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# Social Security Experience Panels: Carer's Allowance Supplement



**EQUALITY, POVERTY AND SOCIAL SECURITY**



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## Introduction

The Scottish Government is becoming responsible for 11 of the benefits currently delivered by the Department for Work and Pensions. As part of the work to prepare for this change, the Scottish Government set up the Social Security Experience Panels. Over 2,400 people across Scotland who have recent experience of claiming at least one of the benefits that are coming to Scotland registered as panel members.

The Scottish Government is working with Experience Panel members to design a new social security system that works for the people of Scotland.

From May 24<sup>th</sup> 2019 to 3<sup>rd</sup> June 2019, Scottish Government researchers conducted a survey of panel members who have experience of Carer's Allowance, to get some feedback on their experience of Carer's Allowance Supplement. Respondents could complete this survey online, over the phone or on paper.

This report is on the findings from this survey. All quotes are from panel members taken from the surveys.

## Summary

Most respondents, before receiving the letter knew Carer's Allowance Supplement was coming (89 per cent), with most finding out about Carer's Allowance Supplement through social media, through other organisations, or through family or friends.

More than nine in ten respondents received a letter from Social Security Scotland about the Carer's Allowance Supplement, and from them, the majority of them found the letter to be very helpful/helpful. Among those who found the letter to be very helpful/helpful they found the letter to be "clear" and "easy to understand".

Respondents were asked if they had received the payment when they had expected to, after receiving the letter. Nearly nine in ten respondents had, while over one in ten did not or could not remember.

Respondents were asked if they had any questions about the Carer's Allowance Supplement which were not answered by the letter. Among those who did, questions were about the effect Carer's Allowance Supplement would have on Working Tax Credit and the date it would be paid.

For further information, over half of respondents stated that they knew where to go in case they had any questions. However 40 per cent stated they did not or could not remember where to go.

A number of respondents did not do anything after they had received the letter. Others looked for more information about the payment online or asked family and/or friends about the payment.

A number of respondents described positive experiences of receiving the Carer's Allowance Supplement letter. Reasons included feeling appreciated, the letter gave the necessary information and the payment helped with finances.

A few described less positive experiences and highlighted a number of areas where they felt the letter could be improved. This included providing clearer information about the exact dates the supplement would be paid, that the letter should come before the payment, and the amount given was not enough.

This research will be used to shape the service delivered by Social Security Scotland. In particular, the information from this report will inform decisions about how Social Security Scotland will improve the notification letter for Carer's Allowance Supplement.

In future years, will be looking into increasing Carer's Allowance Supplement. We will be continuing work with Panel Members with experience of Carer benefits, including the launch of the new Young Carer Grant for carers aged 16 to 18, an additional payment for people getting Carer's Allowance who care for more than one disabled child, and the Scottish replacement for Carer's Allowance.

## **Background and Research Methods**

The Scottish Government have established Social Security Scotland who will be responsible for administering Scotland's new social security system and delivering Scottish benefits. In September 2018, Social Security Scotland launched Carer's Allowance Supplement, a twice-yearly payment to people in receipt of Carer's Allowance living in Scotland, to bring the total support provided in 2018/19 up to the level of Jobseeker's Allowance.

This report outlines the findings from a survey that took place in May 2019 with Experience Panel members who have told us they have experience of

Carer's Allowance, to seek feedback on the first two payments of Carer's Allowance Supplement.

Experience Panel members with experience of Carer's Allowance were sent the survey. This was 507 panel members. Participation in Experience Panels research is optional, and in this case 129 people chose to complete the survey, a response rate of 25%.

Within the survey, respondents were specifically asked about:

- their experience of receiving the Carer's Allowance Supplement letter,
- receiving the payment, and
- how the extra payment had helped them.

The Social Security Experience Panels are a longitudinal research project. The panels are made up of volunteers from the Scottish population who have experience of at least one of the benefits that are coming to Scotland. The results of this work should be regarded as being reflective of the experience and views of the participants only, and are not indicative of the wider Scottish population or the views of all people receiving Carer's Allowance Supplement. Percentages are given only to give a broad sense of the balance of opinion across participants.

## About the Participants

Information from the survey was added to information from the '*About Your Benefits and You*'<sup>1</sup> and '*Social Security Experience Panels: Who is in the panels and their experiences so far*'<sup>2</sup> surveys. The demographic data collected in these surveys was linked to the information supplied previously by participants as part of the longitudinal data set for this project. The following demographic information is given to give context to the findings from the survey.

Not all responses were linked in this way. This was due to missing or unclear information from the survey responses or participants not having previously supplied us with the relevant demographic information.

