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Social Security Experience Panels: Change of Circumstances and Debt Repayment



EQUALITY, POVERTY AND SOCIAL SECURITY



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Introduction

In August and September 2019, the Scottish Government carried out focus groups and a survey with Experience Panel members on changes of circumstances and repayment of debt. The research explored how contact about changes of circumstances should work for clients of Social Security Scotland.¹ Building on previous research, we also asked questions about over and underpayments, and how debt should be repaid.

This work was part of the Scottish Government's Social Security Experience Panels programme of research. In total, 37 Experience Panel members took part in 10 focus groups. In addition, 393 panel members took part in a survey (a response rate of 18 per cent). This report details the findings and key themes that emerged from this work.

Summary

Contacting clients about changes in circumstances

Half of survey respondents (50 per cent) said Social Security Scotland should ask them about any changes of circumstances once a year. Less than one fifth (19 per cent) felt that they should be asked every six months. Less than one-tenth of respondents (9 per cent) said that clients should be contacted every three months. Only 4 per cent thought that Social Security Scotland should make contact about changes of circumstances every month.

Of the 18 per cent that answered 'other', some suggested that the frequency of contact about changes of circumstances should depend on the client's situation. Others thought that the frequency of contact should be agreed between the client and Social Security Scotland. Several said they would not want any contact at all.

¹ Sometimes a client can experience a change in circumstances. For example, they may move house and change address. They might change their bank details. Or else, their personal circumstances can change e.g. their care or mobility needs (which could affect how much of a disability benefit they are entitled to.) Clients of Social Security Scotland are responsible for providing updates if they experience a change of circumstances to make sure that they are paid the right amount and not over or underpaid.

Three-fifths of total respondents (59 per cent) said that they would not want a reminder about changes of circumstances separately from existing communication from Social Security Scotland. Two-fifths (40 per cent) said that they would want a separate reminder.

Of those that indicated that they would want a separate reminder about changes of circumstances, over a third (36 per cent) indicated that they would want that separate reminder once a year. Just under a third (31 per cent) wanted to be reminded every six months. Over a fifth (21 per cent) wanted a reminder every three months, compared to one tenth (12 per cent) who wanted to be reminded once every two years.

Over half (51 per cent) said that they would like the reminder in a letter, while over a third (35 per cent) wanted it through email. Over a tenth (14 per cent) said that they would want to receive reminders through a text message.

Focus group participants said that they wanted information about how to notify about changes of circumstances to be clear and easy to understand. They also wanted it to be friendly in tone.

Clients reporting changes to Social Security Scotland

Half of respondents (51 per cent) said that they would want to notify Social Security Scotland about changes of circumstances online and over a fifth (22 per cent) said that they would like to use the telephone. Of those who answered 'other,' some wanted to make contact both over the phone and online. A few respondents said that they would want to make contact via their social worker.

Focus group participants listed a number of reasons why they would not want to report changes of circumstances to Social Security Scotland. These included:

- Fear and uncertainty about the consequences of notifying about a change – this included worrying about having to be reassessed or losing money.
- Lack of faith in the system.
- Not knowing when to report if they had a condition that was fluctuating.
- Not wanting to wait for long periods of time to talk to someone over the phone.

Participants suggested making processes around changes of circumstances clearer. This would help clients know how reporting changes could impact them. Some who didn't like waiting for a phone operator suggested an online call-back

booking system, where clients could request that a client advisor gave them a ring at a time that they had specified. Others suggested an online portal where quick changes - such as address or name - could be inputted by the client.

Minimising stress

Many focus group participants discussed how the language and tone of communication about changes of circumstances could create stress for clients. Many thought there was an opportunity for Social Security Scotland to be more compassionate with clients. Some thought that steps could be taken to offer more reassurance to clients when they were contacted about changes of circumstances. Others thought that by establishing regular and friendly contact, there were chances to build up trust and reduce the likelihood of clients panicking when they received any correspondence.

Others suggested that continuity and being able to deal with the same staff member each time would also reduce the stress of interacting with the system. As part of this, several participants felt that face to face contact was valuable and calming. This would mean that clients would not have to retell their story again and again.

Others commented that stress could be minimised if Social Security Scotland remained mindful of how contact and reporting around changes of circumstances were linked to the hardships and the uncertainties in clients' lives.

