

# Social Security Experience Panels: Carer's Allowance Supplement



## **EQUALITY, POVERTY AND SOCIAL SECURITY**



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## **Background**

The Scottish Government is becoming responsible for some of the benefits previously delivered by the UK Government through the Department for Work and Pensions (DWP). As part of the work to prepare for this change, the Scottish Government set up the Social Security Experience Panels. Experience Panels are made up of over 2,400 people who have recent experience of at least one of the benefits that are being devolved to Scotland. The Experience Panels includes people with experience of Carer's Allowance, many of whom also have experience of one of the other ten benefits that are being devolved. The Scottish Government is working with Experience Panel members to design a new social security system that works for the people of Scotland.

Carer's Allowance is a payment to support people who spend at least 35 hours per week providing regular care to someone who is disabled and is in receipt of a qualifying benefit. In 2018, the Scottish Government introduced a supplement which would be paid to people in receipt of Carer's Allowance living in Scotland, which would bring the total support through Carer's Allowance to be in line with Job Seeker's Allowance. This payment is made to cover 6 month instalments.

We invited panel members who had experience of receiving Carer's Allowance to take part in an interview to help us understand more about their experience of Carer's Allowance, and to help inform the Scottish Government's approach to communicating information about the new Carer's Allowance Supplement, which was launched in September 2018. These interviews took place in February and March 2018.

## **Summary**

Participants were shown a draft of a letter about the introduction of the supplement that would go to recipients of the first payment. Many felt that the letter was "clear" and "easy to understand", but there were also a number of emerging queries or uncertainties. This related to questions about how and when payments would be made in the future, how the payment might impact on other benefits or entitlements, and how to contact the agency.

Participants were also asked about the wider support they receive in order to understand how Social Security Scotland can best communicate with carers. Responses were varied, with many saying that they do not receive formal support from any carers' organisations.

Participants were asked their views on the introduction of the supplement. Participants felt that the introduction of the supplement was a positive step. However, some participants raised reservations about the level of impact that it would have. In particular their concerns related to whether the payment was enough, the fact that the supplement will not impact on the eligibility criteria, and some concerns about how the implementation would work with payments coming from two agencies, or a distrust in how the DWP may respond to the payment.

The research also highlighted a number of emerging themes relating to the operation of Carer's Allowance. In particular, concerns were raised about the eligibility criteria for Carer's Allowance in relation to the income threshold, requirement not to be in full time education, the number of people that you can list as caring for, and that due to the income threshold, for many people Carer's Allowance stops when they receive their pension.

Participants also suggested that the application for Carer's Allowance was often quite simple, but that it was a concern for some of them that their eligibility relies on qualifying benefits which some felt could be changed or stopped at short notice. This may mean that a change of circumstances could have a huge impact on household income.

## About the research

This report details the key themes which emerged from qualitative research conducted primarily through semi-structured interviews on Carer's Allowance and the introduction of the Carer's Allowance Supplement which took place in February and March 2018. These interviews aimed to help us understand:

- the interviewee's experience and views of Carer's Allowance, including any barriers within the current system
- the interviewee's level of understanding and awareness of the Scottish Government's intention to introduce the Carer's Allowance Supplement
- how we could clearly communicate information about the supplement to people who will receive it
- any questions or concerns that people might have if they were to receive information about the Carer's Allowance Supplement.

Part of the interview involved sharing with participants early drafts of a letter that would go out to people who would receive the Carer's Allowance Supplement, to get participant feedback on the language and style of communication.

Face-to-face interviews were conducted at accessible venues in Edinburgh and Perth. To ensure that we heard from people living across Scotland, and from those who due to disability or caring responsibilities are unable to attend face-to-face events, we also offered phone interviews. 7 face-to-face interviews and 17 phone interviews were held. Those who were unable to respond either face-to-face or over the phone were also offered the opportunity to provide written feedback. 8 panel members submitted written responses in this way.

The interviews were scheduled on a self-selecting basis with people who have experience related to Carer's Allowance. The research was intended to provide an understanding of a range of current users' experiences and views in relation to the above topics, and the analysis below should not be taken to be representative of any wider population.

## **About the participants**

All participants in this research were members of the Social Security Experience Panels who had experience related to Carer's Allowance. Most participants received Carer's Allowance. A minority were people who are cared for by someone on Carer's Allowance, or were unsuccessful applicants for Carer's Allowance.

