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# The Impact of Welfare Reform in Scotland – Tracking Study

## Year 1 Report: Appendices

Poverty



# THE IMPACT OF WELFARE REFORM IN SCOTLAND – TRACKING STUDY

## Year 1 report: Appendices

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## APPENDIX 1 KEY WELFARE REFORMS

**Table A1.1: An overview of welfare reforms and when they were implemented**

REFORM	EFFECTIVE FROM
<b>SYSTEM WIDE</b>	
Uprate working age benefits by 1% for 3 years - personal and couple allowances of Income Support, income-based JSA, Housing Benefit; personal rate of contributory JSA; basic rate and Work Related Activity Component of ESA (income-based and contributory); Child Benefit; Statutory Sick, Maternity, Paternity and Adoption Pay; basic, 30 hour, second adult and lone parent element of Working Tax Credit; the child element of Child Tax Credit.	From April 2013, for 3 years
Switch uprating of disability benefits - DLA, Attendance Allowance, Carers Allowance, IB (for those still on it) - from RPI/Rossi to CPI	Permanently, from April 2011
Household benefit cap - £500 for a couple or single parent, £350 for a single person (some exceptions - e.g. households receiving DLA, Attendance Allowance, or the support component of ESA, and those in receipt of Working Tax Credits)	Pilot from April 2013, national rollout from July to September 2013
Introduce Universal Credit to replace income-based JSA and ESA, Income Support, Working and Child Tax Credits and Housing Benefit with a single monthly payment	Pilot from April 2013, national rollout due "during 2016"
Appeal only allowed after revision considered by DWP	For decisions made after 28 October 2013
Introduction of £50 civil penalty for overpayment recovery where this was caused by claimant negligence in reporting change in circumstances	From October 2013
Welfare cap - an expenditure limit on total welfare spending (some exceptions - e.g. JSA and its passported Housing Benefit)	From April 2015/16
Abolition of Community Care Grants and Crisis Loans, replaced with local welfare schemes - local authorities currently delivering an interim Scottish Welfare Fund, legislation in progress to put this on a statutory footing	From 1 April 2013
<b>HOUSING</b>	
<b>All Housing Benefit and Council Tax Reduction claimants</b>	
Increase Housing Benefit deductions for non-dependent residents, so that by 2014 they are in line with where they would be if they had risen with rents instead of being frozen in 2001. Future increases in line with prices.	From April 2011
<b>LHA claimants in the private rented sector</b>	
Set LHA at 30th percentile of local rents instead of 50th, with national caps on rates	From April 2011
Abolish entitlement to keep up to £15 per week if LHA > rent	From April 2011
Uprate LHA in line with CPI instead of local rents, and by 1% for 2 years from April 2014	From April 2013

Cut LHA to shared room rate for 25-34 year olds with no dependent children	January 2012
Increase LHA by 1% for 2 years except in areas of highest rent growth	April 2014
<b>Housing Benefit claimants in the social rented sector</b>	
Cut housing benefit for those under-occupying social rented properties	April 2013
<b>Owner occupiers and leaseholders</b>	
Support for Mortgage Interest - set standard rate at which mortgage interest is paid at average Bank of England rate (currently 3.63% - previously frozen at 6.08%)	October 2010
<b>Council tax benefit</b>	
Replace CTB with local rebate schemes and reduce Treasury funding by 10%	April 2013
<b>DISABILITY</b>	
Move IB claimants onto ESA, including introduction of more stringent medical testing (the Work Capability Assessment)	October 2010
Contributory ESA time limited to 1 year for those in WRAG	May 2012
Introduction of conditionality and toughening of sanctions regime for those in ESA WRAG	December 2012
Replace DLA with PIP for those aged under 65; introduction of an assessment with a healthcare professional, abolition of middle rate, greater targeting on those most in need of support with estimated reduction in overall caseload	Pilot April 2013, new claimants from June 2013, renewals or changes from October 2013, rollout of reassessment October 2015 to be completed by October 2018
<b>UNEMPLOYMENT</b>	
Replacement of existing active labour market programmes with the Work Programme	June 2011
Toughening of sanctions regime for JSA clients	October 2012
Introduction of Help to Work	April 2014
<b>BENEFITS FOR FAMILIES AND LOW INCOME HOUSEHOLDS</b>	
<b>Tax credits</b>	
Freeze basic and 30 hour elements of WTC for 3 years	April 2011
Freeze couple and lone parent element of WTC for 2 years (?)	April 2012
Increase hours requirement for WTC from 16 to 24 for couples with children	April 2012
Reduce proportion childcare costs covered by tax credits from 80% to 70%	April 2011

Withdraw family element of child tax credit immediately after withdrawing other elements (rather than once income > £50,000)	April 2011
Increase tax credit withdrawal from 39% to 41%	April 2011
Increase child element of CTC by £180 above inflation	April 2011
Remove baby element of CTC	April 2011
Reduce backdating period from 3 months to 1 month	
<b>Child Benefit</b>	
Freeze child benefit for 3 years	April 2011
Uprate child benefit by 1% for 2 years	April 2014
Taper child benefit at (individual) incomes over £50,000 to zero at incomes over £60,000	January 2013
<b>Other family allowances</b>	
Restrict Sure Start Maternity Grant to first birth	April 2011
<b>Single parents</b>	
Reduce age of youngest child at which lone parents must move onto JSA to 5	May 2012
Increased Income Support conditionality	April 2014
Replacement of CSA with CMS	December 2012

## APPENDIX 2 DESCRIPTIONS OF KEY WELFARE BENEFITS

**Note:** Unless otherwise stated, the reflected rates cited are taken from the Government's publication of benefits rates for 2014-2015.<sup>1</sup> These rates are weekly, however they may be paid on a fortnightly basis, dependent upon the benefit.

### Attendance Allowance (AA)

AA is paid to people who are physically or mentally disabled, require care and are aged 65 years or over.<sup>2</sup>

AA is paid at two rates<sup>3</sup>:

- Lower rate: £54.45
- Higher rate: £81.30

### Constant Attendance Allowance (CAA)

CAA is paid to those who are in receipt of Industrial Injuries Disablement Benefit or a War Disablement Pension. CAA is paid at four rates depending on the extent of the disability and the amount of care the claimant requires.<sup>4</sup>

CAA is paid at the following rates<sup>5</sup>:

- Exceptional Rate: £132.80
- Intermediate Rate: £99.60
- Full day rate: £66.40
- Part day rate: £33.20

### Disability Living Allowance (DLA)

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

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<sup>1</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

<sup>2</sup> [www.gov.uk/attendance-allowance/overview](http://www.gov.uk/attendance-allowance/overview) (Accessed 24 July 2014)

<sup>3</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

<sup>4</sup> [www.gov.uk/constant-attendance-allowance/overview](http://www.gov.uk/constant-attendance-allowance/overview) (Accessed 24 July 2014)

<sup>5</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)



There are two separate components that make up DLA; 'care' and 'mobility'. The 'care' component is payable at one of three rates; low, middle and high, depending on the frequency of an individual's needs for personal care. In order to receive the high rate, a person needs to require frequent help during the day and night.<sup>6</sup>

The 'mobility' component is awarded over two categories; low and high. The low rate is awarded to those who need guidance or supervision outdoors. The highest rate in general is paid to people who have difficulties walking.<sup>7</sup>

DLA is also provided for children and the same conditions apply to disabled children, apart from some restrictions on the mobility component. They must show their needs are considerably greater than other children their age.<sup>8</sup>

DLA is currently paid at the following rates<sup>9</sup>:

