

**Social Security (Scotland) Act 2018**

**Benefit Take-up Strategy  
October 2021**

Laid before the Scottish Parliament By the Scottish Ministers under  
section 8(3)(a) of the Social Security (Scotland) Act 2018 SG/2021/207

**October 2021**

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# 1. Ministerial foreword



Since our first Benefit Take-Up Strategy was published in October 2019, we have all become even more aware through the pandemic of the need to have a strong social security net. Social security is a collective investment in building a better and fairer society. Part of that is ensuring people are aware of, and enabled to access, the financial support that they are eligible for and entitled to.

Despite the disruption caused by the pandemic, we can point to many achievements to be proud of as we continue to deliver devolved social security – our newest public service. Since the Social Security (Scotland) Act 2018 was passed, giving us the legal framework and powers to deliver social security benefits for the first time, the Scottish Government has delivered 11 benefits – 7 of which are brand new and unique to Scotland, and the 4 others replace UK Government benefits in an improved and enhanced way. Our new agency, Social Security Scotland, has continued to grow in order to deliver these benefits to an increasing number of clients. Encouragingly, we have seen good levels of take-up of the Scottish Child Payment and Best Start Payments, which support families on low incomes, with initial estimates ranging between 77% and 84%.

We now plan to deliver more benefits, including the most complex disability and carer's benefits and winter heating payments. Whilst the latter will be automated, the former are application-based and we know we need to work hard to encourage people to apply for these new benefits.

Inclusivity is at the centre of the system of social security we are building and is fundamental to our approach to promoting the take-up of benefits. Our commitment to engaging with seldom-heard groups and people with protected characteristics is driving new and bespoke approaches to supporting people to access assistance.

The insight we are gathering from Experience Panels, user research and client engagement informs our focus on ensuring that our promotion of benefits is accessible to everyone, and that all the associated information and advice can be understood, and is provided in settings where people will encounter it. Ultimately, where possible we are committed to taking advice and support to clients; rather than expecting them to come to us.

At the heart of this refreshed strategy is a recognition that benefit take-up is part of a bigger picture – one pillar of a holistic Scottish Government approach to maximising incomes, which underpins commitments related to tackling poverty and recovery from the economic impacts of the COVID-19 pandemic.

Ensuring that support reaches those in need is of paramount importance, and will be critical in delivering on our national mission to tackle child poverty. With this in mind, this strategy places increased focus on cross-government and cross-system

working, in particular where areas of civic life can come together to tackle poverty and maximise incomes.

The first Benefit Take-Up Strategy focussed on removing social barriers to people accessing Scottish benefits, on addressing complex or costly access, and on improving access to information. These principles remain at the heart of this refreshed strategy, as we work to ensure people from all walks of life can access the support they are entitled to through their new Scottish social security system.

A handwritten signature in black ink, reading "Ben Macpherson". The signature is fluid and cursive, with a long horizontal stroke at the end.

**Ben Macpherson MSP**  
**Minister for Social Security and Local Government**

## 2. Introduction

‘Scottish Ministers are committed to promoting the take-up of Scottish benefits.’ This is how the first Benefit Take-up Strategy opened, and it remains true today. Indeed, with the social and economic impacts of COVID-19 still unfolding, Ministers are more determined than ever to ensure that people are able to access all the support that is available to them.

This strategy sets out the Scottish Government’s approach to maximising the take-up of Scottish benefits, acknowledging that this must be part of a more holistic approach to income maximisation in order to support recovery from COVID-19. The profound socio-economic impacts of the pandemic means it is appropriate that we set out how our strategy for promoting the take-up of Scottish social security assistance has evolved and grown.

Key to our approach is a focus on continuous improvement, and a determination to apply learning gained through extensive engagement with stakeholders and users of the system, direct experience of delivery, and our response to COVID-19.

Under the provision of the Social Security (Scotland) Act 2018 (‘the 2018 Act’), the first Benefit Take-up Strategy (‘the 2019 Strategy’) was published in October 2019 and outlined our work on take-up to date, as well as setting out our next steps (See **Annex A** for legislative background to the Strategy). This Strategy builds on that foundation to establish a set of five guiding principles for benefit take-up, and show how these underpin everything we do, and will be applied through a number of new initiatives aimed at maximising the take-up of Scottish benefits.

It is important that we acknowledge the support we have received in developing this strategy, and express our gratitude to those who have helped shape it. We have worked closely with stakeholders across the third and public sectors through reference and working groups (see **Annex B** for membership of key groups), the Benefit Take-up and Income Maximisation Funds, and targeted engagement. We have also ensured that the voices of people with experience of the social security system have been captured in this strategy through engagement with the Experience Panels and Social Security Scotland’s Client Panels.

### **Take-up Principles**

This Strategy is structured around the following five principles – the significance of which has emerged through extensive engagement with stakeholders and users. Each principle taken alone is likely to be effective, but it is the application of these principles in combination which will yield the greatest impact.

#### 1. Prioritise Person-Centred Approaches

Social security is not one-size-fits-all. Our approach to maximising the take-up of Scottish benefits places people at the heart of everything we do, taking account of individual circumstances and tailoring support in ways which reach and resonate with the intended audience. Person-centred approaches are clear throughout the whole Scottish social security system, from design of the benefits and application

processes, to the inclusive communication standards which are central to our client-facing and internal communications. This principle also underpins our approach to supporting seldom-heard groups, whose needs are often complex and require bespoke forms of engagement – often with trusted intermediaries – to be effective.

## 2. Communicate and Engage Effectively

People cannot apply for benefits they don't know about. Communication and marketing are essential to the success of a benefit, and it is fundamentally important that people know what is available, what they may be eligible for, and how to apply. This relies on the putting out the right message, to the right audience, in the right place, and at the right time. Key to communication and engagement is trust, and a common theme in our engagement with stakeholders representing people across the broad spectrum of protected characteristics and seldom-heard groups has been the need to harness the support of trusted intermediaries. We have often heard through our Experience Panels about negative experiences with the Department for Work and Pensions. In order to build trust in the staff and services of Social Security Scotland as we continue to grow and establish a presence in local areas across Scotland, it is important that we work closely with professionals and local people who have strong existing relationships in communities.

## 3. Bring Services To People

The 2019 Benefit Take-up Strategy highlighted costly or complex access as a key barrier to accessing benefits. As well as simplifying processes involved in claiming Scottish benefits, we are working to ensure that we bring advice and support services to people where possible, rather than expecting them to come to us.

To make benefits delivered through Social Security Scotland straightforward and easy to access, and provide the level of service set out in Our Charter, we need to make sure Social Security Scotland is appropriately staffed - with the right number of people, with the right skills and in the right places. As such, Social Security Scotland will recruit a further 2,000 staff by Autumn 2022. This will include increasing posts based in communities across Scotland who will be on hand to provide local delivery services including face to face support in community spaces that clients will already visit. This will bring Social Security Scotland's headcount to approximately 3,500 people once all the benefits have been introduced and clients have transferred from the Department for Work and Pensions – with at least 400 of these people being employed within the local delivery service.

We will also launch a new £20.4 million independent advocacy service in January 2022 – creating up to 100 new roles, and bringing free advocacy support to disabled people to help them access devolved benefits.

Alongside this, the Scottish Government have committed to investing £10 million over the Parliament to increase access to advice services in accessible settings to maximise incomes, tackle the poverty penalty and improve wellbeing. This will include expanding Welfare Advice and Health Partnerships, placing money advisors in up to 150 GP practices in some of Scotland's most deprived areas, alongside expanding on pilot work providing advice in education settings.

#### 4. Encourage Cross-System Collaboration

Social security is only one pillar of a more holistic approach to income maximisation. It is important that this work is integrated, as far as possible, to maximise its value and impact. With this in mind, we are working to better join up income maximisation initiatives across Government, and have established an internal Income Maximisation Strategic Working Group to drive this work forward. However, the importance of collaboration in maximising incomes goes beyond the Scottish Government, and we are committed to taking a whole-system approach – supporting other public sector and third sector bodies to collaborate effectively to pool resources, share learning, and strengthen outcomes. This can be seen in our approach to mainstreaming good practice, set out in chapter 7.

#### 5. Continuously Learn and Improve

The Benefit Take-up Strategy is an iterative document. A timetable for the publication of a series of strategies set out in the Social Security (Scotland) Act 2018. Indeed, one of the founding Social Security Principles set out at Section 1(g) of that Act is that ‘opportunities are to be sought to continuously improve the Scottish social security system’. Society does not stand still, and changes in social, political, technological, and economic context and priorities mean that we must be flexible and responsive in order that our approach to take-up remains relevant and effective.

#### Defining Take-up

As part of the principle of continuously learning and improving, and in accordance with our statutory duty, we will produce estimates of take-up of assistance provided under the Social Security (Scotland) Act (2018). Our initial estimates of take-up of devolved benefits are included in Chapter 9, whilst our methodology can be found in the supplementary publication "[Approach to Measuring Take-Up of Low-Income Benefits](#)".

Take-up is a measure of the extent to which people who are eligible for a benefit receive it.

It is calculated by comparing the number of recipients of a given benefit to the population of people who are eligible for that benefit. We refer to those people who are eligible for a given benefit *and receive* it as benefit recipients. We refer to the total number of people who meet the eligibility criteria for a benefit, *whether or not they claim it*, as the eligible population. Whilst data is available to show us the number of benefit recipients, we need to estimate the size of the eligible population.

There are some common misconceptions around what take-up is. Take-up is **not**:

- The total number of applications – this includes both eligible and ineligible clients who apply for the benefit.
- Total number of recipients, payments, caseload or successful applications – this includes only eligible clients who have applied for the benefit, so excludes eligible clients that have not applied.
- Application success rate – this only includes clients who have applied for the benefit, so excludes eligible clients that have not applied.

## **Barriers To Access**

In developing the 2019 Strategy, engagement with both stakeholder organisations and people with lived experience of the system, along with a review of relevant literature, showed that there are three key reasons for non-take-up of benefits. These are:

|                                 |   |
|---------------------------------|---|
| <b>Social Barriers</b>          | (perceived) stigma, felt lack of need, people in vulnerable situations, pride, or lack of trust in institutions.  |
| <b>Costly or Complex Access</b> | complexity of the application, lack of time or money, limited administrative abilities or experience, or difficulty travelling to the welfare or employment office. |
| <b>Lack of Information</b>      | Lack of awareness or misunderstandings about the benefit, eligibility, or application procedures.   |

Since publication in 2019, Scotland has undergone significant social and economic change, primarily as a result of the COVID-19 pandemic. However, revisiting these barriers in preparing this refreshed strategy, it is clear that they remain the three most prevalent reasons clients find it difficult to access their entitlements.

Non-take-up may take a number of forms<sup>1</sup>, and may be:

- full or partial (only taking-up part of the amount one is entitled to);
- temporary (delayed take-up) or permanent (from eligibility until the moment eligibility expires);
- primary (not applying) or secondary (applying, but not receiving even if entitled).

## **Consultation and Engagement**

As part of the duty to prepare this strategy, Scottish Ministers have consulted with two key groups:

1. People who have received assistance through the Scottish social security system, and
2. Organisations who work with or represent people living in households whose income is adversely affected, or whose expenditure is increased, because a member of the household has one or more protected characteristics within the meaning of Section 4 of the Equality Act 2010.

Beyond the duty in the 2018 Act – and expanding on the scope of the 2019 strategy – we have also increased efforts to engage with a further significant segment of the population:

3. People and organisations representing seldom-heard groups – identified based on extensive stakeholder and client engagement, as well as desk-based research.

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<sup>1</sup> Dubois and Ludwinek (October 2014) '[Access to Benefits.](#)' Eurofound



Engagement with these three aggregate groups forms the basis of this strategy, and ensures that it is based on the experience of Scotland's diverse population.

## **Child Poverty Strategy**

In delivering new and existing support we will give careful consideration to the needs of our six priority families to maximise the impacts of Scottish social security support on child poverty, ensuring that they are able to benefit from the help available.

Income maximisation is an important part of our efforts to tackle poverty. Our Tackling Child Poverty Delivery Plan<sup>2</sup> sets out that increasing incomes through social security and benefits in kind is one of the key drivers of child poverty reduction. Taken together with action to increase incomes from work and earnings and to reduce household costs, this will help to lift families out of poverty and to provide the financial security families need to thrive.

The Plan also sets out the priority families at greatest risk of poverty, where efforts must be focused in order to effectively tackle and reduce child poverty. This includes lone parent families, the large majority of which are headed by women; families which include a disabled adult or child; larger families, with 3 or more children; minority ethnic families; families with a child under one year old, and; Families where the mother is under 25 years of age. Around 90% of children in poverty in Scotland live in these priority families, therefore it is critical that our services are accessible and reach these groups in particular.

## **Take-up Initiatives**

As well as highlighting progress since the 2019 strategy, this strategy is also built around a number of take-up initiatives:

- Investing £10 million over the current Parliament to increase access to advice in accessible settings to maximise incomes and tackle poverty. This includes expanding Welfare Advice and Health Partnerships through the funding of £2.9 million over three years to place welfare rights advisors in up to 150 GP surgeries in Scotland's most deprived areas, alongside an expansion of pilots providing advice in education settings;
- Rollout of Social Security Scotland's local delivery network – 400 staff in 32 local authorities by the time the service is fully operational;
- Establishing a stakeholder take-up forum proactively identifying examples of best practice as well as settings in which they might be replicated;
- Working with stakeholders to co-design interactive and helpful resources to support the mainstreaming of existing good practices around benefit take-up;
- Creating partnerships to connect services so that across the country awareness of benefits is raised with people at particular life events that may have implications for their eligibility;
- Working with a range of specific seldom-heard groups to better understand and address non-take-up among particular populations;

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<sup>2</sup> [Every Child, Every Chance: Tackling Child Poverty Delivery Plan 2018-22](#)

- Following up work to better understand and address stigma surrounding benefit receipt;
- A multi-channel financial wellbeing marketing campaign, covering free debt advice, affordable credit, and beginning with a focus on benefit take-up;
- Developing a more coherent approach to the range of wider income maximisation work that is already happening across government, giving a clearer sense of a collective direction of travel and supporting joined-up approaches which will drive greater efficiency

## 3. Progress

### Benefit Delivery Summary

In the three years since we had the legislative powers to introduce social security benefits, we have delivered 11 benefits (including 7 new benefits) supporting the people of Scotland. And there are more to come – when our planned 17 benefits are introduced, our new public service – Social Security Scotland – will reach one in three people. It is also important to note that social security *in* Scotland goes beyond what is delivered by Social Security Scotland, with three additional benefits delivered through local authorities, and Council Tax Reduction in place to support people on low incomes.

