



The Scottish Parliament
Pàrlamaid na h-Alba

Published 11 March 2020
SP Paper 696
2nd Report (Session 5)

Social Security Committee Comataidh Tèarainteachd Sòisealta

Benefit Take-up



Published in Scotland by the Scottish Parliamentary Corporate Body.

All documents are available on the Scottish Parliament website at:
<http://www.parliament.scot/abouttheparliament/91279.aspx>

For information on the Scottish Parliament contact Public Information on:
Telephone: 0131 348 5000
Textphone: 0800 092 7100
Email: sp.info@parliament.scot

Contents

Membership changes	1
Executive Summary	2
Introduction	6
Difficulties in estimating take-up	7
Government take-up strategies	10
Scottish Government take-up strategy	10
UK Government take-up strategy	11
A joint effort	12
Barriers to take-up	14
What needs to happen to increase take-up	17
Benefit administration	17
Take-up campaigns	21
Partnership working and welfare rights advice services	22
ICT and data sharing	25
Annexe A - Extracts from minutes	29
Annexe B - Evidence	31
Written Evidence	31
Oral Evidence	33
Bibliography	34

Social Security Committee

To consider and report on matters relating to social security (including the delivery and payment of benefits that help address poverty) falling within the responsibility of the Cabinet Secretary for Social Security and Older People.



<http://www.scottish.parliament.uk/parliamentarybusiness/CurrentCommittees/social-security-committee.aspx>



SocialSecurityCommittee@parliament.scot



0131 348 5228

Committee Membership



Convener
Bob Doris
Scottish National Party



Deputy Convener
Pauline McNeill
Scottish Labour



Tom Arthur
Scottish National Party



Jeremy Balfour
Scottish Conservative
and Unionist Party



Keith Brown
Scottish National Party



Mark Griffin
Scottish Labour



Alison Johnstone
Scottish Green Party



Shona Robison
Scottish National Party



Graham Simpson
Scottish Conservative
and Unionist Party

Membership changes

The following membership changes took place during the inquiry on 5 March 2020:

- Tom Arthur MSP replaced Alasdair Allan MSP
- Graham Simpson MSP replaced Michelle Ballantyne MSP

Executive Summary

We heard about many of the difficulties with estimating take-up, the reasons why people do not claim and what some of the possible solutions are. Surprisingly, much of this information was already known, yet very little appears to be changing. Our recommendations throughout this report set out what action we think needs to be taken next by the UK and Scottish Governments.

Our recommendations are:

Difficulties in estimating take-up

Whilst we acknowledge that there are difficulties in estimating take-up, especially for the disability benefits due to uncertainty about the eligible population, we believe there is an opportunity for more to be done to undertake more research in this area.

As disability benefits will form the largest part of the Scottish Government social security budget, we recommend that the Scottish Government undertake research to establish the number of people likely to be eligible for Scottish disability benefits in order to inform their take-up strategy.

We recommend that the UK and Scottish Governments commission joint research to improve the available data on eligibility for the reserved benefits that will be 'passports' for Scottish social security.

Whilst we acknowledge that the first set of statistics for take-up of Universal Credit are yet to be published, we believe that its objective of increasing take-up should be tracked as it is rolled out.

Government take-up strategies

UK Government take-up strategy

We know that take-up campaigns can and have made a real difference to increasing the amount of benefits that are claimed. A Government strategy ensures sustained focus. We were concerned that the UK Government does not have one for reserved benefits. We recommend that the UK Government develops a strategy that aims to maximise take-up of reserved benefits across the UK.

We welcome that the Scottish Government has a statutory duty to promote take-up, but this must be monitored to ensure it delivers its aims.

A joint effort

The Committee recommends that joint working between the UK and Scottish Governments, to consider how best to encourage take-up of all benefits, should be discussed formally between both Governments.

Take-up strategies should be an ongoing and continuous priority for both the UK and Scottish Government. Consequently, both Government's should make appropriate funding available on a similar ongoing basis. The Committee welcomes the funds made available for the Scottish take-up strategy but asks that it is kept under review to ensure they are sufficient.

The Committee believes there should be a holistic approach to take-up of devolved and reserved benefits. This strategy could be led by Social Security Scotland with appropriate funding from both the UK and Scottish Governments.

Barriers to take-up

Different barriers impact on different groups or sectors of society. Care needs to be taken to ensure a one-size fits all approach is not taken, as acknowledged in the Scottish Government's benefit take-up strategy.

We welcome the Scottish Government's commitment to deliver Scottish social security with dignity and respect and hope this leads to reduced stigma and higher take-up levels. We recommend that in addition to protected equality groups, the Scottish and UK Government's analyse take-up by rurality and by using deprivation indicators such as the Scottish Index of Multiple Deprivation.

We recommend that the Scottish Government's next take-up strategy addresses the barriers to getting support in rural areas and areas of deprivation.

What needs to happen to increase take-up

Benefit administration

We agree that there are different key stages in the social security process, including establishing eligibility, making an application and having a decision made about entitlement that create barriers for a potential claimant.

We again recommend that the digital by default application process for Universal Credit should be reviewedⁱ, with the aim of providing multiple application channels that enable applicants to use the method that best suits. The Committee believes this is the appropriate approach for all benefits.

We welcome Social Security Scotland's commitment to deliver devolved benefits with a simplified application process in multiple formats, but recommend that the process is kept under review, to always ensure it meets the clients' needs. The Committee looks forward to further details of this in due course. The Committee intends to continue to scrutinise the ease of accessibility and quality of claimant journey for both social security systems operating within Scotland.

ⁱ Social Security Committee report: [Social Security and In-work Poverty](#) (February 2019)

We recommend that the Scottish Government looks again at whether Council Tax Reduction can be used as an additional qualifying benefit for those Scottish social security benefits which are ‘passported’ from reserved benefits.

We recommend that both Social Security Scotland and the DWP must keep a close watch on the referral pathways between agencies to ensure that claimants are always directed to the correct agency to make a claim.

We welcome DWP’s commitment to provide additional training to its JobCentre staff. We hope this results in more decisions being correct first time and an improved understanding of the interaction between the Scottish and UK benefit systems. However, this must not create an additional burden for staff and the Committee notes concerns raised previously by PCS regarding DWP workload and staffing levelsⁱⁱ. We recommend that an evaluation is undertaken to ensure that appropriate resources are in place.

Partnership working and welfare rights advice services

It is clear that a lot of good work is taking place in Scotland by welfare advice services. However, some initiatives and projects struggle from a lack of funding or a lack of continuity of funding. We recommend that the UK and Scottish Governments acknowledge the positive impact that these services have by providing increased and sustained funding to meet current and future needs. The Committee believes this should be done in partnership with third sector and local authorities and should be kept under review.

The Committee notes that 71% of social security and child support appeals had the initial decision revised in favour of the claimant. This suggests that there are potential changes that could be made to the benefits system that could help to alleviate pressures on advice services and reduce the number of appeals. This would also improve the claimant journey.

Co-located projects are taking place across Scotland, however sometimes in isolation, in a specific city or health board area. We recommend that a more joined up approach is taken by the Scottish Government, UK Government and local authorities, to ensure best practice can be shared, appropriately funded and rolled out across Scotland.

The Scottish Government should further explore the potential role of all statutory services in providing basic welfare advice, including knowing when to refer people to specialist advice workers. Healthier Wealthier Children is an example of where this process has worked well and as noted above has been referred to as a ‘gold standard’ in embedding routine inquiry and referral to advice agencies.

We recommend the Scottish Government does all it can to ensure local authorities promote best start grant when someone registers at birth. The Scottish Government should work closely with all local authorities to identify

ii Social Security Committee report: [Social Security and In-work Poverty](#) (February 2019)

other ways to improve take-up of this and all other forms of Scottish social security.

ICT and data sharing

ICT has a place in the benefit system. It can enable the automatic payment of awards without an application and can help to target potential claimants to encourage them to take-up their benefit entitlement. However, care must be taken to ensure that a two-tier system is not created with people who are IT literate and those who are not.

We believe that the Scottish Government has the opportunity to automate those benefits that are passported from reserved benefits. Whilst we understand this might not happen immediately, and take-up can only be as high as the reserved benefit from which the Scottish benefit is passported, we ask the Scottish Government to consider the further scope for this as it continues to roll-out the new Scottish social security benefits.

GDPR should not be used as an excuse to block the sharing of data between agencies. We recommend that the DWP, Social Security Scotland and local authorities increase their efforts to find ways to share information that will be beneficial for claimants.