Some participants also emphasised that flexibility and co-designing solutions with Social Security Scotland would help to remove stress around changes of circumstances.

Agency error - under and overpayments

Focus group participants generally felt that if a client had been underpaid, they should be notified as soon as possible and be paid the amount that was owed to them. Some also thought that it was important that Social Security Scotland was able to admit that it had made a mistake. Some commented that they would want to be notified in a letter.

If a client had been overpaid, many participants similarly thought that clients should be notified as quickly as possible. Others also said that it was important that Social

Security Scotland avoided harm when it approached clients about an overpayment.²

Over a third of survey respondents (37 per cent) felt that a person should be expected to notice an overpayment of £100 if they were receiving a single payment (for example, a Best Start Grant Pregnancy and Baby Payment). Over a quarter (28 per cent) felt individuals should be expected to notice an overpayment of £50.

When asked about what amount of overpayment a person would be expected to notice, focus group participants provided a number of answers. Some thought that a decimal place error would be noticeable (e.g. receiving £1000.00 rather than £100.00). Others thought that a double payment would be noticeable. Many, however, suggested that it would depend on the individual, and there was no single amount that should be considered to be 'noticeable.'

Recovering debt

Most participants agreed that when a client had made an error or committed fraud, debt should not be written off entirely. Some made the point that recollecting overpayments was an important element of discouraging future fraud. Some participants did comment that there should be scope to write off the client's debt if an overpayment had occurred because of an error by Social Security Scotland rather than the client.

Participants generally felt that individual circumstances should be taken into account when Social Security Scotland decided whether or not to pursue a debt. Many participants suggested that things like mental health and household incomes should be taken into account to avoid potential harm. Several participants suggested that decisions about whether or not to pursue a debt should be made on the basis of whether it was cost-efficient to get the money back.

Over three-quarters of survey respondents (77 per cent) said that they would want Social Security Scotland to speak to DWP about any previous debt that they may have. Over a tenth of respondents (14 per cent) said that they would want to be responsible for notifying Social Security Scotland about any debt they had. Respondents generally felt that if Social Security Scotland and DWP were to share information this would mean that errors and duplications would be less likely to take place. A few respondents also suggested that if it was left to individuals to notify

² For more on the repayment process, see our separate reports on 'Fraud and Error' and 'Overpayments' on the Experience Panels' publications webpage <https://www.gov.scot/collections/social-security-experience-panels-publications/>

Social Security Scotland about any debt they had, this may offer an unhelpful incentive for clients not to report honestly.

Over two-thirds (62 per cent) thought that repayments should be made monthly. This was considerably higher than those who said that repayments should be made fortnightly (20 per cent) or weekly (18 per cent).

Over three-quarters of respondents (78 per cent) said that 5% was the smallest percentage of an individual's benefit that should be used to make a repayment. Over two-thirds (69 per cent) felt that 10% was the largest percentage of an individual's benefit that should be used to make a repayment.

Almost all respondents (94 per cent) felt that a client should have the option to pay above the standard repayment rate if they wished to.

Some focus group participants suggested that Social Security Scotland and clients should be able to work together to create a repayment plan that was manageable for both parties.

Background and research methods

The Scottish Government is becoming responsible for some of the benefits currently delivered by the Department for Work and Pensions.

As part of the work to prepare for this change, the Scottish Government set up the Social Security Experience Panels. Panel members are people from across Scotland who have recent experience of at least one of the benefits coming to Scotland. Over 2,400 people registered as Experience Panel members when it launched in 2017. The Scottish Government is working with Experience Panel members to design a new social security system that works for the people of Scotland, based on the principles of dignity, fairness and respect.

In this research project, we conducted focus groups and a survey with Experience Panel members to understand their views on changes of circumstances processes. Building on previous research, we also asked questions about over and underpayments, and debt recovery. These included:

- Views on how Social Security Scotland should remind clients of changes of circumstances
- Views on how clients wanted to notify Social Security Scotland about changes of circumstances
- Views on how Social Security Scotland can minimise stress for clients throughout contact about changes of circumstances
- Views on how Social Security Scotland should respond when it has mistakenly made an under or overpayment
- Views on how Social Security Scotland should recover debt from clients

This report details the findings and key themes that emerged from these survey and focus groups with Experience Panel members.