Although COVID-19 had an impact on our timetable for delivery of Scottish benefits, over the last year – as the nation grappled with the pandemic – we introduced four new benefits:

- the “game-changing” Scottish Child Payment, which is a key part of our national mission to eradicate child poverty and provides vital financial support to low income families. This is unique in the UK.
- the Child Winter Heating Assistance which helps families of severely disabled children to heat their homes – the eligibility of which will be extended this year and is also unique in the UK.
- our new Job Start Payment which helps young people moving into employment, providing enhanced support for young parents. This is unique in the UK.
- Child Disability Payment, replacing the UK Government’s Child Disability Living Allowance. This is our first application-based disability benefit, which was launched on 26 July in three pilot areas, and will be rolled out nationwide on 22 November.

In response to the pandemic, the Coronavirus Carer’s Allowance Supplement was also delivered in June 2020 - a double payment of the CAS and this will be done again in December 2021.

The national roll out of Child Disability Payment will be followed by our twelfth benefit, Adult Disability Payment, which replaces the UK Government’s Personal Independence Payment, and will launch with a pilot in spring 2022 ahead of national rollout in summer 2022.

Following discussions with DWP, we will deliver our new annual £50 Winter Heating Payment, a stable automatic payment specifically for low-income households currently eligible for Cold Weather Payments, in winter 2022 – followed by Pension Age Winter Heating Assistance (mirroring the current Winter Fuel Payment), which is provisionally scheduled for winter 2024.

We will continue to build a social security system that meets the needs of the people of Scotland and will deliver a service that treats people with dignity, fairness and respect.

## **Policy Development**

### **Low Income Benefits**

#### Scottish Child Payment

The Scottish Child Payment is a transformative action to reduce child poverty – part of a wider strategy to support those who need it most and meet our challenging child poverty targets. Scottish Child Payment opened for applications in November 2020 for children under six years old, ahead of the first payments being made in February 2021. It will be rolled out to all under 16 year olds by the end of 2022. In the interim we are delivering Bridging Payments through our partners in local authorities, paying £520 in both 2021 and 2022 for around 148,000 children and young people.

Scottish Child Payment is an intervention which is unparalleled across the UK. The Scottish Fiscal Commission forecast that the average caseload for Scottish Child Payment in 2021-22 will be 106,000 children. The latest statistics estimate that 105,000 children were actively in receipt of the payment as of 30 June (Official Scottish Child Payment Statistics, August 2021). The payment will be made available to children aged 6-15 by the end of 2022.

#### Communications and Promotional Activity

As part of our benefit take-up work and commitment to reach people, we will continue to engage in promotion of Scottish Child Payment including paid for marketing, engagement with stakeholders who share our messages in innovative ways for example school enrolment and health visitor packs and inclusion of materials in the Baby Box. Social Security Scotland has also been proactive in the promotion of each family payment including Scottish Child Payment by writing to eligible families on Universal Credit and Tax Credit databases and inviting them to apply.

#### Job Start Payment

Job Start Payment was introduced in August 2020 to provide a single payment to young people who had been unemployed for at least 6 months prior to being offered a job. The payment is £252.50 with a higher rate of £404 for applicants who are the main carers of children. The money is intended to help young people who may struggle to meet some of the costs which may be associated with starting a new job e.g. transport, clothing or equipment.

As with all benefits delivered through Social Security Scotland, there is a proactive communications and marketing approach. Research carried out in August 2021 showed that young people who had seen promotion of this thought the appeal was instant and universal – that the proposition was rewarding a positive step towards the future. This evidences that campaigns are achieving some success in removing any stigma around benefits. However, more work is required to make eligibility criteria clear through these campaigns.

#### Increased Payment and Income Threshold Amounts

Regulations came into effect on 1 August 2021 that will increase Best Start Foods payments from £4.25 per week to £4.50 per week. These regulations also increased the income thresholds for relevant qualifying benefits. This will ensure that working

households on the lowest incomes that have received a slight rise in their incomes as a result of increases to the National Living Wage retain eligibility for Best Start Foods. We are also committed to uprating certain other types of assistance each year to ensure that the assistance individuals receive maintains its value over time when prices are changing.

### **Carer Benefits**

Around 84,000 carers received an extra £230.10 Carer's Allowance Supplement in June 2020, meaning eligible carers in Scotland got up to £690 more support last year compared to those in the rest of the UK. We plan to make a further payment of Carer's Allowance Supplement in December subject to Parliamentary process, which will total £462.80 for those in receipt of Carer's Allowance.

We will develop and launch Scottish Carer's Assistance in this Parliamentary term, our replacement for Carer's Allowance, which will work better for unpaid carers. Work on this benefit had to be paused due to the pandemic. We have developed overall aims for Scottish Carer's Assistance and options for improvement, following discussions with carers and organisations that support them. We are continuing to work with stakeholders to consider options and will consult on proposals this winter.

We are committed to providing extra support to people caring for more than one disabled child and considering how best to extend this to support those caring for more than one disabled person of any age.

### **Disability Benefits**

We carried out a public consultation on the draft regulations for Adult Disability Payment between 21 December and 15 March 2021. This included 10 virtual engagements, including events organised in conjunction with stakeholder organisations for their members, providing workshops at external events, and hosting around 30 stakeholder representatives at a Scottish Government consultation session. This ensured we sought views from as many people as possible on the draft regulations and proposed changes.

In June the consultation analysis and Scottish Government's response to the consultation were published on the Scottish Government website. Following the consultation, the Adult Disability Payment draft regulations were re-drafted and referred to the Scottish Commission on Social Security for scrutiny on 25 June 2021.

Scottish Ministers have consulted the Scottish Commission on Social Security on a range of secondary legislation including, the Disability Assistance For Children And Young People (Scotland) Amendment Regulations 2021, the Child Winter Heating Assistance Amendment Regulations, and draft regulations on suspensions.

## **Stakeholder Engagement**

### **Stakeholder Take-up Reference Group**

We are committed to listening to the voices of experience and expertise from the third sector and Local Authorities when designing interventions to maximise benefit take-up, and will continue to do so as the interventions within this strategy are developed and implemented.

The first Benefit Take-up Strategy made the commitment to establish a Stakeholder Take-up Reference Group to implement and monitor the interventions contained within, as well as feeding into the development of future Strategies, ensuring that the Stakeholder perspective is always present in decision making.

This group is a partnership of Scottish Government officials and organisations representing third-sector and local authority interests who have knowledge of issues surrounding benefit take-up. It is designed so that members will bring their experience, expertise, and extensive networks to bear, ensuring that our approach draws on the experience of, and best supports, third sector and local authority partners.

#### **Activity**

Since the publication of the first Strategy, the Group has met nine times and collaborated on a number of key activities with the goal of increasing take-up of Scottish Benefits. In late 2019 and early 2020 the Group played a central role in shaping the Benefit Take-up and Income Maximisation Funds to ensure that this funding was targeted to enable the maximum benefit to individuals and highest quality in learning.

In the summer of 2020, the Group focussed on responding to the unique challenges of promoting benefit take-up during the ongoing COVID-19 pandemic, sharing examples good practice from across their organisations.

The Group has also proved invaluable in shaping the Mainstreaming Good Practice work, helping to identify themes and examples from across the third sector, identifying appropriate outputs and feeding into the EQIA process. More recently the Group has helped to define the focus of this Strategy and aided in the delivery of our series of Stakeholder Roundtable events.

As the interventions within this strategy are developed we will continue to involve our Stakeholder Take-up Reference Group and wider network of Stakeholders to ensure that the voices of those organisations who represent the protected characteristic are represented.

## **COVID-19 Recovery**

Throughout the pandemic Scotland's social security system has continued to ensure people are paid the money they are entitled to and rely on, whilst responding to the challenges of COVID-19. The pandemic has brought about unprecedented change for society as a whole, impacting on every area of life for the people of Scotland.

The Scottish Government's priority is to focus on the recovery and renewal of Scotland, to improve the lives of everyone in our society. To guide and support this recovery and renewal, we have produced a COVID-19 Recovery Strategy. Working in partnership with local government and business partners our COVID-19 Recovery Strategy addresses the unequal impacts of pandemic, because a more equal society is in all of our interests.

## **Challenges for Benefit Take-up**

We know that the far-reaching impacts of COVID-19 have been felt unequally, with pre-existing structural inequalities being worsened. We know that people living in already difficult situations, are now worse off than they were before the pandemic. We also know that people who were previously not living below the poverty line, that were in work, that did have a roof over their head, that did have a support system, are now living in and trying to adapt to very different situations. For many, the Social Security Systems of the UK and Scotland will be unknown worlds.

People in poverty, disabled people, people with health conditions who may have been asked to shield, children and young people, older people, minority ethnic communities and women are amongst the most affected by the pandemic. That is why we have carried out extensive stakeholder engagement and research to ensure that in terms of benefit take-up, we are targeting the needs of the people most affected by the pandemic, the most vulnerable of society, and those that are least likely to take-up the benefits that they are entitled to. This Benefit Take-up Strategy captures what we are doing about the immediate impacts of the pandemic on benefit take-up, as well as the long-term effects.

## **What we have done**

Throughout the pandemic we have achieved key milestones in the safe and timely delivery of Scottish benefits.

- We delivered our first 100 days commitment to increase Best Start Foods payments to £4.50 per week, with families now benefiting from the higher payments. We will widen eligibility to include all families in receipt of Universal Credit later in this parliamentary term.
- We delivered our 100 day commitment on an additional Coronavirus Carer's Allowance Supplement (CAS) payment, by bringing forward legislation to make an additional payment in December, which has now been passed by Parliament.
- The Coronavirus (Scotland) Act 2020 was passed by the Scottish Parliament on 1 April 2020. The Act temporarily relaxed time limits on applications for Scottish Social Security benefits, including Best Start Grant, Best Start Food and Funeral Support Payment to help ensure that eligible families would not be disadvantaged by the coronavirus pandemic because illness, shielding or caring duties would have prevented them from applying for support on time. Deadlines relating to requests for redeterminations and appeals were also temporarily relaxed.

Specific to increasing benefit take-up, we:

- Worked in partnerships with Health, Schools and Local Authorities to promote benefits and will continue to work with stakeholders to ensure we focus on developing partnership that get timely support to people most affected by the pandemic. Social Security Scotland moved their stakeholder engagement online throughout the pandemic, and between October 2020 and September 2021 they provided 36 events reaching a total of 2818 people, and held 754 meetings with stakeholders to raise awareness of Scottish benefits. They also provided online resources that have been accessed over 2,500 times.
- In 2020-21, we helped advice services to cope with the impact of the pandemic, including using £2.4 million from our share of the debt advice levy to increase the support available to those most disproportionately affected by the pandemic.
- Alternative Local Delivery access routes were developed in response to the pandemic to enable us to offer support in the event of further COVID-19 restrictions. Support can be provided by Video Calling, pre-arranged telephone calls and face to face meetings where restrictions allow.

### **Social Security Scotland - Communicating through and beyond COVID-19**

The pandemic impacted everything in society and our communication and marketing was no different. We had to respond and adapt the ways we interacted with clients and stakeholders.

Making sure print literature, like leaflets and factsheets, are in the hands of people that need them in venues we know they will visit was particularly difficult given that community centres, for example, have been closed. Recognising that opportunities for our print literature were falling away, we therefore turned to use TV advertising for the first time to make sure that we were still reaching those who may not see our digital and social media marketing.

COVID-19 also impacted our marketing plans for promoting Funeral Support Payment. We planned to promote this benefit around peaks in death rates which typically happen over Winter periods. Sadly, however, with COVID-19 this seasonal peak was of less significance and in response we have increased marketing for Funeral Support Payment throughout the year to make sure that people were aware of support available during these difficult times.

Even though restrictions are easing, we recognise that COVID-19 will continue to impact our communication and marketing activity. Therefore, we will continue to gather insight to understand better how the pandemic is driving longer-term behavioural change. This may impact on the channels we use to promote benefits over the longer term – for example we may use radio and TV more and print advertising less. Although we will always be mindful that we are required to use a range of channels to be as inclusive as possible.



We will also take insight from wider Scottish Government communication teams to understand what their analysis can tell us about where and how people are preferring to access information. The NHS and local authorities have also learned a huge amount about reaching seldom heard groups through this period and – when the time is right – we will work with them to understand what they have learned and incorporate it into our ways of working.

## 4. Principle 1: Prioritise person-centred approaches

In applying this principle, we will:

- Commit to reaching out and taking advice and support to clients; rather than expecting people to come to us.
- Make sure we have the right information, in the right place, at the right time.
- Simplify processes and messaging to make access to benefits and engagement with the system more straightforward and less daunting for clients.
- Tailor our approaches to supporting the take up of benefits to the needs of different audiences, especially seldom heard groups and people with protected characteristics.
- Engage with the people who are using the system and those who represent them, and act on the insight gained from them to continuously improve our approach.
- Ensure that a person-centred approach is adopted in policy and decision making, and enable our stakeholders to implement a person-centred approach when advising clients.
- Pay particular attention to the needs of the most vulnerable of our population, overcoming inequalities that impede people's access to the system.

### **Simplified Processes**

#### **Low-Income Benefits**

##### Joint Application

To support income maximisation, applications for Best Start Foods and Best Start Grant will be made on the same application form. Following the launch of Scottish Child Payment on 9 November 2020, a single application form is now being used to apply for Best Start Grant, Best Start Foods and Scottish Child Payment, making it easy for eligible families to access the money they are entitled to.

##### Invite to Apply

Social Security Scotland now write to families inviting them to apply for Early Learning and School Age Payments of Best Start Grant, as well as Best Start Foods and the Scottish Child Payment. Information obtained from DWP and HMRC allows Social Security Scotland to identify people who may be eligible. This proactive approach to maximising benefit take-up is a first for Social Security Scotland.