Participants included people who are disabled or have additional support needs, including a learning disability, mental health conditions, fluctuating conditions, and degenerative conditions.

Participants included people from across 20 local authority areas, including rural and remote communities, and islands.

Participants' experience of Carer's Allowance was varied, and included some who had received Carer's Allowance for many years, as well as more recent applicants. Some participants cared for one person, and others cared for multiple people (between 2 and 4). There was representation of people who care for a partner, child (or children), other family member, and a friend.

Some participants had experience of working part time whilst on Carer's Allowance. Others received additional income through other benefits including housing benefit, income support, tax credits and disability benefits.

## Communicating information about the Carer's Allowance Supplement

## Awareness of the intention to introduce the Carer's Allowance Supplement

Participants' awareness of the planned introduction of the supplement varied substantially. Some had little or no knowledge of the intention to introduce the supplement, and a small number had little awareness of the changes to social security generally.

Others knew about the intention to increase Carer's Allowance, but did not know about what to expect in any detail. Some had very detailed knowledge of the intention to introduce the supplement, including timescales, the amount, and the eligibility criteria. These respondents had mostly heard about this through looking at information shared by carers' organisations, or through their own political engagement and actively looking for information about what will happen.

"I've been really watching this. I am involved politically so I know what is coming."

"I was aware of change which was coming in regards to Scottish Government taking over benefits. I heard about Carer's Allowance Supplement online and follow the Minister on Facebook, I saw there what the plans are."

### Feedback on the draft letter

Most participants felt that the draft letter (available in Annex A) that they were shown was quite clearly worded and they felt that they understood what it meant, and that it was "is pretty straight forward".

"It's self-explanatory - less jargon and more to the point."

## Acknowledging the role of carers

The introduction to the letter stated:

"Carers play an important role in our society and the Scottish Government recognises this. That is why a new Scottish Government agency, is sending you this payment – to give you some extra support"

Many participants felt that it was positive that the letter started by acknowledging the important role carers play in society. This provoked mostly positive reactions from most participants who said it was important to have this "appreciation" or that it was "nice to see" the government value carers. Many participants said they would feel "very happy" reading this.

A small number felt that this statement should be more positive and emphasise that the letter is "good news."

However, some participants felt that it was important to be cautious with this language. They felt that it could be perceived as self-congratulating for what some said is "pocket-money" or "still not enough". Some suggested that it sounds more like a "handout" because it is a single payment. Some also felt that this is simply fulfilling a commitment that was made some time ago.

"I feel pleased that Scottish Government are doing this and it is good it is happening, however Scottish Government shouldn't be patting themselves on the back too much."

## Understanding how the payment will be made

Some participants felt it could be confusing that the supplement will be paid by the new agency while they continue to receive Carer's Allowance from DWP. People felt it needed to be clearer who was paying you and why – this was important in particular for a number of people who expressed a distrust of the DWP.

Other key issues with the letter that were raised as being more difficult to understand included the intention to pay the supplement every six months.

### The draft letter stated:

"We will send you a payment of £..... This is for the period 00 April 2018 to 00 October 2018."

People were unclear from this about whether or when they should expect to receive future payments and the timeframes that the payments would cover. Most participants felt that it was unclear what would happen next after this six month period, or how frequent this payment would be.

## "Is this a regular, permanent payment?"

A small number questioned the commitment to continuing this payment, and felt that it would be reassuring to have this commitment in writing. Some said it would be useful to include when they will hear from us again. A small number of participants felt that it was clear that there would be another payment for the next six months (i.e. 2 per year).

"It is a bit unclear – I got that it was 6 monthly payment. It sounds like an extra amount like your Christmas Bonus or a Winter payment but not clear why it's being paid or why it's being done in that way."

## What participants would do if they received the letter

The draft letter stated "You do not have to do anything. There is no need to fill out an application or to get in touch with us or with DWP to receive these payments. This will happen automatically".

Most participants felt that it was quite clear that you wouldn't need to do anything after receiving the letter in order to get the payment.

"I would know I didn't need to do anything – I would be pleased there would be no form filling in."

However, some felt that they would still be nervous or want to phone and check that the information was accurate.