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<sup>1</sup> Scottish Government (2017). *Social Security Experience Panels: About Your Benefits and You – Quantitative Research Findings*. [Online] Available at: [www.gov.scot/Publications/2017/11/7769/](http://www.gov.scot/Publications/2017/11/7769/)

<sup>2</sup> Scottish Government (2018). *Social Security Experience Panels: Who is in the panels and their experiences so far*. [Online] Available at: [www.gov.scot/Publications/2018/10/3083/](http://www.gov.scot/Publications/2018/10/3083/)

Around two thirds of respondents identified as ‘woman or girl’ (66 per cent) and a third (33 per cent) of participants identified as ‘man or boy’.

**Table 1: Gender of survey respondents. (n=88)**

<b>Gender</b>	<b>%</b>
Man or boy	33
Woman or girl	66
Prefer not to say	1
Total	100

Around seven out of ten participants were aged 45 or over (77 per cent) with just over two in ten aged between 25 and 44 (21 per cent).

**Table 2: Age group of respondents. (n= 85)**

<b>Age group</b>	<b>%</b>
16-24	1
25-44	21
45-59	56
60-79	21
Total	99

Nearly seven out of ten participants (69 per cent) had a disability or long term condition.

**Table 3: Disability or long term health condition. (n= 84)**

<b>Disability or long term condition</b>	<b>%</b>
Yes	69
No	30
Prefer not to say	1
Total	100

Over seven out of ten respondents cared for an adult only (73 per cent), while around two out of ten participants cared for a child only (19 per cent). Under one in ten respondents cared for both adult and child (8 per cent).

**Table 4: Caring responsibilities of respondents. (n=81)**

Caring responsibilities	%
Carer for an adult	73
Carer for a child	19
Carer for both adult and child	8
Total	100

The majority of respondents were living within an urban area (80 per cent).<sup>3</sup>

**Table 5: Urban or Rural. N= 75**

Urban/Rural	%
Rural	20
Urban	80
Total	100

More detailed demographic information on the Experience Panels as a whole can be found in '*Social Security Experience Panels: Who is in the panels and their experiences so far*'<sup>4</sup>.

## Experience of Carer's Allowance Supplement

Nearly nine in ten respondents who responded to this survey had received the Carer's Allowance Supplement payment (89 per cent). Those who said that they had not received a Carer's Allowance Supplement payment or were not sure if they had, were not asked to complete the rest of the survey. The number of responses used in this report is therefore 114.

<sup>3</sup> 17 per cent of the Scottish population lives in a rural area. Scottish Government (2018). *Rural Scotland Key Facts 2018*. [Online] Available at: [www2.gov.scot/Resource/0054/00541327.pdf](http://www2.gov.scot/Resource/0054/00541327.pdf)

<sup>4</sup> Scottish Government (2018). *Social Security Experience Panels: Who is in the panels and their experiences so far*. [Online] Available at: [www.gov.scot/Publications/2018/10/3083](http://www.gov.scot/Publications/2018/10/3083)

Table 6: Respondent experience of Carer's Allowance Supplement. (n= 129)

<b>Experience of CAS</b>	<b>%</b>
Yes, in September 2018	7
Yes, in December 2018	12
Yes, I received both payments	70
No, I have not received a CAS payment	9
I don't know	2
Total	100

## The information you were sent

Participants were asked if they knew about the Carer's Allowance Supplement before the arrival of the letter. Over eight in ten respondents (89 per cent) said they had heard about Carer Allowance Supplement before receiving the letter.

Table 7. Before receiving the letter did you know CAS was coming? (n=114)

<b>Knowledge of CAS</b>	<b>%</b>
Yes, I knew about CAS and what to expect	64
Yes, I heard of it but I didn't know much about it	25
No I never heard about CAS	11
Total	100

Of those who had heard of the Carer's Allowance Supplement, the most common way that respondents found out about the Carer's Allowance Supplement was through social media (42 per cent). This is followed by 'Through other organisations' (13 per cent). Among those who said they found out about the supplement from "other" sources, respondents mentioned online search engines, government websites and being associated with Experience Panels.



**Table 8. Where did you hear about CAS?(n=101)**

<b>Where you heard about it</b>	<b>%</b>
Through other organisations	13
Local roadshows held by Social Security Scotland	7
Through friends or family	11
On social media	42
Local carer center	7
Other	20

## How respondents felt about the letter

Nearly all (93 per cent) said they had received a letter from Social Security Scotland about the Carer's Allowance Supplement, with the vast majority of those (97 per cent) finding it helpful.