Introduction

1. Every year in the UK, billions of pounds in benefits go unclaimed. The most recent figures show that in 2016/17 over £20 billion¹ of means-tested benefits were not claimed. As this does not include disability benefits, the total figure for unclaimed benefits is likely to be significantly higher.
2. We launched this inquiry to explore the reasons behind people not claiming benefits and to hear about some of the possible solutions, including what is happening now. Our remit was:

How take-up for both reserved and devolved social security benefits can be improved, including through benefit automation. The Committee will explore what we do, and do not know about what is unclaimed and what can be learned from previous efforts to promote take-up.

3. We issued our [call for views](#) in September 2019 and received 57 written submissions. A [summary](#) of the submissions from the Scottish Parliament Information Centre (SPICe) is available on the Committee's webpage.
4. We heard from stakeholders, the Department for Work and Pensions (DWP) and the Scottish Government over four oral evidence sessions. We also visited Wester Hailes Education Centre to hear from people with lived experience of the benefit system and those who support them. We are grateful to Calders Residents Association, City of Edinburgh Council Housing Team, Broomhouse Community One Stop Shop and Maximise! Project for organising and participating in this event.
5. The written submissions, oral evidence and the event in Wester Hailes have all formed the basis of this report and our recommendations.

Difficulties in estimating take-up

6. Low levels of benefit take-up are not new, or confined to the UK ², but the actual extent of the problem is unknown because of difficulties in estimating the eligible population. For those benefits that the UK Government provides estimates, there is a wide variation in take-up as shown in table 1. Child benefit is widely claimed with a take-up rate of 93% yet working tax credit (families without children) only has a take-up rate of 31%. Many written submissions focused on the low take-up of pension credit (61%), an issue raised by this Committee on several occasions.

Table 1: Take-up estimates (caseload)

Great Britain benefits (estimates of take-up in 2017/18)	
Pension credit	61%
Housing benefit	83%
Income support and income related employment and support allowance	88%
Child benefit	93%
Child tax credit	84%
Working tax credit (families with children)	81%
Working tax credit (families without children)	32%
Scottish social security: (estimates of take-up in 2018/19)	
Best start grant (first birth)	53%
Best start grant (subsequent births)	77%
Scottish social security: (SFC estimates of take-up by 2024/25)	
Funeral support payment	65%
Best start foods	80%
Best start grant (first birth)	60%
Best start grant (subsequent births)	85%
Best start grant (early learning and schools)	78%
Scottish child payment (all under 6 years)	80%
Scottish child payment (all aged 6-15)	70%
Scottish child payment (all under 16 years)	74%

Note: summary of caseload take-up estimates for benefits where official estimates are made.

Source: DWP (2020): [Income related benefits: estimates of take-up for financial year 2017/18](#); HMRC (2019) [Child Benefit, Child Tax Credit and Working Tax Credit take-up rates 2017/18](#); Scottish Government: [Benefit Take-up Strategy October 2019](#); Scottish Fiscal Commission [Scotland's economic and fiscal forecasts February 2020](#)

7. Universal Credit is the UK Government's social security payment for people of working age either not in work, or in work but on a low income. It is being rolled-out across the UK and replaces six (legacy) benefits ³.
8. We note one of the original aims of universal credit was 'to tackle poverty through increased take-up'. We would have liked figures for take-up but none were available. We asked if there was any indication that the move to universal credit had increased take-up compared to legacy benefits. The DWP was unable to provide us with that information. Derek Kilday said,

” We know the numbers, but it is difficult for us to track the data pre and post the changes.

Source: Social Security Committee 23 January 2020 [Draft], Derek Kilday, contrib. 140⁴

9. There are no official figures for the take-up of disability benefits. Research for the DWP in 2007 described estimating the size of the eligible population and take-up rates for disability benefits as “*a difficult, if not impossible, task*”. However, the level of underclaiming reported by welfare rights advice and income maximisation projects gives an indication to the extent of the issue. Citizens Advice Scotland (CAS) state that CAB in Scotland achieved a financial gain of over £84m through benefit payments in 2018-19, of which over £30m related to PIP (personal independence payment) and over £16m to DLA (disability living allowance).

10. The DWP told us that the methodology used to produce take-up statistics is complex, drawing on DWP and local authority administrative data, and data from the family resource survey. However, several witnesses highlighted problems caused by using this survey.

11. Professor David Bell, University of Stirling described the surveys as:

” relatively small, so there will always be a degree of inaccuracy associated with them; they typically involve 10,000 people across the UK.

Source: Social Security Committee 07 November 2019, Professor David Bell (University of Stirling), contrib. 3⁵

he went on to say:

” Estimating take-up on the basis of how people report their own conditions is also fairly fraught. Many household surveys ask people questions like, “Can you walk 100m?” or “Can you climb a flight of stairs?”, but to go from the set of responses to such questions to an accurate assessment of whether people are eligible for a benefit is a fairly big step, because of course people are not in a position to judge whether an outside assessor would say that whatever disability they may have should merit an award of a benefit.

Source: Social Security Committee 07 November 2019, Professor David Bell (University of Stirling), contrib. 3⁵

12. Professor Paul Spicker, Robert Gordon University went further and said, “*we would never be able to have accurate estimates*”. He emphasised that the more complex the qualifying criteria for a benefit is, the more difficult it is to estimate. He said:

” We have to begin with a figure for the whole population that is eligible, and the more conditional that is and the more it relies on meeting the qualifications of benefits, the less certain we are about that basic figure.

Source: Social Security Committee 07 November 2019, Professor Paul Spicker (Robert Gordon University), contrib. 4⁶

13. As disability benefits will form the largest part of devolved Scottish social security, the majority of the Scottish Government’s social security budget will be based on estimates of potential take-up and unmet need. David Bell noted the potential risks this could bring and emphasised the need to get disability estimates right, referring

to the Scottish Government's experience of free personal care which had a budget overspend. He recommended:

” The lesson from the Scottish government experience with free personal care is that the accurate assessment of potential take-up and unmet need are of critical importance for the financial viability of any policy which provides cash benefits or benefits in kind to the Scottish population. The assessment of take-up in relation to Scotland's new social security payments must be evidence-based and rigorously executed. ⁷

14. The Scottish Fiscal Commission is responsible for forecasting spend on devolved social security. It acknowledges the difficulty in estimating take-up for benefits related to ill-health and disability. It bases its forecasts on historical trends in the number of people receiving disability assistance and considers how these might change in the future.” ⁸

Recommendations

15. **Whilst we acknowledge that there are difficulties in estimating take-up, especially for the disability benefits due to uncertainty about the eligible population, we believe there is an opportunity for more to be done to undertake more research in this area.**
16. **As disability benefits will form the largest part of the Scottish Government social security budget, we recommend that the Scottish Government undertake research to establish the number of people likely to be eligible for Scottish disability benefits in order to inform their take-up strategy.**
17. **We recommend that the UK and Scottish Governments commission joint research to improve the available data on eligibility for the reserved benefits that will be 'passports' for Scottish social security.**
18. **Whilst we acknowledge that the first set of statistics for take-up of Universal Credit are yet to be published, we believe that its objective of increasing take-up should be tracked as it is rolled out.**

Government take-up strategies

Scottish Government take-up strategy

19. The Social Security (Scotland) Act 2018 places a requirement on the Scottish Government to have a benefit take-up strategy for devolved benefits. The first strategy was published in October 2019 and covers the period to October 2021. It includes:
- £500,000 Scottish Benefit Take-up Fund in 2020 to assist organisations preparing for Scottish social security benefits.
 - £100,000 income maximisation fund in 2020 to ensure people are aware of the financial support they can access, including benefits
 - Setting up a ‘stakeholder reference group’ for the strategy
 - Developing a ‘Take-up Stakeholder Toolkit’, which will contain information on Scottish Social Security, key contacts and examples of existing practice on promotion, signposting and referral.
 - Two roundtable events in 2020 to look at how to improve take-up
20. Given the importance of continuity of funding for welfare advice services, we asked the Cabinet Secretary whether the £500,000 funding would rollover year by year or whether it would taper off. The Cabinet Secretary said:
- ” The funding is here as one-off funding as we move forward with the transition. Once the benefits are in place and organisations are no longer required to train their staff up on what is happening with new benefits coming in or what the changes are, we will be in a different place. It is about keeping an eye on the requirements of organisations as we move through the different steps of the journey with the devolution of social security. It will not be the same every year.
- Source: Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 78⁹
21. We understand the benefits of flexibility but would urge the Cabinet Secretary to ensure that the needs of welfare advice providers and the sustainability of the services they provide are monitored closely.
22. Stakeholders have been broadly positive about the strategy. Judith Paterson, Child Poverty Action Group (CPAG) welcomed it, but hoped that the next iteration would go beyond awareness campaigns and take a more holistic approach to consider not just the Scottish social security system but look across the board at how the advice sector can be linked with trusted professionals to provide ongoing, day-to-day, embedded take-up activity. She also questioned how the amounts for the take-up funds has been reached. She said:

- ” The funding is hugely welcome, but it is not based on thinking about what we need to put in place and working out how much that will cost. The approach is, “Here’s a pot of money. Let’s do the best we can with it.” That is quite a different approach. I would like to see something far more systematic.