## Impact on other payments

The draft letter included a paragraph which stated:

### "Will this affect other benefits I receive?

No. You do not need to tell DWP about this payment. You do not need to notify DWP about receipt of this payment. The payment will not be taken into account in any benefit calculation and should not affect the amount of benefit, including any Housing Benefit you receive."

Some participants expressed concern about how the supplement would affect their other benefit or tax credit entitlements. Many specifically questioned whether Income Support would be affected. Other queried how this would affect their earning threshold if they have other income. Some questioned the tax implications and implications for pensions/ pension credit.

Some participants also said they would be afraid of having their benefits cut or getting in trouble if they didn't tell the right people. In particular phrases like "should not" made people concerned that there was some ambiguity. Many felt that this could be expressed more clearly in the draft letter.

## **Contacting Social Security Scotland**

The draft letter contained details of a website, postal address, and phone number. Many respondents also felt that it was important that a wide range of contact detail options should be available, including a freephone phone number, email address, and text phone. Social Security Scotland's phone number is a freephone number, but that was not explicitly stated on the draft letter.

A number of participants emphasised that it is important this contact number is a Freephone number, including from mobiles. One participant gave an example of being charged £17 for a call to DWP because she was on hold for so long. Some participants also said that they would prefer a phone system that allowed them to speak to an operator straight away, rather than automated systems.

Some also felt that it was important that any supplementary information should be available in other formats than online to meet the needs of those who do not regularly use computers.

"If I hadn't received the payment I would likely contact via email, it is easier. Quicker than sending a letter and I am not always great with people on the phone."

## Overall response

Overall, participants responded positively to the introduction of the supplement and felt that the draft letter was quite clear. However, there were a number of points, outlined above, where there was a lack of clarity or consensus in terms of how the letter was interpreted.

The letter therefore underwent further development and testing to ensure that it was as clear and simple as possible when the first round of payments and letters were issued in September 2018.

### How this feedback was used

The first Carer's Allowance Supplement payments were issued in September 2018. This research built on earlier input from people with experience of all aspects of social security and was used to help make sure that the letter and supplementary information made available to recipients was as clear and straight forward as possible. It was on the basis of input from panel members that Scottish Government decided to raise awareness of the payment in advance of the letter through radio and press media. This was to mitigate against carers being sceptical if their letter was genuine when it arrived.

A copy of the final letter issued to Carer's Allowance Supplement recipients in September 2018 is available in Annex B. Future letters will be amended to take on further feedback from people who have received the letter.

## Where participants go for information, advice and support

We asked participants about where they go for wider support and advice about being a carer. This was also asked within the context of where they would be likely to look for more information if they had questions about the Carer's Allowance Supplement. This is to help us understand how we can best communicate information about the Carer's Allowance Supplement.

The support that carers received was quite variable. Many said that the services that they were in contact with were more associated with the health needs of the person they care for, rather than support for themselves as a carer.

A psychologist at local mental health centre sees my granddaughter and there is a member of staff there that I speak to every now and again. Many were also aware of Carers Centres in their local area. Some had used these services and others had not.

Reasons for not attending these support services included feeling that they didn't need it, or feeling that they didn't have time to attend. Some said that they felt quite isolated by their caring role, or had found it difficult to access support.

"It makes me feel quite isolated – there is stuff out there for carers, but it's all "come to a meeting" but I have childcare, and meetings aren't on a bus route... there is stuff out there for carers but I don't have access."

"Support for carers generally is pretty abysmal in my experience. Only place any information I've seen for carers is in the doctors surgery waiting room, and that is pretty scant. Every aspect of social care is geared towards the sick or disabled person. It is as if the person(s) caring for them do not exist/matter at all."

Some felt that it was important that information was available from Scottish Government, Social Security Scotland, and also from third sector organisations who support carers, to ensure that everyone can get access to the information.

"Charities and things are going to be much busier – Citizens Advice are already really busy – that will make a big difference locally. People on low incomes struggle to get advice. If you can get advice from Scottish Government that gives everyone a level playing field.

"I would check [the] website for more information, details regarding other support in your area, details about CAS and why they are doing it in this way."

A number of participants said that they rely on friends and family for support if they need it.

## Views on the introduction of Carer's Allowance Supplement

Participants felt that the introduction of the Carer's Allowance Supplement was a positive step overall.