**Table 9. When you received the letter (or letters) how helpful or unhelpful did you find it? (n=106)**

<b>Experience of CAS letter</b>	<b>%</b>
Very helpful	57
Helpful	40
Unhelpful	2
Very unhelpful	1
Total	100

## Clear and Concise

The survey asked how they felt when they received the letter. One recurring theme in the response to this question was that the letters were clear and concise. Respondents stated that the letter used plain English and explained very well what respondents should expect and when.

“It was great to know it wouldn’t affect my other benefits. Letter was clear and easy to understand”

“Easy to understand. No fancy words that some people might not understand”

Respondents described the letter to be straightforward and many respondents felt the letter was informative.

“Felt like I was kept well informed and took away any confusion about if you need to apply”

“Format of letter was clear and friendly, easy to understand and contact details openly available if required”

Respondents stated how they appreciated how simple the letter and payment was as there was no need to apply for this.

“Very easy, didn’t have to apply which is a bonus”

A small number of respondents felt that the letter lacked clear information, especially on the precise dates the supplement would be paid into the account.

“It could have arrived earlier. It appeared a bit like an afterthought. People in receipt of benefits need to know on what day it’s going to be available, not during which month. So it could have been more precise”.

“Not clear and the letter came in long after the payment was made”.

## **Being valued and appreciated**

A number of respondents described feeling valued and appreciated by the Scottish Government for the work they do, when they received the letter. They felt that carers were finally being recognised for all the hard work they do daily. Some said that the letter came as a nice surprise and made them feel emotional due to finally being valued.

“Happy someone is taking notice of the work carers do”

“A weight had been lifted of my shoulders”

## **Worded in a caring way**

The way the letter was written made a few respondents proud, as the format and branding of the letter took into account the opinions of Experience Panel members and made them feel appreciated.

“The letter was rewarding to me as an experience panel participant. It used the colours and logo of images that I helped to select and also approve once decided”

“I was also so proud to have played any small part in enabling the change that we need to see here. Concrete evidence that we are better making our own decisions and are prepared to work together for these results”

“In the end it is only being fair to ask the people themselves about how things could be better. All of this is placed in the stripline for Scottish Social Security, summed up so well.

Respondents described the letters as ‘friendly’ and made them feel as though this letter was ‘given with compassion, dignity, fairness and respect’.

“Letter was informative and a caring feel to the way it was worded”

“I particularly liked that it thanked carers for the contribution they make in Scotland”

“The tone of the letter made me feel valued”

## What questions did you have about the letter?

Over eight in ten respondents (81 per cent) said they did not do anything when they received the letter. Among those who did do something, some looked for more information about the payment online (8 per cent), and some asked family and/or friends about the payment (7 per cent).

Respondents who answered ‘other’ said how they had showed their letter to family and friends and shared information about the supplement on social media to carer and disability groups.

**Table 10. What did you do when you received the letter.(n= 113)**

<b>What did you do after receiving the letter</b>	<b>%</b>
I didn't do anything	81
I phoned Social Security Scotland	3
I wrote to Social Security Scotland	0
I looked for more information about the payment online	8
I asked a family or friend about the payment	7
I phoned DWP	0
Other	8

**Table 11. Did you have any questions about CAS that were not answered by the letter?(n= 112)**

<b>Payment</b>	<b>%</b>
Yes	10
No	82
I can't remember	8
Total	100

Over eight out of ten (82 per cent) respondents said that they did not have any questions about the letters, while one in ten (10 per cent) said they did and just under one in ten respondents (8 per cent) could not remember.

Over half (58 per cent) of the respondents said they knew where to go to get answers to any questions. Four out of ten respondents (41 per cent) said they did not know or could not remember.

**Table 12. Did you know where you could go to get answers to any questions that you had? (n=108)**

<b>Payment</b>	<b>%</b>
Yes	58
No	20
I can't remember	21
Total	99

One in ten participants (10 per cent) had questions about the Carer's Allowance Supplement that were left unanswered by the letter. The most common question asked by respondents was on the payment dates for Carer's Allowance Supplement and the reason behind the supplement being paid twice a year. Other questions included questions about impact on other benefits, whether they needed to declare to the tax office, and if the supplement would be taken back by the Department for Work and Pensions (DWP).

"Were DWP going to try and get it back"

"When it was going to be paid"

“Whether the Ukgov’s DWP would remove the supplement from my income support”

From the respondents who didn’t do anything after receiving the letter, as mentioned in table 10, there were a couple of respondents who had questions about the letter.