The Social Security Experience Panels are a longitudinal research project. The panels are made up of volunteers from the Scottish population who have relevant experience. The results of this work should be regarded as being reflective of the experience and views of the participants only, and are not indicative of the views of a wider Scottish population. Percentages are given only to show a broad sense of the balance of opinion across participants.

Focus Groups

In total, 37 Experience Panel members took part in 10 focus groups that were held in locations across Scotland between August and September 2019.³ Focus groups were facilitated by Scottish Government social researchers. To ensure the anonymity of participants was preserved, focus groups were not audio or video recorded. The content of focus groups was detailed by note-takers in attendance.⁴

Survey method

2,170 Experience Panel members were invited to take part in the survey. Participants could respond online, over the phone or by post. Participation in Experience Panels research is optional, and in this case, 393 people chose to complete the survey (a response rate of 18 per cent of all panel members).

About the participants

Demographic information for the Experience Panel members who took part in this survey is not available for this project. More detailed demographic information on the Experience Panels as a whole can be found in *'Social Security Experience Panels: Who is in the panels and their experiences so far.'*⁵

³ Focus groups were held in Aberdeen (2), Edinburgh (2), Fort William, Inverness, Glasgow, Irvine, Dundee, and Galashiels.

⁴ This report's section on 'Recovering debt' also contains a small selection of findings which were collected through a separate set of Experience Panels focus groups on 'Fraud and Error.' These focus groups were also conducted between August and September 2019. They asked panel members how Social Security Scotland should treat fraud and error, and recover debt from overpayments. The findings from the 'Fraud and Error' sessions that focus on recovering debt have been included in this report. This is so panels member's views on specific topics are not spread out unnecessarily across different publications. The full 'Fraud and Error' report can be found on the Experience Panels publications page at <https://www.gov.scot/collections/social-security-experience-panels-publications>

⁵ Scottish Government (2018). *Social Security Experience Panels: Who is in the panels and their experiences so far.* [Online] Available at: www.gov.scot/Publications/2018/10/3083

Contacting clients about changes of circumstances

Sometimes a client can experience a change in their circumstances. They might change address. They might change their bank details. Or else, their personal circumstances can change. For example, their care or mobility needs could change (which could affect how much of a benefit they are entitled to).

Clients of Social Security Scotland are responsible for providing updates if they experience a change of circumstances. This makes sure that they can be contacted and are paid the right amount.

We asked a series of questions about how contact around changes of circumstances should work.

How often to ask about changes

We asked survey respondents how often Social Security Scotland should be asking someone if their circumstances have changed. Half of respondents (50 per cent) said Social Security Scotland should ask about changes of circumstances once a year, and less than one-fifth of respondents (19 per cent) said every six months. Less than one-tenth of respondents (9 per cent) said that people should be contacted every three months, and only 4 per cent thought that Social Security Scotland should make contact about changes of circumstances every month.

Table 1: How often should Social Security Scotland ask someone if their circumstances have changed? (n=392)

	%
Every month	4
Every three months	9
Every six months	19
Once a year	50
Other	18
Total	100

Among those who answered 'other' (18 per cent), a large proportion of respondents felt that the frequency of contact about changes of circumstances should not be the same for all clients. These respondents felt that clients with long-term conditions which are unlikely to improve should not be contacted about changes of circumstances as regularly as clients with shorter-term conditions.

Several respondents, who believed that the frequency of contact should depend on an individual's situation, also suggested that agreements about review dates could be made between Social Security Scotland and clients. These respondents thought it would be beneficial for a client to have a say about when they are contacted.

These respondents also thought that agreeing review dates would make any contact about changes of circumstances feel less of an unpleasant intrusion when it came along.

"A review date should be set in collaboration with the client and worker at the time of being placed onto a particular type of payment. As each individual is the most likely to know if things are long term and each worker will be aware of how long it might be for them to be sure that a person is still in the same circumstances.

In the case of someone with a condition that will not change they could still have changes of circumstances and a long-term review should be discussed and agreed to inform of any particular changes."

Several respondents who answered 'other' felt that Social Security Scotland should not ask clients whether their circumstances had changed at all. Several felt that the responsibility should be on the client to inform Social Security Scotland of any change, and that if the authorities contacted clients too regularly then there was a risk of breaking down levels of trust.

A few respondents who answered 'other' suggested that the intervals should be further apart than a year. Several respondents suggested intervals of every two years, every three years, and every five years.