"I would be very happy (to get the supplement). For people who were not aware of this, this would bring a smile to their face. It recognises the work that carers do."

However, during the discussion with participants about their experience of Carer's Allowance, and how Social Security Scotland can communicate the supplement, a number of emerging themes arose around participant's concerns about the limitations of the Carer's Allowance Supplement.

## **Payment Amount**

A number of respondents felt that the payment amount for Carer's Allowance is too low.

"Carer's Allowance is insultingly low, and given I had to give up my career and full time work to become a full time carer to my wife, who has severe multiple sclerosis, means we are often in financial hardship."

"The money is very small and not enough to live off. I also get housing support. Monetary issues are bad because the costs of living are going up."

"You don't really get that much so therefore I live from hand to mouth each week."

Some also felt that the payment of the supplement would still not be enough. Reasons given for this view included that the payment was still not in line with living wage. Others also commented that there are additional costs associated with being a carer that would not be faced by someone on Job Seeker's Allowance. Some participants felt that the increased amount is something carers should always have been entitled to.

"The supplement should be more than the rate of Job Seeker's Allowance. Carer's are treated like slaves."

"We are full time carers, we are not jobseekers. I know the Scottish Government's hands are tied and money is tight, but what I feel we deserve is like any worker in the country, a living wage for what we are doing as carers. But any raise in Carer's Allowance would be welcome." Many participants also relied on other forms of financial support. This included disability benefits, income support, housing benefits, and paid work.

## **Eligibility for Carer's Allowance**

Participants felt there were issues around the eligibility criteria for Carer's Allowance, and that this would have a knock on impact for the introduction of the supplement, which will only be paid to those already in receipt of Carer's Allowance.

Concerns around the eligibility criteria are covered in detail below, with particular issues being raised in relation to the income threshold, limitations on full time study, not being able to list more than one person that you care for, and the fact that due to the income threshold, for many people Carer's Allowance stops when they receive their pension.

In particular there was a concern that those who have an underlying entitlement to Carer's Allowance, but who do not receive payments due to their other income, age or studying, would be further disadvantaged by the introduction of the supplement.

## Concerns about the introduction of the supplement

Some participants were concerned about the approach to supplement being implemented. In particular there was a lack of trust in DWP among some participants, who were concerned that DWP would block the supplement being implemented or would deduct the payment from other benefits. It should be noted that the UK Government has agreed that the supplement will be disregarded when calculating other benefits. Some participants felt that payments coming from two separate Governments could cause confusion or mistakes to be made.

## Wider experiences of Carer's Allowance

Participants were asked about their previous experience of Carer's Allowance to provide context to their comments on the introduction of the supplement. This included questions about what it is like for them being a carer, the application process for Carer's Allowance, and the wider support they receive as a carer.

Participants raised a number of concerns relating to how Carer's Allowance is currently delivered by DWP.

## **Eligibility for Carer's Allowance**

Participants felt there were issues around the eligibility criteria for Carer's Allowance, and that this has a knock on impact for the introduction of the supplement, which will only be paid to those already in receipt of Carer's Allowance.

In relation to paid work, some participants highlighted that the income thresholds were inflexible to accommodate things like seasonal work or lump-sum payments, and that the threshold was too low.

"Previously, when I worked, there was an earnings allowance and if you earned over a certain amount it wasn't worthwhile. It is also difficult to get work when you tell this (that you are a carer) to employers. Some of the rules are bizarre."

"The threshold of how much we, as carers, can work or earn is a big issue for me. I could work more hours and still be an excellent full time carer for my son, especially term time hours when he used to be at school and now college. I feel trapped in low income."

Some participants highlighted that the restrictions on full time study were preventing them from being able to access education, and that not all courses are available for part-time study. This prevented people from being able to prepare for a future after their caring responsibilities have changed. Many highlighted that they felt that they would still meet the 35 hour per week caring threshold if studying full time. For example, this included people who provided care in the evenings, overnight and at weekends.

"Being on Carer's Allowance is fairly restrictive as I would like to attend a full time college course to develop work skills as I have been "out of the loop" for some time. But under the current rules this is not possible."

"Being a university student does not make any difference to the level of care a carer can provide, so carers should not be excluded from trying to forward their education and increase their prospects."