Source: Social Security Committee 21 November 2019, Judith Paterson, contrib. 102¹⁰

23. Engender was concerned that the strategy only covered devolved benefits currently in payment, but not benefits yet to come on stream (such as the Child Disability Payment). Citizens Advice Scotland went further, suggesting the strategy should cover both Scottish benefits and reserved benefits that are qualifying benefits for the Scottish benefits.

UK Government take-up strategy

24. We asked DWP officials about the UK Government’s benefit take-up strategy. We were surprised to hear it does not have one. Katie Farrington advised:

- ” We do not have an equivalent written strategy, but the thing that struck me when I read the strategy was the number of common threads that exist

Source: Social Security Committee 23 January 2020 [Draft], Alison Johnstone, contrib. 130¹¹

25. Andrew Latto, DWP added:

- ” There certainly is not a direct counterpart. There is a general principle that we need to inform people of their entitlements, but there is nothing that says that the minister must report to Parliament regularly on whether we have achieved 100 per cent of take-up of benefit X. That does not exist in UK legislation.

Source: Social Security Committee 23 January 2020 [Draft], Andrew Latto, contrib. 160¹²

26. Andrew Latto explained there is a general obligation on all public bodies to inform people of their entitlements. He noted that all public bodies report through their annual accounts which are audited by the National Audit Office.
27. Following our evidence session with the DWP, we were pleased to hear of its plans for an awareness campaign for pension credit. Whilst this is welcome, it is our view that campaigns should be continuous to ensure eligible people are made aware of the assistance that is available to them.

Recommendations

28. **We know that take-up campaigns can and have made a real difference to increasing the amount of benefits that are claimed. A Government strategy ensures sustained focus. We were concerned that the UK Government does not have one for reserved benefits. We recommend that the UK Government develops a strategy that aims to maximise take-up of reserved benefits across the UK.**

29. **We welcome that the Scottish Government has a statutory duty to promote take-up, but this must be monitored to ensure it delivers its aims.**

A joint effort

30. The Scottish Government's statutory duties to promote benefit take-up and publish a take-up strategy relate only to assistance provided through the Scottish social security system.

31. But devolved and reserved social security is inter-connected, not least where the Scottish Government has chosen to passport eligibility for a devolved benefit from eligibility for a reserved benefit. For those reasons, it is something of a missed opportunity not to encourage take-up of all benefits, whether devolved or reserved and for there to be a clear strategy for doing so. However, David Wallace, Social Security Scotland, said:

” I would be nervous about an overt strategy that targets something that it is not our responsibility to deliver.

Source: Social Security Committee 21 November 2019, David Wallace, contrib. 127¹³

32. The Committee discussed whether the fiscal framework¹⁴ could prevent the Scottish Government running a campaign on a reserved benefit. Concerns around this have been expressed by CPAG and the Scottish Commission on Social Security (SCoSS). We asked the Cabinet Secretary whether the Scottish Government could be asked to make a compensatory payment to the UK Government following a campaign run by it that resulted in a higher take-up of reserved benefits. The Committee was concerned at the Cabinet Secretary's response:

” I cannot anticipate whether that would happen. It is purely for the UK Government to decide whether it thinks that a behavioural spillover has taken place. It is perfectly possible and perfectly plausible that it could happen and I have a responsibility to take that into account when making decisions about what the Scottish Government could do.

Source: Social Security Committee 10 October 2019, Shirley-Anne Somerville, contrib. 58¹⁵

33. However, in a blogpost, David Eiser, Fraser of Allander Institute, wrote:

” My personal view is that this is a red herring. A policy to increase the take-up of a reserved benefit in Scotland could not be construed as creating a policy spillover because, by definition, there has been no policy change.

Source: Eiser, 2019¹⁶

34. More recently, the Cabinet Secretary acknowledged that different interpretations exist and clarity is needed—

” It is my understanding that an increase in uptake of a reserved benefit should not be part of the spillover, but my understanding is not enough to reassure me

Source: Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 18¹⁷

35. The fiscal framework provides where either government makes a policy decision that affects the tax receipts or expenditure of the other, the government making the policy decision will reimburse the other if there is an additional cost, or receive a transfer if there is a saving. This is known as a “policy spillover effect”. The fiscal framework agreement allows either government to raise a policy spillover issue if it thinks the policy of the other government has led to an increase in its spending. Importantly, both governments must agree that a spillover has occurred.
36. Without both governments agreeing there is no decision or transfer. There are two types of potential spillover effects. Firstly, direct financial effects that exist as a result of a policy change. For example, if the UK Government changes the eligibility criteria for universal credit, this automatically changes the number of families eligible for the Scottish child payment – a direct effect. The other type is behavioural; a financial effect that results from behaviour change in response to a policy change. It must involve a material and demonstrable welfare cost or saving.
37. The Committee is pleased that the Cabinet Secretary has now written to the Secretary of State to establish a shared understanding on the scope of spillover provisions. We hope an understanding can be quickly reached.
38. We note the suggestion from SCoSS that, subject to clarification of operation of the fiscal framework, the Scottish Government could explore whether the duty to promote take-up should be extended to cover reserved benefits that provide a passport to Scottish benefits. (SCoSS scrutiny report of SCP, Para 5.3). The Committee supports this suggestion, but our strong preference would be for the Scottish and UK Governments to work together to run a continuous campaign to raise awareness of benefits to which people may be entitled. This should cover both devolved and reserved benefits.

Recommendation

39. **The Committee recommends that joint working between the UK and Scottish Governments, to consider how best to encourage take-up of all benefits, should be discussed formally between both Governments.**
40. **Take-up strategies should be an ongoing and continuous priority for both the UK and Scottish Government. Consequently, both Government’s should make appropriate funding available on a similar ongoing basis. The Committee welcomes the funds made available for the Scottish take-up strategy but asks that it is kept under review to ensure they are sufficient.**
41. **The Committee believes there should be a holistic approach to take-up of devolved and reserved benefits. This strategy could be led by Social Security Scotland with appropriate funding from both the UK and Scottish Governments.**

Barriers to take-up

42. There are many reasons why people do not claim benefits, including: stigma, lack of awareness, lack of accessible information, and previous negative experience with the benefit system, with CPAG noting that these have been relatively well researched.¹⁸ We discuss some of these below.

Awareness

43. If people are unaware of a benefit, or do not realise they are eligible to apply, it will not be claimed. The written and oral evidence highlighted lower levels of awareness amongst certain groups, such as working families, and we heard how people suffering with poor mental health can be isolated and uncomfortable engaging with services that help raise awareness.
44. At Wester Hailes we heard about people in work, often working long hours on a low salary, who believe they are not entitled to any benefits because they are earning. Local advice centres provide a good service but, due to cuts in funding and resources, are usually only open during weekdays – when people in work are not able to attend. As such, people can miss out on vital support and be unaware of any entitlements to benefits.
45. The impact on working families was echoed in the written and oral evidence and Neil Cowan, Poverty Alliance said:

” Activists tell us that certain groups have particularly low levels of awareness: for example, people who are in work often do not fully understand what they are entitled to and so do not claim it. People who have been in work for 20 or 30 years and have not previously had to access the social security system, but who find themselves out of work, or their circumstances change, often do not know what their entitlements are. Awareness is therefore an important factor.

Source: Social Security Committee 05 September 2019, Neil Cowan (Poverty Alliance), contrib. 8¹⁹

46. We know there are resources online, however this relies on people being able to use ICT, something we know can be a significant barrier to claiming benefits.

Stigma

47. We heard how the stigma around benefits is “*rooted deep in the nation’s psychology and cannot be undone overnight*”²⁰ and that benefit claimants can be negatively portrayed in the media, leading to increased levels of stigma.²¹
48. However, the stigma associated with claiming benefits is not universal. Both Russell Gunson, Institute for Public Policy Research Scotland and Judith Paterson, CPAG noted that child-related benefits attract less stigma. Judith Paterson said:

” Stigma can play a big part in attitudes towards claiming benefits, but very little stigma is associated with claiming child benefit—in fact, people barely regard it as a benefit at all.

Source: Social Security Committee 21 November 2019, Judith Paterson, contrib. 108²²

49. Evidence also suggested that if a benefit is applied more universally (like child benefit), it can help reduce stigma. One Parent Families Scotland told us:

” Greater targeting of a welfare benefit to specific groups may make these groups even more exposed to stigmatisation. A study of the take-up of free school meals in Scotland found that when eligibility was extended to all young children in a particular age group, take-up also increased amongst those parents and children who had already been eligible for the previously means-tested benefit. The research attributed this increase in take-up to a positive peer effect and diminution in perceived stigma. ²³

Rural Scotland

50. Ninety-eight per cent of the land mass of Scotland is rural and 17% of the population live there. ²⁴ Rurality creates distinct challenges and barriers not experienced elsewhere in the UK. Megan Mclean, Policy in Practice, told us:

” there is a rural-urban divide on uptake of benefits: typically, uptake is lower in rural areas. Given that much of Scotland’s population is in rural areas, that is something to consider when thinking about the challenges in collecting data.