Separate reminders

When asking about whether respondents would want a separate reminder to prompt them about reporting changes of circumstances, survey respondents were divided. Two-fifths of respondents (40 per cent) indicated that they would want to

have a separate reminder. However, almost three-fifths of respondents (59 per cent) said that they would not want to receive a separate reminder asking them about any changes in circumstances.

Table 2: Would you want a separate reminder on updating Social Security Scotland about a change in circumstances over and above it being mentioned in letters from them? (n=391)

	%
Yes	40
No	59
Total	100

Respondents who wanted a separate reminder about changes of circumstances, were then asked how often they would want that reminder. Of those, over a third (36 per cent) said that they would want that reminder once a year, compared to just under a third (31 per cent) who felt a separate reminder should come every six months. Over a fifth (21 per cent) wanted a separate reminder every three months, compared to one tenth (12 per cent) who wanted to that reminder once every two years

Table 3: How often would you want this reminder? (n=166)

	%
Every three months	21
Every six months	31
Once a year	36
Once every two years	12
Total	100

Overall, of those respondents who indicated that they wanted separate reminders, a large majority (88 per cent) were in favour of separate reminders at least once a year or at more regular intervals.

Following that, those who wanted separate reminders about changes of circumstances were then asked about how they would like to receive these

reminders. Over half (51 per cent) said they would prefer a letter. Over a third (35 per cent) said that they would prefer an email. Over a tenth (14 per cent) indicated that a text message would be their preferred option.

Table 4: How would you want this reminder? (n=156)

	%
By text	14
By email	35
By letter	51
Total	100

How to communicate information

During focus group sessions, we asked participants for more detailed views on how information about changes of circumstances should be communicated by Social Security Scotland.

In response, there was general agreement among participants that information to clients about changes of circumstances needed to be clear and simple to understand. Several participants suggested that in the past it had not been clear what they needed to report and this had confused them. Others suggested that a clear list of circumstances, or else some examples to provide guidance of when to notify, would be helpful to clear up some of the uncertainty.

“A precise list and instructions would be helpful. Plain English. No uncertainty. So people know exactly what is required of them.”

“I would like to see information about change of circumstances much more detailed than it is now. When I was a carer for my mum she was claiming Attendance Allowance. Benefits were new to us as a family, and we didn’t understand what changes we had to report.”

A few participants felt it would be helpful if information explained the different types of changes of circumstances more clearly. They suggested that forms and

information materials could divide up types of changes of circumstances into categories. This would help to clarify what different circumstances could mean, and also reduce the stress that comes from not knowing the implications of certain types of information.

“You could split up the changes in circumstances into categories. One type of category could be health-related, which is more severe because that could affect your benefits directly. But others categories could be things such as change of address etc.”

Tone of contact

Focus group participants also felt that it was important that Social Security Scotland considered the tone that it used when approaching clients about changes of circumstances.

Generally, participants described how providing information about a change of circumstances made them fearful about the possibility of having to go for a reassessment. They felt that Social Security Scotland needed to understand that reporting changes was stressful for clients. It was therefore important to manage client’s expectations about how reporting different types of changes could impact on their claim.

Some participants spoke about getting the tone of regular contact about changes of circumstances right. They felt that any contact about changes of circumstances should be personal and considerate.

“You could offer a service to ring clients every 6 weeks to have a friendly chat about their circumstances. This would take the onus off the person and put it onto the agency. Although, it is so important that this would be a friendly ring just to just check in, and ask whether everything is ok. This would reinforce the friendly, caring approach of the organisation.”

But in whichever way contact was made, some participants felt that information and communication about changes of circumstances needed do more to offer reassurance to clients. Once reassurance was offered, this would encourage a client to report changes.

“A case manager could give a courtesy call, to see how you are, if everything is OK. It would be important to say that Social Security Scotland was not trying to trip people up. They have a general interest in human wellbeing. If this was to happen, you would have to make sure that it was a caring call.”

Clients reporting changes to Social Security Scotland

Preferred way of reporting changes

We asked survey respondents how they would like to get in touch with Social Security Scotland to notify them about a change in their circumstances. In response, over a half of respondents (51 per cent) indicated that they would want to notify Social Security Scotland online. Over a quarter (22 per cent) of respondents said they would prefer to get in touch over the phone. One tenth (10 per cent) of respondents said that they would want to have a face to face meeting with a local member of Social Security Scotland staff.