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

From 2013 the Government introduced a new benefit called Personal Independence Payment (PIP), which replaced Disability Living Allowance (DLA) for eligible working age people aged 16 to 64. There are no current plans to replace Disability Living Allowance for children under 16, or people aged 65 and over who are already receiving Disability Living Allowance. Reassessment of DLA claimants began in October 2013, but the majority of working age DLA claimants will not be affected until 2015 or later.<sup>10</sup>

## Personal Independence Payments (PIP)

Personal Independence Payments will replace DLA, and is for people between the ages of 16-64 inclusive. The transition began in April 2013.<sup>11</sup> PIP can be paid regardless of whether the claimant is in work.<sup>12</sup>

PIP is comprised of two categories; a **daily living** component, for help participating in everyday life, and a **mobility** component, for help getting around. A claimant can

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<sup>6</sup> [www.gov.uk/dla-disability-living-allowance-benefit/what-youll-get](http://www.gov.uk/dla-disability-living-allowance-benefit/what-youll-get) (Accessed 24 July 2014)

<sup>7</sup> [www.gov.uk/dla-disability-living-allowance-benefit/what-youll-get](http://www.gov.uk/dla-disability-living-allowance-benefit/what-youll-get) (Accessed 24 July 2014)

<sup>8</sup> [www.gov.uk/disability-living-allowance-children/eligibility](http://www.gov.uk/disability-living-allowance-children/eligibility) (Accessed 24 July 2014)

<sup>9</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

<sup>10</sup> [www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment](http://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment) (Accessed 24 July 2014)

<sup>11</sup> [www.gov.uk/pip](http://www.gov.uk/pip) (Accessed 24 July 2014)

<sup>12</sup> [www.gov.uk/pip/eligibility](http://www.gov.uk/pip/eligibility) (Accessed 24 July 2014)

be paid either component separately, or both at the same time.<sup>13</sup>

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

New PIP claimants must have needed help for 3 months or more (this is known as the qualifying period) and be likely to need help for the next 9 months (this is the prospective test period).<sup>14</sup>

PIP is paid at the following rates<sup>15</sup>:

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

Children under 16 will continue to claim DLA, and people over 65 can claim Attendance Allowance. As of October 2013, some existing DLA claimants aged between 16 and 65 who report a change in their condition, are approaching age 16 or who have a fixed-term award of DLA will be invited to claim PIP<sup>16</sup>. Individuals who receive DLA and are aged between 16 and 64 on 8 April 2013, will eventually be invited to make a claim for PIP, even if they have been given an indefinite or lifetime award for DLA.<sup>17</sup>

Eligibility for PIP will be based on an assessment of individual need. The new assessment will focus on an individual's ability to carry out a range of key activities necessary to everyday life. It will not be related to the current DLA award. Thus, some individuals currently receiving DLA will not be awarded PIP, as it uses different criteria for the award. One of the key changes from DLA to PIP is the move from the current self-assessment to a points-based assessment which, in most cases, will involve a face-to-face meeting with an independent healthcare professional working under contract to DWP.<sup>18</sup> The new assessment will follow a similar process to the Work Capability Assessment currently used to assess claims for ESA.

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<sup>13</sup> [www.gov.uk/pip/what-youll-get](http://www.gov.uk/pip/what-youll-get) (Accessed 24 July 2014)

<sup>14</sup> [www.gov.uk/pip/eligibility](http://www.gov.uk/pip/eligibility) (Accessed 24 July 2014)

<sup>15</sup> [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

<sup>16</sup> [www.gov.uk/dla-disability-living-allowance-benefit/how-to-claim](http://www.gov.uk/dla-disability-living-allowance-benefit/how-to-claim) (Accessed 24 July 2014)

<sup>17</sup> [www.gov.uk/pip/how-to-claim](http://www.gov.uk/pip/how-to-claim) (Accessed 24 July 2014)

<sup>18</sup> [www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment](http://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-personal-independence-payment) | [www.gov.uk/pip/eligibility](http://www.gov.uk/pip/eligibility) | [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/286847/pip-myth-buster.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/286847/pip-myth-buster.pdf) (Accessed 24 July 2014)

## Employment and Support Allowance (ESA)

ESA is a benefit that is paid in replacement of earnings for those who are ill and disabled, which offers financial support if the person is unable to work, and personalised help for the person to work if they are able to. People can apply for ESA if they are employed, self-employed or unemployed. People are assessed through the work capability assessment (WCA) to determine the extent to which their ability to perform certain tasks is limited by a health condition or impairment.<sup>19</sup> Following the WCA, people assessed as entitled to ESA are placed in either the work-related activity group (must attend regular interviews with an advisor about job goals etc.) or support group (not required to attend regular interviews; usually those in this group have a severely limiting disability).<sup>20</sup>

There are two different types of ESA. Some people will get 'contribution-based ESA' (CB-ESA) because they have paid enough National Insurance contributions. Payment of contribution-based ESA is limited to 12 months for those in the work-related activity group. There is no time limit on how long CB-ESA can be claimed if the claimant is in the support group. Others will get 'Income-related ESA' (IR-ESA) provided they have little or no income and little if any capital. People may qualify for IR-ESA if they no longer qualify for CB-ESA<sup>21</sup>.

ESA is currently paid at the following rates<sup>22</sup>:

### Personal Allowances

- Single, under 25: £57.35
- Single, 25 or over: £72.40
- Lone parent, under 18: £57.35
- Lone parent, 18 or over: £72.40
- Couple both under 18: £57.35
- Couple, both under 18 with child: £86.65
- Couple both under 18 (main phase): £72.40
- Couple both under 18 with child (main phase): £113.70
- Couple, one 18 or over, one under 18 (certain conditions apply): £113.70
- Couple, Both over 18: £113.70
- Couple, Claimant under 25, partner under 18: £57.35
- Couple, Claimant 25 or over, partner under 18: £72.40
- Couple, Claimant (main phase), partner under 18: £72.40

<sup>19</sup> [www.gov.uk/employment-support-allowance](http://www.gov.uk/employment-support-allowance) (Accessed 24 July 2014)

<sup>20</sup> [www.gov.uk/employment-support-allowance/what-youll-get](http://www.gov.uk/employment-support-allowance/what-youll-get) (Accessed 24 July 2014)

<sup>21</sup> [www.gov.uk/employment-support-allowance/what-youll-get](http://www.gov.uk/employment-support-allowance/what-youll-get) (Accessed 24 July 2014)

<sup>22</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

## Premiums

- Enhanced Disability, Single: £15.55
- Enhanced Disability, Couple: £22.35
- Severe Disability, Single: £61.10
- Severe Disability, Couple (lower rate): £61.10
- Severe Disability, Couple (higher rate): £122.20
- Carer: £34.20
- Pensioner, single with WRAC: £47.20
- Pensioner, single with support component: £40.20
- Pensioner, single with no component: £75.95
- Pensioner, couple with WRAC: £84.05
- Pensioner, couple with support component: £77.05
- Pensioner, couple with no component: £112.80

## Components

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

## **Severe Disablement Allowance (SDA)**

SDA has been replaced by ESA. SDA is not affected if the claimant engages in the following.<sup>23</sup>

- Voluntary work
- Work and earn up to £20 a week
- Work for less than 16 hours a week on average and earn up to £101 a week for 52 weeks
- Do 'supported permitted work' and earn up to £101 a week

For those still in receipt of SDA, the benefit is paid at the following rates<sup>24</sup>:

- Basic rate: £73.75

Age related additions (from Dec 90) are paid at the following rates<sup>25</sup>:

- Higher rate: £11.00

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<sup>23</sup> [www.gov.uk/severe-disablement-allowance](http://www.gov.uk/severe-disablement-allowance) (Accessed 24 July 2014)

<sup>24</sup> [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

<sup>25</sup> [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

- Middle rate: £6.15
- Lower rate: £6.15

### **Carers Allowance (CA)**

CA is paid to someone aged over 16 years who cares for someone with substantial caring needs for at least 35 hours a week. CA is taxable.<sup>26</sup> Young carers are not eligible for this benefit. CA is paid at £61.35 per week<sup>27</sup>.