##### Automation

As stated in the Programme for Government 2021-22, published 7 September<sup>3</sup>, we will explore systems of automatic payment for devolved social security benefits, to

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<sup>3</sup> [Programme for Government - gov.scot \(www.gov.scot\)](http://www.gov.scot)

maximise take-up. This includes linking Scottish Child Payment with Best Start Grant.

### **Carer benefits**

Carers already have busy and demanding lives. In line with Our Charter, applying for and getting support should be simple and stress free. Carers should be treated with patience and kindness, with consideration for how they may feel. The system should also understand carers' needs and the challenges they face, and offer flexibility in the range of ways they can engage with the system, to fit around their other priorities.

Our work to date has found that carers tend to view the current application process for Carer's Allowance fairly positively as it is relatively straightforward and trust-based, and it is important that this is protected. Consideration will need to be given to this in relation to any changes to eligibility criteria which could add complexity to the process of applying for Scottish Carer's Assistance.

### **Disability Benefits**

#### **Making an application**

We are making the application process as simple and easy as possible to encourage and support people to apply for the payments they are entitled to. The application process for disability assistance will be inclusive, accessible, provided in a range of formats and available through a range of routes (online, phone, post and in-person). We are making a number of improvements to the application form to include clear guidance on how the eligibility criteria is applied. This will ensure a client is supported in providing relevant information with in-person support available.

#### **Supporting Information**

Supporting information includes sources of information provided by a client's wider support network in support of the client's application. The client can provide us with supporting information from a professional themselves or if required can ask us for support in requesting it from public health providers, local authorities and relevant organisations within the third sector. Only one piece of formal supporting information to support the general care and mobility needs described on an application will be required and equal consideration will be given to all sources of information, including from a client's informal support network.

#### **Client consultations**

During an application to Adult Disability Payment, a client will only be invited to participate in a consultation where it is necessary in order to make a determination of the individual's entitlement. Unlike DWP assessments, a consultation will take place in a way that is convenient to the individual. Consultations will not be a standard duration, they will be tailored to the individual's circumstance.

Clients will therefore not be asked unnecessary or repeated questions nor will they be rushed in giving an account of how completing an activity makes them feel. Social Security Scotland practitioners will take the time necessary to fully understand the impacts of a disability and/ or health condition on the client. Functional examinations

will not be carried out as part of a consultation. We believe such examinations do not treat people with dignity, fairness and respect and do not result in accurate and consistent decision making.

#### Review

Our commitment to introducing longer-term Disability Assistance awards with no fixed end date mean a review date will be set as part of the initial award. The review will ensure that the individual is receiving the right level of assistance for their needs.

#### Advocacy

We are committed to investing £20.4 million over the next four years in the provision of an independent advocacy service.

The new and ground-breaking service will launch in January, and will support disabled people to have their voice heard, express their views, and feel understood. The service will be available to anyone who identifies as having a disability and requires additional support to communicate. This builds on our human rights-based approach, making Social Security more accessible to disabled people in Scotland – supporting them to be more involved in processes and decisions which affect them.

Advocacy support will be available throughout the whole of the process for seeking support. This will be from the point of application, through any request for redetermination and through to appeals. Advocacy workers would also be able provide support at assessments if requested by the client.

### **Tailored Approaches**

It is clear that not all groups share the same needs, and an effective approach to promoting benefit take-up among one cohort of the population may not be effective or appropriate when engaging with another.

The Stakeholder Take-up Reference Group (see **Annex B** for details of membership) was established to implement and monitor the interventions contained within the 2019 strategy, as well as feeding into the development of future Strategies, ensuring that the stakeholder perspective is always present in decision making.

The group contains key representation from organisations representing protected characteristics including Age Scotland, BEMIS, Engender and Inclusion Scotland. In Spring of 2021 the invited membership was broadened to ensure that the voice of each protected characteristic were represented within the group. The group were also instrumental in supporting the development of our Equalities Impact Assessments.

The Stakeholder Take-up Reference Group also increasingly includes representation from seldom-heard groups and we are committed to further expanding the membership to better capture these voices.

We know that one of the best ways to identify the real issues within vulnerable communities is to listen to the people that belong to these communities, people with

lived experience of accessing the benefit system, and equally of those that have not yet accessed the benefit system. That is why we commit to fully engaging with our stakeholders and their clients through various channels, including through Local Delivery working on the ground, and through the research that comes from the Experience Panels.

## **Protected Characteristics**

In preparing the strategy, officials have engaged with stakeholders who represent each of the protected characteristics within the meaning of Section 4 of the Equality Act 2010. These characteristics are:

- age
- disability
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity
- race
- religion or belief
- sex
- sexual orientation

### **Age**

Our engagement has shown that many people, and older people in particular, suffer from digital exclusion. For example a report by Citizen's Advice Scotland indicates only 12% of individuals aged 65 to 79 report being able to use a computer "very well".<sup>4</sup> Our engagement with Age Scotland revealed that the organisation distribute around 50,000 information guides a year, with benefit-specific guides being of particular value to older people, as well as delivering workshops for housing associations.

We will continue to use trusted intermediaries such as Age Scotland, and make use of signposting opportunities such as those embedded within the NHS to mitigate such exclusion and work toward a positive outcome for older people.

### **Disability**

A recent report from Glasgow Disability Alliance shows that 41% of Disabled People face barriers to information, with 60% experiencing digital exclusion.<sup>5</sup>

We will work closely with organisations such as Inclusion Scotland to ensure that all the resources we develop are inclusive to disabled people and meet accessibility standards. We will launch a new advocacy service in January to ensure those who, owing to a disability, require an advocate's help to engage with the Scottish social security system get the support and outcomes they want and need.

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<sup>4</sup> [https://www.cas.org.uk/system/files/publications/cas\\_disconnected\\_report.pdf](https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf)

<sup>5</sup> <https://gda.scot/wp-content/uploads/2020/09/Supercharged-Summary-Version.pdf>

### Gender Reassignment

So far, no issues have been raised by stakeholders or through our research in relation gender reassignment. We will continue to engage with relevant organisations to ensure any resources developed support equality of outcomes for this group.

### Marriage and civil partnership

So far, no issues have been raised by stakeholders or through our research in relation marriage and civil partnership. We will continue to monitor insight gained as we engage with stakeholders to ensure any resources developed ensure equality of outcomes for this group.

### Pregnancy and Maternity

The consultation process identified opportunities for collaboration with health services to build on the links already made by Local Delivery, such as the Special Needs and Pregnancy service in Glasgow which targets pregnant women who are particularly vulnerable.

Representatives from the Care and Learning Alliance Childcare sit within our Stakeholder Take-up Reference Group to represent their clients who share this protected characteristic and we will work with them to ensure that their views are represented.

As well as proactively writing to inform people they may be eligible for Best Start Grant, we will continue to build referral pathways with a range of organisations so that people are actively referred to Social Security Scotland for further support during maternity.

### Race

We are aware of the particular barriers faced by ethnic minorities, especially those with English as a second language. Recent data published by the Department for Work and Pensions show that, while certain BME groups are more likely to receive income-related benefits, the percentage of families claiming some form of state support is highest among white people.<sup>6</sup>

Social Security Scotland currently creates all its promotional materials in seven alternative community languages – Farsi, Polish, Mandarin, Cantonese, Arabic, Gaelic and Urdu – with other languages available on request. We will ensure that this inclusive approach is embedded across the system and will engage relevant with stakeholders to this end.

### Religion or belief

No issues have been raised by stakeholders or through our consultation in relation religion or belief. We will continue to engage with relevant organisations to ensure any resources developed support equality of outcomes for people of all religions and belief, while working with faith groups to support awareness of benefits.

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<sup>6</sup> <https://www.ethnicity-facts-figures.service.gov.uk/work-pay-and-benefits/benefits/state-support/latest>

## Sexual Orientation

So far, no issues have been raised by stakeholders or through our research in relation to sexual orientation. We will continue to engage with relevant organisations to ensure any resources developed support equality of outcomes for people of all sexual orientations.

## Sex

Engender's recent report *Securing Women's Futures*<sup>7</sup> shows women are twice as dependent on social security as men, with 20% of women's income coming from the benefits and tax credit system, compared with 10% of men's. In addition, devolved benefits such as Best Start Grant and Scottish Child Payment are more likely to be claimed by women.

We will continue to work with trusted intermediaries such as Engender, and make use of signposting opportunities such as those embedded in the NHS and other services focussed on support for women, to improve women's access to, and engagement with, the social security system.

## Seldom-Heard Groups

Since the first Benefit Take-up Strategy was published in October 2019, significant focus has been placed on engagement with the Protected Characteristics groups – as defined by the Equality Act 2010. The 2018 Act places a duty upon the Scottish Government to engage with these groups. However, during the engagement process, several additional 'seldom-heard' groups were identified as being important to this second Benefit Take-up Strategy.

Seldom-heard groups are likely to experience reduced access to, or take-up of, the Scottish benefits they are entitled to. These groups include:

- Gypsy/Traveller communities<sup>8</sup>
- low skilled migrant workers
- refugees
- care experienced people
- kinship and foster carers
- adoptive parents
- single parents
- young parents
- people with experience of homelessness
- people who have offended, including prisoners and people who have been released from prison and their families
- people affected by HIV and hepatitis
- veterans
- people fleeing domestic abuse/ coercive relationships
- survivors of abuse
- people with terminal illnesses

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<sup>7</sup> <https://www.engender.org.uk/content/publications/Securing-Womens-Futures---using-Scotlands-new-social-security-powers-to-close-the-gender-equality-gap.pdf>

<sup>8</sup> See our Action Plan – [Improving the lives of Gypsy/Travellers: 2019-2021 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/action-plan-2019-2021/pages/10.aspx)

- bereaved families including parents

One of the first steps to achieve greater inclusion of seldom-heard groups has been to build new relationships with many stakeholders not previously engaged with during the first Strategy. Throughout 2021 Scottish Government officials met with many stakeholders representing the various seldom-heard groups in order to obtain an understanding of the key issues and barriers their client group face in relation to accessing Scottish benefits. We will ensure these voices continue to be represented in our policy work going forward.

### **Stakeholder Engagement Informing Tailored Approaches**

In order to increase benefit take-up among people with protected characteristics and seldom-heard groups, we are building collaborative relationships with organisations on the ground. Their experience and expertise is central to an accurate understanding of what the real issues are for these groups, and to informing work to break down the identified barriers to take-up.

Scottish Government officials will continue to engage closely with the stakeholders supporting the most vulnerable and marginalised communities. Stakeholder involvement is crucial to our progress because of the value of knowledge and experience on the ground, in communities, and gained through existing trusted relationships. We will work to resolve the issues and barriers identified for these communities by collaborating closely with the Third Sector, local delivery partners and Social Security Scotland.

Social Security Scotland's stakeholder engagement will ensure that any organisation that could potentially support clients or be impacted by what we do is aware of its service. This engagement activity will help to build relationships with a wide range of national and local stakeholders. Social Security Scotland will build bilateral relationships with different organisations and also work with local strategic planning groups to ensure our organisation is joined up with other local services.

We will also build stronger links across the Scottish Government. For example, in recognition that limited engagement work had been carried out with seldom-heard groups, collaborative work was undertaken with other relevant policy areas across the Scottish Government to gather broad insight on groups which could be identified as requiring greater inclusion in this strategy. This information was used to inform the stakeholder engagement process.

#### **Call for contributions**

In July we issued a call for contributions to a wide network of stakeholders representing all of the protected characteristics. The call focussed on gathering stakeholder views on the barriers faced by the groups they represent in accessing Social Security Benefits.

#### **Mainstreaming Good Practice Consultation**

A managed consultation was carried out with members of the Take-up Stakeholder Reference Group and a range of other stakeholders put forward by members. Feedback was received from stakeholders on the main barriers to benefit take-up,



including feedback from client groups representing seldom-heard groups and groups with protected characteristics, and respondents were invited to suggest approaches to addressing these.

#### Benefit Take-Up Stakeholder Round Table Events

The Scottish Government hosted a series of stakeholder “round table” events in the autumn of 2021, which focussed on working with stakeholders from protected characteristics and seldom-heard groups. The aim of these events was to encourage discussion amongst stakeholders and gather feedback on how to best support the two key goals of:

- Mainstreaming good practice, and;
- Tackling barriers to benefit take-up.

The Round Table events were a great success - both for the sharing of information and good practice between stakeholders, and for the learning that policy officials took away from the events. This learning will be applied to policy work going forward to drive benefit take-up. We want our stakeholders to feel valued and be at the centre of the work that the Scottish Government is carrying out to improve benefit take-up.

#### Experience Panels

The Social Security Experience Panels were established in 2017 as the main mechanism to bring the voices of those with lived experience into the design, delivery, oversight and review of Scotland’s new social security system. Over 2,400 people who have experience of at least one of the benefits that have been devolved to Scotland joined the Experience Panels.

Social Security Scotland’s ongoing work to research the experiences of people accessing the social security system is supporting continuous improvements to the system and addressing identified barriers to access are preventing benefit take-up.

Findings from the Experience Panels have also informed stakeholder engagement and will continue to do so with a planned programme of research which allows for more targeted engagement to be made with the seldom-heard groups requiring the most support to increase benefit take-up.

This new research, which extends the range of voices heard within Experience Panels, has now commenced, and will be ongoing throughout 2021 and beyond. It will target the most vulnerable, sensitive and marginalised communities, as listed above, with an emphasis on take-up, and with ensuring that these voices are also informing the design of Social Security in Scotland.

### **Summary of Key Insights Gained from Stakeholder Engagement**

The following sections sets out some of the key findings from the stakeholder engagement through our various work streams.

1. Impact of the COVID-19 Pandemic – Many organisations highlighted that difficulties in finding the right support to access benefits has been exacerbated by the pandemic due to restrictions and services being reduced or adapted. Specific reference was made to the lack of face-to-face appointments and reliance on digital platforms being a barrier to benefit take-up for particular communities, for example the Gypsy/Traveller community and the those who are homeless.