Table 5: How would you like to notify Social Security Scotland of a change in circumstances? (n=391)

	%
Over the phone	22
Online	51
Face to face with a local member of Social Security Scotland Staff	10
Other	16
Total	100

Respondents that answered ‘other’ (16 per cent) listed various ways in which they would want to notify Social Security Scotland of any changes in their circumstances. The majority of those said that they would like to notify with a pre-paid letter in the post.

Several respondents that answered 'other' said that they would want to make contact both over the phone and online. A couple of respondents said that they would want to make contact via their social worker.

In focus group sessions, several participants mentioned that an online portal would be a useful service where clients could input simple changes of circumstances (such as a change of address) without needing to speak to someone directly.

Reasons not to report changes

Focus group participants were also asked if there were any reasons that they would not report a change of circumstances to Social Security Scotland.

In response, a recurring theme among participants was fear and uncertainty of the consequences if they were to notify about a change. Several participants were concerned that reporting changes could mean that they might be reassessed, and could lose their award.

“There is fear of a decision that leaves you worse off than what you have just now. I’m scared that it could put me in a worse position.”

“I might lose money from reporting a change of circumstances.”

“The scariest part of reporting changes of circumstances is the potential reassessment. One change doesn’t mean that you need to be reassessed.”

Similarly, some participants felt that their lack of faith in the system would also make them more reluctant to notify of changes of circumstances.

“If it isn’t clear how you will be impacted financially, if that isn’t clear and laid out in advance then clients are less likely to come forward. What if you report and the next day you have nothing? What if there are sudden cuts that people aren’t expecting?”

Several participants also said that they would be reluctant to immediately notify about any sudden changes, in case their situation worsened shortly afterwards again. These participants suggested that it was not always straightforward to assess the state of any health conditions that they might have. Several also

mentioned that because the benefits system was not responsive enough to react to their fluctuating conditions, it did not make practical sense to continually report every one of their good and their bad months.

“If it is your only source of income, then anyone would be wary of oversharing their information. You’re not going to shout from the roof that you are fit again. In a short time frame you might feel better, but the following month you could be back to square one.”

“Yesterday, I was almost bouncing round the house, up and down consistently, but today was a struggle. It’s hard to know when things are improving.”

We also asked focus group participants whether there was anything that Social Security Scotland could do to make it easier for clients to update the agency about a change of circumstances. Amongst the suggestions, some focus group participants suggested that having clarity about processes would be useful.

“We should know how things are going to be assessed, puts us at ease when reporting a change.”

Other participants suggested having quick and simple tools to make it easier for them to get in touch with staff. Some suggested an online call-back booking system, whereby they could request that a client advisor gave them a ring at a time that they had specified.

“Even if it’s just going online and ticking ‘change of address’ and it then allows someone to call you back when you are free and ask for information.”

“I’d like an appointment system – where I can ask them to call me back in these hours.”

Other participants indicated that they did not talk on the phone, and therefore would need other quick and easy methods of contact with Social Security Scotland.

Many participants also talked about the general approach of staff. They said that they would be more likely to contact Social Security Scotland if they felt like they would be treated with respect and compassion by client advisors.

“I’d be more likely to talk to transparent, compassionate, and empathetic staff.”

Minimising stress

Focus groups were then asked how Social Security Scotland could minimise stress for clients who were reporting changes of circumstances. In response, participants made a number of suggestions.

Many talked about how language and tone created stress, and how changes could be made by using standard, plain, and non-aggressive language.

“Reassure the client that it isn’t their fault – use standard language with no jargon.”

Many participants also thought that there was a wider opportunity to be more compassionate with clients. They felt that small steps could be taken to offer more reassurances to clients during contact about changes of circumstances.

“Definitely think about the language. Don’t be aggressive when on the phone. My husband went into hospital because of the stress from the phone calls. The handlers need to remember that the person might have health issues.”

Through establishing regular and friendly contact, they felt there were chances to build up trust, and reduce the likelihood of clients panicking when they received notices that asked them about changes of circumstances.

“You should reassure the client it isn’t their fault. It’s important that the organisation shows that they actually care. Even if it’s just signposting them to other sources of support such as Citizen’s Advice Bureau. Caring is so important.”