### **Incapacity Benefit (IB)**

IB is being replaced by ESA. IB is a benefit for people who are unable to work due to being sick and/or disabled. People who currently receive IB will be assessed to see if they are capable of work or eligible for ESA.<sup>28</sup>

The rates that IB is paid at are currently set at the following levels<sup>29</sup>:

- Long-term IB: £104.10

#### Short-term IB (under state pension age)

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

#### Short-term IB (over state pension age)

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

#### Increase of Long-term IB for age

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

#### Invalidity Allowance (Transitional)

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

<sup>26</sup> [www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance) (Accessed 24 July 2014)

<sup>27</sup> [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

<sup>28</sup> [www.gov.uk/incapacity-benefit](http://www.gov.uk/incapacity-benefit) (Accessed 24 July 2014)

<sup>29</sup> [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

## Income Support (IS)

IS is a benefit for those who are between the ages of 16 and pension qualifying age and are on a low income. Claimants must work less than 16 hours a week (with any partner working no more than 24 hours a week). Income support can also be received for people who are pregnant, are a lone parent with a child under five, or in some cases are unable to work due to sickness and/or disability. People who do unpaid voluntary work or are on parental leave may also qualify. Furthermore, those who are 19 years old or younger, in full-time secondary education and are a parent, or not living with a parent/guardian, or a refugee learning English qualify may also qualify.<sup>30</sup>

Those who have savings over £16,000, require permission to enter the UK, are in receipt of JSA or ESA, or are looked after by the local authority do not qualify for IS.<sup>31</sup>

Current IS rates are<sup>32</sup>:

### Personal Allowances

- Single, under 25: £57.35
- Single, 25 or over: £72.40
- Lone parent, under 18: £57.35
- Lone parent, 18 or over: £72.40
- Couple both under 18: £57.35
- Couple both under 18 - higher rate: £86.65
- Couple one under 18, one under 25: £57.35
- Couple one under 18, one 25 and over: £72.40
- Couple both 18 or over: £113.70
- Dependent children: £66.33

### Premiums

- Family / lone parent: £17.45
- Pensioner (applies to couples only): £112.80
- Disability - Single: £31.85
- Disability - Couple: £45.40
- Enhanced Disability - Single: £15.55
- Enhanced Disability - Disabled child: £24.08
- Enhanced Disability - Couple: £22.35
- Severe Disability - Single: £61.10
- Severe Disability - Couple (lower rate): £ 61.10

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<sup>30</sup> [www.gov.uk/income-support/eligibility](http://www.gov.uk/income-support/eligibility) (Accessed 24 July 2014)

<sup>31</sup> [www.gov.uk/income-support/eligibility](http://www.gov.uk/income-support/eligibility) (Accessed 24 July 2014)

<sup>32</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

- Severe Disability - Couple (higher rate): £122.20
- Disabled Child: £59.50
- Carer: £34.20
- Relevant sum for strikers: £40.00

### **Job Seeker's Allowance (JSA)**

JSA is for people who are not in full-time employment but are capable of working and are looking for a job. This benefit is paid to those between the ages of 16 and state pension age, however for those aged 16/17 there are specific rules for qualification.<sup>33</sup>

There are two types of JSA; contribution-based and income-based. Contribution-based JSA can be paid for up to six months if the claimant has been in work and has paid enough Class 1 National Insurance contributions over the previous two years. Claimants may be able to get income-based JSA after this period. Income-based JSA is paid to people who have not have paid enough National Insurance contributions (or whose eligibility for contribution-based JSA has ended), and is means tested<sup>34</sup>. For income-based JSA, if the claimant has a partner they must not be working or be working less than 24 hours a week.<sup>35</sup>

Current JSA rates are<sup>36</sup>:

#### Contribution based JSA

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

#### Income-based JSA

- Under 25: £57.35
- 25 or over: £72.40
- Lone parent, under 18: £57.35
- Lone parent, 18 or over: £72.40
- Couple, both under 18: £57.35
- Couple, both under 18 - higher rate: £86.65
- One under 18, one under 25: £57.35
- One under 18, one 25 and over: £72.40
- Both 18 or over: £113.70
- Dependent children: £66.33

<sup>33</sup> [www.gov.uk/jobseekers-allowance/eligibility](http://www.gov.uk/jobseekers-allowance/eligibility) (Accessed 24 July 2014)

<sup>34</sup> [www.gov.uk/jobseekers-allowance/what-youll-get](http://www.gov.uk/jobseekers-allowance/what-youll-get) (Accessed 24 July 2014)

<sup>35</sup> [www.gov.uk/jobseekers-allowance/eligibility](http://www.gov.uk/jobseekers-allowance/eligibility) (Accessed 24 July 2014)

<sup>36</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

## Premiums

- Family / lone parent: £17.45
- Pensioner – single: £75.95
- Pensioner - couple: £112.80
- Disability – single: £31.85
- Disability – couple: £45.40
- Enhanced disability – single: £15.55
- Enhanced disability - disabled child: £24.08
- Enhanced disability – couple: £22.35
- Severe disability - single: £61.10
- Severe disability – couple (lower rate): £61.10
- Severe disability – couple (higher rate): 122.20
- Disabled child: £59.50
- Carer: £34.20
- Prescribed sum for strikers: £40.00

## **Child Benefit (CB)**

CB is paid to those who are responsible for a child who is under 16, or under 20 if they stay in approved education or training).<sup>37</sup>

CB is unaffected by National Insurance contributions.

CB Rates are<sup>38</sup>:

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

## **Child Tax Credit (CTC)**

CTC can be paid to parents / guardians for each child under the age of 16, or under 20 and in education and/or training. The level of CTC depends on household income.<sup>39</sup>

CTC Rates are:<sup>40</sup>

- For each child: Up to £2,750 per annum

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<sup>37</sup> [www.gov.uk/child-benefit](http://www.gov.uk/child-benefit) (Accessed 24 July 2014)

<sup>38</sup> [www.gov.uk/child-benefit/what-youll-get](http://www.gov.uk/child-benefit/what-youll-get) (Accessed 22 July 2014)

<sup>39</sup> [www.gov.uk/child-tax-credit/overview](http://www.gov.uk/child-tax-credit/overview) (Accessed 24 July 2014)

<sup>40</sup> [www.gov.uk/child-tax-credit/what-youll-get](http://www.gov.uk/child-tax-credit/what-youll-get) (Accessed 22 July 2014)



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

### **Working Tax Credit (WTC)**

WTC can be claimed by those: aged 16 or over; working a certain number of hours a week; those who get paid for the work they do (or expect to); and those whose income is below a certain level.<sup>41</sup> How much a person gets depends on their circumstances and income. The 'basic element', received by all claimants, is up to £1,940 per year. Additional elements are available for a couple applying together (up to £1,990 a year), a single parent (up to £1,990 a year) and for those who work at least 30 hours week (up to £800 a year). Additional elements are also available for those with a disability and those paying for childcare (see below).<sup>42</sup>

### **Disability Element of Working Tax Credit**

The Disability Element of Working Tax Credit is payable to people who are working at least sixteen hours a week, and whose disability makes it difficult for them to get a job. Claimants must be receiving another benefit related to a disability or illness. For 2013-2014, on top of WTC, claimants could get up to:<sup>43</sup>

- £2,935 a year for those who qualify for extra payments because they have a disability
- £1,255 a year for those who qualify for extra payments because they have a severe disability
- £4,190 a year for those who qualify for both lots of extra payments
- Those who claim as a couple and where both have a severe disability can qualify for two extra payments of £1,255.