Feedback suggests that financial exclusion has been magnified as a result of the pandemic and there has been a significant increase in demand for access to welfare support, in particular the Scottish Welfare Fund, food banks, and support for children. For many, it will be their first time using the Social Security system, and various factors, from digital illiteracy to a general lack of awareness of Scottish Benefits, have represented barriers to benefit take-up.

We have listened to our stakeholders and we are drawing in the rich evidence they have provided to consider how we mitigate for both the immediate and the longer-term impacts of the pandemic.

2. Staff Diversity and appropriate training – It has been suggested by stakeholders that increasing the diversity of workers and volunteers as well as ensuring appropriate training is needed to encourage more people with varying needs to utilise the services available to them. Ensuring the teams delivering the services are relatable and diverse will reduce stigma and social barriers and may encourage more people to approach available services.

For example, stakeholders representing Single Parents and Young Parents identified the lack of relatable people providing services and advice as a factor limiting benefit take-up, and cultural differences can cause misunderstanding and misinterpretation resulting in many not seeing an application process through to the end, or approaching it at all.

Experience Panel research indicates that for those who have experienced trauma (often associated with Post Traumatic Stress Disorder or sexual abuse), assessment staff were often not equipped with the appropriate training to deal with these sensitive issues.

Social Security Scotland is adopting the Trauma Informed Approach<sup>9</sup> to tackle this issue. This approach will be fully integrated into policies, procedures and practices. Social Security Scotland places a huge emphasis within staff training on ensuring staff understand how to communicate effectively with clients, as well as on the application of organisational values in practice and supporting diversity among staff. The emphasis is on ensuring that clients are supported through the entire process.

In response to gaining a better understanding of the barriers to take-up, we are implementing interventions that will help to break these barriers down, and these are described throughout this strategy. We know that solving many of

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<sup>9</sup> See: [Trauma-informed practice: toolkit - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/consultations-petitions/embedded/trauma-informed-practice-toolkit)

the issues raised by our stakeholders cannot be done overnight, but by taking the right steps we are moving towards a more positive future for benefit take-up and for the people that are rely on the benefit system.

We will work with our stakeholders to find out what more is needed for each individual seldom-heard group and liaise with local delivery partners to deliver the appropriate support.

3. Digital Exclusion – This issue was frequently raised during the stakeholder engagement process. A lack of digital connectivity can be a barrier to take-up, particularly in the Scottish Highlands and other remote, rural locations. A lack of suitable hardware (mostly from the cost of acquiring this) and poor digital literacy also contribute. Digital exclusion has been exacerbated by the pandemic due to there being less support available face-to-face and reduced walk-in services.

From Experience Panel research, for example, evidence shows that not having a mobile phone, or the ability to regularly check social security websites and receive updates and appointment details is a significant barrier to accessing social security services for those living on the streets.

For many, the advances in our digital application channels have made applying for benefits easier, however for some of the most vulnerable groups, digital platforms pose a challenge, and in some cases a barrier. We will make our application routes as simple as possible – for example, the single application form for five family payments – and take a multi-channel approach to give clients as much choice about how they access our services as possible. We will engage further with our seldom-heard stakeholders and liaise with local delivery personnel to assess what more can be done to support those that are digitally limited.

We understand that what limits one person, or one vulnerable group, digitally, may not be the limiting factor for another person, and another vulnerable group. That is why ensuring that we adopt a person-centred approach is so important. It is not one size fits all when it comes to breaking down the digital barriers experienced by people using the benefits system. There are many reasons why one could be limited digitally and we will work closely with our stakeholder groups to identify specifically what these reasons are.

4. Language – For some groups specific reference has been made to difficulties arising with literacy skills due to a lack of education, or being put off by the use of complicated language on websites. In addition, for those who do not speak English, or do not have English as their first language, having problems accessing information, forms and support in the appropriate language can be a barrier. For refugees, migrant workers and the Gypsy/Traveller community, language has been highlighted by stakeholders representing these groups as one of the main driving forces behind low take-up.

Client-facing content from Social Security Scotland is written for reading age 9 where appropriate, and follows content design best practice to make

information as clear as possible to as wide a group of people as possible. Research undertaken into this issue through experience panels in relation to ethnic minorities can be found in the following report - [Social Security Experience Panels - ethnic minorities: report - gov.scot \(www.gov.scot\)](#).

Social Security Scotland is committed to communicating in an inclusive way. We are working closely with stakeholders to embed inclusive communication principles across everything that we do. The current service includes:

- Promotional benefit information proactively produced in 10 community languages, selected through consultation with stakeholders, as well as Easy Read, and we work with stakeholders to get this content into the hands of those who need it;
- Interpretation, Translation and Transcription services in over 100 languages
- British Sign Language (BSL) video relay service, available through Contact Scotland
- Deafblind interpreters, Text Relay and electronic note taker services
- All letters, information and guidance are available in Braille, Large Print, Easy Read and various Audio formats
- Online content compatible with screen reader software on Jaws, Voiceover and Non Visual Desktop Access (NVDA) platforms.

Social Security Scotland has developed an e-learning module to ensure staff understand what inclusive communication is and how to apply the principles in their individual work. We will continue to work closely with stakeholders to identify how to overcome any additional difficulties faced by our seldom-heard groups.

5. Stigma – Stigma as a barrier to take-up is an issue felt across all the seldom-heard groups engaged with so far. It is also evidenced in Experience Panel research, where some participants felt stigmatised and discriminated against when interacting with staff from the benefit agencies. An Experience Panels project specifically exploring the impact of stigma on take-up was published in March.<sup>10</sup>

Examples gathered through stakeholder engagement of seldom-heard groups feeling stigmatised include:

- In the homeless community, many members have had negative experiences with authority and are therefore reluctant to engage again. There can also be a fear of authority due to personal experience or hearing about others' experiences.
- Long-standing cultural beliefs born from stigma can be carried through communities from one generation to the next. Insight shows, for example, that the Gypsy/Traveller community see stigma as a barrier

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<sup>10</sup> [Social Security Experience Panels: benefit take-up – report - gov.scot \(www.gov.scot\)](#)

to building the trusted relationships which are so important for members of the community to engage with services.

- Stakeholders representing veterans, the terminally ill, single parents and refugees all indicated strongly during engagement that stigma was one of the main drivers of low benefit take-up.

We recognise that access to Social Security is a human right and therefore no person should be, or feel, discriminated against when accessing the benefits they are entitled to.

We will work alongside stakeholders and engage with those with lived experience to understand and work together to remove the factors which are driving stigma.

6. Lack of Awareness and Information – Lack of awareness and difficulty knowing where to find information about the benefits a person is entitled to is a key barrier to take-up, and much work has been carried out to address this and make the social security system as simple to access as possible.

Experience Panel research has evidenced difficulties with this issue across carers, for example, where we have found that within the caring community there is confusion and lack of awareness about benefit eligibility. Many carers who carry out caring roles do not necessarily identify as carers. This is a particular issue within ethnic minority communities and also Gypsy/Travellers. A lack of information and lack of awareness of what being a carer means can cause confusion over whether a person is carrying out a caring role, resulting in carers not accessing the benefits they are entitled to.

We will work alongside stakeholders to ensure that people get the right information at the right time, in the right place. For example, information on Best Start Grant will be placed in the Baby Box that is issued to all new parents, and in midwife and health visitor information packs.

Each of our benefits has a tailored communication and engagement strategy in order to optimise the dissemination of information. A key focus of these strategies is getting tailored communications to under-represented client groups or people who need information in different formats.

7. Complex Systems – Many stakeholders we have engaged with highlighted that their clients find accessing and applying for benefits confusing and time consuming because of complex systems. Much of this evidence relates to UK Government benefit applications, and a great deal of work has been done by Social Security Scotland to simplify application processes. However, we will work with our stakeholders to identify barriers for our most vulnerable groups how to resolve them. This is an issue for which there is ongoing support through Experience Panel research.

We are developing our application forms alongside the people who will use them to make them as user friendly as possible. Application forms for our

current benefits are short and intended to be easy to use. Social Security Scotland is there to support people through the process and phone and web chat with the Local Delivery service is being implemented, providing clients with additional options for support.

Ensuring that our stakeholders are aware of the services available through the Local Delivery service is also a key tool to addressing this issue. Part of the support available through Local Delivery will be help for people in the completion of forms. People should also be able to access independent advice regarding their social security benefits, so we will work with the advice sector to ensure agencies have the information they need to be able to advise people effectively.

### **Case study: Low-income Families and Older People - Money Talk Team**

The Money Talk Team income maximisation service commenced in November 2018 and is targeted at low income families, in particular the six priority groups most at risk of poverty, and older people. It is delivered by the Citizens Advice Network in Scotland and aims to ensure that people are receiving everything they are entitled to and not paying more than they need to for basic goods and services.

Since its launch almost 40,000 clients have accessed the service. Of those, 17,317 clients are better off by over £34 million, averaging almost £2,000 per household.

Between November 2019 and July 2021 the service has supported nearly 28,000 clients and helped over 12,000 of those secure financial gains of £24.3 million. This is an average of £2,000 per household.

With the pandemic impacting family incomes, it is important, more than ever, to make sure people are claiming all the benefits they are entitled to. To help raise awareness of the service and the support this initiative can provide, a national six week marketing campaign was launched in January 2021. The multi-media campaign was specifically aimed at low income families and reached people through radio, TV and social media, encouraging them to access the Money Talk Team service. Workshops were also delivered in partnership with BEMIS, the umbrella body that supports the development of the Ethnic Minorities Voluntary Sector in Scotland, to increase awareness of the service in these populations.

The Citizens Advice Network will continue to deliver on-going local promotional events and awareness sessions at key forums and other collaborative groups with partner organisations. This has led to national partnerships being strengthened with organisations including Home Energy Scotland, with referrals being made between services helping realise gains of £47,035 for clients. Citizens Advice Scotland is also working closely with Social Security Scotland on the pilot for Child Disability Payments, which is being held in in three local authority areas over the summer of 2021. As at July 2021, the Money Talk Team service had advised 58 clients on the new benefit, delivering financial gains of £13,263.

Adviser Engagement Sessions have also been held to establish close working relationship between bureaux and their local Family Nurse Partnerships to ensure new families and vulnerable parents are fully supported. This is in addition to the local partnerships developed, which vary from establishing referral routes and training opportunities to co-location. Partners include foodbanks, housing associations, local authorities and health and social care partnerships, ensuring strong links across Scotland.

## 5. Principle 2: Communicate and engage effectively

In applying this principle, we will:

- Use evidenced-based communication and engagement that ensures we tailor our approach to the needs and habits of specific groups.
- Work in partnership with other organisations to broaden the reach of our messages, and integrate into local advice services networks and within local communities.
- Use a tailored communication and engagement strategy for each benefit to optimise the dissemination of information and get the relevant information to people in the right place at the right time.
- Ensure that our communications approach and our overall service is inclusive, making use of different formats and languages, and allowing people to engage with us and access our services in the ways they want and need.
- Take specific additional action to get messages through to seldom-heard and so-called 'hard to reach' groups.
- Continually strengthen our evidence base, trial approaches that insight and research suggests may be effective and continually monitor our impact, improving and adapting as required.

### **Right information, Right people, Right places, Right time**

#### **Multidisciplinary teams**

Communication and marketing is a central element to the design of any new benefit. A first principle of benefit delivery is to make sure that people know that it is available, understand that they may be eligible for and know how to apply. We will also ensure that people are clear on what to expect from the service ahead of applying and throughout their interaction with it. To achieve this, communication and marketing professionals will be embedded in multidisciplinary teams, working collaboratively with policy and service design teams to make sure that we are getting the right information, to the right people, in the right places and at the right time.

Communications and marketing specialists will supplement the findings of user research with market research – including experience gained from delivery across live benefits – and use this to add value to communications and marketing activity. This includes contributing to things like drafting the content of application forms in a way that helps to remove barriers and deliver the straightforward service we are aiming for.

#### **Strategic and tailored communication and marketing planning**

We will tailor our communication to the target audience of individual benefits. We know that low-income families face different circumstances to carers or recently bereaved people. That is why as part of preparations for the introduction of new



benefits, communication and marketing specialists will produce a tailored strategy and plan for each benefit, which will take into consideration the different target audiences and unique aspects of service delivery, and which will be reviewed and adapted as campaigns unfold.

Our communication and marketing plans will not be built around our internal structures and how we want to work but rather around how citizens want to access information and how they behave. For example, parents are more likely to stop and read an advert or search for “money to help with costs of starting school” rather than Social Security Scotland. As such, we lead with this kind of message and, for example, work to appear as high up as possible in a search when people look for this information online.

We will strive to make sure that information is available in places that we know our target audience are already accessing. We will use data and insight gained to select the channels we use, online and offline, and to choose where we place paid-for marketing. We will consider other services that people may be accessing across the Scottish public sector and make sure information can be accessed there – for example, leaflets covering the Five Family Payments are included in the Scottish Government’s ‘Baby Box’ and are in NHS midwife and health visitor packs. In addition we will work with partners who already interact with our target audience and engage with established communities through local delivery service to get information to those who need it.

Each of our benefits has a tailored communication and engagement strategy in order to optimise the dissemination of information. These strategies set out our audience, communication messages and the partners we will work alongside to raise awareness and increase benefit take-up. We monitor the progress against each plan to inform and improve our approach.

Social Security Scotland is working closely with its stakeholders under each of these communication and engagement strategies to:

- Prepare them for the changes being made to the Scottish social security system. This ensures stakeholders can provide people with the right information and advice. Social Security Scotland runs a range of information events and provides learning and guidance materials to support this.
- Broaden the reach of Social Security Scotland’s communications. A wide range of organisations across the public, private and third sectors are actively sharing information about our benefits and encouraging take-up amongst the people they work with.
- Build trust in our new service. Stakeholders have existing relationships with many of the people who will be eligible for Scottish benefits. This means they have been able to play an important role in addressing stigma and lack of trust in institutions.

- Get tailored communications to under-represented client groups or people who need information in different formats.

## Insight driven

We will gather insight through primary and secondary research. In addition, having a central social security communication and marketing team enables us to share lessons learned across activity for different benefits.

