Dear Ms. Johnstone,

On September 21, 2017, Emma Ritch, Executive Director of Engender, appeared before the Scottish Parliament’s Social Security Committee to give evidence on the Social Security (Scotland) Bill. During the evidence session, you asked Ms. Ritch questions pertaining to income maximisation, and whether income maximisation should be included as a right on the face of the Social Security (Scotland) Bill.

It is our view that women’s understanding of their entitlements could be achieved through a right to independent advice and advocacy. Women have repeatedly highlighted the complexity of the social security system and the challenges in navigating the system to secure their rights and entitlements. A right to independent advice and advocacy, and resources allocated to sustainably support these types of services for women, would ensure that women have access to independent income maximisation advice and information.

Whilst income maximisation is an important element in lifting women out of poverty, we believe that the social security system should first ensure that women have access to an independent income. Financial independence is crucial for women, who are twice as dependent on social security as men due to gendered caring roles and disadvantage in the labour market. In the face of the overwhelming evidence that income is often not controlled or shared equally within households, we believe that payment structures for social security programs in Scotland, including Universal Credit, should be developed with the aim of providing women with an independent income. As a first step toward developing social security policies and practices that promote women’s financial independence, Engender has recommended that the principles of equality and non-discrimination be included on the face of the Social Security (Scotland) Bill.

For ease of reference, I have enclosed a link to our report ‘Gender Matters in Social Security: Individual Payments of Universal Credit’, which highlights the reasons why payment structures of social security programs are vital to women’s equality in Scotland:

Should you have any further questions, please do not hesitate to contact me.

Best wishes,
Emma

Emma Trottier
Policy and Parliamentary Manager
Engender