The amount received depends on other sources of household income. Disability Living Allowance or Personal Independence Payment do not count as income, but other benefits such as Carer's Allowance do.

### **Child Care element of Working Tax Credit**

This benefit can be paid to those who have responsibility for a child but are also in work. The claimant must use approved childcare and can be a lone parent working 16 hours or more a week, or part of a couple if both work more than 16 hours a week. Only one of the partners is required to work in the event that one person is

<sup>41</sup> [www.gov.uk/working-tax-credit/overview](http://www.gov.uk/working-tax-credit/overview) (Accessed 24 July 2014)

<sup>42</sup> [www.gov.uk/working-tax-credit/what-youll-get](http://www.gov.uk/working-tax-credit/what-youll-get) (Accessed 22 July 2014)

<sup>43</sup> [www.hmrc.gov.uk/taxcredits/start/who-qualifies/workingtaxcredit/disability.htm](http://www.hmrc.gov.uk/taxcredits/start/who-qualifies/workingtaxcredit/disability.htm) (Accessed 22 July 2014)

either incapacitated, in hospital, in prison or entitled to Carer's Allowance.

Recipients can get help with up to 70% of childcare costs, up to a limit of £175 per week for one child (i.e. a maximum payment of £122.50 per week), and £300 per week for two or more children (i.e. a maximum payment of £210 per week).<sup>44</sup> However, the amount paid depends on household income.<sup>45</sup>

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

HB is paid to people on a low income, to help them to pay their rent.<sup>46</sup> People who live in the home of a close relative or are a full-time student are not eligible for this benefit (unless the student has a disability or has children).<sup>47</sup>

Those who rent in the private sector receive LHA. The amount of LHA received depends on the claimant's circumstances and income, and the LHA limit in the claimant's local area. Payments are capped at a weekly rate of<sup>48</sup>:

- £258.06 for a room in shared accommodation or a 1-bedroom property
- £299.34 for 2-bedroom accommodation
- £350.95 for 3-bedroom accommodation
- £412.89 for 4 or more bedrooms.

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

The number of bedrooms that a household is entitled to claim for depends on its composition. Adult couples, children of the same sex under 16, and children under 10 are expected to share a bedroom.<sup>49</sup>

The 'Applicable amounts' (the maximum amount of income that can be earned before LHA or HB are reduced) are<sup>50</sup>:

#### Single

- Under 25: £57.35

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<sup>44</sup> [www.hmrc.gov.uk/taxcredits/start/who-qualifies/children/childcare-costs.htm](http://www.hmrc.gov.uk/taxcredits/start/who-qualifies/children/childcare-costs.htm) (Accessed 22 July 2014)

<sup>45</sup> The relevant income tapers can be found at [www.hmrc.gov.uk/taxcredits/people-advise-others/entitlement-tables/work-and-child/work-pay-childcare.htm](http://www.hmrc.gov.uk/taxcredits/people-advise-others/entitlement-tables/work-and-child/work-pay-childcare.htm) (Accessed 24 July 2014)

<sup>46</sup> [www.gov.uk/housing-benefit/overview](http://www.gov.uk/housing-benefit/overview) (Accessed 24 July 2014)

<sup>47</sup> [www.gov.uk/housing-benefit/eligibility](http://www.gov.uk/housing-benefit/eligibility) (Accessed 24 July 2014)

<sup>48</sup> [www.voa.gov.uk/corporate/RentOfficers/localHousingAllowance.html](http://www.voa.gov.uk/corporate/RentOfficers/localHousingAllowance.html) (Accessed 24 July 2014)

<sup>49</sup> [www.gov.uk/housing-benefit/what-youll-get](http://www.gov.uk/housing-benefit/what-youll-get) (Accessed 24 July 2014)

<sup>50</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

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

#### Lone parent

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

#### Couple

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

#### Pensioner

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

#### Premiums

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

#### Disability

- Single: £31.85
- Couple: £45.40

#### Enhanced disability

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

#### Severe disability

- Single: £61.10
- Couple (lower rate): £61.10
- Couple (higher rate): £122.20
- Disabled child: £59.50

- Carer: £34.20

### ESA components

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

HB will be replaced by Universal Credit (UC). UC payments will include eligible housing costs so households will be responsible for managing their own rent payments<sup>51</sup>. This means that social tenants will be subject to the same method of administration as those renting in the private sector, most of whom currently receive HB and then pay it to their landlord.

### **Discretionary Housing Payments**

These can be paid by the relevant Local Authority to those who are receiving HB, or the housing costs element of Universal Credit, but still require further help with rent or certain other housing costs. This includes help towards specially adapted accommodation, payment of rent in advance or a deposit, or to cover a reduction in HB after the removal of the spare room subsidy in social housing.<sup>52</sup>

### **Council Tax Benefit / Reduction**

The nationally devised Council Tax Benefit was replaced by Council Tax Reduction from 01 April 2013.<sup>53</sup> These schemes provide help for people on low incomes or claiming benefits towards their council tax bill. Council Tax Reduction is administered by local authorities.

### **In-Work Credit**

In Work Credit is a financial incentive available to lone parents moving into work. It is paid for a maximum of 52 weeks for those moving into paid employment of 16 hours per week or more, who have had a period of 12 months or more on out-of-work benefits<sup>54</sup>. In Work Credit stopped on 1 October 2013.<sup>55</sup>

### **Universal Credit (UC)**

UC is the new means-tested benefit for people of working age that will replace:

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<sup>51</sup> [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275875/universal-credit-rented-housing.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275875/universal-credit-rented-housing.pdf) (Accessed 24 July 2014)

<sup>52</sup> [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/269539/housing-benefit-factsheet-3-discretionary-housing-payments.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/269539/housing-benefit-factsheet-3-discretionary-housing-payments.pdf) (Accessed 24 July 2014)

<sup>53</sup> [www.gov.uk/council-tax-reduction](http://www.gov.uk/council-tax-reduction) (Accessed 24 July 2014)

<sup>54</sup> [www.gov.uk/government/collections/in-work-credit-statistics-on-start-ups--3](http://www.gov.uk/government/collections/in-work-credit-statistics-on-start-ups--3) (Accessed 24 July 2014)

<sup>55</sup> [www.gov.uk/in-work-credit](http://www.gov.uk/in-work-credit) (Accessed 24 July 2014)

Income-based Jobseeker's Allowance; Income-related Employment and Support Allowance; Income Support; Working Tax Credit; Child Tax Credit; and Housing Benefit<sup>56</sup>. The structure of UC is intended to simplify the benefits system and tax credits system.