Source: Social Security Committee 23 January 2020 [Draft], Alison Johnstone, contrib. 71²⁵

51. Professor Mark Shucksmith, Newcastle University, explained some of these challenges. He has found that the older generation in small rural communities is very concerned about visibility, privacy and stigma and do not always see themselves as poor. During his research he was told:

” “When I grew up, we did not have running water, electricity or television and now we have all those things. How can we be poor?”

Source: Social Security Committee 07 November 2019, Professor Shucksmith, contrib. 33²⁶

52. If people do not see themselves as poor, it is unlikely they will seek help in the form of benefits. This may be one reason why 42% of people in rural areas fail to claim their pension credit entitlement, compared to 35% in urban areas.

53. If someone living in a rural area wants to visit an advice centre or job centre to seek help, it can often involve significant travel. Professor Shucksmith highlighted that this could become more problematic due to the “increased complexities” in the benefit system with more people requiring help.

54. The move to a more digital system also creates unique challenges in rural areas as sometimes there is no signal/broadband and yet people are required to complete online applications and journals. Again, Professor Shucksmith said:

” So much is now online, which was not the case 25 years ago when we were working in Harris and other areas of rural Scotland. That is a really important issue for rural claimants and rural take-up, not only because of the poor digital infrastructure—whether there is broadband or a mobile signal, for example—but because of the cost of a digital connection. [...] How do they get support when they are trying to work online? Where do they go to go online?

Source: Social Security Committee 07 November 2019, Professor Shucksmith, contrib. 33²⁶

Value of the benefit

55. The value of the benefit must be worth the effort required to apply for it. The Scottish Campaign on Rights to Social Security (SCRSS) noted in their written evidence that “*many individuals make the decision that the cash value of the benefits is not worth the effort, stress and anxiety that can be associated with a claim.*”²⁷ A view echoed by participants during our visit in Wester Hailes.
56. The SCRSS submission also referenced an example provided by a member of the Poverty Alliance’s Community Activist Advisory Group who said:

” There is a perception that you won’t receive enough benefits to cover your basic living costs. Because of this perception, I think a lot of people who are ‘just getting by’ feel there is no point to putting in a claim as they will get very little, if anything at all, after going through a rigorous application process.”²⁷

Recommendations

57. **Different barriers impact on different groups or sectors of society. Care needs to be taken to ensure a one-size fits all approach is not taken, as acknowledged in the Scottish Government’s benefit take-up strategy.**
58. **We welcome the Scottish Government’s commitment to deliver Scottish social security with dignity and respect and hope this leads to reduced stigma and higher take-up levels. We recommend that in addition to protected equality groups, the Scottish and UK Government’s analyse take-up by rurality and by using deprivation indicators such as the Scottish Index of Multiple Deprivation.**
59. **We recommend that the Scottish Government’s next take-up strategy addresses the barriers to getting support in rural areas and areas of deprivation.**

What needs to happen to increase take-up

60. There are steps that can be taken now to increase take-up. We detail some of the suggestions we were given and recommend what we think the next steps should be.

Benefit administration

Eligibility

61. Benefits with clear eligibility criteria have higher take-up and many submissions gave the example of child benefit. CPAG stated:
- ” One of the simplest benefits is child benefit. It requires a claim, but once awarded continues unchanged until the child grows up. It is universal and not means-tested. When a family has a baby, they claim child benefit, with very few exceptions. The link is clear and easy to communicate. The take-up of child benefit is very high at 93 per cent and was even higher at 97 per cent before the complication for higher earners was introduced. ¹⁸
62. One of the first new benefits to be delivered by the Scottish Government was the best start grant. This is a package of three new Scottish benefits to help parents and carers on low incomes with the costs of having a child in the family. Whilst the qualifying criteria are simple (parent is in receipt of a qualifying reserved benefit), the take-up is estimated at 67% which may indicate that simple eligibility criteria, like that seen with child benefit, is only part of the picture.
63. Whilst not all benefits can be as simple as child benefit, complex eligibility criteria, such as that for disability benefits, can create problems. It can stop people applying because they are unable to establish if they are eligible, or, people incorrectly apply because they think they are eligible. Indicative of this complexity, the DWP’s guidance for PIP assessors runs to 154 pages.
64. Eligibility can also be impacted by Government policy changes not directly linked to social security. We heard about a carer in Wester Hailes who can no longer claim carer’s allowance since an increase in the minimum wage resulted in her earning £8 more than the carer’s allowance threshold of £123 per week.
65. Although the national minimum wage is set by the UK Government, carer’s allowance is now the responsibility of the Scottish Government. We asked the Scottish Government what could be done to address this issue. The Cabinet Secretary said that because carer’s allowance is delivered through an agency agreement with the DWP, the Scottish Government is unable to make any changes to the income threshold beyond those made by the DWP but is committed to working with carers organisations to look at what they would require from a carer’s allowance in the future. ²⁸
66. This highlights the importance of taking a holistic approach to policy change across Government, whether UK or Scottish, to prevent unintended consequences.

67. Perth and Kinross Council and Right Advice Scotland noted that if eligibility for Scottish social security (such as best start grant) included council tax reduction (CTR), local authorities would be able to do more to encourage take-up by targeting CTR claimants. Richard Gass, Rights Advice Scotland said:

” Another element that could be tweaked might involve the extension of the eligibility criteria to include council tax reduction. That would open up opportunities for local authorities to interrogate their council tax reduction records and realise that they have people who are entitled to the grant, and they could then be proactive in providing people with information.

Source: Social Security Committee 21 November 2019, Richard Gass, contrib. 8²⁹

68. In the Scottish Government’s response to its consultation on best start grant,³⁰ it stated that CTR should not be used as an additional qualifying benefit as it is not a consistent proxy for low income. We challenged the Cabinet Secretary on this. She said:

” When we looked at the best start grant, certain organisations thought that that should be part of the eligibility. You are right to say that one of the reasons for council tax reduction not being part of the eligibility is that it is not a good proxy for low-income households. The challenge when we were considering eligibility was to ask what else we could put in place to make sure that we widened the net as much as possible. Other people might take a different view on that, but I am certainly still satisfied that we have moved the eligibility to ensure that we maximise the number of low-income households within that.

Source: Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 85³¹

Applications

69. Many submissions referred to the need for multiple application channels (such as paper, online and phone), and pointed out that a complex application process can act as a barrier to take-up.
70. In our previous report on Social Security and In-work poverty we highlighted the issues caused by the move to universal credit and its ‘digital by default’ approach. In that report we recommended that there must be a choice of ways in which applications can be made. A point we now reiterate.
71. The use of multiple application channels has been highlighted by the Scottish Government as key to the Scottish social security system. David Wallace, Chief Executive of Social Security Scotland provided analysis of the application methods for best start grant:
- ” 90 per cent of applications have been online, some have been done by telephone and there have been a handful of paper application forms. Ensuring that the options are available is key, and that is what we have been trying to do.
- Source: Social Security Committee 21 November 2019, David Wallace, contrib. 27³²
72. Whilst we welcome the Scottish Government’s approach, it must not become complacent. We echo CPAG’s view that there should be a continuous focus on improving form design and application processes.¹⁸

73. It is not just the method of application that is important. The information asked for in the application form, and the language used are crucial.³³ Giving further information about what assessors are looking for is also helpful. This could enable necessary information to be provided first time with fewer decisions going to appeal.

74. We heard that this would help to reduce the level of under-claiming of social security, especially disability payments. This is often due to claimants under-reporting the severity of their condition, or not reporting changes in their condition. ENABLE Scotland said:

” Our experience as the county’s largest member-led charity that supports people who have a learning disability is that the people we support are particularly prone to underclaim, to submit incomplete claims, or to accept incorrect decisions that result in them being denied the full benefits they are entitled to – with resultant negative impacts on their lives.³⁴

75. This was a view supported by Richard Gass who said:

” One reason why a number of cases fail at the initial claim is that people do not know the threshold... If someone is filling in an application form, they might be asked to give an account of their health. People tend to be positive about their own condition, without necessarily focusing on their personal problems.