Some participants felt it was unfair or unhelpful to limit applications for Carer's Allowance to caring for only one person. They highlighted concerns around having to "choose" which of their cared-for people they put on the form – this was not always a monetary concern, but rather that it was a point of getting "recognition". This was particularly difficult for parents who cared for more than one disabled child, and felt they have to choose between their children. Some suggested that the amount received for Carer's Allowance should be staggered depending on someone's caring responsibilities.

"At the moment when you claim you have to specify one person you are caring for – I can anticipate this will be a big problem for me shortly. I went for the youngest (child) as it would take the longest before things change."

A number of participants felt it was unfair that due to the income threshold, for many people Carer's Allowance stops when they receive their pension. Some participants felt it was important to distinguish pensions from other Government payments like benefits, as they felt that the pension system was one that people have paid into for many years. Some highlighted that they would have continued to work part time or take on voluntary work in their retirement, but due to their caring responsibilities they are unable to. The restrictions on the eligibility criteria at pension age means that they are unable to supplement their pension income as they may have planned to.

"I was going to take a job or volunteer on retirement – it would have been useful to get extra money so job would have been my first choice. As a carer I can't get anything extra, I'm stuck with what I've got.

There was a concern that carers who do not receive Carer's Allowance for these reasons could be further disadvantaged by the introduction of the supplement.

## The application process

Many respondents felt that the application for Carer's Allowances is quite straight forward.

"The application was pretty straightforward. PIP is more awkward. I had to get registered as appointee to fill in the forms on granddaughter's behalf. But I found it quite straightforward – I appreciate that's unusual."

Some felt there should be more choice about how to apply – for example being able to apply online would be easier for some people. Others spoke about having to go into a Jobcentre to apply for Carer's Allowance and finding it difficult to discuss very personal issues in such a public setting.

Some participants highlighted that people complete the application at a time that may already be stressful and upsetting. A number of participants said that the eligibility criteria are quite unclear regarding other income and it can be difficult to know whether it is worth applying or not.

Some respondents also highlighted that the eligibility for Carer's Allowance is reliant on the qualifying benefit of the person they care for. This means that if the qualifying benefit is reduced or withdrawn, the eligibility for Carer's Allowance will also be affected, which can be a double blow to the household income.

If DLA is stopped and you have to reapply, if that is delayed or there is a hiccup, that would mean my Carer's Allowance and Income Support would both stop.

Others said that the application was made more complicated when applying for other support at the same time and that this can lead to errors in payment amounts.

"I was successful with my application however there was confusion around if I should claim ESA or Income Support"

"The application was fairly simple, but I was getting Income Support as well – Income Support was quicker, Carer's Allowance took longer to arrive. I wasn't sure where I was in the application process at the time. Between applying for the two I wasn't sure what was what. They start paying one, and when the other one kicks in you adjust it... they calculated it wrong, and they owed me an amount of money – that took a while to get resolved. The two are so linked – one affects the other. You know there will be an impact on the other when one goes up.

## **Next Steps**

As described above, this research was used to help make sure that the letter and supplementary information made available to recipients was as clear and straight forward as possible.

Scottish Government and Social Security Scotland will continue to seek feedback from people who have received Carer's Allowance Supplement to make sure that the information provided can continue to improve.

Carer's Allowance will also be delivered by Social Security Scotland in the future. When the Social Security Scotland is responsible for full delivery of Carer's Allowance, our first priority is to ensure that carers in Scotland who currently receive, and in many cases depend on Carer's Allowance payments continue to receive payments at the right amount and at the right time.

When we are responsible for all aspects of delivering Carer's Allowance we will also have scope to make changes to the benefit. In doing so we will consider these findings and will continue to work with the Experience Panel to ensure that any changes we make are tailored to best suit the needs of the people in Scotland.

This research will be the starting point for further work to understand how the application process, eligibility and payment of Carer's Allowance can be improved for carers in Scotland, alongside considerations about how we communicate effectively with carers about what support is available.

The Scottish Government will continue to work with the Experience Panels in this work, along with further research on other benefits and the development of Social Security Scotland.

## Annex A: Draft letter tested with Experience Panels

**Address: Scotland Benefit Centre** 

AGENCY LOGO Post Handling Site A
Glasgow G2 1AA

Phone Number: 0300 123 456

Website: www.gov.scot

Mr B White 123 Home Town Glasgow G3 6RF Please tell us this number if you get in touch with us:

NA 12 34 56 A

Date: 3 September 2018

Dear.....