“I wasn’t sure if I had to contact the tax office to declare it...or whether they would be informed automatically”

“Why it was decided to pay it twice a year, and how the amount was calculated”

## How has getting this extra money helped you?

### Financial Ease

Respondents were asked how the money had helped them. Respondents talked about what they had spent the money on and their mental wellbeing. The money had helped respondents to pay for necessities they had needed but couldn’t afford. Respondents mentioned specific items such as wheelchairs, medical essentials, debts, heating for the winter, and household repairs.

“It helped with heating and weekly messages”

“getting my tooth fixed...used to buy glasses which I badly needed”

“it allowed me to pay for bills that would have been a struggle to pay”

A number of respondents spoke about how the December payment helped them during the Christmas period.

“It helped pay for Christmas presents for my family”

“It helped me organise Christmas without debt or stress”

A couple of respondents talked about the money making them feel more secure and allowed them to have money in the bank in case of emergencies.

“I spent a wee bit more on Christmas than I usually do, and put the rest in the bank”

## **Wellbeing**

Respondents also spoke about the positive impact that receiving the letter and payment had on them. They felt it had more of an impact on their mental wellbeing and health rather than their finances.

“Getting the letter and money helped financially of course but it also gives you an emotional boost”

“Financially- not so much. Psychologically- greatly helped”

“Increasing my wellbeing, less financial worries. Feeling valued”

Respondents stated that the payment had a good impact on their mental wellbeing especially during the Christmas period, as it reduced their stress and was a great help.

“It allowed for a bit more of a relaxed Christmas without worrying so much about money. It came at a very welcome time”

“Took most stress away in December”

## What needs to improve

### The amount is not enough

The survey also asked panel members how getting the extra money had helped them. While the payment was welcomed, some respondents stated it was not enough for the amount of work carers do. It was felt to be a step in the right direction, however more needs to be done.

“I was pleased that finally carers are getting some recognition. Still nowhere near enough for the amount we do but it’s a welcome start”

“ My caring role is not the equivalent of a full time job. It’s more than that. It’s a 24/7 job.....personally I do still believe it’s not enough”.

“the letter was a slap on the face...thanking me for being a carer and then only topping up an already pitiful benefit by £8.50 a week and the promise initially in 2014 was to increase by £10 per week”

Throughout the survey, a recurring theme for a minority of respondents was that Carer’s Allowance Supplement was not enough money. This means that they are unable to cover living costs on the money received through Carer’s Allowance and now Carer’s Allowance Supplement. This was a major concern for those who had needed to give up full time work to become carers.

“It was sucked into our daily living costs so was no direct benefit to me. When I gave up work we lost almost £30k overnight”

“As a full time carer I am not free to take up employment”

### Need for more clarity and precision in letters

Some described receiving the letter late and, similar to above, that there was a lack of clear information about the dates when they would receive the supplement.

“Not clear and the letter came in long after the payment was made”

One respondent felt that the information given was not clear.



“I wasn’t sure what it was, the letter was a bit vague”

A few respondents highlighted the need to put down the exact dates for when the supplement would come in the letter.

“They told me I was getting the supplement but they weren’t clear on when”

“People in receipt of benefits need to know on what day it’s going to be available, not during which month”

“Came after payment”

There were a few respondents – 6 per cent – who did not receive the payment when they had expected to.

**Table 13. Did you receive the payment when you expected to after you got the letter(s) (n=105)**

Payment	%
Yes	88
No	6
I can’t remember	6
Total	100

One respondent had said how the time between receiving the letter and getting the payment was too big a gap.

“There seems to be a massive delay from when the letter is received to getting the payment”

One survey respondent said they had worried that the DWP would want the money back.

“I still have the fear that the DWP will come knocking and say, yes, that extra £221 you got from SG, well, we are here to take that away so hand it over”

## Next Steps

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

This research will be used to shape the service delivered by Social Security Scotland. In particular, the information from this report will inform decisions about how Social Security Scotland will improve the notification letter for Carer's Allowance Supplement. Future versions will provide clearer information on when payment can be expected, and what carers should do if they are unsure about the tax impact of the payment. We will continue to work with Social Security Scotland to make sure that letters, and other information about Carer's Allowance Supplement, meet the need of carers, and are improved regularly in response to feedback.

In future years, will be looking into increasing Carer's Allowance Supplement. We will be continuing work with Panel Members with experience of Carer benefits, including the launch of the new Young Carer Grant for carers aged 16 to 18, an additional payment for people getting Carer's Allowance who care for more than one disabled child, and the Scottish replacement for Carer's Allowance.



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