Others suggested that continuity and being able to deal with the same staff member each time would also reduce the stress of interacting with the system. As part of this, several participants also felt that face to face contact was valuable and calming. This would mean that clients would have less stress that came from having to retell their story again and again.

“Have the same person that deals with you. Build up that trust and a relationship. If someone you don’t know gets in touch, you aren’t sure whether to trust them. They might not be who they say they are. We don’t know.”

“Deal with the same staff if possible. Or get one person who I’ve talked to in the past to call me.”

Respondents also said that stress could be minimised if Social Security Scotland remained aware of the hardships and uncertainties in client’s lives and how reporting changes of circumstances relates to that.

“You need to understand the implications for people around reporting changes of circumstances. Sometimes it might be worth asking if you are ok for food, electricity, and other kinds of things. Being able to make sure you have done your duty of care, you know they are warm, safe.”

Some participants also emphasised that having the opportunity to agree actions with Social Security Scotland would help to remove stress around being contacted about changes of circumstances. One suggestion that continually came out was around flexible repayment plans (see below for more on this).

Agency error - under and overpayments

We also asked focus group participants for their views on what Social Security Scotland should do if they noticed that they had made a mistake and either underpaid or overpaid a client.⁶

Underpayments

When asked about what Social Security Scotland should do when they had underpaid a client, most participants suggested that they should notify the client quickly and pay the amount that was owed.

“Pay what the client is due. This needs to be done quickly.”

⁶ These findings build on previous research that we have done asking Experience Panel members about ‘overpayments.’ This can be found here: <https://www.gov.scot/publications/social-security-experience-panels-overpayments/pages/3/>

When an underpayment had been made, participants also felt it was important that Social Security Scotland adopted a personal tone and told the client that they had made a mistake.

“Make person aware by contacting them directly, not everyone keeps an eye on finance day to day.”

“Admit the mistake and say why a specific thing went wrong – e.g. system failure.”

Additionally, when a client had been underpaid, several participants also felt that any update should be written in a letter.

“I’d like a letter with an explanation. Someone to phone if need be. But I like letters, and I don’t like online. You can keep letters, you’ve got a record...”

Overpayments

When asked what should Social Security Scotland do when they realised that they had overpaid a client, many focus group participants shared the same view that clients should be notified quickly.

“Just contact them as soon as possible. Get in touch by email, or phone, or text, whatever. The speed is the main thing.”

“As soon as possible. Sometimes you might not notice that you are being overpaid. I wouldn’t look all the time so I won’t know if there is too much...”

Other participants felt it was important that Social Security Scotland made an effort to avoid causing any harm when it approached clients about an overpayment.

“Should still be a discussion with client, need to find a way of dealing with it without harming the client.”

Noticing an overpayment

Survey respondents were asked about the size of overpayment that a client should be expected to notice, if they had received a single payment. In response, over a third of survey respondents (37 per cent) felt that a person should be expected to notice an overpayment of £100 if they had received a single payment (for example, a Best Start Grant Pregnancy and Baby Payment). Over a quarter (28 per cent) felt that that figure was lower at £50.

Table 6: What size of overpayment do you think a person should be expected to notice if they had received a single payment such as a one-off grant? (n=384)

	%
£20	10
£50	28
£100	37
£300	14
£600	11
Total	100

When asked about what amount of overpayment a person would be expected to notice, focus group participants provided a range of answers. Some thought that a digit error should be noticeable (e.g. receiving £1000.00 rather than £100.00). Others thought that a double payment would be noticeable. However, many others did suggest that it would depend on the individual, and there was no single amount that should be considered noticeable.

“If you got £1000 instead of £100, if it is obviously more than you normally receive, then you should notice.”

“What’s a reasonable person? Everyone is different. For people with learning difficulties or people who speak different languages, wrong payments may not always be easily noticeable.”

“It depends on the circumstances. There’s no single amount. Can’t really answer that.”

“If someone was double paid. If the benefit payment went in twice. That would be noticeable. I imagine errors like this can happen.”

Recovering debt

Focus group participants in both the ‘Fraud and Error’ and the ‘Changes of Circumstances’ focus group sessions were asked questions about how Social Security Scotland should recover debt from clients.⁷

Writing off debt

Most participants agreed that when a client had made an error or committed fraud, debt should not be written off entirely. Some made the point that recollecting overpayments was an important element of discouraging future fraud. Several also thought it was important for clients who made errors to learn how the system worked. These participants shared concerns that, without deterrents, the number of people trying to deceive the system would rise.