Source: Social Security Committee 21 November 2019, Richard Gass, contrib. 50³⁵

76. Several submissions noted that for Scottish claimants there was potential for confusion as many will be dealing with two social security agencies. People may not know which agency to approach and there is potential for each agency to use different definitions and criteria for similar concepts.³⁶ Lesley Newton, Glasgow Centre for Population Health told us:

” There will also be a problem when we have a mixture of devolved and non-devolved scenarios. That will be complex for us to manage, never mind to explain to members of the public. We will be saying, “You’ve got this agency helping you with this set of benefits and that agency helping you with the other one.”

Source: Social Security Committee 05 September 2019, Lesley Newton, contrib. 13³⁷

77. We asked the Cabinet Secretary what the UK and Scottish Governments are doing about referrals between the DWP and Social Security Scotland and vice versa. We were pleased to hear the Cabinet Secretary say:

” Both Governments are taking that responsibility very seriously. Referral pathways are being developed with organisations that will point people to where they should go—a kind of tell-us-once approach, if you like. The issue of people applying for the wrong benefit—the cases in which people should have applied for a devolved benefit but instead applied for one that is available in the rest of the UK—is being taken very seriously by both Governments.

Source: Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 43³⁸

Decision making

78. The latest UK Government statistics show that 71% of social security and child support appeals had the initial decision revised in favour of the claimant.³⁹ It is important that a decision about eligibility is right first time, rather than during the appeals process. Incorrect decisions and poor customer service directly impact the applicant, but also lead to a lack of trust and negative perceptions of the benefit system.
79. To ensure decisions are right first time, it is important that staff in job centres are trained to know the benefit they are administering, the range of other possible entitlements and understand the challenges faced by the applicant. Enable Scotland pointed out:
- ” the biggest issue faced by our clients is poor decision-making when assessing the impact of a disability on their ability to either live independently or take up employment.³⁴
80. We were pleased to hear that the DWP is introducing a ‘*personal learning and development plan*’ which includes training staff to signpost benefits.⁴⁰
81. Richard Gass told us that some disability benefit assessors are not medically qualified in the area that they are assessing. He gave the example of a qualified occupational therapist who was making comments on mental health.⁴¹
82. Social Security Scotland intends to change the way that assessments are undertaken. It will have specialist advisors responsible for providing decision makers with information and advice on health and social care matters. This includes issues such as the side effects of a particular medication, how a specific disability impacts someone and the way in which two conditions might interact. We welcome this and in due course will want to consider the extent to which the Scottish approach has resulted in measurable improved outcomes for claimants.

Recommendations

83. **We agree that there are different key stages in the social security process, including establishing eligibility, making an application and having a decision made about entitlement that create barriers for a potential claimant.**
84. **We again recommend that the digital by default application process for Universal Credit should be reviewedⁱⁱⁱ, with the aim of providing multiple application channels that enable applicants to use the method that best suits. The Committee believes this is the appropriate approach for all benefits.**
85. **We welcome Social Security Scotland’s commitment to deliver devolved benefits with a simplified application process in multiple formats, but recommend that the process is kept under review, to always ensure it meets the clients’ needs. The Committee looks forward to further details of**

iii Social Security Committee report: [Social Security and In-work Poverty](#) (February 2019)

this in due course. The Committee intends to continue to scrutinise the ease of accessibility and quality of claimant journey for both social security systems operating within Scotland.

- 86. We recommend that the Scottish Government looks again at whether Council Tax Reduction can be used as an additional qualifying benefit for those Scottish social security benefits which are ‘passported’ from reserved benefits.**
- 87. We recommend that both Social Security Scotland and the DWP must keep a close watch on the referral pathways between agencies to ensure that claimants are always directed to the correct agency to make a claim.**
- 88. We welcome DWP’s commitment to provide additional training to its JobCentre staff. We hope this results in more decisions being correct first time and an improved understanding of the interaction between the Scottish and UK benefit systems. However, this must not create an additional burden for staff and the Committee notes concerns raised previously by PCS regarding DWP workload and staffing levels ^{iv}. We recommend that an evaluation is undertaken to ensure that appropriate resources are in place.**

Take-up campaigns

89. Benefit take-up campaigns for a specific benefit, or series of benefits, are targeted at people either not engaged with the benefit system (such as those who have never claimed), or those who claim benefits but might not realise they are entitled to more support.
90. CPAG told us that an effective take-up strategy should include: raising and maintaining awareness, linking with advice services, being informed by data, driven by targets and linked to wider social security and anti-poverty aims. ¹⁸ The Poverty and Inequality Commission added that ‘positive, rights-based language should be used to promote take-up’.
91. A problem with some recent campaigns has been that they were only funded for a specific period to promote a specific benefit or set of benefits. The Scottish Federation of Housing Associations noted:
 - ” A take-up campaign will only work for the duration of the campaign. As soon as the funding ends all the good work ends and we are back to square one. If Government funding is made available for campaigns then it needs to continue indefinitely. ⁴²

iv Social Security Committee report: [Social Security and In-work Poverty](#) (February 2019)

A view shared by Judith Paterson, CPAG, and the Calder Residents Association and Broomhouse Community One Stop Shop.

92. Funding is not the only problem. Several submissions highlighted a need to accurately target those likely to qualify for a benefit, using a person-centred, holistic approach and using up to date data.⁴³ Being able to share data for the purpose of increasing take-up can prove difficult and prevent take-up campaigns from taking place.
93. For example in [April 2019](#), we wrote to the Cabinet Secretary for Social Security and Older People regarding the use of DWP data. In her [response](#), and subsequent [update](#), the Cabinet Secretary advised that the Scottish Government is working with the DWP to see whether a legal gateway can be established to share information. This was reaffirmed by Katie Farrington, DWP, who told us:

” My understanding is that the Scottish Government has done some work with local authorities to see whether they can identify, through the Digital Economy Act 2017, an appropriate legal gateway that will allow data to be shared between the DWP and Scottish local authorities.

Source: Social Security Committee 23 January 2020 [Draft], Katie Farrington (Department for Work and Pensions), contrib. 103⁴⁴

94. **We look forward to seeing the outcome of the work to identify or establish a legal gateway for data-sharing and would be grateful for an update on the current position.**

Partnership working and welfare rights advice services

95. The importance of welfare rights advice and the benefits of partnership working were strong themes in the written submissions and have been noted in previous research. Finn and Goodship (2014) suggest that:

” National charities and voluntary organisations – such as Citizens Advice, Age UK, Cancer Research and Macmillan Cancer Relief – are uniquely placed to promote take-up and monitor the impact of changes in benefits and DWP service delivery. Many such organisations may also be in a position, through locally-based offices, to help trial identification methods of eligible non-recipients, new advice and support interventions at a local level. They could then evaluate their effectiveness in terms of increasing take-up rates.

Views shared by Professor Spicker who said:

” The most successful take-up campaigns in the past have been those where people have an entitlement and where you can build on that entitlement through some sort of outreach and support.

Source: Social Security Committee 07 November 2019, Professor Spicker, contrib. 53⁴⁵

96. We were pleased to note that the Scottish Government’s benefit take-up strategy recognises the difference that can be made by hearing information from a trusted professional. The strategy includes a commitment that Social Security Scotland will continue to build effective working relationships and provide stakeholder partners with what they need to help promote benefits.
97. We heard from representatives from Healthier, Wealthier Children, Macmillan Cancer Support and the Money Talk Team at Citizens Advice. Each of their initiatives have been successful in increasing take-up as outlined below:
- Healthier, Wealthier Children – Last year there were 4,143 referrals, with £6.3m financial gains, an average of £1,563 per family. Fiona Moss told us that in the first quarter of this year, they had 1,322 referrals with a gain of just under £2 million⁴⁶, and Judith Paterson, CPAG referred to the HWC project as “*a gold standard in embedding routine inquiry and referral to advice agencies in helping people to tell their own stories*”.
 - Money Talk Team, Citizens Advice – Catherine Henry told us that from its inception in November 2018, the Money Talk Team has dealt with 7,777 clients through face-to-face services in every citizens advice bureau and its national telephone line. Of those clients, outcomes have been recorded for 3,198—and there has been more than £6 million of financial gain for those clients.
 - Improving the Cancer Journey (ICJ), Macmillan Cancer Support – ICJ was launched in 2014 and is subject to a five-year evaluation by Napier University with the final report due in 2020. The 2015 evaluation reported that ICJ had generated £1,667,820 in additional financial gains and welfare benefits for clients and £107,684 debt written off.⁴⁷
98. Co-location of services enables welfare rights advice to be provided in an environment that people trust, and feel comfortable in, rather than just signposting them elsewhere. The participants at Wester Hailes told us that schools and GP surgeries already have good relations with families and individuals, which results in people being happy to accept advice there. For this reason, the Maximise! Project has located in 21 GP practices across Edinburgh, providing money advice and support.
99. We heard numerous examples of where partnership projects had led to a financial gain. For example:
- Deep End Advice Worker projects based in two GP practices in Glasgow resulted in £850,000 additional benefit payments over two years.¹⁸
 - Building Connections – a JRF demonstration of a co-location project in Glasgow that dealt with 707 referrals and achieved nearly £1m in financial gain.⁴⁸
 - Welfare advice health partnerships in GP practices in Edinburgh and Dundee generated £39 for every £1 spent.⁴⁹

100. The Cabinet Secretary also told us about an initiative in Glasgow that aims to raise awareness of the best start grant that only has an estimated take-up rate of 53% for first births. The Cabinet Secretary said:

” everybody who registers a birth is asked whether they are aware of the best start grant. Somebody may have missed all the brochures that were available during their pregnancy and when they were in hospital having their baby, but they all have to register the birth.