All recipients of UC will be allocated to one of four categories based on individual circumstances and capability. The groups are<sup>57</sup>:

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

The monthly rates for UC comprise the following<sup>58</sup>:

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

#### Child element

- First child: £274.58
- Second/ subsequent child: £229.17

#### Disabled child additions

- Lower rate addition: £124.86
- Higher rate addition: £362.92
  
- Limited Capability for Work element: £124.86
- Limited Capability for Work and Work-Related Activity element: £311.86
- Carer element: £148.61

#### Childcare element

- Maximum for one child: £532.29
- Maximum for two or more children: £912.50

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<sup>56</sup> [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) (Accessed 24 July 2014)

<sup>57</sup> [www.legislation.gov.uk/ukdsi/2013/9780111531938/pdfs/ukdsi\\_9780111531938\\_en.pdf](http://www.legislation.gov.uk/ukdsi/2013/9780111531938/pdfs/ukdsi_9780111531938_en.pdf) (Accessed 24 July 2014)

<sup>58</sup> [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275291/Benefit\\_and\\_Pension\\_rates\\_2014-15.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275291/Benefit_and_Pension_rates_2014-15.pdf) (Accessed 10 July 2014)

- Non-dependents' housing cost contributions: £68.68

Higher work allowance (no housing element)

- Single claimant, no dependent children: £1111.00
- Single claimant, one or more children: £734.00
- Single claimant, limited capability for work: £647.00
- Joint claimant, no dependent children: £1111.00
- Joint claimant, one or more children: £536.00
- Joint claimant, limited capability for work: £647.00

Lower work allowance

- Single claimant, no dependent children: £1111.00
- Single claimant, one or more children: £263.00
- Single claimant, limited capability for work: £192.00
- Joint claimant, no dependent children: £1111.00
- Joint claimant, one or more children: £222.00
- Joint claimant, limited capability for work: £192.00

- Assumed income from capital: £4.35

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

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

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

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

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

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

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

- Single, under 25: £37.39

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

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

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

### **Crisis Loans for Living Expenses and Community Care Grants**

Those benefits, which were paid as part of the Social Fund administered by DWP, were replaced in Scotland from April 2013 by the Scottish Welfare Fund.<sup>59</sup>

### **Scottish Welfare Fund (SWF)**

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

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

Community Care Grants provide assistance to help people establish themselves in the community following a period of care or help people remain in the community rather than going in to care; help people set up home in the community after an unsettled way of life; help families facing exceptional pressures; and help people to care for a prisoner or young offender on release on temporary licence.<sup>60</sup>

### **Sure Start Maternity Grant (SSMG)**

SSMG is payable to parents who claim IS, IB-JSA, IR-ESA, PC, UC, CTC at a rate higher than the family element, and WTC that includes disability or severe disability element.<sup>61</sup> The benefit is a one off payment of £500 towards the cost of having a child, and can be only claimed for the first child. Individuals must claim the grant 11

<sup>59</sup> [www.scotland.gov.uk/Topics/People/welfarereform/scottishwelfarefund](http://www.scotland.gov.uk/Topics/People/welfarereform/scottishwelfarefund) (Accessed 24 July 2014)

<sup>60</sup> [www.scotland.gov.uk/Topics/People/welfarereform/scottishwelfarefund/scottishwelfarefundguidance](http://www.scotland.gov.uk/Topics/People/welfarereform/scottishwelfarefund/scottishwelfarefundguidance) (Accessed 24 July 2014)

<sup>61</sup> [www.gov.uk/sure-start-maternity-grant/eligibility](http://www.gov.uk/sure-start-maternity-grant/eligibility) (Accessed 22 July 2014)

weeks prior to the birth or up to 3 months afterwards.<sup>62</sup>

### **Budgeting Loan (BL)**

A BL can be applied for to pay for essential items such as rent or furniture. They are interest free and the smallest amount that can be borrowed is £100. The loans are available to those claiming income-related benefits for at least 26 weeks. Borrowers have 104 weeks to repay the loan.<sup>63</sup>

### **Funeral Payments (FP)**

FP are paid to those on a low income who are responsible for a funeral, and must be applied for within 3 months of the funeral. Individuals must be able to prove their relationship with the deceased, and they or their partner must receive one of the following benefits; IS, IB-JSA, IR-ESA, PC, HB, UC, WTC (severe disability or disability element), or one of the extra elements of CTC. The amount received is dependent upon how much over money is available from sources such as insurance policies or the deceased's estate.<sup>64</sup>

### **Guardians Allowance (GA)**

GA can be paid to those who are bringing up a child whose parents have died. GA is paid at a rate of £16.35 per week, and is paid on top of CB.<sup>65</sup>

### **Statutory Maternity Pay (SMP)**

SMP for eligible employees can be paid for up to 39 weeks. The first 6 weeks are paid at 90% of their average weekly earnings before tax. The remaining 33 weeks are paid at £138.18, or 90% of their average weekly earnings, whichever is lower. Tax and National Insurance are deducted.<sup>66</sup> Qualifying individuals must have been working for at least 26 weeks and earn at least £111 (gross) per week in an 8 week period.<sup>67</sup>

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<sup>62</sup> [www.gov.uk/sure-start-maternity-grant/overview](http://www.gov.uk/sure-start-maternity-grant/overview) (Accessed 22 July 2014)

<sup>63</sup> [www.gov.uk/budgeting-loans](http://www.gov.uk/budgeting-loans) (Accessed 22 Jul 2014)

<sup>64</sup> [www.gov.uk/funeral-payments/eligibility](http://www.gov.uk/funeral-payments/eligibility) (Accessed 22 July 2014)

<sup>65</sup> [www.gov.uk/guardians-allowance](http://www.gov.uk/guardians-allowance) (Accessed 22 July 2014)

<sup>66</sup> [www.gov.uk/employers-maternity-pay-leave](http://www.gov.uk/employers-maternity-pay-leave) (Accessed 22 July 2014)

<sup>67</sup> [www.gov.uk/employers-maternity-pay-leave/eligibility-and-proof-of-pregnancy](http://www.gov.uk/employers-maternity-pay-leave/eligibility-and-proof-of-pregnancy) (Accessed 22 July 2014)



## APPENDIX 3 INTERVIEW SCHEDULE – SWEEP 1

### **The Impact of Welfare Reform in Scotland: Questionnaire, Sweep 1**

My name is [Name]. I am from The Employment Research Institute at Edinburgh Napier University. We have been asked by the Scottish Government to explore the impact of the welfare changes over time on a sample of households in Scotland.

This is a 3 year research project and you will be contacted twice a year to take part in an interview for the project:

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

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

Taking part is completely voluntary. Everything you say will be kept confidential. When we write our report or any academic papers, we will not use any real names or give information that might identify you as the person who has told us these things.

If you do agree to take part, you can stop at any point, or decline to answer any particular question that you are not comfortable with. Because of the nature of this research it is possible that we might touch on periods or events in your life which are quite personal, so please feel free to let us know if you would rather not talk about any issue, or if you would prefer to change the subject or to not answer particular questions. Also, because people's experiences are so different, some questions may seem more relevant to you than others, so please feel free to say more on these as you see fit. The interview is an informal conversation and we want to hear what you have to tell us about your experiences.

We would like to record the interview if that is ok, so that we can remember everything that you have told us today. Recordings will be kept securely and destroyed after the reports or any articles that might come from the research have been published. Are you happy for us to record this interview or would you prefer

us not to?

Do you have any questions?

Details for the interviewer to complete

Date of interview:

Interviewer:

Location of interview:

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

***If another person (not the main interviewee) answers any of the questions, please note this in the margin.***

**NOTE TO INTERVIEWER:** focus on the qualitative responses & closed questions/coding is for limited analysis

**Section 1: Participant and Household Background**

I'd like to start by asking about you and the people who live in your household.

- **I'd like to start by asking you to summarise your background.**  
Probe – Why did you decide to get involved in the study?
- **How many people are there in your household, including any children or babies?**

[Interviewer: Probe for answers to complete the below grid]

<b>Person Number</b>	<b>Relationship to the interviewee</b>	<b>Age of household member</b>	<b>If child, is the participant the parent/legal guardian</b>	<b>Sex of household member</b>
Participant 1				
Participant 2				
Participant 3				
Other household member 1				
Other household member 2				
Other household member 3				
Other household member 4				
Other household member 5				
Other household member 6				

- **What is your marital status?**
- **Does your household own or rent your accommodation?**

[Interviewer: Tick answer from list below]

- Owned/being bought on mortgage
- Shared ownership (part-owned part-rented)
- Private rented
- Council (local authority) rented
- Housing association, housing cooperative, charitable trust, registered social landlord rented
- Other (specify)

- **How would you describe your cultural or ethnic background?**

[Interviewer: Tick answer from list below]

**WHITE**

- Scottish
- English
- Welsh, Northern Irish or other British
- Irish
- Other European (please specify)
- Any other white background

**MIXED**

- Any mixed background

**ASIAN, ASIAN SCOTTISH OR ASIAN BRITISH**

- Indian
- Pakistani
- Bangladeshi
- Chinese
- Any other Asian background

**BLACK, BLACK SCOTTISH OR BLACK BRITISH**

- Caribbean
- African
- Any other Black background

**OTHER ETHNIC BACKGROUND**

- Any other background
- Don't know
- Refused

**Section 2: Employment and training/education**

**1. How old were you when you left school?**

- a. Why did you leave at that particular time?