“No I don’t think that fraud debts should be written off.”

Some participants did comment that where an overpayment had occurred because of an error by Social Security Scotland rather than the client, there should be scope to write off the client’s debt.

“When it’s the fault of the government, then they should write the debt off.”

Deciding when to collect debt

Across the two sets of focus groups, we asked participants what Social Security Scotland should take into account when deciding whether or not to pursue a client’s debt. There was agreement across most participants that repayments should be fair and flexible.

⁷ In order to keep the topic of ‘recovering debt’ in one place, the findings provided from both ‘Fraud and Error’ and ‘Change of Circumstances’ focus groups have been included into this section of the report. The full report for ‘Fraud and Error’ is published separately on the Experience Panels publications page.

Many expressed concerns about how any 'one size fits all' approach to recovering debt would work. Many felt that personal circumstances should be taken into account. Some thought that a household's financial position should be considered. Others thought that conditions – including mental health - should be taken into account also before recovering debt.

“You should consider the person's circumstances, dependents, other incomes. If they have no other income then repaying is hard – they can't do an extra shift at work if they are not working!”

“You need to look at the effect of it. If other social consequences occur, if a person then has to go to a food bank because of that repayment, then that is counterproductive. People's circumstances fall over edges sometimes. It cannot be one size fits all. The system should allow delays on repayments if needed.”

Several participants also suggested that decisions should be made on the basis of whether it was cost-efficient for Social Security Scotland to carry out an investigation and get the money back. A number of participants were concerned that debt recovery processes often costed more in resources than the sums of an overpayment that authorities were attempting to get back.

“It's public money – don't write it off unless it'll cost more to get it back.”

When asked about how Social Security Scotland should recover debt once it had decided to recover overpayments, many felt that flexible repayment options would be beneficial. Some suggested that the more flexibility Social Security Scotland were able to offer, the more they would be able to be sensitive to individual circumstances.

“Repayment rates need to be more relaxed. They can't be set in stone, especially if it is an error. You could say, '*if you are having difficulty we can slow it.*'”

“You need to be understanding as you will be dealing with very vulnerable people anyways. The sort of stress that comes with sanctions and repayments could upset a condition.”

However, a few participants voiced concerns about the impact of a flexible approach to debt recovery. In their view, having a more flexible approach may

mean that some people may not take their repayments as seriously as they should do. Several suggested that there if there was to be flexibility, there also needed to be time limits too.

“Some people would probably think delaying it means they do not have to pay back the money.”

“Recovering overpayments should be limited to the last year. The time period should not be too long.”

A few participants also wondered whether in some cases there were alternative methods to repayment that might be more suitable. In particular, several thought that repayment through community service may be a better alternative for some clients.

“It doesn't always need to be paid back financially. There are more positive ways of payback by helping the community.”

“There should be the choice of community service if it's just minor fraud. If it's organised crime though then that should be treated as criminal.”

We also asked focus group participants how Social Security Scotland should treat clients whose repayments had been suspended due to hardship. In response, some participants suggested that regular reviews would be useful to keep in touch with the client while their repayments were suspended. However, these participants thought it was important that Social Security Scotland was able to communicate that they were on the client's side during this period. It was thought that the tone of these regular catch ups would be important so that they kept the wellbeing of the client in mind and didn't focus only on the finances.

“Don't be so formal. It could be called a catch up, not a review. It needs to be more personal and friendly. Don't call it process, feel like it will go on and on and will never see the light of day.”

Other participants suggested that it was important that clients did not feel harassed if their repayments had been suspended.

Information sharing about debt

We then asked survey respondents how they would want Social Security Scotland to find out if a client who had been overpaid had pre-existing debt with DWP. In response, over three-quarters of survey respondents (77 per cent) said that they would want Social Security Scotland to speak to DWP about any debt that they may have. Over a tenth of respondents (14 per cent) indicated that they would want to be responsible for notifying Social Security Scotland themselves.