It is worth noting that proactively marketing benefits is not something that has been done extensively under the existing UK benefit system. So, although we can look to previous and ongoing campaigns on subject matters like financial assistance or where we have been trying to target similar audiences – for example the Scottish Government Parent Club campaigns - there is not a ready-made body of evidence on what does and does not work when looking to promote benefits. As such, we are committed to building this body of evidence as our campaign unfolds, commissioning further research where relevant and appropriate and using this to continuously improve.

This means we will trial tactics that insight suggests may be effective, and examine, over the coming months and years, how certain approaches are working in practice. We will analyse the impact a new approach is having on raising awareness and supporting take-up, and refine our marketing approach accordingly to deliver best value.

Since the launch of the first Benefit Take-up Strategy, we have applied a number of lessons and transferrable insights. For example:

- We have consistently found intermediaries with established audiences to be key in getting information to those who need it. This is why providing information and resources to stakeholders will be a priority across all of our plans.
- Speaking to our clients via user research and Experience Panels, we know that using plain English to get across messages informed by lived experience helps to mobilise people to find out more and apply for benefits. For example, during user research clients did not understand “assistance” or “entitlements” but quickly and instantly recognised “benefits” and what it meant for them.
- We are also gathering insight on what doesn’t work so well and, for example, have found through the delivery of Carer’s Allowance Supplement that “glossy” leaflets included with our own letters are often disregarded so not an effective way to provide further information or signposting.

## Social media

We know that Facebook is a place where people tend to connect with others they know, and it is a place of conversation, whereas Twitter is more about disseminating real time information, sharing ideas and trending news. As such, we have found that Facebook is an effective and low-cost channel in driving people to our applications forms. For example:

- Across 21 separate market pushes Social Security Scotland made more than 16 million Facebook impressions.

- 15.2% of visits to mygov benefit pages as a result of clicking on a Facebook link resulted in an application being started, compared to 7.7% from Twitter.
- 50,018 applications were started directly from Facebook in financial year 2020/2021

### **Case study: marketing Scottish Child Payment as part of Five Family Payments**

Communication and marketing material for Scottish Child Payment was developed as part of wider ‘Five Family Payments’ campaigns, which also covers Best Start Grant (Best Start Grant Pregnancy and Baby Payment, Best Start Grant Early Learning Payment, Best Start Grant School Age Payment) and Best Start Foods.

Bringing five different benefits under one banner not only provided a chance to explain a simplified 5-in-1 application process that supports families along their child’s journey – from pregnancy to starting school – helping families to appreciate the range of support on offer. It also helps to improve value for money as we are able to target more people with each intervention.

Focus group research on this campaign shows that users responded positively to the 5-in-1 application process for the ‘Five Family Payments’ explained in the messaging and visuals and a simplified process was welcomed with open arms as most dreaded applying for multiple benefits. Therefore, our messaging positioned the application as a simplified and streamlined process to received multiple benefits with one application.

We will undertake in-depth evaluation of our approach to marketing Scottish Child Payment later this year. This will go beyond looking at the performance of paid-for marketing activity and we will conduct follow-up qualitative research of people with lived experience. Communication and marketing material will be adapted and improved accordingly in keeping with our commitment to put client experience at the centre of our approach.

### **Inclusive communication and reaching seldom-heard groups**

When we develop our communications and marketing campaigns, we will be mindful that we aim to reach as many people as possible and that we consider people who may not access the most common channels of communication or those who have particular communication requirements.

We will incorporate ways to meet different communication needs and use methods to reach seldom-heard groups . We will proactively produce materials in 11 community languages, including British Sign Language, that have been agreed with stakeholders, with more than 100 languages available on request including Braille. We will also provide information on all of our benefits in Easy Read, which is an accessible document format which simplifies complex words and phrases and uses supporting pictures and icons to explain any technical language in a clear way so that everyone can understand it. Easy Read makes information more accessible to

people with learning disabilities, but has added benefits of assisting people with communication difficulties.

To make sure these materials reach those who need it, we will provide products to stakeholders so they can help ensure they reach those who need them..

For example we are collaborating with MECOPP to produce a series of bespoke videos for the Gypsy/Traveller communities.<sup>11</sup> These video resources, which are being made by, and for, members of this community, cover a wide range of topics including help for the self-employed, help for carers and explainer videos on changes to the benefit system.

### **Promoting forthcoming disability and carer benefits**

2021 saw a major milestone in Scotland's social security service with the introduction of Child Disability Payment in three pilot areas of Dundee City, Perth and Kinross and the Western Isles in July 2021. In the lead up to the Child Disability Payment pilot we worked with local authorities, NHS boards, third sector organisations and a range of advice and support services to raise awareness of the benefit and encourage take-up. This included delivering regular online roadshows covering all aspects of Child Disability Payment including specific sessions on case transfer, Special Rules relating to Terminal Illness and supporting information.

We continue to receive positive feedback on Child Disability Payment from families and stakeholders since the launch of the pilot. Both parents and support workers have said that the application process has been easy and accessible, and have praised the support offered from Social Security Scotland.

Child Disability Payment is the first phase of delivering much more complex and larger disability benefits commencing with the national rollout of Child Disability Payment across the nation from December. 2022 will also see the introduction of Scottish Carer's Assistance. We are committed to developing systems and processes with the people who will use them. As our first application-based Carer's benefit, unlike Carer's Allowance Supplement which is paid automatically, we will work to ensure those eligible are aware of this assistance and supported throughout the application process. We will work closely with our Carer Benefits Advisory Group, Inclusive Communications Working Group and Carer Voice officials network to make sure our policies and communication activity are designed in a way which supports the demanding lives of carers.

Like all our previously introduced benefits, communication and marketing material will be insight driven and collaboratively designed, and will be developed with the stakeholders and clients who will be accessing our disability and carers assistance.

In the same way that we have brought our package of benefits supporting low-income benefits under an "umbrella" Five Family Payments campaign, we plan to create a single campaign on disability assistance once all these benefits are live. When each benefit is first launched, we will support take-up of that benefit with a

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<sup>11</sup> [CV19 videos — MECOPP Carers Centre](#)

bespoke programme of messaging and marketing but this will be done with a view to all the disability benefits eventually coming together as part of another umbrella campaign. As more disability benefits go live, this umbrella campaign will help us talk to anyone with a disability or health condition, and then direct them to the relevant and appropriate benefit once they access our service either online or by phone. Mass and high cost channels, such as TV advertising, will showcase this umbrella campaign but where we can target specific audiences through filtering by demographic, such as through Facebook advertising, we will take this opportunity when it is relevant to do so.

We will, however, always be responsive to stakeholder views where more niche and bespoke materials are required. As we build recognition of the Social Security Scotland brand we will collaborate with influential stakeholders in these areas. This will be particularly relevant when, for example, we need to speak to distinct audiences in a different way. Promoting support available to a parent of a child with terminal cancer will need a very different approach to speaking to a parent of a child with autism. Working with our in-house creative team and relevant stakeholders we will be able to produce bespoke products to meet the needs of the target audience.

### **Understanding how to communicate to seldom-heard groups**

We will make sure that seldom-heard groups are included within our approach and we are committed to delivering bespoke products if we know they will be effective. If results show that we cannot reach seldom-heard groups through our normal marketing channels, we will develop bespoke approaches to engage with these audiences.

As well as applying the learning from our experience of delivering communication and marketing campaigns, we will commission social research to explore how we can reach and engage these audiences better. This will include gathering insight from our experience panels, drawing on experience of other public services including the NHS and also direct research that engages these audiences. We will use the insight gained to develop a plan for communication and marketing that best works for different seldom-heard groups.

### **Strengthening our evidence base**

We will keep building our body of evidence to make sure that we are targeting our investment towards the places that bring the best value. We will continue to strengthen our insight and analysis so that we make smarter decisions to make the most of the available marketing budget and ensure our activity is reaching as many of the right people as possible.

Based on our existing body of evidence, we will make use of story-driven media and marketing because we have seen that it is a good way of securing print and broadcast coverage and increasing “shares” and engagement on social media.

We will make sure that our messaging emphasises that social security could be needed by any of us at any time, and will regularly make use of case studies in our

media, social media and marketing activity to tell the story of people from all walks of life who have accessed our support.

## **Financial wellbeing**

Going beyond social security, we will collaborate to support a marketing campaign focused on financial wellbeing. Our primary audience will be those people who have been impacted unfairly by the Covid-19 pandemic, and are struggling financially as a result. This campaign will have three core strands:

- To challenge stigma and encourage people to take-up the benefits to which they are entitled;
- To highlight the availability of free debt advice services, and how they can be accessed; and
- To highlight the availability of affordable credit, and how this can be accessed.

We want people to recognise their rights and be empowered to access the support that is available.

## **Stakeholder Engagement and Trusted Intermediaries**

Social Security Scotland will lead the stakeholder engagement around take-up of existing benefits through the benefit specific communication and engagement plans. A number of Reference Groups have been established to help identify and overcome any policy barriers that are preventing people from accessing benefits.

### **Low-Income Benefits**

#### **Five Families Payments Stakeholder Reference Group**

A new Five Families Payments Stakeholder Reference Group will meet as part of our ongoing activities to improve, evaluate and support the positive evolution of Best Start Grant, Best Start Foods and Scottish Child Payment policies. Its first meeting was held on 21 July 2021.

The new stakeholder group will:

- Work to further align rules and regulations across these benefits - so that entitlement is clear, making it easy to apply.
- Provide feedback on current communication and awareness raising activity.
- Help to inform future activity to drive take-up, particularly in terms of targeting the 6 priority families set out in the Tackling Child Poverty Delivery Plan.

#### **Funeral Support Payment and Funeral Poverty Reference Group**

We will work with stakeholders in the Funeral Support Payment and Funeral Poverty Reference Group to raise awareness of Funeral Support Payment. Through collaboration with Social Security Scotland we recently completed a review and update of guidance for Funeral Support Payment and after publishing presented an overview of Funeral Support Payment to enhance stakeholder understanding so that they can help as many people take-up their entitlement as possible. We will actively encourage our stakeholders to promote Funeral Support Payment and seek

feedback on how we can further improve policy and raise awareness. Working closely with our stakeholders will also allow us to identify and target future activity for promoting Funeral Support Payment.

## **Carer Benefits**

### Carer Voice officials network

This summer we established a Carer Voice officials network which brings together and considers the range of analysis in this area, and considers next steps to move from identification of issues to practical steps to bring about change on the ground. As a result of this work, we are looking at how to better understand the needs of particular groups of carers in respect of benefit take-up.

The Carer Benefits Advisory Group agreed to establish an Inclusive Communications sub group which will help direct this and wider work. We are also holding the first of our annual Equalities Review workshops this year which will further enhance our thinking on making sure our benefits reach everyone who are entitled to them.

## **Disability Benefits**

The Ill Health and Disability Benefits Stakeholder Reference Group provides a forum for us to regularly engage with stakeholders on the development and improvement of our new forms of disability assistance.

Members of the Ill Health and Disability Benefits Stakeholder Reference Group were invited to join a short-life working group with the aim of reviewing a number of draft chapters of the Child Disability Payment Decision-Making Guidance in September 2020. The feedback was generally positive and provided reassurance that the Decision-Making Guidance will provide the information, guidance, and clarity needed to (a) process complex cases correctly and consistently and (b) support third sector organisations in providing support and advice on Child Disability Payment to disabled people in Scotland. Stakeholders from various disability organisations were invited in September 2021 to review ADP decision-making guidance for the Daily Living and Mobility Component Activities, and Reliability Criteria.

## **Partnership Working**

Social Security Scotland will continue to work in partnership with its stakeholders to raise awareness of Scottish benefits and encourage take-up. Investing time and energy in these relationships helps Social Security Scotland to build people's trust that it delivers a high standard of service to its clients and listen and improve if it needs to. We have consistently found intermediaries with established audiences to be key in getting information to those who need it.

- Stakeholders helping to share information about our benefits through their communication channels;
- Attending stakeholder events and meetings to share information about our service and benefits;
- Specific projects to improve benefit take-up amongst under-represented groups;

- Working together with other local partners to support the delivery of strategic plans such as Child Poverty Action Plans;
- Co-locating Social Security Scotland's local delivery service with stakeholder organisations.
- Provide a range of tools and materials to make it as easy as possible for stakeholders to help with awareness raising activities.

### Referral Partnerships

Developing signposting and referral arrangements with a range of organisations will help clients to learn about Social Security Scotland's service and encourage them to apply for the benefits they are entitled to.

These partnerships will take time to develop but our ultimate vision is that people are automatically referred to Social Security Scotland when things happen to them that could make them eligible for our benefits. This could include things like having a baby or being diagnosed with a health condition. These streamlined and proactive referral approaches will be picked up in our mainstreaming good practice work set out in chapter 7.

Social Security Scotland will also ensure that it is able to refer our clients to partner organisations that deliver other sources of financial or emotional support. It will try and make that referral process as simple as possible so clients do not have to repeat the same information to lots of different people.

### Inclusive Communication

We will continue to design our services so that as many people as possible understand what we do and can communicate with us and access our service in the way they want to. This will help to increase trust and tackle issues around complex access to social security which present a barrier to benefit take-up.

Social Security Scotland's clients, staff and stakeholders understand information and express themselves in many different ways. We will ask people where, when and how they want to receive information and to communicate with us. We will offer the support they need to communicate effectively with us verbally, in writing or face-to-face.

Social Security Scotland aims to be a leader in inclusive communication. It has a programme of work in place to embed inclusive communication across everything it does. It is working alongside a range of expert partners to inform its approach and continually improve its service.

Future actions will include:

- further development of staff training, building on the success of our first e-learning module;
- ensuring Social Security Scotland buildings support inclusive communication;
- increasing our use of visual images such as icons and photographs to support understanding; and
- asking people about their experiences and making changes when needed.



## **Social Security Scotland – Local Delivery**

Local Delivery staff will provide pre-claims advice across the country and support and encourage people to take-up the payments that they are entitled to.

During the pandemic over 80 of our Local Delivery staff were temporarily redeployed into operational and corporate roles to support Social Security Scotland deliver and pay benefits to clients.

A small number of staff were retained to work with programme colleagues to prepare for the launch of the Child Disability Payment Pilot and the provision of our face to face client support service. Alongside this work we continued to engage and maintain our local stakeholder relationships through digital channels to support the take-up of low income benefits and promote the early application process, launch and take-up of Scottish Child Payment.

