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# Social Security Experience Panels: Low Income Winter Heating Assistance



**EQUALITY, POVERTY AND SOCIAL SECURITY**



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# Introduction

From February to March 2022, Experience Panel members took part in research on Low Income Winter Heating Assistance, the Scottish Government's replacement for Cold Weather Payment in Scotland. We asked Panel members their views on the key policy options for this new benefit. In total, 288 members chose to complete a survey exploring this topic. This report details the findings and key themes that emerged from this work.

## Findings summary

- Of the 667 Panel members who met the criteria<sup>1</sup> to participate in this survey, 43 per cent responded.
- 78 per cent of respondents have received a Cold Weather Payment. The other 22 per cent would have had experience of benefits relevant to the eligibility criteria of Cold Weather Payment.
- 82 per cent of respondents agreed with the plan to replace Cold Weather Payment with a new benefit in Scotland.
- 87 per cent agreed that a new benefit replacing Cold Weather Payment is a good way to help towards winter heating costs for people on low incomes.
- 90 per cent agreed with the plan to remove the need for a 'cold spell', a component of the eligibility for Cold Weather Payment, in order for people to receive the new benefit.
- 55 per cent agreed the new benefit should be a one-off, annual payment each winter.
- 23 per cent of respondents agreed a one-off payment of £50 would be suitable.

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<sup>1</sup> We contacted Panel members who had told us that they previously had experience of the Cold Weather Payment, as well as those who had told us that they had experience of other benefits that are part of the eligibility criteria for Cold Weather Payment. This included panel members who have told us that they had experience of Universal Credit.

- 57 per cent of respondents said the new benefit should be called ‘Low Income Winter Heating Assistance’.
- 81 per cent said they thought the eligibility criteria for the new benefit is clear.
- 57 per cent said they thought the proposed qualifying benefits, which are the same as the qualifying benefits for Cold Weather Payment, is a good way of deciding who is eligible for the new benefit.
- 55 per cent agreed there should be a ‘qualifying week’ in September.
- 42 per cent agreed that the benefit should be paid in February.

## Background and Methodology

The Scottish Government is becoming responsible for some of the benefits previously delivered by the Department for Work and Pensions (DWP). As part of the work to prepare for this change, in 2017 the Scottish Government set up the Social Security Experience Panels. The Experience Panels are made up of people who have experience of at least one of the benefits that are coming to Scotland. The Scottish Government works with Panel members to inform key decisions in the design of social security in Scotland.

At the moment, in Scotland, the DWP make a Cold Weather Payment (CWP) to people on certain low income benefits when there is a ‘cold spell’ where they live.<sup>2</sup> This ‘cold spell’ is identified as when temperatures are recorded, or forecasted, at or below zero degrees Celsius for seven days in a row. This then triggers a £25 payment.

From winter 2022, there will be a new benefit in Scotland that will replace Cold Weather Payment. Currently, this is planned to be called ‘Low Income Winter Heating Assistance’ and it will be delivered by Social Security Scotland.

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<sup>2</sup> Providing people meet the qualifying conditions, the Cold Weather Payment is made to those in receipt of Income Support (IS), Income Based Job Seeker’s Allowance (JSA (IB)), Income Related Employment Support Allowance (ESA (IR)), Pension Credit (PC), Support for Mortgage Interest loan (SMI), and Universal Credit (UC).

The new benefit aims to remove the dependence on cold weather altogether. This is because people on low income benefits are more likely to find it difficult to afford heating their homes in winter, regardless of temperature. In an Experience Panel survey undertaken in 2020, Panel members felt that the requirement for 7 days below freezing was too strict, and that it made it difficult to plan ahead.<sup>3</sup> It left people feeling unable to heat their homes even in very cold weather.

Under the new arrangements, everyone in Scotland who would have been eligible for Cold Weather Payment, will in future be paid a one-off annual payment of £50 each winter instead.

Panel members were invited to take part in a survey to give their views on the key policy options for Low Income Winter Heating Assistance, including:

- How the new benefit should work
- Who should be eligible
- When the benefit should be paid
- How much the payment should be

We identified members of the Experience Panels who had told us that they previously had experience of the Cold Weather Payment, as well as those who had told us that they have experience of other benefits that were part of the eligibility criteria for Cold Weather Payment. There were 667 Panel members whose benefit experience meant that they were invited to take part in this survey. 288 panel members completed the survey, representing a response rate of 43 per cent.