Source: Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 47⁵⁰

101. These initiatives that embed welfare rights advice in other types of services have a positive impact on promoting take-up. However, funding for these services is complex and can come from local authorities, Scottish Government, DWP, trusts and charities. On 16 May 2019, we held a session on welfare rights advice funding. There was a general concern that funding for local authority advice services is reducing whilst demand is increasing. Richard Gass told us:

” The welfare rights advice sector is stretched to capacity.

Source: Social Security Committee 21 November 2019, Richard Gass, contrib. 98⁵¹

102. We also heard about how welfare rights advice services are having to firefight between the impact of welfare reform and doing the longer-term work to increase take-up. Judith Paterson said:

” advisers are getting really bogged down, not just because of the complexity of the new rules but because of the increasing difficulty of dealing with officialdom. They are hanging on the phone for 45 minutes or an hour just to get one part of a claim progressed, which is really not helping.

Source: Social Security Committee 21 November 2019, Judith Paterson, contrib. 100⁵²

Recommendations

103. **It is clear that a lot of good work is taking place in Scotland by welfare advice services. However, some initiatives and projects struggle from a lack of funding or a lack of continuity of funding. We recommend that the UK and Scottish Governments acknowledge the positive impact that these services have by providing increased and sustained funding to meet current and future needs. The Committee believes this should be done in partnership with third sector and local authorities and should be kept under review.**
104. **The Committee notes that 71% of social security and child support appeals had the initial decision revised in favour of the claimant. This suggests that there are potential changes that could be made to the benefits system that could help to alleviate pressures on advice services and reduce the number of appeals. This would also improve the claimant journey.**
105. **Co-located projects are taking place across Scotland, however sometimes in isolation, in a specific city or health board area. We recommend that a more joined up approach is taken by the Scottish Government, UK**

Government and local authorities, to ensure best practice can be shared, appropriately funded and rolled out across Scotland.

106. **The Scottish Government should further explore the potential role of all statutory services in providing basic welfare advice, including knowing when to refer people to specialist advice workers. Healthier Wealthier Children is an example of where this process has worked well and as noted above has been referred to as a ‘gold standard’ in embedding routine inquiry and referral to advice agencies.**
107. **We recommend the Scottish Government does all it can to ensure local authorities promote best start grant when someone registers at birth. The Scottish Government should work closely with all local authorities to identify other ways to improve take-up of this and all other forms of Scottish social security.**

ICT and data sharing

108. Technology in the benefit system comprises the user experience (i.e. online applications) and automating the administration process (i.e. automatically passporting benefits). Malcolm Gardner, Team Nestol told us that the challenge isn't in developing the technology, but rather the policy changes required. He said:

” the technology exists, but that is not the difficult bit; the difficult bit is envisaging exactly what you want and what you want the outcomes to be. The issue is much more on the policy side—that is the first thing to understand.

Source: Social Security Committee 23 January 2020 [Draft], Malcolm Gardner, contrib. 6⁵³

Automating the administration process

109. Many submissions spoke positively of the potential for automation. For example, CAS said the most common ‘top priority’ amongst their advisers was for elements of the system to be automated, and several councils suggested one claim should automatically trigger entitlements to a range of benefits and support.⁵⁴ Richard Gass, Rights Advice Scotland gave us an example of how technology could be easily incorporated into the system to make it easier for people to find information and apply. He said:

” If hospitals had leaflets with something as simple as a QR code on them, pregnant women and new mothers—a large number of whom are likely to be young and more au fait with digital technology—could simply scan the code, put in their name, state that they want to claim the benefit and fire it off, so that their claim could be started there and then.

Source: Social Security Committee 21 November 2019, Richard Gass, contrib. 15⁵⁵

110. Several stakeholders also recommended that the Scottish Government automatically award Scottish benefits that are passported from reserved benefits,

with SCoSS specifically recommending that awards for the Scottish Child Payment are automated in the future. Carer's allowance supplement is already automated – everyone in receipt of carer's allowance gets the supplement.

111. However, the Scottish Government has previously said it will not automatically passport the following benefits:
- Scottish Child Payment – the updated policy position paper noted that “automation is complex, time-consuming and technically challenging – and simply isn't possible if we want to get money into families' pockets as quickly as possible, while safeguarding as far as possible the programme of devolved benefits.”
 - Best Start Foods – People in receipt of Health Start Vouchers will be *'invited to apply'* for best start foods, rather than being automatically transferred.⁵⁶

112. We asked David Wallace, Chief Executive of Social Security Scotland about Scottish Child Payment. He told us:

” I am not close to knowing how, in the longer term, we could get a Scottish child payment to appear automatically. A significant body of work would need to be done to get there.

Source: Social Security Committee 21 November 2019, David Wallace, contrib. 92⁵⁷

113. Whilst passporting from reserved benefits has the advantage of being easier to establish eligibility, the take-up level will never be higher than the take-up of the reserved benefit to which it is linked. Russell Gunson, Institute for Public Policy Research told us:

” It is to be hoped that take-up of universal credit will increase to 85 per cent—perhaps higher. If we have any drop off from that—from take up of universal credit—take-up of the benefits that we pay can only ever reach a maximum of 85 per cent, and it is likely that it will be lower than that. We need to think about how we can get people who are eligible for UK benefits, but who are not taking them up, to do so, so that they can access Scottish payments.

Source: Social Security Committee 05 September 2019, Russell Gunson (Institute for Public Policy Research Scotland), contrib. 10⁵⁸

114. This means if the Scottish Government automatically awarded Scottish benefits that are passported from universal credit, those Scottish benefits would still only provide support to 85% of the eligible population.

User experience

115. There are concerns about over reliance on ICT, especially in relation to universal credit.
116. At Wester Hailes we heard that automated systems can feel impersonal and isolate someone trying to interact with it. We heard that people who attend welfare rights advice services can come with a specific issue but end up receiving support for other problems. An IT system designed for one purpose could not provide this additional person-centred support.

117. Professor Spicker emphasised that ICT would not fix the problems that currently exist. He said:

” We have recently seen Government placing rather too much emphasis on information technology and the belief that IT will make the problems disappear as if by magic. People can answer only the questions that make sense to them and that they know the answers to. If you ask somebody whether they can walk or whether they are disabled, they often cannot often make sense of those questions. A standard experience of just about everybody who has ever done welfare rights work is to have somebody looking at them in bafflement, saying, “I do not know what to write. Please tell me what I should put down.” That is not going to be solved by an IT process, and we cannot expect IT to resolve human problems that we do not know the answers to ourselves.

Source: Social Security Committee 07 November 2019, Professor Spicker, contrib. 37⁵⁹

Data sharing

118. Data sharing can be used to either target potential claimants or to award benefits automatically, and we heard that information already held by the DWP, Social Security Scotland and local authorities could be used to better effect. Megan Mclean, Policy in Practice said:

” data is already held at various levels of Government; it is about joining that up. Data is already being used to identify fraud, for example, and in some cases benefit data is being shared between the Department for Work and Pensions, local authorities and Social Security Scotland in relation to the carers allowance supplement. When there is a specific, prescribed case, data is already being shared.

Source: Social Security Committee 23 January 2020 [Draft], Megan Mclean (Policy in Practice), contrib. 10⁶⁰

119. However, GDPR and data protection considerations can be complex and are sometimes quoted as a reason not to share information. Malcolm Gardner, Team Nestol said:

” We should remember that GDPR is about permissions; it is not about blockers. We should not be saying that, because GDPR is silent on a subject, it does not allow it. That is not the way that we should look at GDPR. GDPR simply requires that we think these things through and justify what we are doing, through either a legislative change or additional legislation. GDPR is not there to stop us doing this stuff, especially if doing it is in the public interest.

Source: Social Security Committee 23 January 2020 [Draft], Malcolm Gardner, contrib. 20⁶¹

120. The Information Commissioner’s Office describes data protection as “*the fair and proper use of information about people. It’s part of the fundamental right to privacy – but on a more practical level, it’s really about building trust between people and organisations.*”⁶² Building trust between a social security agency and the client was highlighted by Louise Murphy, Policy in Practice who said:

- ” [data protection] relates to what a reasonable claimant would expect. If they have gone through a lengthy application process with the DWP, in which they have given it full information about their household and perhaps their disability or their children, they would expect that data to be shared.