**2. What is your highest qualification?**

**3. How would you describe your working life since leaving school, and in the last 2 years?**

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

Since leaving school	In the last 2 years
<ul style="list-style-type: none"> <li>• I have you spent most of my time in stable employment'</li> <li>• I have mostly been unemployed and seeking work'</li> <li>• I have you moved between a number of jobs but with only short periods of unemployment' (less than 4 weeks)</li> <li>• I have you moved between a number of jobs with some long period periods of unemployment' (more than 4 weeks)</li> <li>• I have spent long periods caring for my family or claiming other benefits'</li> <li>• I have spent most of my time in full-time further/higher education'</li> <li>• Other (please specify)</li> </ul>	<ul style="list-style-type: none"> <li>• I have you spent most of my time in stable employment'</li> <li>• I have mostly been unemployed and seeking work'</li> <li>• I have you moved between a number of jobs but with only short periods of unemployment' (less than 4 weeks)</li> <li>• I have you moved between a number of jobs with some long period periods of unemployment' (more than 4 weeks)</li> <li>• I have spent long periods caring for my family or claiming other benefits'</li> <li>• I have spent most of my time in full-time further/higher education'</li> <li>• Other (please specify)</li> </ul>

**4. Are you currently employed?**

a. If no, are you seeking work? What was your last job?

[Interviewer: Probe for answers to complete the below grid – if not currently in employment please complete for the participant's last job]

Current job or past job?				
Do you have more than one job?				
	<b>Job 1</b>	<b>Job 2</b>	<b>Job 3</b>	<b>Job 4</b>
Job title				
Is this a permanent job?				
Is this a zero hours contract job?				
How many hours do you normally work per week in this job? – Probe zero hour contract?				
What is your net (take home) pay?	£ (week/month/ year)	£ (week/month/ year)	£ (week/month/ year)	£ (week/month/ year)
How long have you been in this job?				

### Section 3: Income and Financial information

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

#### 5. How easy do you find it to pay for things e.g. rent, bills, food, clothes?

- a. Is getting a sufficient income a source of anxiety to you?
- b. Have you ever had to borrow money in the last 2 years and how often? (specify: Loan from the bank; Loan from family or friends;

Loan from a credit union or friendly society; Loan from a money lender; Payday loan company; Pawn broker etc.)

- i. If yes, are you managing to keep up with the repayments for this loan(s)?
- ii. Is keeping up with the repayments for this loan(s) a source of anxiety to you?
- c. Have you ever had to use a food bank in the last 2 years and how often, were there specific reasons (what was the main reason)?

**6. Taking everything together how would you say you and your household are managing financially these days?**

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

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

**7. What benefits are you currently in receipt of?**

- Disability Living Allowance
- Personal Independence Payments
- Incapacity Benefit
- Carer's Allowance (formerly Invalid Care Allowance)
- Income Support
- Job Seeker's Allowance
- Child Benefit (including Lone-Parent Child Benefit payments)
- Working Tax Credit (includes Disabled Person's Tax Credit)
- Housing Benefit
- Council tax benefit
- Council tax reduction scheme
- ESA (WRAG or Support)
- In work credit for lone parents
- Universal Credit
- Scottish Welfare Fund
- Don't know
- Refused

## Probes

- Who is/was the claimant
- Currently receiving and for how long?
- Received in the past, when stopped, why?
- Why did you start to claim this benefit?
- How do you/did feel about being on this benefit?
- Don't know
- Refused

### 8. Do you currently have any other sources of household income

[Interviewer: Open Question with prompt for first two, tick answers from list below]

- Dividends or interest from any savings and investments you may have
- Income from employment
- State Retirement (Old Age) Pension
- A Pension from a previous employer
- A Pension from a spouse's previous employer
- A Private Pension/Annuity
- A Widow's or War Widow's Pension
- A Widowed Mother's Allowance / Widowed Parent's Allowance / Bereavement Allowance
- Pension Credit (includes Guarantee Credit & Saving Credit)
- Severe Disablement Allowance
- Industrial Injury Disablement Allowance
- Attendance Allowance
- Independent Living Fund
- War Disablement Pension
- National Insurance Credits
- Maternity Allowance
- Educational Grant (not Student Loan or Tuition Fee Loan)
- School Uniform or School Meal Vouchers
- Trade Union / Friendly Society Payment
- Maintenance or Alimony
- Payments from a family member not living here
- Rent from Boarders or Lodgers (not family members) living here with you
- Rent from any other property
- Foster Allowance / Guardian Allowance
- Rent Rebate
- Rate Rebate



- Return to Work Credit
- Sickness and Accident Insurance
- Other Disability Related Benefit or Payment
- Any other regular payment
- Any other state benefit
  
- DON'T KNOW
- REFUSED

**9. Including all your benefits and other sources of income you listed, can I ask you to tell me what percentage of your income comes from your job (if applicable), benefits, savings, pensions etc?**

[Interviewer: Establish if this is a week, month, year, and get breakdown of different sources to complete the grid below]

<b>Total income: £ (week, month, year)</b>			
<b>Benefits and Credits</b>	<b>Income from employment</b>	<b>Pensions</b>	<b>All other sources of income</b>
(week, month, year)	(week, month, year)	(week, month, year)	(week, month, year)

**10. Who in your household mainly controls the household budget (deciding what money gets spent on)?**

**11. How are your benefits paid to you? (E.g. paid straight into your bank, building society or credit union account, paid using a Post Office card account etc.)?**

- Is this OK or does it cause any problems? Would you rather have it paid in a different way (why)?

**12. Are there any benefits that you would like to claim/think you should receive but don't?**

- Specify which benefits
- Why do you think you should receive this benefit?
- Why do you not claim it/receive it?

I'd like to ask you about whether there have been any recent changes to your benefits.

**13. Of the benefits that you receive, have there been any changes to them in the last year?** (Probe, where appropriate/relevant, whether affected by benefit cap, change to size regulations in social housing, new lone parent obligations, changes to disability benefits.)

- a. Specify which benefits changed
- b. What were the changes e.g. eligibility, amount received?
- c. What effect have these changes had on you and your household?  
Focus on the three most important changes for the participant.
- d. Have you received any sanctions – and what were the effects of these sanctions on you? If you have not been sanctioned, are you worried about being sanctioned in the future and how does the possibility of sanctions influence what you do?

**14. Do you think that there will be changes to your benefits or the way they are provided to you in the next year?**

- a. Probe: move to monthly payments, online system, single payments
- b. Probe: Looking ahead, how do you think you will be financially a year from now, will you be ... better off, worse off than you are now, about the same?

**15. How do you feel about the changes to benefits?**

- a. Probe: move to monthly payments and budgeting, online system and confidence in using the internet, single payments

**16. How do you feel about how the press and TV or others talk about those on welfare? (OPTIONAL QUESTION)**

- a. Probe: what are these perceptions?
- b. Do these views influence or affect you in any way?

**17. Where would be a good place to get information about benefits?**

- a. Probe: Why is this a good source for information?
- b. Have you approached anyone for help? Where? Citizens Advice? Other advice services?
- c. What was the outcome (were they helpful, did you get the support you needed, did you get the information or outcome you wanted)?