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<sup>3</sup> Scottish Government (2020). Social Security Experience Panels: Cold Spell and Winter Heating Assistance. [Online] Available at: [Social Security Experience Panels: Cold Spell and Winter Heating Assistance \(www.gov.scot\)](https://www.gov.scot/resources/consultation-papers/cold-spell-and-winter-heating-assistance/)

This research ran at the same time as a wider public consultation, the results of which are due to be published at the same time as this report.

The data has been analysed by Scottish Government researchers. The data has not been weighted due to a lack of publicly available information about a comparable population. The information provided in this report must therefore be understood as being representative of these respondents only, and assumptions cannot be drawn on the wider applicability of these findings to Panel members as a whole or for those with experience of the social security system in general.

Throughout the report, Panel members who completed the survey are referred to as respondents. Results shown in the report exclude any respondents who were either filtered out of the question or who left the response blank. Results presented in figures or tables are intended to show proportions between different answer options. The number of respondents answering a question is shown in the title of the table as (n). Quotations are taken from comments left by respondents in open-text questions. Minor edits to spelling and grammar were made as appropriate.

Demographic information for the Experience Panel members who took part 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 - panel members: full report - 2020 update.’<sup>4</sup>

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<sup>4</sup> Scottish Government (2020). Social Security Experience Panels – panel members: full report – 2020 update. [Online] Available at: [Social Security Experience Panels - panel members: full report - 2020 update - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/social-security-experience-panels-panel-members-full-report-2020-update/pages/1-to-100.aspx)

# Analysis of the Low Income Winter Heating Assistance survey responses

We asked the selected Panel members if they had ever specifically received a Cold Weather Payment, and 78 per cent said they had. The other respondents who had not received a Cold Weather Payment would have had experience of other benefits relevant to the eligibility criteria of a Cold Weather Payment.

People on the following low income benefits will be eligible for Low Income Winter Heating Assistance, providing they meet the qualifying conditions. These are the same low income benefits, and qualifying conditions, used for determining Cold Weather Payment eligibility.

- Income support (IS)
- Income Based Job Seeker’s Allowance (JSA (IB))
- Income Related Employment Support Allowance (ESA(IR))
- Pension Credit (PC)
- Support for Mortgage Interest loan (SMI)
- Universal Credit (UC)

**Table 1. Have you ever received a Cold Weather Payment?**

(n=286)	Number of respondents	% of respondents
Yes	222	78%
No	64	22%

# Low Income Winter Heating Assistance: Replacing Cold Weather Payment

It is proposed that in Scotland, from winter 2022, the provisionally titled Low Income Winter Heating Assistance should replace the current Cold Weather Payment. We asked panel members if they agreed with the plan to replace Cold Weather payment with a new benefit. 82 per cent of respondents said that they agreed, while 8 per cent said they did not agree. 10 per cent of respondents said that they didn't know.

**Table 2. Do you agree with the plan to replace Cold Weather Payment with a new benefit in Scotland?**

(n=286)	Number of respondents	% of respondents
Yes	234	82%
No	24	8%
Don't know	29	10%

We asked if Panel members thought that a new benefit replacing Cold Weather Payment is a good way to help towards winter heating costs for people on low incomes. 87 per cent said 'Yes', they thought it is a good way to help towards heating costs, while 7 per cent said 'No'. 6 per cent of respondents said they didn't know.



**Table 3. Do you think that a new benefit replacing Cold Weather Payment is a good way to help towards winter heating costs for people on low incomes?**

(n=286)	Number of respondents	% of respondents
Yes	249	87%
No	20	7%
Don't know	17	6%

Currently, Cold Weather Payment is dependent on 'cold spells' which are described as when temperatures are recorded, or forecasted, at or below zero degrees Celsius for seven days in a row. It is proposed that the new benefit in Scotland removes the dependence on 'cold spells' altogether.

We asked if members agreed with the plan to remove the need for a 'cold spell' in order for eligible people to get the new benefit. 90 per cent of respondents agreed, while 7 per cent disagreed. 3 per cent of respondents said they didn't know.

**Table 4. Do you agree with the plan to remove the need for a 'cold spell' in order for eligible people to get the new benefit?**

(n=288)	Number of respondents	% of respondents
Yes	260	90%
No	19	7%
Don't know	<10	3%

Under the new arrangements for the new benefit, it is proposed that everyone in Scotland who would have been eligible for Cold Weather Payments, will in future be paid a one-off annual payment of £50 each winter instead.