Table 7: How would you want Social Security Scotland to find out if you had a debt with DWP? (n=390)

	%
I want Social Security Scotland to speak to DWP	77
I want to be responsible for notifying Social Security Scotland	14
Don't know	9
Total	100

Respondents who said that they wanted Social Security Scotland to talk to DWP, gave numerous reasons for this. The main reason cited by respondents was that information sharing would not only make the administrative process quicker, but would also make it simpler and less stressful for clients. Respondents also felt that if debt information was shared between Social Security Scotland and DWP, there would be less margin of error, along with less duplication. A few respondents thought that there may be incentives for clients not to report any debt to Social Security Scotland.

“If the different agencies speak to each other it's less confusing and less likely mistakes will be made.”

Respondents who indicated that they wanted to be responsible for notifying Social Security Scotland cited a number of reasons for this. Amongst these was a lack of trust for the DWP, along with wanting the onus of responsibility to be with the client to handle their own information.

Making repayments

We asked survey respondents how often they thought that repayments should be made. In response, almost two-thirds (62 per cent) of respondents thought that repayments should be made monthly. This was considerably higher than those who said fortnightly or weekly (20 per cent and 18 per cent respectively).

Table 8: How often do you think repayments should be made? (n=382)

	%
Weekly	18
Fortnightly	20
Monthly	62
Total	100

We also asked what the smallest percentage of a person's benefits should be used to make a repayment. In response, over three-quarters of respondents (78 per cent) said that the smallest percentage of a person's benefit that should be used to make a repayment should be 5%. A fifth of respondents (20 per cent) said that the smallest percentage should be 10%. Very few respondents felt that the smallest percentage should be 15% or 20% (only 1 per cent each respectively).

Table 9: What is the smallest percentage of a person's benefit that should be used to make a repayment? (n=387)

	%
5%	78
10%	20
15%	1
20%	1
Total	100

When asked about what the largest percentage of a person's benefit should be used to make a repayment, over two-thirds of respondents (69 per cent) said 10%. Just over a tenth of respondents said that the largest percentage should be either 15% or 20% (11 per cent and 14 per cent respectively). Very few respondents felt that the largest percentage should be anything over 25%.

Table 10: What is the largest percentage of a person's benefit that should be used to make a repayment? (n=385)

	%
10%	69
15%	11
20%	14
25%	4
30%	1
40%	1
Total	100

We then asked survey respondents whether a client should have the option to pay above the standard repayment amounts. In response, the vast majority of respondents (94 per cent) felt that a client should have the option to pay above the standard repayment amount if they wished to. Only a small number of respondents (6 per cent) felt that clients should not have the choice to pay above standard payment amounts.

Table 11: Should a client have the option to pay about the standard repayment amounts? (n=385)

	%
Yes	94
No	6
Total	100

In focus groups, we asked participants for further detail about how repayments of debt should be made. In response, some participants suggested that Social Security Scotland and clients should be able to work together to create repayment plans that are workable for both parties.

“I would want someone to let me know what the sum owed is and work together to pay it back.”

“You should contact the client, talk it through with them, and arrange a payment plan that works for both.”

Other focus group participants felt that it was important that Social Security Scotland avoided any harm when it approached clients following an overpayment.

“Should still be a discussion with client, need to find a way of dealing with it without harming the client.”

Next Steps

The findings from this research are being used by the Scottish Government and Social Security Scotland to design processes around changes of circumstances and debt repayment. This includes informing service design decisions about the ways in which Social Security Scotland will contact clients about changes of circumstances.

The Scottish Government will continue to work with the Experience Panels in the development of Scotland’s new social security system. This will include further research on individual benefits in addition to work to assist in the development of Social Security Scotland.



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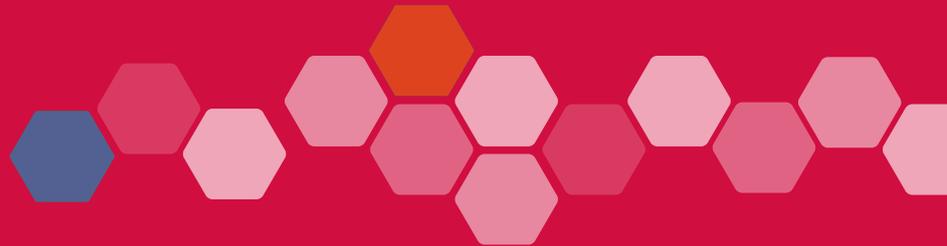
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