Source: Social Security Committee 23 January 2020 [Draft], Louise Murphy (Policy in Practice), contrib. 11⁶³

121. A view shared by Katie Farrington, DWP. We asked if the DWP was being overly cautious in relation to data-sharing. She said:

- ” I do not perceive that we are being overcautious... There is something important about reasonable expectations. If my GP refers me to a hospital, I have a reasonable expectation that my data will be shared, and I would most likely be quite frustrated if, when I turned up at the hospital, the people there did not have access to my records and I had to repeat my story over and over again. However, if I give my data to the hospital, do I have a reasonable expectation that it will be shared with other parties?

Source: Social Security Committee 23 January 2020 [Draft], Katie Farrington, contrib. 111⁶⁴

Recommendations

122. **ICT has a place in the benefit system. It can enable the automatic payment of awards without an application and can help to target potential claimants to encourage them to take-up their benefit entitlement. However, care must be taken to ensure that a two-tier system is not created with people who are IT literate and those who are not.**
123. **We believe that the Scottish Government has the opportunity to automate those benefits that are passported from reserved benefits. Whilst we understand this might not happen immediately, and take-up can only be as high as the reserved benefit from which the Scottish benefit is passported, we ask the Scottish Government to consider the further scope for this as it continues to roll-out the new Scottish social security benefits.**
124. **GDPR should not be used as an excuse to block the sharing of data between agencies. We recommend that the DWP, Social Security Scotland and local authorities increase their efforts to find ways to share information that will be beneficial for claimants.**

Annexe A - Extracts from minutes

[24th Meeting, 2019 \(Session 5\), Thursday 7 November 2019](#)

2. Benefit Take-up: The Committee took evidence from—

- Professor Paul Spicker, Emeritus Professor of Public Policy, Robert Gordon University;
- Professor Mark Shucksmith, Professor of Planning, Newcastle University;
- Professor David Bell, Professor of Economics, University of Stirling;
- Catherine Henry, Financial Health Check Service Project Manager, Citizens Advice Scotland;
- Fiona Moss, Head of Health Improvement and Equalities, Glasgow Health and Social Care Partnership;
- Peter Hastie, Policy Manager, Macmillan Cancer Support.

3. Benefit Take-up (in private): The Committee considered the evidence heard earlier in the meeting.

[25th Meeting, 2019 \(Session 5\), Thursday 21 November 2019](#)

2. Benefit Take-up: The Committee took evidence from—

- Judith Paterson, Head of Advice and Rights (Scotland), Child Poverty Action Group;
- Richard Gass, Chair, Rights Advice Scotland;
- David Wallace, Chief Executive, Social Security Scotland.

4. Benefit Take-up (in private): The Committee considered the evidence heard earlier in the meeting.

[2nd Meeting, 2020 \(Session 5\), Thursday 23 January 2020](#)

2. Benefit Take-up: The Committee took evidence from—

- Malcolm Gardner, Senior Business Analyst, Team Netsol Ltd;
- Phil Agulnik, Director, entitledto;
- Louise Murphy, Policy and Operations analyst, and
- Megan Mclean, Policy and Operations analyst, Policy in Practice;
- Katie Farrington, Director; Universal Credit and Employment Policy,
- Andrew Latto, Deputy Director; Devolution, Pensioner Benefits and Carer's Allowance Policy, and

- Derek Kilday, Group Director; Central and West Scotland, Department for Work and Pensions.

3. Benefit Take-up (in private): The Committee considered the evidence heard earlier in the meeting.

[4th Meeting, 2020 \(Session 5\), Thursday 6 February 2020](#)

2. Benefit Take-up: The Committee took evidence from—

- Shirley-Anne Somerville, Cabinet Secretary for Social Security and Older People,
- Ann McVie, Deputy Director, Social Security Policy, and
- Ruari Sutherland, Team Leader Benefit Take-Up, Scottish Government.

3. Benefit Take-up (in private): The Committee considered the evidence heard and its approach to a draft report.

Annexe B - Evidence

Written Evidence

The following written submissions can be found on the [Committee's webpage](#).

SSC/S5/19/BTU/01 - Professor Paul Spicker (717KB pdf)

SSC/S5/19/BTU/02 - Scottish Public Health Network (677KB pdf)

SSC/S5/19/BTU/03 - Barry Gale (520KB pdf)

SSC/S5/19/BTU/04 - The Highland Council (863KB pdf)

SSC/S5/19/BTU/05 - Marc Allison (561KB pdf)

SSC/S5/19/BTU/06 - National Autistic Society Scotland (599KB pdf)

SSC/S5/19/BTU/07 - MND Scotland (691KB pdf)

SSC/S5/19/BTU/08 - Inclusion Scotland (178KB pdf)

SSC/S5/19/BTU/09 - NHS Grampian (59KB pdf)

SSC/S5/19/BTU/10 - Low Income Tax Reform Group (231KB pdf)

SSC/S5/19/BTU/11 - Marie Curie (677KB pdf)

SSC/S5/19/BTU/12 - Scottish Association for Mental Health (220KB pdf)

SSC/S5/19/BTU/13 - Macmillan Cancer Support (285KB pdf)

SSC/S5/19/BTU/14 - CEMVO Scotland (86KB pdf)

SSC/S5/19/BTU/15 - West Lothian Council (76KB pdf)

SSC/S5/19/BTU/16 - Professor Mark Shucksmith (Newcastle University), Jane Atterton and Jayne Glass (SRUC) and Polly Chapman (Impact Hub Inverness) (247KB pdf)

SSC/S5/19/BTU/17 - Ciara Travis (597KB pdf)

SSC/S5/19/BTU/18 - City of Edinburgh Councils Advice Shop (72KB pdf)

SSC/S5/19/BTU/19 - Stirling Council (81KB pdf)

SSC/S5/19/BTU/20 - Joseph Rowntree Foundation (793KB pdf)

SSC/S5/19/BTU/21 - Argyll Community Housing Association Ltd (142KB pdf)

SSC/S5/19/BTU/22 - Coalition for Racial Equality and Rights (149KB pdf)

SSC/S5/19/BTU/23 - Chartered Institute of Housing Scotland (114KB pdf)

SSC/S5/19/BTU/24 - Family Advice and Information Resource (FAIR) Ltd (78KB pdf)

SSC/S5/19/BTU/25 - Age Scotland (185KB pdf)
SSC/S5/19/BTU/26 - Citizens Advice Scotland (279KB pdf)
SSC/S5/19/BTU/27 - City of Edinburgh Council (167KB pdf)
SSC/S5/19/BTU/28 - Engender (205KB pdf)
SSC/S5/19/BTU/29 - See Me (105KB pdf)
SSC/S5/19/BTU/30 - Independent Age (839KB pdf)
SSC/S5/19/BTU/31 - Child Poverty Action Group (CPAG) (220KB pdf)
SSC/S5/19/BTU/32 - Policy in Practice (378KB pdf)
SSC/S5/19/BTU/33 - MS Society Scotland (302KB pdf)
SSC/S5/19/BTU/34 - Scottish Independent Advocacy Alliance (159KB pdf)
SSC/S5/19/BTU/35 - Scottish Campaign on Rights to Social Security (327KB pdf)
SSC/S5/19/BTU/36 - Poverty Alliance (154KB pdf)
SSC/S5/19/BTU/37 - Poverty and Inequality Commission (147KB pdf)
SSC/S5/19/BTU/38 - Glasgow City Council (172KB pdf)
SSC/S5/19/BTU/39 - The Action Group and Lothian Centre for Inclusive Living (174KB pdf)
SSC/S5/19/BTU/40 - Team Netsol Ltd and entitledto (93KB pdf)
SSC/S5/19/BTU/41 - Perth and Kinross Council (91KB pdf)
SSC/S5/19/BTU/42 - The National Carer Organisations (NCO) (142KB pdf)
SSC/S5/19/BTU/43 - ENABLE Scotland (233KB pdf)
SSC/S5/19/BTU/44 - Rights Advice Scotland (104KB pdf)
SSC/S5/19/BTU/45 - David Bell and Elaine Douglas (542KB pdf)
SSC/S5/19/BTU/46 - Scottish Federation of Housing Associations (321KB pdf)
SSC/S5/19/BTU/47 - Renfrewshire Council (183KB pdf)
SSC/S5/19/BTU/48 - Action on Hearing Loss Scotland (83KB pdf)
SSC/S5/19/BTU/49 - South Lanarkshire Council (141KB pdf)
SSC/S5/19/BTU/50 - One Parent Families Scotland (272KB pdf)
SSC/S5/19/BTU/51 - Scottish Women's Convention (148KB pdf)
SSC/S5/19/BTU/52A - Anonymous (602KB pdf)