We asked members if they thought that the new benefit should be a one-off, annual payment each winter. 55 per cent of respondents said 'Yes', while 29 per cent said 'No'. 16 per cent said that they didn't know.

**Table 5. Should the new benefit be a one-off, annual payment each winter?**

(n=288)	Number of respondents	% of respondents
Yes	158	55%
No	84	29%
Don't know	46	16%

Following this question, we then asked members if they could explain their answer. While some completely agreed with a one-off payment, others strongly disagreed. Some respondents began with a positive statement but added additional stipulations. For example, some said that although a one-off payment was a good idea, the time when it should be paid should also be considered, as well as the proposed amount.

### **Positive responses**

Most positive responses noted that an annual one-off payment was good because it meant that people could plan ahead knowing exactly when the payment would be received. Many respondents said that it made the overall system much simpler and easier to understand. Some said that it was a good idea to receive a one-off payment during the coldest part of the year. Others said that because the benefit was a one-off payment, and not dependent on a period of cold weather, they were reassured that they could budget for the payment.

“That way people know that they will be getting it and can budget accordingly, and will help with fuel costs.”

“Simplifies the system.”

“A one-off payment at winter time makes sense.”

“Some years you only got 1 payment if lucky as only 6 days not 7 in a row.”

### **Negative responses**

Most negative responses were regarding the potential for receiving less payments than under the Cold Weather Payment. It was noted that the new benefit would equate to two payments under the Cold Weather Payment criteria, and that many people, especially in rural areas, would receive less money than they have in the past. Other respondents said that it was not a good idea to have a single payment, suggesting that a few regular payments over the winter period would be a much more effective way of helping with heating expenses.

“What if a cold spell lasts for months?”

“It depends. Imagine this scenario: there's a cold winter, triggering three or four payments under the current system. That equals £100. Under the proposed system they would receive less money.”

“If it's a one-off payment people are more likely to 'burn it up' in the first couple of weeks and then go cold for the rest of the winter.”

“I think that smaller regular payments over the winter period would be more helpful in allowing people to put their heating on regularly.”

## Mixed responses

Many responses were mixed. And generally, those who responded this way mentioned that a one-off payment was a good idea, and that the system seemed much simpler, but the amount of the payment was not enough. They suggested that, to some extent, the temperature throughout winter should still be incorporated into the calculation of the payment. And while most of these responses noted that people in rural areas would be penalised against, some respondents mentioned that there would be some recipients who live in naturally warmer areas of Scotland who would now receive money they may not have in the past.

“Yes and no. Yes because that helps with planning. But it's not a lot to get you through an entire winter if temperatures plummet in a really cold snap. I agree with everything in these changes but would like reassurance of a possible 'top up' of say £10 if the weather is below zero for a set number of days (doesn't have to be 7, 3 or 4 is more realistic).”

“After a particularly mild winter like this one, a single payment may suffice for some, but as with every season in Scotland, winters are not consistent. Last year we still had freezing temperatures into early May which required additional heating. Perhaps a payment of £50 at the start of winter, with an additional fund to be possibly distributed depending on the length and severity of ongoing temperatures would be wise. Would it work if this second payment were to be supplied on request? That way people who felt they didn't require it needn't ask, and those who are still struggling can. No questions asked, if you got the first one you need only ask for the second. That may be too complicated, but there are different factors that contribute to winter bills, such as household size. A single person living alone in a one bedroom flat may be managing, whereas a family with children and more rooms to heat may not. Or one person may live in a very poorly insulated old building with drafty windows, and another may be more comfortable and thus require less heating.”

Part of the proposed arrangements for the new benefit is that the one-off payment should be £50. Currently this would equate to two Cold Weather Payments of £25, when temperatures are recorded, or forecasted, at or below zero degrees Celsius for seven days in a row. We asked members if they thought a one-off payment of £50 each winter is suitable.

23 per cent of respondents said they thought an annual £50 payment would be suitable, while 59 per cent said they thought it was not suitable. 17 per cent of respondents said that they didn't know.

**Table 6. Do you think a one-off payment of £50 is suitable?**

(n=286)	Number of respondents	% of respondents
Yes	67	23%
No	170	59%
Don't know	49	17%

We asked respondents if they could explain their answer. Many people answered only positively, mentioning that they would be better off, and that the system is more predictable and more fair. However, others felt that the payment was not nearly enough, especially due to the cost of living crisis happening at the time of the fieldwork. The majority of respondents gave a mixed response saying that it was a good start but didn't nearly go far enough.

