms of data? How useful is it and what else would you like to see?

Suzanne Lavelle: Councillor Bell would probably be better versed to give this information, but there is a lot to be learned about the data sharing that has been set up by Glasgow City Council for the administration of the Council Tax reduction. The lessons that have been learned there from the data that is shared from universal credit could be picked up from the Scottish Government and used going forward. Obviously, they have to get this right from the outset, and it is going to be a concern going forward until that is put in place.

Wendy Chamberlain: A lesson there for local authorities as well. I will come to you, Councillor Bell.

Councillor Bell: Suzanne makes a very good point. We have done an awful lot of work locally in Glasgow about how we try to facilitate data sharing and how we get over some of the barriers that are in place, but we are making progress on it. There is still further work to do, and we



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would like to see more of that being available to us. As I said, we do a lot of research and a lot of understanding about things like the level of child poverty, but it is difficult for us to always share that with other organisations. It is very important to collect and have that data to understand what the problem is, but it is how you share it with everybody else.

In Glasgow we can now identify a family who are living in poverty. I talked earlier about how deep they are living in poverty. You cannot always share that with the other organisations who would be able to help and assist them, so it is how we overcome some of that.

Q134 **Wendy Chamberlain:** What could Social Security Scotland and DWP do to help you with that?

Councillor Bell: A lot of it is about the processes. We have a very good relationship with the DWP, and our senior managers meet with their senior managers every month, but it is about how we get that process up and running so that the data sharing is much more fluid and straightforward and easily accessible for everybody.

Chair: We are going to have to leave it there because we are way over time. Can I thank all of you? That was a fascinating session, as it always is when we get guests like yourselves coming along and helping us out. If there is anything else that you feel you could usefully contribute to this inquiry, please share that with us. We are always interested in further evidence. Thank you for your time today. It was nice to see you for the first time at the Scottish Affairs Committee, and I hope it will not be your last.