You will receive an additional payment – Carer's Allowance Supplement – from Social Security Scotland.

Carers play an important role in our society and the Scottish Government recognises this. That is why Social Security Scotland, a new Scottish Government agency, is sending you this payment – to give you some extra support.

This is on top of the Carer's Allowance you will continue to receive from the Department of Work and Pensions (DWP).

#### What should I do now?

You do not have to do anything. There is no need to fill out an application or to get in touch with us or with DWP to receive these payments. This will happen automatically.

## How much will I get?

We will send you a payment of £..... This is for the period **00 April 2018 to 00 October 2018** 

## When will I receive the payment?

The payment should take 7 to 10 working days from the date of this letter to reach your account. It will be made to the same bank account as your Carer's Allowance.

## How will I know the payment is in my bank account?

The payment will show in your bank account with the following reference [18 characters].

## What if I don't receive the payment?

If you don't receive the payment in your account after 10 working days please contact us. Our telephone number and address is at the top of the letter.

#### Will this affect other benefits I receive?

No. You do not need to tell DWP about this payment. You do not need to notify DWP about receipt of this payment. The payment will not be taken into account in any benefit calculation and should not affect the amount of benefit, including any Housing Benefit you receive.

## How can I find out more about Carer's Allowance Supplement and other benefits I may be entitled to?

You can find more information at - www.xxxxx

Your local Carers Centre or Citizens Advice Bureau will also be able to provide you with information and advice.

## Annex B: Letter sent to Carers Allowance Supplement participants

This is a copy of the letter send to Carers Allowance Supplement recipients in September 2018. Future letters will also be updated in response to subsequent feedback.

Your reference: PC123456E



MR IAN TSCAS030 5 CASEFIVE AVE CASEFIVE TOWN ABERDEEN SCOTLAND AB12 3WD Carer's Allowance Supplement PO Box 10302 Dundee DD1 9FX

Freephone: 0800 182 2222

mygov.scot/carers-allowance-supplement

#### Dear IAN TSCAS030

You will get a new payment called Carer's Allowance Supplement.

This is an extra payment from the Scottish Government for the important work you do as a carer.

This payment will not affect your other benefits. The Department for Work and Pensions (DWP) will pay your Carer's Allowance as normal.

#### What to do

You do not have to do anything. You'll get the payment in the same way you get Carer's Allowance (bank account, credit union account or vouchers).

You do not need to tell the DWP or your council about this payment.

You should tell HM Revenue & Customs about this payment in case you have to pay tax. You will not pay tax if your taxable income is under the standard Personal Allowance rate of £11,850 a year.

## Your payment

Eligibility Date	Amount	Date Paid
16 April 2018	£221.00	17 August 2018

You should have the payment in the next two weeks. Call us on 0800 182 2222 if you do not have it after two weeks.

Look for this reference on your bank statement (if you usually get Carer's Allowance paid into your bank account):

#### PC123456E

You're getting this payment because you were getting Carer's Allowance and living in Scotland on the eligibility date.

## Dignity, fairness, respect.

We'll pay Carer's Allowance Supplement two times a year. We'll write to you again if you're due another payment.

#### Your data

Social Security Scotland uses your data to make this payment.

Contact us or go to <a href="www.mygov.scot/carers-allowance-supplement">www.mygov.scot/carers-allowance-supplement</a> to find out:

- how we get your data
- how we'll use it
- · who will see it
- how long we'll keep it
- your rights

#### Contact us

You can write to us or call 0800 182 2222 to:

- ask about your payment
- tell us if you do not think you should have this payment
- find out more about Carer's Allowance Supplement
- find out about other support you may be able to get

Contact the DWP if you have any questions about your Carer's Allowance.

#### Other formats

Contact us to get this information in:

- audio
- braille
- another language
- large print
- easy read

How to access background or source data
The data collected for this social research publication:  ☐ are available in more detail through Scottish Neighbourhood Statistics
$\square$ are available via an alternative route <specify delete="" or="" text="" this=""></specify>
⋈ may be made available on request, subject to consideration of legal and ethical factors. Please contact SocialSecurityExperience@gov.scot for further information.
☐ cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.



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