### **Positive responses**

Most of the positive responses noted that on many occasions recipients had only just missed out on Cold Weather Payments because it didn't stay at or below zero degrees Celsius for seven days in a row. People said they had often missed out on the benefit because it was only freezing for six days. Respondents thought that receiving a fixed payment would be a much fairer system.

“It works out at 2 of the current payments which most areas would be ‘lucky’ to get under the current system.”

“As the winters are getting warmer and warmer, no one meets the [Cold Weather Payment] criteria.”

“It's better than the unpredictable and unfair Cold Weather Payment.”

### **Negative responses**

Almost all negative responses were in relation to the £50 amount not being enough to help with heating expenses, especially because of dramatically rising living costs. Many respondents made the comment that there should be more than one payment over the winter period.

“The cost of heating has increased so much that this doesn't cover many hours of heating.”

“Currently as a single person living in a 1 bed house my combined Direct Debit is £110 per month, honestly £50 is not even 2 weeks and what would that be over 4/5 winter months.”

“Elderly and/or disabled people are stuck in their homes most of the time and when it's cold they have their heating on most of the time. £50 doesn't go anywhere near covering the cost but for it to have any impact then it needs to be spread out, over maybe two or three payments.”

### **Mixed responses**

There were a number of responses that commented on the temperature in Scotland, saying that even though an annual payment of £50 was good for budgeting, it would only help a little. A number of people suggested other options that could be considered, for example, that the benefit could be tiered according to income or by the size of a dwelling.

“I think a one-off payment is a good idea but perhaps an additional payment could be considered if there was an exceptional cold period e.g. another Beast from the East.”

“For those struggling the most, no, definitely not, even through a mild winter. Even aside from that there are the variabilities of severity of the season, length of time low temps continue for, insulating conditions from home to home, and household size. All these factors play a part. Should a payment be given based on household size? Each additional room that requires heating being awarded some additional assistance? I do agree that the existing Cold Weather Payment requiring continuous days below zero to trigger a payment is not a suitable system and needs changed, but I’m not convinced that a single payment will be enough for everyone either. I am not currently concerned for myself, but for others in more desperate situations.”

## The name of the new benefit

When the Scottish Government introduces the new Scottish benefit that replaces Cold Weather Payment in Scotland, it is planned to be called Low Income Winter Heating Assistance.

We asked Panel members what they thought about the proposed name. 57 per cent of respondents agreed that the new benefit should be called ‘Low Income Winter Heating Assistance’, while 24 per cent said that they disagreed with this proposed name. 19 per cent of respondents were unsure.

**Table 7. Should the new benefit be called Low Income Winter Heating Assistance?**

(n=288)	Number of respondents	% of respondents
Yes	165	57%
No	69	24%
Unsure	54	19%

We asked Panel members what they liked and disliked about the proposed name. Those who liked the name said it was clear and easy to understand, while those who did not like the name thought it was too long, or that it contained inappropriate wording. Around 40 per cent of respondents used the phrase, “It does what is says

on the tin”, or similar. Many, however, felt that the inclusion of the term ‘low income’ was “stigmatising”, “derogatory”, or “demeaning”, proposing that the benefit should simply be called, ‘Winter Heating Assistance’. A few respondents said they disliked the word ‘Assistance’ altogether.

### **What do you like about the name Low Income Winter Heating Assistance?**

Respondents who liked the name Low Income Winter Heating Assistance, said this was because it explains in the name exactly what the benefit sets out to do. They found it unambiguous, that it was easy to understand, and that the wording was well chosen. It was mentioned that, “the word ‘assistance’ implies a help rather than a subsidy or handout”.

“Clearly indicates who this payment is aimed at.”

“I believe this is an appropriate name and sounds more of a help.”

“Yes, because it explains exactly what it is.”

### **What don’t you like about the name Low Income Winter Heating Assistance?**

Many respondents were unhappy about the use of the term ‘Low Income’, as they felt it “stigmatising” and “derogatory”. Many said they felt bad because it seems to reinforce certain negative attitudes towards people who claim benefits. Other respondents said that the name was “too long”, “too complicated”, saying that it, “seems a bit long winded, maybe something shorter and simple,” would be more appropriate.