*I'd like to ask you a few questions about how you are getting on financially.*

**18. What is the first thing that your household goes without when money**

**is short? (OPTIONAL QUESTION)**

- a. How often have you gone without these in the last two years?
- b. What sorts of things are important in helping you feel 'better off'?

**19. Is there anything that has happened recently (in the last two years) which has affected your income/affected how you manage financially?**

#### **Section 4: Sources of support**

**20. Who would you turn to if you were having problems with (prompt: information, moral support, practical help)... (OPTIONAL QUESTION)**

- a. The benefits that you are currently receiving
- b. Any new benefits that you wanted to claim for
- c. Finding out information about benefits
- d. Finding out information about changes to benefits
- e. Managing financially
- f. Support on other issues

#### **Section 5: Health**

**21. Please can you tell me to what extent does your condition affect your daily life?**

Probe – Is regular care required to complete day to day tasks? Who provides this care? Is this care adequate?

**22. Who are you/they seeing to help with the health-condition or disability?**

- a. GP and/or attending hospital?
- b. Other healthcare professional e.g. community health nurse, physio
- c. Accessing any services – e.g. mental health?

**23. I'd like to finish by asking you about your life in general...all things considered, how satisfied are you with life as a whole nowadays?**

[Interviewer: Ask interviewee to summarise their response by selecting on a scale of 1 to 10, where 1 means very dissatisfied and 10 means very satisfied]

**Thank you very much for speaking to us today. The information you have given us is very valuable to our research.**

**[Get participant to read and sign consent form at this point.]**

Description of the household (to be completed at the end of the interview). Tick all that apply

- with dependent children under the age of 5yrs
- with dependent children over the age of 5 yrs
- with one or two dependent children
- with three or more children
- lone parent household
- where both parents/carers present
- where members are employed full-time
- where members are employed part-time
- where some members are employed and others unemployed
- where all adults are unemployed
- households with disabled adults
- households with disabled children
- men as well as women
- single adult household
- working age adults of different ages
- households with ethnic minority adults

## APPENDIX 4 INTERVIEW SCHEDULE – SWEEP 2

### **The Impact of Welfare Reform in Scotland: Questionnaire, Sweep 2**

My name is [name]. I am from The Employment Research Institute at Edinburgh Napier University. We have been asked by the Scottish Government to explore the impact of the welfare changes over time on a sample of households in Scotland. We appreciate the time you have given us so far and look forward to hearing more about your experiences regarding welfare benefits.

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

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

If you have had any changes in circumstances, for example new additions to your household, we would appreciate the opportunity to interview them, if appropriate and if you agree.

Taking part in this study, as all stages, is completely voluntary. As with the previous interview everything you say will be kept confidential. I will take this opportunity to remind you, as was the case before, when we write our report or any academic papers, we will not use any real names or give information that might identify you as the person who has told us these things.

If you do agree to take part, you can stop at any point, or decline to answer any particular question that you are not comfortable with. Because of the nature of this research it is possible that we might touch on periods or events in your life which are quite personal, so please feel free to let us know if you would rather not talk about any issue, or if you would prefer to change the subject or to not answer particular questions. Also, because people's experiences are so different, some questions may seem more relevant to you than others, so please feel free to say more on these as you see fit. The interview is an informal conversation and we want to hear what you have to tell us about your experiences.

We would, again, like to record the interview if that is ok, so that we can remember everything that you have told us today. Recordings will be kept

securely and destroyed after the reports or any articles that might come from the research have been published. Are you happy for us to record this interview or would you prefer us not to?

Do you have any questions?

Details for the interviewer to complete

Date of interview:

Interviewer:

Location of interview:

Person's present (apart from the interviewer and the main interviewee):

**If another person (not the main interviewee) answers any of the questions, please note this in the margin.**

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

**Section 1: Participant and Household Background**

I'd like to start by asking about any updates since our last meeting on you and the people who live in your household.

**24. Since the last interview have there been any changes in who is in your household?**

- a. Probe: Anyone moved in; anyone moved out; children born; partnership status

[Interviewer: if there are any changes in who is in your household, probe for answers to complete the below grid to get information about new household composition – also include details of those currently in the household who were also in the household at last interview]

Person Number	Relationship to the interviewee	Age of household member	If child, is the participant the parent/legal guardian	Sex of household member
Participant 1				
Participant 2				
Participant 3				
Other household member 1				
Other household member 2				
Other household member 3				
Other household member 4				
Other household member 5				
Other household member 6				

**25. Has there been any change to the type of accommodation that your household lives in?**

- a. Probe: If yes, does your household own or rent your new accommodation?

[Interviewer: Tick answer from list below]

- Owned/being bought on mortgage
- Shared ownership (part-owned part-rented)
- Private rented
- Council (local authority) rented
- Housing association, housing cooperative, charitable trust, registered social landlord rented
- Other (specify)

- b. Probe: If yes, how do you feel about this new accommodation? (Area, number of rooms, why they moved, etc.)

**Section 2: Employment and training/education**

**26. Have you been involved in any training or education or achieved any new qualifications since the last interview?**

- Probe: If yes, why did you decide to get involved in this? Are you enjoying the course/programme?
- What do you hope to achieve from this programme? (e.g. greater confidence, better job prospects, etc.)

**27. How would you describe your working life since leaving school, and in the last 2 years?**

[Interviewer: Only ask interviewee to summarise their working life since leaving school and in the last 2 years if not adequately covered in last interview]

[Interviewer: Ask interviewee to summarise their responses by selecting one of the below phrases – only ask if not covered in previous interview]

Since leaving school	In the last 2 years
<ul style="list-style-type: none"> <li>• I have you spent most of my time in stable employment'</li> <li>• I have mostly been unemployed and seeking work'</li> <li>• I have you moved between a number of jobs but with only short periods of unemployment' (less than 4 weeks)</li> <li>• I have you moved between a number of jobs with some long period periods of unemployment' (more than 4 weeks)</li> <li>• I have spent long periods caring for my family or claiming other benefits'</li> <li>• I have spent most of my time in full-time further/higher education'</li> <li>• Other (please specify)</li> </ul>	<ul style="list-style-type: none"> <li>• 'I have you spent most of my time in stable employment'</li> <li>• I have mostly been unemployed and seeking work'</li> <li>• I have you moved between a number of jobs but with only short periods of unemployment' (less than 4 weeks)</li> <li>• I have you moved between a number of jobs with some long period periods of unemployment' (more than 4 weeks)</li> <li>• I have spent long periods caring for my family or claiming other benefits'</li> <li>• I have spent most of my time in full-time further/higher education'</li> <li>• Other (please specify)</li> </ul>

**28. Are you currently employed/(still employed)?**

- If Yes, have you started a new job since the last interview?
- Probe: details to complete grid below

[Interviewer: If unemployed skip to question 10; if employed since last meeting then go directly to next question]



[Interviewer: confirm details in grid below from last interview and add the new job(s)]

Current job or past job?				
Do you have more than one job?				
(Mark any <i>new</i> jobs)	<b>Job 1</b>	<b>Job 2</b>	<b>Job 3</b>	<b>Job 4</b>
Job title				
Is this a permanent job?				
Is this a zero hours contract job?				
How many hours do you normally work per week in this job?				
If working part time, is this through choice? Would you like to work more hours?				
What is your net (take home) pay?	£ (week/month /year)	£ (week/month /year)	£ (week/month /year)	£ (week/month /year)
How long have you been in this job?				

- Probe: Are other people in your household employed?

**29. If currently employed: Have there been any changes to your job(s) since the last interview?**

- Probe: Hours, pay, conditions
- Were these changes, changes that you chose to make; changes that your employer made etc.
- Probe: Changes to other people in your household's jobs?
- Probe: If any changes, how has this impacted on the household financially?