Local Delivery Relationship Leads were maintained in their roles and have been building relationships with local authorities, health and social care organisations and the third sector in order to understand the local advice service landscape. We have integrated into local advice services networks, participating in financial inclusion, child poverty, and poverty reduction groups and within local communities.

Local Delivery locations have been identified based on feedback from experience panels and by working alongside Local Authorities, Health & Social Care, and Third Sector organisations. This insight helped to identify venues to co-locate that are easily accessed and are already known to many of our clients.

The Local Delivery service commenced on 26th July 2021 in the three Child Disability Payment Pilot areas - Perth and Kinross, Dundee and Western Isles.

### **Seldom-Heard Groups**

We have focussed our engagement across Black, Asian and Minority Ethnic communities, resulting in collaboration with communications colleagues to create factsheets to support Stakeholders enabling connections to be made.

Collaboration with Visibility Scotland. Local Delivery co-hosted a series of sessions for clients, carers and professionals. Visibility Scotland provided extremely positive, valuable feedback and shared success via twitter. Reciprocal sessions offered to colleagues, facilitating valuable insight on sensory impairment and associated challenges.

We are working to engage with the Gypsy/Traveller community via MECOPP and local Housing Associations and we have visited the settled traveller's site just outside Lochgilphead (Argyll and Bute). We are trying to raise awareness regarding a variety of benefits to help support the families living in the Gypsy/Traveller communities.

## **6. Principle 3: Bring services to people**

In applying this principle, we will:

- Ensure that we disseminate information to the right places at the right time to reach as many people as possible.
- Work closely with Social Security Scotland to empower and support those working on the ground in local communities.
- Work with our stakeholders to understand the needs of their clients as fully as possible, in order to target the right settings to spread our messages.  
Invest £10 million over this Parliamentary term to increase access to advice in accessible settings – building on and expanding tried and tested approaches

### **Co-locate with Existing Services**

#### **Local Delivery Service**

The Local Delivery Service will be available throughout Scotland in all 32 Local Authorities in autumn 2021. Social Security Scotland has commenced a recruitment campaign for additional Team Leaders and Client Support Advisers to support the transfer of existing Disability Living Allowance Child cases from Department for Work and Pensions and the Adult Disability Payment Pilot. These staff will be brought into the Agency in tranches from early autumn 2021. Once fully operational, there will be at least 400 staff spread across all local authority areas in Scotland. In terms of benefit take-up our strategy for the coming year will be to become embedded and known in the local community. To promote our benefits through engagement with clients and stakeholders.

### **Embed Services in Accessible Settings**

#### **Advice in Accessible Settings**

The Scottish Government has committed to provide £10 million of funding over this parliamentary term to increase access to advice services to maximise incomes, tackle the poverty penalty and improve wellbeing. This will be in accessible settings, for example schools, with a focus on families, particularly the six priority families as outlined in the Tackling Child Poverty Delivery Plan. It builds on, and will include, the £3 million for Welfare Advice in Health Partnerships described below.

Evidence from pilots of similar delivery models in around Scotland have demonstrated that with concerted effort and collaboration, great outcomes can be achieved for families through embedded approaches. This support will include vital income maximisation advice but will also go far beyond this, bringing in wider support networks which will help families to address the bigger issues affecting their lives, for example housing advice, help with employability and family support.

## **Welfare Advice and Health Partnerships**

The Scottish Government has committed £3.17 million over two years to placing money advisors in up to 150 GP practices in some of Scotland's most deprived areas. These Welfare Advice and Health Partnerships will reduce pressure on GPs and primary care services - allowing them to focus on clinical care and treatment for patients while a dedicated advisor supports them to address their social and economic needs.

Evidence has shown that money and welfare advisors in health centres often reach people who do not engage with traditional advice services.<sup>12</sup>

## **Free Welfare and Debt Advice**

In 2021-22 the Scottish Government is distributing over £12 million to support the provision of free welfare and debt advice. This funding goes to a range of agencies such as Stepchange, Christians Against Poverty, Money Advice Trust and Citizens Advice Scotland.

Advice services play a critical role across Scotland's communities in helping people to understand their rights and to seek solutions in a range of areas such as money and debt, housing and homelessness, social security and consumer issues. Our funding supports a wide range of this work, including frontline services such as the Money Talk Team, helping people to maximise their incomes and ensure they don't pay more than they need for goods and services. This vital funding ensures that people who are struggling the most can access the support they need in a way that works for them – be it face to face, online or over the phone.

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<sup>12</sup> [Integrating money advice workers into primary care settings: an evaluation | Glasgow Centre for Population Health \(gcphe.org.uk\)](https://www.gcphe.org.uk/integrating-money-advice-workers-into-primary-care-settings-an-evaluation)

## 7. Principle 4: Encourage cross-system collaboration

In applying this principle, we will:

- Collaborate effectively to maximise the impact of resources, share learning and strengthen outcomes.
- Adopt a whole-system approach to income maximisation by working in collaboration with other public sector and third sector bodies.
- Bring stakeholder insight to bear on future work to maximise take-up, making full use of the experience and knowledge of our Stakeholder Take-up Reference Group.
- Work with partners in the public sector and third sector to develop a coherent overarching approach to policies supporting income maximisation.
- Encourage and facilitate the proliferation of examples of good practice around benefit take-up.

A key part of our strategy to maximise take-up of benefits is to recognise that benefit take-up is part of a bigger picture, which encompasses other welfare support and drivers of social justice and equality, including income maximisation initiatives which provide advice and support to people in financial hardship.

Within the Scottish Government, we will strengthen cross-government working across relevant portfolios – including between social security, social justice, health, education, housing, and employability portfolios – to drive coherent approaches that have a greater impact on people’s welfare and finances through aligning policy initiatives and funding.

Working with the wider system, we will seek opportunities to leverage greater value and impact from initiatives by working with partners and stakeholders from across the welfare, health and social justice landscape.

Delivering an holistic package of support is a key element in our national mission to tackle child poverty and will help families to access the support available to them.

In particular in the context of this document, we will work with public sector and third sector partners to develop a coherent overarching approach to policies supporting income maximisation.

### **Joining up Existing Approaches**

#### **Income Maximisation Strategic Working Group**

In order to develop a more coherent approach to the range of wider income maximisation work that is already happening across government, an officials Strategic Working Group has been formed. The work of this group is intended to give

a clearer sense of a collective direction of travel and support joined-up approaches which will drive greater efficiency and better outcomes.

### **Low-Income Benefits**

We will ensure guidance for Funeral Support Payment continues to be updated and is available externally so that third sector organisations like Citizens Advice Scotland and Quaker Social Action can help their clients apply for Funeral Support Payment to increase and maintain take-up.

### **Carer benefits**

A fundamental challenge to maximising the take-up of carer benefits is identifying carers where they may not have self-identified as such. There are many current or future Scottish Government initiatives are designed to help with carer identification, for example:

- The Scottish Government's carers national marketing campaign – which ran until 20 December – will help more people recognise when they are in a caring role and access support.
- We will continue to fund a full time post in Carers Trust Scotland for an Education Officer. They have been working closely with Scottish Government, Education Scotland, the General Teaching Council and Scottish Qualifications Authority to ensure that education staff are aware of young carers and they have the understanding and resources to be able to support them appropriately.
- The Scottish Government has funded NHS Education for Scotland in collaboration with Scottish Social Services Council and the National Care Organisations to develop an update to the Equal Partners in Care (EPiC) learning resource. This is an e-resource primarily for workforce which will help staff with carer identification and awareness.

### **Disability Benefits**

Our aim is to make the application form simple and self-explanatory so that people find it straightforward to fill in. However clients will also be able to access additional support through telephone or webchat as they fill in the application form. In addition, clients who need further assistance or would prefer face-to-face support to apply will be able to access our new Social Security Scotland Local Delivery service.

We will have staff in co-located sites across the country from rural to urban to islands settings. These staff will be mobile and flexible, so that they can support clients in places most convenient to them – including their own homes, venues in their local community, hospitals, care homes and prisons. Once Social Security Scotland is fully operational there will be at least 400 local delivery staff across Scotland. Social Security Scotland's Local Delivery staff will provide people with one-to-one support and help them understand what devolved benefits they may be entitled to.

To ensure that services are fully accessible and that clients' needs are met, we have developed an Accessibility toolkit. This will provide our Local Delivery teams with a

tool which enables them to assess where they could meet clients, against agreed physical accessibility criteria ranging from colour and light levels to access to public transport, in order to make the experience as comfortable as possible and to ensure as many people access the support they are entitled to as possible.

Detailed guidance for each form of disability assistance will be publicly available and regularly updated, and organisations who support disabled people will in turn be able to advise their clients appropriately and help them to make an application for assistance.

## **Child Poverty Strategy**

Our Tackling Child Poverty Delivery Plan<sup>13</sup> sets out that increasing incomes through social security and benefits in kind is one of the key drivers of child poverty reduction. Taken together with action to increase incomes from work and earnings and to reduce household costs, this will help to lift families out of poverty and to provide the financial security families need to thrive.

## **The Promise**

In February 2020 we accepted the conclusions of all the reports produced by the Independent Care Review.<sup>14</sup> [The Promise](#) recognised that to become that best place in the world, we need our public services to work for, and with children, young people, and their families.

Scottish Government has a significant set of responsibilities, touching on almost every Ministerial portfolio in government. Details on specific steps by the Scottish Government to fulfil responsibilities in The Plan 21-24 will be further developed and brought forward.

## **Transitions for 16 year olds**

Every young person who is leaving compulsory education and moving on to further learning, training or employment should receive an offer of post-16 learning.

The Scottish Government made this commitment in [Opportunities for All](#), a national initiative that aims to improve young people's participation in learning or training (and, ultimately, employment) between the ages of 16 and 20 (and beyond).

## **Cancer Strategy**

A wide range of work is underway to consider what changes and improvement can be delivered through the next [cancer strategy](#), whilst ensuring changes or improvements that can be made now are taken forward as quickly as possible.

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<sup>13</sup> [Every Child, Every Chance: Tackling Child Poverty Delivery Plan 2018-22](#)

<sup>14</sup> [The Promise](#)

## Young Persons Guarantee

The [Young Person's Guarantee](#) was one of the main recommendations of the Advisory Group on Economic Recovery. In a collective effort to help young people, the Scottish Government has been joined by SSE, Capgemini, NHS Lothian and Standard Life Aberdeen in making the commitment to ensure everyone aged from 16 to 24 has the opportunity of work, education or training.

## Facilitate Stakeholder Learning and Collaboration

### Mainstreaming Good Practice

We do not underestimate the role of third sector organisations, local authorities, and health boards in driving the take-up of financial assistance. We are committed to encouraging and facilitating the proliferation of examples of good practice around benefit take-up - supporting other public sector and third sector bodies to collaborate effectively to pool resources, share learning, and strengthen outcomes

#### Themes

Research and engagement has shown a range of examples of good practice across local authorities, health boards, and the third sector, from which we developed the following themes:

- **Promotion and collaboration** – including local authority online promotion, sharing of Social Security Scotland promotional materials and positioning of hard copy promotional material. As well as the co-development of targeted promotional material and information-sharing with organisations/bodies

Examples of this theme include the Orkney Youth Worker Forum who promoted the Young Carer Grant through presentations by Local Delivery and through monthly updates.

- **Advice and Support** - including embedded advice services and provision of holistic advice, standalone support, support built into day to day business and the representation of clients.

Examples of this theme include The Deep End Advice Worker project which tested approaches to delivering advice services from two GP practices in Glasgow.

- **Partnership** – taking in partnerships with Social Security Scotland and those between other organisations and bodies.

Examples of this theme include The Maximise Project a partnership between CHAI and Children 1st which works in schools to promote benefit take-up and employability services.

- **Referral and Signposting** – including referral pathways to both Social Security Scotland and other third-parties, and in-house referral pathways – e.g. from GP to surgery welfare rights advisor.

Examples of this theme include North Lanarkshire Council's Financial Inclusion Team who host the operation of a referral hub with a range of partners from council teams such as housing and Scottish Welfare Fund to third sector and charity.

### Stakeholder Engagement

The following outputs were developed in collaboration with the Stakeholder Take-up Reference Group.

- Publishing a report outlining the themes arising within the submitted evidence, alongside case studies and indicative approaches to implementation.
- Developing a range of resources for stakeholders to encourage and support adoption of good practice.

In July we circulated these proposals for comment amongst a wide stakeholder group representing each of the 8 protected characteristics as well as known 'hard to reach' groups. This was followed by three stakeholder roundtable events held in August, during which these proposed outputs were discussed.

The policy aims and proposed outputs gained broad support through this process of engagement. However, there were suggestions around ensuring that the web portal is well promoted to ensure stakeholder awareness and establishing a regular stakeholder forum to discuss examples, as well as ensuring that this output is inclusive as possible.

### Outputs

All outputs will be designed according to Social Security Scotland's commitment to inclusive communication. We will take forward the following proposed outputs, ensuring that stakeholder comments around inclusivity and promotion are reflected:

- Publication of a report outlining the themes arising within the submitted evidence, alongside case studies and indicative approaches to implementation.
- Developing a range of resources for stakeholders to encourage and support adoption of good practice, including:
  - A Stakeholder web portal drawing information/examples of best practice into one location under a range of thematic filters.
  - A stakeholder take-up forum proactively identifying examples of best practice as well as settings in which they might be replicated.

### Promotion

To ensure stakeholders are aware of these resources, we will issue a quarterly newsletter, highlighting new examples of good practices and practical information on the use of the web portal.



## 8. Principle 5: Continuously learn and improve

In applying this principle, we will:

- Ensure that we apply the learning we have gained since the publication of the first Strategy to the implementation of the commitments we have made in this Strategy.
- Continue to monitor and evaluate the success of initiatives we are funding and use this information to guide work going forward,
- Work to collect more data on promoting benefit take-up to more accurately identify what works, and also what does not work.
- When working collaboratively with others learn from their successes and evaluate how these successes can be applied to other initiatives or ways of working.
- Understand that this strategy is an evolving document which guides us to fulfil our aim of increasing benefit take-up, but that as we learn we will adapt based upon that learning. Society is flexible and changes continuously, therefore the ways in which we implement the work we have committed to needs to be flexible too.