“As a benefit recipient that really, truly hates being on benefits, I find the name condescending and demeaning. It's just a reminder that I'm on low income and I'm on benefits. It's quite frankly depressing and demoralising and it's little things like this that make it harder to fight to make changes in my own life to get off benefits.”

“It stigmatises people putting them into the ‘needy’ category that one would hope Scotland is moving away from. It categorises individuals as poor. The name I would suggest is a backwards move not progressive. Please think again, taking out the words ‘low income’.”

A few members suggested alternative names for the new benefit, instead of Low Income Winter Heating Assistance. Some of the suggestions were:

- Low Income Heating Assistance
- Scottish Winter Heating Allowance
- Low Income Fuel Extra (LIFE)

## Eligibility

People on certain low income benefits may be eligible for Low Income Winter Heating Assistance. These benefits include Income Support, Income Based Job Seeker's Allowance, Income Related Employment Support Allowance, Pension Credit, Support for Mortgage Interest Loan, and Universal Credit. As with the current Cold Weather Payment, additional qualifying criteria for some of these benefits may also need to be satisfied. For example, in relation to disability premiums paid to the client, or if a disabled child or child under 5 years of age lives in their household.<sup>5</sup>

These are the same qualifying benefits and qualifying conditions used for determining Cold Weather Payment eligibility. This means that everyone in

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<sup>5</sup> Cold Weather Payment: Eligibility. [Online] Available at: [Cold Weather Payment: Eligibility - GOV.UK \(www.gov.uk\)](http://www.gov.uk/government/news/cold-weather-payment-eligibility)

Scotland who would have been eligible for a Cold Weather Payment will be eligible for the new benefit in Scotland.

We asked Panel members if the eligibility criteria for the new benefit is clear. 81 per cent of respondents said 'Yes, it is clear', while 19 per cent said 'No, it is not clear'.

**Table 8. Is the eligibility criteria for the new benefit clear?**

(n=285)	Number of respondents	% of respondents
Yes	232	81%
No	53	19%

We asked those respondents who said they did not find the eligibility clear, what it was that they were unsure of. While some people said they did not understand the criteria entirely, others were unsure about why other benefits were not included in the criteria, and mentioned they thought some people in need would miss out on the new benefit.

“Would people on Personal Independence Payments qualify? What If there is more than one disabled person in the household? In my case myself with cerebral palsy, my partner with the hidden disabilities and my stepdaughter with autism. Can we apply as individuals?”

“What about people that are disabled who are on Personal Independence Payment or Disability Living Allowance benefits or elderly who are not on pension credits? State pension is not a benefit.”

“I note that War Widows Pension (classed by UK Government as a benefit) is not included in the list of those eligible, nor is Carers Allowance or Carers Credit. As War Widows Benefit is currently my only income and obviates me from other benefits I am also on a low income.”

We then asked if respondents thought using these qualifying benefits was a good way of deciding who is eligible for the new benefit in Scotland. 57 per cent of respondents said 'Yes' and 30 per cent said 'No'. 13 per cent said that they didn't know. By keeping the qualifying criteria for Low Income Winter Heating Assistance the same as for Cold Weather Payment, the intention is to make transitioning recipients over from the old benefit to the new benefit as straightforward as possible. We asked Panel members if they agreed with the plan to keep the same qualifying benefits for the new Scottish benefit as for Cold Weather Payments. 54 per cent of respondents said they agreed, while 29 per cent said they disagreed. 17 per cent said that they didn't know.

**Table 9. Do you think using these qualifying benefits is a good way of deciding who is eligible for the new benefit?**

(n=286)	Number of respondents	% of respondents
Yes	164	57%
No	85	30%
Don't know	37	13%

**Table 10. Do you agree with the plan to keep the same qualifying benefits as for Cold Weather Payment?**

(n=287)	Number of respondents	% of respondents
Yes	155	54%
No	83	29%
Don't know	49	17%

Respondents who said using these qualifying benefits were not a good way of deciding who is eligible explained why they thought this. Some respondents said

that these qualifying benefits, or the additional qualifying criteria are unfair because they can discriminate against people on certain benefits, or that people on low incomes are not necessarily eligible for low income benefits. Others said that the eligibility criteria needed to include more benefits or circumstances.