SSC/S5/19/BTU/53A - Anonymous (119KB pdf)

SSC/S5/19/BTU/54 - Dumfries and Galloway Council (534KB pdf)

SSC/S5/19/BTU/55 - Scottish Fiscal Commission (100KB pdf)

SSC/S5/19/BTU/56 - North Ayrshire Health and Social Care Partnership (84KB pdf)

SSC/S5/19/BTU/57 - Dr Anne Mullen - Deep End Group Scotland (263KB pdf)

Oral Evidence

[Thursday 7 November 2019](#) - Evidence from stakeholders

[Thursday 21 November 2019](#) - Evidence from stakeholders

[Thursday 23 January 2020](#) - Evidence from stakeholder

[Thursday 6 February 2020](#) - Evidence from stakeholders

- [1] entitledto. (2018, December). No title Retrieved from <https://www.entitledto.co.uk/blog/2018/december/over-20-billion-still-unclaimed-in-means-tested-benefits/>
- [2] Eurofound. (2015). Access to social benefits: Reducing non-take-up. Retrieved from https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef1536en.pdf
- [3] Department for Work and Pensions. (2012). Universal Credit Evaluation Framework. Retrieved from https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/180879/universal-credit-evaluation-framework.pdf
- [4] Social Security Committee 23 January 2020 [Draft], Derek Kilday, contrib. 140, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234658>
- [5] Social Security Committee 07 November 2019, Professor David Bell (University of Stirling), contrib. 3, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12357&c=2214844>
- [6] Social Security Committee 07 November 2019, Professor Paul Spicker (Robert Gordon University), contrib. 4, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12357&c=2225318>
- [7] David Bell and Elaine Douglas. (2019). Written Submission.
- [8] Scottish Fiscal Commission. (2019). Written Submission.
- [9] Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 78, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12513&c=2239534>
- [10] Social Security Committee 21 November 2019, Judith Paterson, contrib. 102, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219089>
- [11] Social Security Committee 23 January 2020 [Draft], Alison Johnstone, contrib. 130, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234648>
- [12] Social Security Committee 23 January 2020 [Draft], Andrew Latto, contrib. 160, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234678>
- [13] Social Security Committee 21 November 2019, David Wallace, contrib. 127, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219114>
- [14] Scottish Government. (2016). Fiscal framework: agreement between the Scottish and UK Governments. Retrieved from <https://www.gov.scot/publications/agreement-between-scottish-government-united-kingdom-government-scottish-governments-fiscal/>
- [15] Social Security Committee 10 October 2019, Shirley-Anne Somerville, contrib. 58, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12322&c=2209706>
- [16] Eiser, D. (2019, December 17). The funding of the Scottish Parliament's new social security responsibilities: how they will work and what are the risks? 21 key questions (and answers). Retrieved from <https://pureportal.strath.ac.uk/en/publications/the-funding-of-the-scottish-parliaments-new-social-security-respo>
- [17] Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 18, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12513&c=2239474>

- [18] CPAG. (2019). Written Submission.
- [19] Social Security Committee 05 September 2019, Neil Cowan (Poverty Alliance), contrib. 8, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12239&c=2199784>
- [20] Chris Goulden, JRF. (n.d.) Official Report, 5 September 2019. Retrieved from <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12239>
- [21] Richard Gass, Rights Advice Scotland. (2019). Official Report, 21 November 2019. Retrieved from <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12384>
- [22] Social Security Committee 21 November 2019, Judith Paterson, contrib. 108, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219095>
- [23] One Parent Families Scotland. (2019). Written Submission.
- [24] Scottish Government. (2018). Rural Scotland: key facts 2018. Retrieved from <https://www.gov.scot/publications/rural-scotland-key-facts-2018/>
- [25] Social Security Committee 23 January 2020 [Draft], Alison Johnstone, contrib. 71, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234589>
- [26] Social Security Committee 07 November 2019, Professor Shucksmith, contrib. 33, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12357&c=2214874>
- [27] The Scottish Campaign on Rights to Social Security. (2019). Written Submission.
- [28] The Cabinet Secretary for Social Security and Older People. (2019). Official Report, 6 February 2019. Retrieved from <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12513>
- [29] Social Security Committee 21 November 2019, Richard Gass, contrib. 8, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2218995>
- [30] Scottish Government. (2018, September 11). Best Start Grant: Scottish Government response to the consultation. Retrieved from <https://www.gov.scot/publications/early-years-assistance-scottish-government-response-consultation-best-start-grant/>
- [31] Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 85, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12513&c=2239541>
- [32] Social Security Committee 21 November 2019, David Wallace, contrib. 27, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219014>
- [33] Low Income Tax Reform Group, Action Group, MND Scotland, MS Society Scotland, National Autistic Society Scotland). (2019). Written Submissions.
- [34] ENABLE Scotland. (2019). Written Submission.
- [35] Social Security Committee 21 November 2019, Richard Gass, contrib. 50, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219037>
- [36] CEMVO Scotland, Edinburgh City Council, ENABLE Scotland, Highland Council, Joseph Rowntree Foundation, Low Income Tax Reform Group, Marie Curie, MND Scotland, Poverty Alliance. (2019). Written Submissions.

- [37] Social Security Committee 05 September 2019, Lesley Newton, contrib. 13, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12239&c=2195117>
- [38] Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 43, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12513&c=2239499>
- [39] Tribunal Statistics Quarterly: April to June 2019. (n.d.) Retrieved from <https://www.gov.uk/government/statistics/tribunal-statistics-quarterly-april-to-june-2019>
- [40] Derek Kilday, Department for Work and Pensions. (2020). Official Report, 23 January 2020. Retrieved from <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12482>
- [41] Richard Gass, Rights Advice Scotland. (2019). Official Report, 21 November 2019. Retrieved from <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12384>
- [42] Scottish Federation of Housing Associations. (2019). Written Submission.
- [43] Chartered Institute of Housing, CPAG, Citizens Advice Scotland, Edinburgh City Council, Coalition for Racial Equality and Rights. (2019). Written Submissions.
- [44] Social Security Committee 23 January 2020 [Draft], Katie Farrington (Department for Work and Pensions), contrib. 103, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234621>
- [45] Social Security Committee 07 November 2019, Professor Spicker, contrib. 53, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12357&c=2214894>
- [46] Fiona Moss, Glasgow Health and Social Care Partnership. (2019). Official Report, 7 November 2019. Retrieved from <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12357>
- [47] Edinburgh Napier University. (20158, November 30). Evaluation of Glasgow: Improving the Cancer journey programme. Retrieved from <https://www.napier.ac.uk/research-and-innovation/research-search/outputs/evaluation-of-glasgow-improving-the-cancer-journey-programme>
- [48] The Joseph Rowntree Foundation. (2019). Written Submission.
- [49] Inclusion Scotland. (2019). Written Submission.
- [50] Social Security Committee 06 February 2020 [Draft], Shirley-Anne Somerville, contrib. 47, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12513&c=2239503>
- [51] Social Security Committee 21 November 2019, Richard Gass, contrib. 98, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219085>
- [52] Social Security Committee 21 November 2019, Judith Paterson, contrib. 100, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219087>
- [53] Social Security Committee 23 January 2020 [Draft], Malcolm Gardner, contrib. 6, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234524>
- [54] Scottish Campaign on Rights to Social Security, Highland Council, Glasgow City Council, Edinburgh City Council. (2019). Written Submissions.

- [55] Social Security Committee 21 November 2019, Richard Gass, contrib. 15,
<http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219002>
- [56] Cabinet Secretary for Social Security and Older Peoples. (2019, July 31). Letter to Social Security Committee.
- [57] Social Security Committee 21 November 2019, David Wallace, contrib. 92,
<http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12384&c=2219079>
- [58] Social Security Committee 05 September 2019, Russell Gunson (Institute for Public Policy Research Scotland), contrib. 10, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12239&c=2195114>
- [59] Social Security Committee 07 November 2019, Professor Spicker, contrib. 37,
<http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12357&c=2214878>
- [60] Social Security Committee 23 January 2020 [Draft], Megan Mclean (Policy in Practice), contrib. 10, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234528>
- [61] Social Security Committee 23 January 2020 [Draft], Malcolm Gardner, contrib. 20,
<http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234538>
- [62] Information Commissioner's Office. (n.d.) No title Retrieved from <https://ico.org.uk/for-organisations/guide-to-data-protection/introduction-to-data-protection/some-basic-concepts/> [accessed 21 February 2020]
- [63] Social Security Committee 23 January 2020 [Draft], Louise Murphy (Policy in Practice), contrib. 11, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234529>
- [64] Social Security Committee 23 January 2020 [Draft], Katie Farrington, contrib. 111,
<http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12482&c=2234629>