### **Evaluation**

#### **Low-Income Benefits**

We commissioned an interim evaluation on Best Start Grant to provide insight into the implementation of the benefit and the extent to which its objectives have been met. Published on 15 December 2020,<sup>15</sup> the report found that the Best Start Grant was viewed very positively by interviewed recipients.

We will undertake further engagement with stakeholders to ensure we gather views from minority ethnic communities. These views will inform potential improvements to further raise awareness and encourage take-up.

The interim evaluation provided some suggestions for improving awareness of Best Start Grant. The suggested activities were either already in place, or had been planned e.g. invite to apply and the use of TV and social media to improve awareness. We will work with Social Security Scotland and our stakeholders to ensure we promote Best Start Grant effectively to increase take-up.

We will undertake an evaluation of Funeral Support Payment which will involve qualitative research of both client and stakeholder experience. The findings from the

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<sup>15</sup> The evaluation has two strands: an analysis of management data and a report based on interviews with Best Start Grant recipients. The report and the appendices can be accessed via the following 2 links: [Best Start Grant: interim evaluation - gov.scot \(www.gov.scot\)](https://www.gov.scot/Best-Start-Grant-interim-evaluation), [Best Start Grant - interim evaluation: qualitative research \(annex B\) - gov.scot \(www.gov.scot\)](https://www.gov.scot/Best-Start-Grant-interim-evaluation-qualitative-research).

evaluation, ongoing monitoring of policy and regular engagement with stakeholders will help inform any future changes and improvements that can be made.

We will commission a further evaluation, to report in 2025, on families who have received all three Best Start Grant payments in relation to the same child.

We will shortly begin an evaluation of Best Start Foods policy, which will be published next year, in order to further understand the impact of Best Start Foods and to help inform future policy development and improvements.

We are committed to continuously improving the information available for funeral support payment, we will review web content for FSP and any related death and bereavement information to ensure information is up to date and is easily accessible to those applying for FSP to make it easy for eligible applicants to apply and encourage take-up.

## **Carer Benefits**

We have completed an interim evaluation of Young Carer Grant. Social Security Scotland will continue to promote Young Carer Grant to help increase awareness and take-up of the grant. The findings from this report will be used to improve the impact of this work when considering future promotion.

The issues highlighted in this evaluation will be considered when reviewing benefit promotion activity and the application process. More broadly, the findings will be considered when developing future Young Carer Grant policy and Scottish Carer's Assistance, to complement existing and planned interventions to support carers both through social security and at a wider government level.

### **Carer Benefits Advisory Group**

The Carer Benefits Advisory Group will set up an Inclusive Communications Working Group to help us identify and address any gaps in our communications. The Group will hold an annual Equalities and Carer Benefits Review, to help us identify gaps and opportunities in our work to ensure our policies are informed by equalities data and that we maximise the reach of these policies.

Both of these will build on wider Social Security Scotland analysis to date, for example on Seldom-heard Groups, and carer specific identification work, for example the recent presentation to the Carer Voice Officials Group by a Welfare Rights Advisor on the 'carer journey'. They will also be closely integrated with wider SG support for carers.

## **Disability Benefits**

We have committed to undertake a review of Adult Disability Payment in summer 2023, a year after Adult Disability Payment has rolled out. This is to ensure that people in receipt of Adult Disability Payment will be able to provide their valuable feedback and experiences of the process so far. Following this, a report will be written at the end of the review which will make recommendations on what the group thinks should change about Adult Disability Payment.

A further extensive consultation on Employment Injury Assistance (EIA) will be undertaken in advance of the new delivery date to ensure that we identify as many opportunities to improve this benefit as possible, within the limitations of Scotland's devolution settlement.

Future legislation for Pension Age Disability Payment will be subject to scrutiny by the Scottish Commission on Social Security and wider stakeholder engagement.

Scottish Ministers continue to work with and receive recommendations and advice from the Disability and Carer Benefits Expert Advisory Group on priority developments for policy reform.

The disability benefits evaluation programme will gather understanding of the impact of benefits being delivered has on recipients and how we can improve policy to better meet their needs.

### **Benefit Take-up and Income Maximisation Funds**

We will use the learning gained through evaluation of the Benefit Take-up and Income Maximisation Funds to shape our approach to improving benefit take-up within seldom-heard groups.

The First Benefit Take-Up Strategy introduced 2 time-limited and targeted funds which were open to applications from voluntary organisations:

- A £500,000 Benefit Take-up Fund to assist organisations who are preparing their services and staff to support people who will be applying for Scottish benefits.
- A £100,000 Income Maximisation Fund to assist organisations who support people to increase their household incomes, with an emphasis on ensuring people are aware of the financial support available to them.

Through the Benefit Take-Up and Income Maximisation Funds a total of 26 bodies from across the country received allocations to support hard to reach groups, single parents and people with particular barriers such as mental or physical disabilities to apply for Scottish social security benefits.

Each of the funds had built in monitoring and evaluation activity to ensure that learning from the projects could be easily disseminated and will be used to inform future efforts to increase benefit take-up, with grant holders having access to a programme of evaluation support throughout the lifetime of their project.

### **Impact of COVID-19**

Since COVID-19 has had a significant impact on timescales for delivery of a number of Scottish Benefits, and on the capacity of organisation, officials worked closely with each of the organisations to ensure that they remained viable in the face of the pandemic.

Where proposed projects were no longer viable in their initial form, they were reframed to provide take-up and income maximisation support in the context of the Coronavirus crisis. These changes largely concerned shifting from face-to-face delivery to a more technology-focused solution, or on refocussing activity from the delayed benefits to those which are currently available.

As a result of the challenges faced by many of the organisations, the timescales for several of the projects were also extended beyond their initial end date of March 2021 to ensure their viability, with several moving into summer and autumn 2021.

## **Reporting**

The final reporting received to date indicates that the funding has helped to achieve broad outcomes. It has provided training for over 650 individuals and organisations to ensure they were prepared to give advice on Scottish Benefits. It has allowed an additional 5,129 individuals access to direct support and increased income by around £2 million.

## **Learning**

Though the approaches taken across the 26 funded projects were diverse, and their key audiences varies, several key themes are clear from the final reporting received by the funded organisation.

### **A Variety of Channels**

As the organisations responded to the challenges of the pandemic and face to face engagement became more difficult, a more diverse and technology-driven suite of communication styles was embraced. In the main this proved to be extremely successful, with many of the organisations citing examples of practices adopted during this time which would be adopted on a permanent basis. However, these solutions are not universal, and a holistic approach is always necessary.

### **A Joined Up Approach and The Trusted Intermediary**

Many of the organisations cite the importance of a joined up approach to Benefit Take-up and Income Maximisation between different organisations, especially while delivering during challenging times. Organisations evidenced in their learning how this funding had helped enable this joined up working, by allowing them to build networks and robust referral pathways. Other organisations demonstrated where the lack of building a joined up approach could lead to duplication across organisations to the detriment of shared goals.

The reporting also demonstrates the importance of the trusted intermediary within this joined-up approach. It is clear that, while talking about financial difficulties can be challenging, a trusted professional with existing ties to the community, can increase the likelihood of take-up.

### **Stigma**

Stigma is one of the key barriers to benefit take-up and it is clear from the reporting that it remains difficult to overcome even by organisations with specialist knowledge of the targeted group.

As part of our work on mainstreaming good practice, we will capture and disseminate all the learning related to what has proved successful at engaging individual seldom-heard groups, so that approaches can be replicated in the future both by the Scottish Government and across the third sector.

## **Experience Panels**

The Experience Panels programme of research is one way we've ensured that the voice of people with lived experience of the benefits coming to Scotland is heard in decisions across the design of social security in Scotland.

In Social Security Scotland we have continued this person-centred approach to data collection for continuous improvement. This includes the set-up of our own Client Panels and Client Survey. Our programme of research with our clients will allow us to understand how they are experiencing our service, identify areas where we can improve, and involve our clients in developing our service. For example, we have asked Experience and Client Panel members about what difference COVID-19 has made to how they want to engage with Social Security Scotland.

<https://www.gov.scot/publications/social-security-client-experience-panels-research-effects-coronavirus-pandemic-communication-preferences/>

A key part of the Experience Panels' work was the co-design of Our Charter<sup>16</sup> for Social Security Scotland, and a Charter Measurement Framework<sup>17</sup> to track progress against the commitments in Our Charter. We now have a substantial programme of data collection for the Charter Measurement Framework, including research with clients, staff and stakeholders. The focus of the framework is how people have experienced engaging with Social Security Scotland, and it includes measures on accessibility, communication and experiences with staff. This forms part of our Annual Reporting and supports continuous improvement within the organisation.

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<sup>16</sup> [Social Security Scotland - Our Charter](#)

<sup>17</sup> [Social Security Scotland - Charter Measurement Framework](#)

## 9. Measuring take-up

This chapter presents our initial estimates of take-up for the low-income benefits currently administered by Social Security Scotland. This includes: Scottish Child Payment, Best Start Grant, Best Start Foods and Funeral Support Payment.

Take-up is a measure of the extent to which people who are eligible for a benefit receive it. The process of calculating take-up is involved and complex, and is subject to an inherent degree of uncertainty.

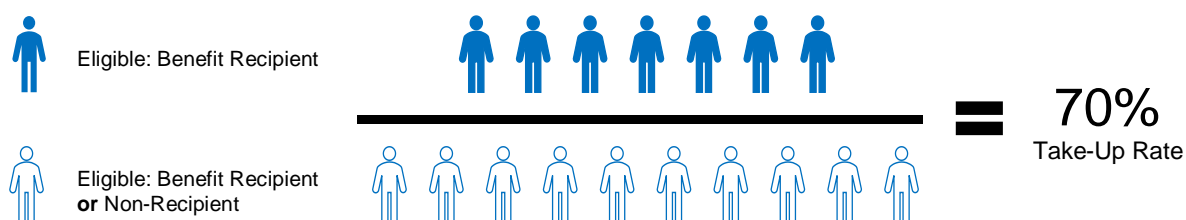
This chapter also outlines the challenges involved in estimating take-up of carer and disability benefits, and what actions we are taking to address these issues.

### How do we measure take-up?

Take-up refers to the extent to which people receive the benefits they are eligible for. Not everyone who is eligible for benefits receives them: this could be because of social barriers, a lack of information, or access to benefits is prohibitively costly or complex.<sup>18</sup>

We can measure the degree to which people claim the benefits they are eligible for by calculating the 'take-up rate' of a given benefit. This is the number of benefit recipients divided by the number of people eligible to receive the benefit.

**Figure 1.** Illustrative Example of How Take-Up is Calculated



The number of benefit recipients can be obtained from Social Security Scotland, who administer the Scottish social security system, while the number of people eligible to receive a benefit has to be estimated. This is because information on the number of people eligible to receive a benefit is not readily available and eligibility for each benefit relies on different eligibility criteria.

We can only produce an **estimate** of the take-up rate of a given benefit. The process of calculating take-up is involved and complex, and is subject to an inherent degree of uncertainty. This should be borne in mind when interpreting and using estimates of take-up.

This chapter presents initial estimates of take-up for the low-income benefits currently administered by Social Security Scotland. It also outlines the challenges

<sup>18</sup> [Social security: benefit take-up strategy - gov.scot \(www.gov.scot\)](http://www.gov.scot)

involved in estimating take-up of carer and disability benefits, and what actions we are taking to address these issues.

### **Take-up of low-income benefits**

Eligibility for the low-income benefits is largely linked to household type and receipt of qualifying benefits so it can be estimated using data from household surveys, like the Family Resources Survey, population data and microsimulation modelling. However, this is done with a relatively wide margin of error, given the data is taken from a household survey which itself is only an estimate of population characteristics.

For each of the following low-income benefits we have developed bespoke methodologies to provide initial estimates of take-up:

- Best Start Grant: Pregnancy and Baby Payment
- Best Start Grant: Early Learning Payment
- Best Start Grant: School Age Payment
- Best Start Foods
- Funeral Support Payment
- Scottish Child Payment

The flowchart overleaf outlines the broad steps involved in calculating the take-up rate of these benefits. We set out our approach to calculating take-up of each low-income benefit in detail in the supplementary analytical paper published alongside this strategy.