“It is good but other benefits should also be included, we have just lost income support because my small business made a small profit but not enough to cover what we have just lost benefit-wise so now we struggle to heat our home. My partner needs it warm because of his disability, but I don’t think that we would qualify looking at the list.”

“The use of these ‘qualifying benefits’ excludes so many disabled people who need Winter Heating Assistance, and due to [disability related expenditure] probably need it more than some of those who will qualify using the current system.”

“You seem to be missing out certain benefits such as Personal Independence Payment and Industrial Injuries Disablement Benefit where those recipients will be on low incomes as well.”

“The current qualifying conditions exclude people who are struggling but do not qualify for specific benefits and they justifiably resent those of us who do because they are working or have done so all their lives.”

## The ‘qualifying week’

For Cold Weather Payments, eligible people are identified and paid automatically every time a ‘cold spell’ trigger happens where they live. The Low Income Winter Heating Assistance entitlement will be based on a ‘qualifying week’ rather than a period of cold weather.

The proposed plan is to find out who is eligible in September. This enables clients to be identified by Social Security Scotland before winter, making sure that they can be told early. This method of using a qualifying week to calculate fuel benefits is the same as the method used to calculate Winter Fuel Payments (WFP), and Child Winter Heating Assistance (CWAHA).

Low Income Winter Heating Assistance payments will then be paid the following February. This is because February tends to be one of the coldest months in Scotland, and it makes sense to provide this support when it is needed most.

We asked Panel members if they agreed or disagreed that there should be a ‘qualifying week’ in September, when Social Security Scotland will find out who is eligible for the new benefit.

55 per cent of respondents agreed with a ‘qualifying week’ in September, while 26 per cent disagreed. 19 per cent of respondents said they were unsure.

**Table 11. Do you agree or disagree that there be a ‘qualifying week’ in September?**

(n=288)	Number of respondents	% of respondents
Agree	158	55%
Disagree	74	26%
Unsure	56	19%

Some respondents who agreed with a ‘qualifying week’ in September provided reasons for their answer. These included thoughts about how people will know if they qualify (or don’t qualify) early on, and so will be able to plan ahead, and that it takes the worry out of planning for the coming winter. Other respondents simply said that, “there needs to be a qualify date”, and that this seems, “sensible”, and “fair”. A few respondents made specific reference to September as being a good month to have the ‘qualifying week’, because this is the time just before the winter

period is about to begin. It was also noted that because there is, potentially, a six-month period between the 'qualifying week' and the payment of the benefit, this gives certain applicants who think they should qualify ample time to appeal.

"I think it makes sense for Social Security Scotland to plan ahead for budgeting purposes and this will also assist claimants with their personal budgets."

"Ensures that vulnerable people are aware of support early enough and can double check that they are eligible."

"The 'qualifying week' needs to be prior to the winter, to allow the Scottish Government the time necessary to get this system organised to provide benefits to the right people at the right time."

"It gives an ample time period to inform the people who qualify for it. Also gives people who think they should qualify time to appeal."

Some respondents who disagreed with a 'qualifying week' in September provided reasons for their choice. Many negative comments were about how an individual's income can change at any point. Examples provided include people who may lose their job after the 'qualifying week', and start to receive benefits shortly after the 'qualifying week', meaning they would not be eligible for Low Income Winter Heating Assistance even though their circumstances dictate that they should. Some respondents suggested that September was too soon, and that the 'qualifying week' should be nearer the winter period. It was also asked if there was a possibility that Social Security Scotland could have a second 'qualifying week' between September and February.

"Making the qualifying week in September excludes those [who] may start claiming benefits from October onwards. They would receive nothing but would still suffer the cold. This is a very bad idea."

“People's circumstances change very fast, as the pandemic has proved. The speed that someone can go from comfortable, to desperate, in a few weeks, is shocking. A list of long-term people that are expected to qualify, is good. But should not be used to exclude anyone else that finds themselves in need.”

“A qualifying week makes no sense. If you're giving the payment based on who's receiving certain benefits, that should simply be a constant rolling list. Your 'qualifying week' suggests that if someone ends up getting on benefits the day after that week, they're not entitled to help.”

## The timing of the benefit payment

Because February tends to be one of the coldest months in Scotland, it is intended that the payment should be made during this month.<sup>6</sup> We asked Panel members if they thought Low Income Winter Heating Assistance should be paid in February. 42 per cent of respondents said 'Yes, it should be paid in February', while 36 per cent said, 'No, it should not be paid in February'. 21 per cent of respondents said they didn't know.