**30. If currently employed: In the last six months have you been offered any job related training opportunities?**

- If yes, what were they and have you taken up these opportunities?
- If no, would you like to receive any job related training?

**31. If currently employed: In the last six months have you been offered any promotions or have looked for other job opportunities?**

- If yes, have you taken up these opportunities? Is that the job we just discussed (Q5)?
- If the opportunities were not taken up, why not?
- What kind of work were you looking for?

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

- Prompt: Health/child's health problem, transport, confidence, housing, experience, welfare benefits, childcare, etc.
- Which is the most important constraint? Why?

**33. If currently unemployed:**

- How long have you been unemployed?
  - Less than 6 months
  - 6-12 months (*6 to under 12 months, i.e. if 12 months mark 1-2 year box*)
  - 1-2 years
  - 2-5 years
  - > 5 years

**34. If currently unemployed: What was your last job?**

[Interviewer: Only ask if no information from last interview]

[Interviewer: Probe for answers to complete the below grid]

Job title	
Was this a permanent job?	
Was this a zero hours contract job?	
How many hours did you normally work per week in this job?	
What was your net (take home) pay?	£ (week/month/year)
How long were you in this	

job?

**35. If currently unemployed: Are you seeking work?**

- Was this undertaken as a condition of your benefits (JSA or WRAG)?
- What is the type of work you are looking for?
- Why are you seeking to do this kind of work?
- Have you applied for any jobs? Were you invited to interview?

**36. If currently unemployed: How confident are you that you will be able to find work?**

- Are you confident that you will be able to find work that will pay you enough to get by?
- Are you confident that you will be able to find work that you are interested in?
- If relevant - how confident are you will get hours that fit around your lifestyle?

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

- Not at all confident
- Slightly confident
- Moderately confident
- Very confident
- Extremely confident

**37. If currently unemployed: What constraints do you face moving into work?**

- Prompt: Health/child's health problem, transport, confidence, housing, experience etc.
- Which is the most important constraint? Why?
- Is anyone helping you to find work (If YES – who?)

**38. If currently unemployed: Do you think you have the necessary skills and qualifications to find work?**

- Are you undertaking any training to enhance your skills and qualifications?
- Was this training undertaken as part of a condition of your benefits (JSA or WRAG)?

**39. If currently unemployed: Do you think that you would be better off if you were working?**

- Would you be better off financially? Would you be better off emotionally? Would other household members (e.g. children) be better off?

[Interviewer: Ask interviewee to summarise their response by selecting one of

the below phrases]

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

### Section 3: Income and Financial information

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

#### **40. How easy have you found it to pay for things e.g. rent, bills, food, clothes since we last met?**

- *[Interviewer: If mentioned debt last interview, ask if they are managing to keep up with any repayments]*
- How easy have you found getting a sufficient income?
- Have you had to borrow money since the last interview and how often? (specify: Loan from the bank; Loan from family or friends; Loan from a credit union or friendly society; Loan from a money lender; Payday loan company; Pawn broker etc.) Probe: how are you managing to keep up with any repayments? [Probe: have they previous loans (in case they were not have been mentioned last time)]
- If yes, are you managing to keep up with the repayments for this loan(s)?
- How easy have you found keeping up with the repayments for this loan(s)?
- Have you ever had to use a food bank since the last interview and how often, were there specific reasons (what was the main reason)?
- How easy did you find it to pay for heating over the winter?
- How did you manage the festive season financially?

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

- Very difficult
- Quite difficult
- OK
- Quite easy
- Very easy

#### **41. Since we last spoke, how would you say you and your household are managing financially these days?**

[Interviewer: Ask interviewee to summarise their response by selecting one of

the below phrases]

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

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

- Are you in receipt of new benefits? – If YES what are the differences between what you receive now and what you received previously? Are you happy with the change?
- Have you stopped receiving some benefits? If YES were you advised they were going to stop? Were the changes due to a change in your actual circumstances or due to administrative issues/reforms?
- Have you made any applications since the last interview that are still being processed?
- What effect have these changes had on you and your household? Focus on the three most important changes for the participant.
- Have you received any sanctions – and what were the effects of these sanctions on you? If you have not been sanctioned, are you worried about being sanctioned in the future and how does the possibility of sanctions influence what you do?
- Have there been any changes to the rent you pay?
- Has the 'bedroom tax'/spare room subsidy affected you (if so how?)

[Interviewer: Consult list of benefits mentioned in last interview]

**43. Since the last interview, have your feelings changed at all about...**

**a) The benefits you receive?**

**b) The way your benefits are provided to you?**

- Probe: experiences with DWP and other agencies

**c) The fairness of the benefit system in general?**

**44. Since the last interview have there been any changes to your other sources of household income?**

- Are you in receipt of new sources of income? If so, what are these, and how much have they increased your income by?
- Have you stopped receiving some sources of income?

[Interviewer: Consult list of other sources of income mentioned in last interview]

**45. Since the last interview has there been any change to the level of your household income?**

**46. We asked you this question last time we spoke. Since then, do you think that there will be changes to your benefits or the way they are provided to you in the next year? (OPTIONAL QUESTION IF THERE IS TIME)**

- Probe: move to monthly payments, online system, single payments
- Probe: Looking ahead, how do you think you will be financially a year from now, will you be ... better off, worse off than you are now, about the same?

**47. Since we last spoke, have your feelings altered about how the press and TV or others (politicians, people you know) talk about those on welfare? (OPTIONAL QUESTION IF THERE IS TIME)**

- Probe: what are these perceptions? Are they better/worse than our last meeting? What makes you feel like that?
- Do these views influence or affect you in any way?

**48. Have you needed to get any information about benefits since we last met? If you have, where did you go for help?**

- Probe: was this a good source for information?
- What was the outcome (were they helpful, did you get the support you needed, did you get the information or outcome you wanted)?

#### **Section 4: Health and wellbeing**

**24. How have you been feeling in yourself since we last spoke? (Probe for own, personal account of wellbeing here)**

**25. How has your physical wellbeing changed since our last interview? (Ask participant to rate)**

- Much worse
- Worse
- The same as when last spoke
- Better
- Much better

**26. How has your mental/emotional wellbeing changed since last interview? (Ask participant to rate)**

- Much worse
- Worse

- The same as when we last spoke
- Better
- Much better

**27. Please can you remind me how your overall wellbeing was when we last spoke? (Ask participant to rate)**

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

**28. Since the last interview has there been any change to your own health or the health of people in your household?**

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

## APPENDIX 5 CONSENT FORM



### Consent Form

**Title of Project:** The Impact of Welfare Reform in Scotland

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

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

### Further Contact

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

\_\_\_\_\_  
Name of Participant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name of Person  
Taking Consent

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature



**PTO to complete contact details**

<b>Participant Contact Details</b>	
Name:	Tel. No:
Address:	Mobile No:
Postcode:	E-Mail:
Is there another person we can contact (e.g. a parent?) in case you have moved and we are unable to contact you in any of the ways you have given?	
<b>Other Contact Details</b>	
Name:	Tel. No:
Address:	Mobile No:
Postcode:	E-Mail:
Relationship to participant:	

## APPENDIX 6 PARTICIPANT INFORMATION SHEET



### **The Impact of Welfare Reform in Scotland: Information Sheet**

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

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

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

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

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

#### **Do I have to take part?**

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

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

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

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

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

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

### **Expenses and Payments**

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

### **Will my taking part in this study be kept confidential?**

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

### **What are the disadvantages and risks of taking part?**

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

### **What are the possible benefits of taking part?**

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

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

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

### **What if I want more information about the study?**

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

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