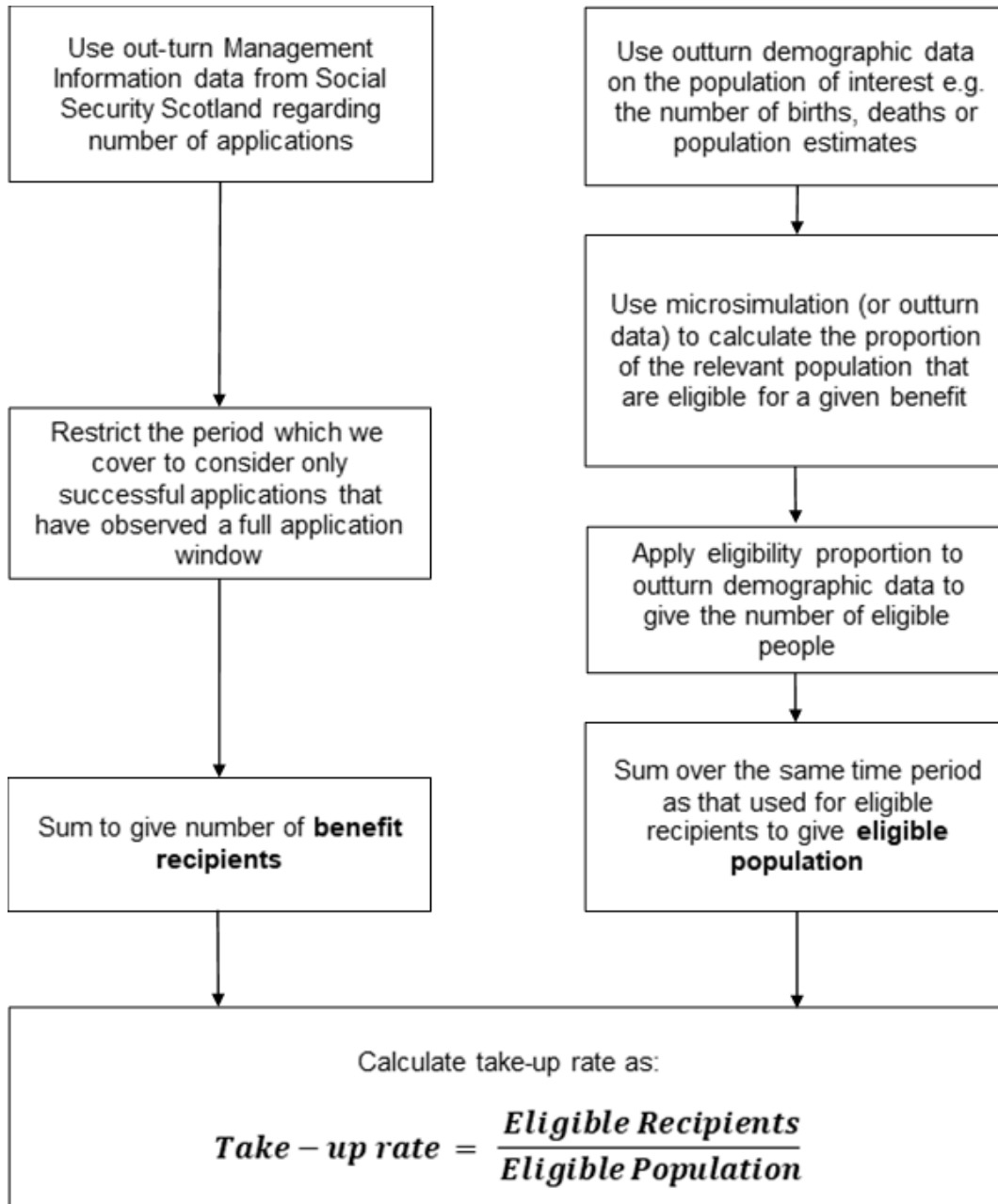
Our estimates of take-up generally cover the period of time since these benefits launched. This is because for most benefits, there is not yet enough data to produce take-up estimates for complete financial years. In addition, we generally only consider cohorts of clients i) where the opportunity to apply for the benefit had closed, at the time of the data cut-off and ii) that had the full amount of time to apply for the benefit. Not accounting for these two factors would lead us to underestimate take-up. More information on this is included in the analytical paper published alongside this strategy.

The take-up rates presented in this report should be treated as **initial analysis of take-up** that is subject to methodological and data improvements. In addition, some of the low-income benefits have not yet reached their 'steady state'. This occurs when growth in the number of benefit recipients flattens, and the number of benefit recipients settles at its natural level. Calculating take-up prior to this is not incorrect from a methodological perspective – it would represent take-up of the benefit at that point in time. However, it could misrepresent the 'natural' level of take-up as we would expect this to increase until the steady state is reached.

Our initial analysis shows that take-up of the low-income benefits aimed at young children is estimated to be in the region of 75% to 85%, which is higher than take-up of Funeral Support Payment. More broadly, qualitative research and policy evaluation could shed more light into benefit's take-up levels.

Looking ahead, we will produce estimates of take-up of most low-income benefits on a financial year basis, to help improve comparability of take-up across the low-income benefits, and across time.

**Figure 2.** Methodology to Calculate Take-up of Low-Income Benefits



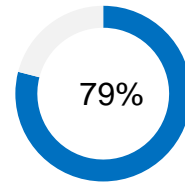


**Figure 3. Take-Up Rates of Low-Income Benefits – Initial estimates**

**BSG: Pregnancy and Baby Payment**

**Description:** helps with the cost of having a baby, and is a one-off payment currently worth up to £606 per child.

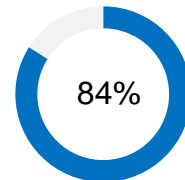
**Time period covered:** children born from April 2019 to November 2020.



**BSG: Early Learning Payment**

Helps with the cost of a child's early learning, and is a one-off payment currently worth £252.50 per child.

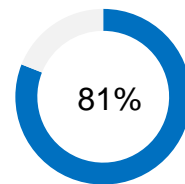
**Time period covered:** children born from November 2016 to November 2017.



**BSG: School Age Payment**

Helps with the cost of preparing for primary school, and is a one-off payment currently worth £252.50 per child.

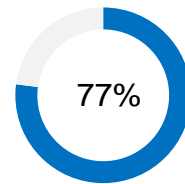
**Time period covered:** first two application windows (2019-20 and 2020-21)



**Best Start Foods**

Helps with the cost of buying healthy food for pregnant mothers and young children. A recurring payment, currently worth between £18 and £36 every four weeks per child.

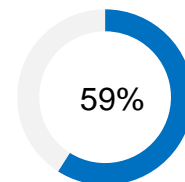
**Time period covered:** April 2020 to June 2021



**Funeral Support Payment**

Helps with the cost of organising a funeral, and is a one-off payment.

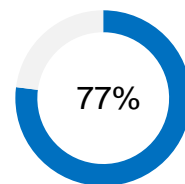
**Time period covered:** Deaths registered between October 2019 and November 2021



**Scottish Child Payment**

**Description:** Helps with the cost of raising a child under six. A recurring payment worth £10 per week per child.

**Time period covered:** as of June 2021



**Take-up of carer benefits**

Identifying the size of the eligible population for carer benefits is challenging, due to the complexity of eligibility criteria. This is based on hours of care given, the cared for person's receipt of disability benefit and the level of carer's earnings.

The Department for Work and Pensions (DWP) commissioned research in 2010 which looked at the feasibility of estimating the take-up rate of Carer's Allowance in the UK using Family Resources Survey (FRS) data. This research concluded that

using FRS data to estimate take-up is likely to result in an underestimate of take-up due to misreporting by respondents in the survey. This covers misreporting related to receipt of Carer's Allowance as well as the eligibility criteria, such as hours of care provided, earnings and receipt of disability benefits by cared for person. The DWP do not publish take-up rates of Carer's Allowance.

Similar challenges apply to estimating take-up of Scottish Carer's Assistance and Young Carer Grant. For Young Carer Grant these challenges would likely be more pronounced because the assistance targets a much smaller sub-group of the general population (aged 16 to 18); therefore, the sample sizes in the existing population surveys will be even smaller. For these reasons, we are not reporting take-up of Young Carer Grant at this stage as it would carry a high degree of uncertainty and would likely be misleading.

We are exploring ways in which we can obtain more detailed information on the size of the carer population, by adding questions to existing household surveys. This could improve the accuracy of answers used to predict eligibility for carer benefits. However, we are cognisant of the fact that this cannot fully resolve the challenges associated with estimating take-up of carer benefits.

Social Security Scotland also administers Carer's Allowance Supplement, including the Coronavirus payment. For this benefit take-up is by definition 100% as eligibility is reliant on receipt of Carer's Allowance and the payment is automatic.

### **Take-up of disability benefits**

Eligibility for disability benefits is a complex concept. This is due to the fact that eligibility is currently determined by the outcome of an assessment that is person-centred as opposed to strict eligibility criteria (e.g. based on household income or family composition). Existing data on disability are not comprehensive or granular enough to allow us to produce robust estimates of the number of people who would be eligible but do not apply.

A number of population surveys ask Scottish households disability-related questions. For example, the FRS includes questions about receipt of disability benefits or whether respondents have any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more. Respondents are then asked to identify specific impairments that apply to their circumstances from a list and whether this affects their ability to carry out day-to-day activities. Similar questions are asked as part of the Scottish Surveys Core Questions (SSCQ) which pools responses from the Scottish Crime and Justice Survey, the Scottish Health Survey and the Scottish Household Survey into one output.

While there is a range of survey questions asking about disability that may more or less capture the same concepts, these data alone may be insufficient to determine eligibility for a disability benefit. Since disability is self-reported in the surveys, there is no objective measure of the eligible population.

Finally, despite the survey information helping to identify some of those potentially eligible for disability benefits, there is an element of discretion in how the actual

assessments are undertaken and benefit award decisions are made. As a result, those determined to be eligible through the surveys may not match those determined to be eligible through the assessments. While it is reasonable to expect that all case managers should be adhering to standard guidance and rules, the element of discretion and the person-centred nature of the assessment would mean eligibility would be difficult to infer without the actual assessment.

Child Disability Payment is currently delivered by Social Security Scotland as a pilot. In addition to the issues explained above, estimating take-up of this benefit is not possible at the pilot stage. Child Winter Heating Assistance has take-up of 100% by definition, as eligibility is reliant on receipt of the highest rate of the care component of Disability Living Allowance and the payment is automatic.<sup>19</sup>

We are exploring ways in which we can obtain more detailed information on the size of the population eligible for disability benefits. This includes adding or amending questions to existing household surveys, as well as exploring the feasibility of using health record data.

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<sup>19</sup> An application is required if the child no longer lives in Scotland. This is estimated to be a very small fraction of the caseload and as such it will not be possible to estimate take-up for this small fraction.

## **10. Annex A: Legislative background to this strategy**

The Scotland Act 2016 devolved new powers over social security to the Scottish Parliament and the Scottish Government. The Social Security (Scotland) Act 2018 ('the Act') was required to deliver these new powers. The Act enables the Scottish Parliament to make legislation to pay disability, industrial injuries and carer's benefits, benefits for maternity, funeral and heating expenses, and Discretionary Housing Payments. It also provides the ability to top-up benefits which remain reserved to the UK Parliament. The Scottish Government is also given the power to create new benefits in any area except old age pensions or where there is a connection to a matter reserved to the UK Parliament (such as child support maintenance or reserved aspects of employment support).

The primary function of the Act is to set out the legislative framework for the Scottish social security system. This allows Scottish Ministers to pursue a Scottish benefits system that is distinctly different to that of the UK one. The Act does not contain operational detail on the benefits being delivered, for example, eligibility criteria or payment rates. The rules around entitlement and delivery are being set out in benefit specific secondary legislation (regulations). These have been and will be introduced over a phased timescale to ensure the safe and secure transition from the UK to the Scottish system. The benefit specific regulations are subject to scrutiny by the Scottish Parliament and the Scottish Commission on Social Security.

### **Requirements of the Act**

Section 3 of the Social Security (Scotland) Act 2018 places a general duty on Scottish Ministers to promote take-up. Sections 8 and 9 of the Act require Scottish Ministers to prepare, publish and lay before Parliament a number of strategies to promote the take-up of Scottish social security assistance. Each strategy should set out a best estimate of take-up for the benefits covered by it, and how Ministers will work to improve take-up. The Act requires that the first strategy would be published one year from the commencement of the relevant sections of the Act. That was done on 22 October 2018. A second strategy must follow by 21 October 2021, three years after commencement of the relevant sections. Thereafter a new strategy should be published within five years of the previous one.

Section 8 of the Act states that the primary purpose of the strategies is to estimate the extent of take-up of the assistance provided for by the Scottish social security system (i.e. the system for the Scottish Ministers giving assistance to individuals in accordance with Parts 2 & 3 of the Act), and to explain what steps Ministers will take to ensure individuals receive what they are eligible to receive.

Section 9 of the Act also states that Scottish Ministers must consult appropriate individuals when developing any of the strategies. Ministers can largely decide who they consider to be 'appropriate' in this context, but this must at least include:

People using the Scottish social security system and People who work with or represent individuals living in households whose income is adversely affected, or

whose expenditure is increased, because a member of the household has one or more protected characteristics as defined by section 4 of the Equality Act 2010.<sup>20</sup>

### **Impact Assessments**

As required by legislation, Scottish Government officials will complete Impact Assessments for individual interventions within the Strategy as they develop and as appropriate. Since the Strategy involves a number of existing and ongoing activities, benefits and initiatives which have themselves been impact assessed, it is not appropriate to conduct Impact Assessments on the Strategy as whole.

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<sup>20</sup> See: <https://www.legislation.gov.uk/ukpga/2010/15/section/4>

# 11. Annex B: Stakeholder group membership

## **Stakeholder Take-up Reference Group**

Age Scotland  
Black & Ethnic Minorities Infrastructure In Scotland  
Care and Learning Alliance  
Council of Ethnic Minority Voluntary Organisations  
Child Poverty Action Group  
Convention of Scottish Local Authorities  
NHS Scotland  
Inclusion Scotland  
Interfaith Scotland  
National Association of Welfare Rights Advisors  
Rights Advice Scotland  
The ALLIANCE  
The Poverty Alliance  
Improvement Service

## **Carer Benefit Advisory Group**

Carers Scotland  
Carers Trust  
MECOPP  
Social Work Scotland  
Convention of Scottish Local Authorities  
VOCAL  
Highland Carers Centre  
One Parent Families Scotland  
Child Poverty Action Group  
Engender  
Citizens Advice Scotland  
Inclusion Scotland

## **Disability and Carers Benefit Expert Advisory Group**

The Robertson Trust  
Glasgow Disability Alliance  
Scottish Independent Advocacy Alliance  
Carers Scotland  
Glasgow Centre for Inclusive Living  
Dundee Carers Centre  
East Ayrshire Citizens Advice Bureau  
Coalition for Racial Equality & Rights  
Institute of Health and Wellbeing, University of Glasgow  
NHS Scotland  
Glasgow Caledonian University  
Child Poverty Action Group  
Simon Community Scotland

Inclusion Scotland  
Glasgow Centre for Population Health  
Welfare Rights Action Group Five Families Payments Stakeholder Reference Group  
Castlemilk Law and Money Advice Centre  
The Health and Social Care Alliance

**Five Family Payments Stakeholder Reference Group**

Black & Ethnic Minorities Infrastructure In Scotland  
Child Poverty Action Group  
Citizens Advice Scotland  
Convention of Scottish Local Authorities  
Engender  
Disability Equality Scotland  
NHS Scotland  
NHS Borders  
One Parent Families Scotland  
The Joseph Rowntree Foundation  
The Trussell Trust  
Voluntary Health Scotland



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The Scottish Government  
St Andrew's House  
Edinburgh  
EH1 3DG

ISBN: 978-1-80201-496-9 (web only)

Published by The Scottish Government, October 2021

Produced for The Scottish Government by APS Group Scotland, 21 Tennant Street, Edinburgh EH6 5NA  
PPDAS951046 (10/21)

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