**Table 12. Should the benefit be paid in February?**

(n=284)	Number of respondents	% of respondents
Yes	120	42%
No	103	36%
Don't know	61	21%

Some respondents who said 'Yes, the benefit should be paid in February', provided reasons for their answer. Most positive responses acknowledged that the largest

<sup>6</sup> Scottish Government (2021). Low Income Winter Heating Assistance (LIWHA): consultation. [Online] Available at: [Low Income Winter Heating Assistance \(LIWHA\): consultation - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/consultations/webmain/default/consultation.aspx?id=1212)

winter bills tend to arrive in February, and also that the timing was right as it falls in the middle of the winter period. It was mentioned that there will be some people using pay-as-you-go meters who will be able to afford heating at the coldest time. A few respondents suggested that the payment being made in February was a good idea because there would be some people who might want to spend the payment over the Christmas period, and not use it for heating costs. Generally, respondents agreed that this would be the time they needed it most.

“I think the biggest bills come in February.”

“Covers midway through [the] usual cold period.”

“Too many vulnerable people blow their money over Christmas and New Year.”

Some respondents who disagreed with the benefit being paid in February, provided reasons for their choice. Most people suggested that the benefit should be paid earlier: variously, they proposed, “January”, “the start of winter”, “December”, and remarked that, “winter is in November”. A few respondents said that the benefit should not be paid in one instalment, suggesting that it could be paid every three to six months, or spreading the payment out between December and March. It was also pointed out that there are many people in Scotland who rely on solid fuel for heat, and that they need to buy this before winter begins. People who rely on solid fuel often live in the coldest areas. A recent Scottish Government report showed that 79 per cent of households using solid mineral fuel in Scotland as their primary fuel type are in rural areas, and that around half of households (46 per cent) using solid mineral fuels in Scotland are fuel poor compared to the national average of 25 per cent.<sup>7</sup>

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<sup>7</sup> Scottish Government (2020) Cleaner Air for Scotland 2: consultation. [Online] Available at: [Cleaner Air for Scotland 2: consultation - gov.scot \(www.gov.scot\)](http://www.gov.scot)



“People who rely on bulk fuel orders need to pay for their winter fuel, usually by November which is when payment is needed.”

“Should be around October for people to get ahead, i.e. folk on top-up meters.”

“Far too late. It needs to be paid in November. By February people will already be in arrears with electricity and gas bills.”

## Final thoughts

We asked respondents to think about all the proposed changes to a new benefit in Scotland that would replace Cold Weather Payment and tell us their views. As noted previously there have been positive and negative responses, as well as comments that consider both sides. Many respondents suggested additional components to the changes. For example, while it has been noted that a one-off payment is better than a ‘cold spell’ dependent assessment, the amount should be higher.

Some respondents have suggested that the existing ‘cold spell’ assessment works fine, others have recognised that people living in colder parts of Scotland will be worse off under the new proposals, and that people living in other parts of the country will receive more money than they have done in the past.

Some respondents have suggested that the changes for the proposed new benefit don’t go far enough to help people on low incomes to heat their homes, even though they are a move in the right direction. Some have said that is possible that an element of unfairness may become evident in the new system, not just because of the geographical location of some people on a low income, but also because of the configuration of a living space (number of rooms in a dwelling, and number of

persons living there). Also, cold weather can have a worse effect on those persons with certain disabilities and health conditions.

### **Some positive 'overall' responses**

"I think the fact it is guaranteed and up front is helpful in planning."

"I think it is a much better idea, as it will help more people on low incomes, it's very hard to determine when there will be a 7 day period of minus zero degree temperatures, and its variable on where you live, so this new method is more fair."

"I think it's a good idea. The current system is too strict and is also something of a postcode lottery as it depends how close someone lives to a weather monitoring station - it might be below freezing in the person's area, but not at the monitoring station."

### **Some negative 'overall' responses**

"This as usual doesn't work for the north of Scotland... On a bad year we would in many postcodes see more than 2 weeks where the weather can be below 0. In my house, £50 doesn't come close to covering the extra for 14 days when we hit such temperatures..."

"It is not enough. In a cold winter it could be freezing for 8 weeks, which [under the current system] would be £200 towards survival in a semi-detached home. It's just not enough for the fuel challenges we are facing and those in colder rural areas will be penalised by this change."

"The system should stay as it is, with payments being made when a cold snap occurs bellow a certain temperature."

"It depends on the winter we get. I have not been putting my heating on as I am too worried about my next bill. Instead I have been stuck in bed to stay warm. I know my brother is doing the same. My winter bills were bad enough before, but with all these rising costs, I don't know if I will manage to pay my bill when it comes in."

## Some mixed 'overall' responses

“Appreciate any further assistance but £50 for weather in the Highlands region is a bit low. However the existing system is not good, 7 days of freezing temperatures when you have severe health problems requiring warmth to allow movement and reasonable comfort is essential. I can only heat one room in my home and have no running hot water. I shower only weekly and use baby wipes inbetween. I never thought I would ever be in these circumstances.”

“Great idea to make the changes. However, given recent changes to the world of utilities and the world in general, I'm not sure the payment is enough. Are there plans to link the payment to inflation?”

“It's a useful starting point. It doesn't take into account the size of property. A three bed family house costs more to heat than a one bed flat. It doesn't take into account regional variations. Some areas get a lot of snow and ice, others don't. It doesn't take into account people with disabilities who may spend more time indoors in winter. This can lead to even higher fuel bills because they're not mobile. Lastly, it might help to consider an additional payment for severe winters.”

After explaining the rationale for the new benefit in Scotland that is due to replace Cold Weather Payment, we wanted to know if Panel members could think of any unexpected situations that might arise because of the plans for the Low Income Winter Heating Assistance.

Some respondents talked about how it is not just cold between December and February, and recognising that people in colder areas of Scotland may well be worse off if the eligibility criteria is *not* based on freezing temperatures. Other respondents commented about how it might discriminate against certain people, for example, people who lose their jobs and take up benefits just after the 'qualifying week'. It mentioned that the proposed criteria will disadvantage people reliant on solid fuel or are users of pay-as-you-go meters. Other respondents mentioned that the benefit should reflect price increases.

“A farmworker in a part of Scotland that regularly has bad winters is on Universal Credit all the time, but in the qualifying week they get a few extra hours of harvest overtime - NO Universal Credit that week because they earned a little too much, No Winter Heating Assistance. They live in an old poorly insulated tied cottage with old inefficient electric storage heaters, we have a really severe winter, they get nothing and heating costs them a small fortune. Same winter, a shop worker in Glasgow claims Universal Credit because they've had their hours cut for a few weeks and are claiming in the qualifying week, soon after they get more hours again because some staff move on, then a Christmas rush loads of overtime they have never been better off, they live in a nice well-insulated new build, with a low cost efficient central heating system and the winter isn't that bad in Glasgow, but they qualify for Low Income Winter Heating Assistance. Someone loses their job the days after the qualifying period, no job prospects, severe winter but NO winter heating assistance. Just? Fair? Some parts of Scotland typically get more than £50 in a year with the system we have will lose out. There are loads of issues, but we just can't design a system where the potential for serious injustices are built in from the start and as it stands this looks like that is exactly what is happening.”

“Benefit suspensions that are subsequently reversed could punish some people. Should be facility to challenge these.”

“This is a very complex issue that affects so many families in massively different circumstances and one way or another some people in greatest need will suffer however it is paid.”

## What happens next

On 1st December 2021, the Scottish Government published a consultation paper seeking views on the introduction of Low Income Winter Heating Assistance (LIWHA). The paper provided an overview of the aims of Low Income Winter Heating Assistance, its key eligibility criteria and format. It also outlined how the Scottish Government intends to deliver the new benefit through Social Security Scotland to provide assistance to individuals to help towards meeting heating costs in winter.

The responses to this consultation indicated broad support for Low Income Winter Heating Assistance in several key areas. This included the replacing of Cold Weather Payment (CWP) with a new benefit that removes the need for a 'cold spell' to have been identified in order for a client to receive a payment.

The range of views identified in the consultation and outlined in this report provide a useful steer for any further development of Low Income Winter Heating Assistance. Together, these responses are an essential evidence base for the Scottish Government to draw on when finalising Low Income Winter Heating Assistance to ensure it is delivered with dignity, respect and fairness.

### **How to access background or source data**

The data collected for this social research publication:

- Are available in more detail through Scottish Neighbourhood Statistics
- May be made available on request, subject to consideration of legal and ethical factors. Please contact [socialsecurityexperience@gov.scot](mailto:socialsecurityexperience@gov.scot) for further information.
- Cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.



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