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# Social Security Experience Panels - Short Term Assistance



**EQUALITY, POVERTY AND SOCIAL SECURITY**



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## Introduction

The Scottish Government is becoming responsible for some of the benefits currently delivered by the Department for Work and Pensions. As part of the work to prepare for this change, the Scottish Government set up the Social Security Experience Panels. Panel members are people from across Scotland who have experience of claiming at least one of the benefits that are coming to Scotland. Over 2,400 registered as panel members when Experience Panels were launched in 2017.

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

In August and September 2019, the Scottish Government carried out focus groups with Experience Panel members to find out their views about a new form of assistance, called Short-term assistance. It is available when a decision by Social Security Scotland reduces or stops someone's benefit. If the client wants to challenge that decision, they can apply for Short-term assistance for the duration of the redetermination and appeal period. The focus groups looked at how Social Security Scotland can help make people aware of Short-term assistance and how to receive it.

## Summary

Participants across the focus groups were strongly supportive of the idea of Short-term assistance, and highlighted that it would be beneficial in helping to lessen people's financial pressure and giving them the confidence to undertake a redetermination or appeal.

Some participants felt that there were elements of the information provided about Short-term assistance that was unclear. This included the benefits that it would apply to, how it might impact on other benefits received, and the timeframe for applying and receiving the payment. A couple of groups voiced concern about the name "Short-term assistance". They felt that this name did not make it clear that this payment is temporary and does not need to be paid back. Participants suggested having keywords such as "grant" or "temporary" in the name of this payment.

Participants were asked when the right time was to be told about Short-term assistance. Many felt that people should be told about this payment right at the beginning of the application process. However their views on how much information people should be told differed. Some participants said people

should only be told the bare minimum at the application stage, while others believed people should be told everything clearly in the beginning.

Participants felt that Short-term assistance should be advertised in different places which are visited by a variety of people, such as community halls, post offices and doctor surgeries. This was particularly needed for people who live in rural areas, such as farming communities, or people who have poor connection to the internet. Some other examples of where Short-term assistance should be advertised were through support organisations, the media, websites, social media, and support groups.

Participants were asked about the factors they would consider when deciding whether to apply for a re-determination or appeal. Participants said they would think about how the process would affect their mental health. A few participants expressed their fear of losing the benefit completely if they go through a redetermination or appeal to challenge the level they had been awarded.

Participants were asked if the availability of Short-term assistance would affect the likelihood of people challenging Social Security Scotland decisions. Most participants said that more people would challenge a decision if they receive Short-term assistance, however a few participants felt that their decision to challenge a decision would not be influenced by the availability of the payment. Rather, it would depend on how people are treated by staff in their interactions and having their needs met.

Participants were given three options for requesting Short-term assistance from Social Security Scotland. These included a tick box on a redetermination form, a separate one page form to complete, or a tear off slip on the letter confirming the redetermination application. Of these given options, the preference across focus groups was the tick box on the redetermination form.

However, many participants strongly felt that Short-term assistance should be provided automatically. Participants felt everyone who is going through a redetermination or appeal should receive Short-term assistance, with the option to opt-out. Participants voiced their concern that many people would avoid requesting Short-term assistance due to pride, stress, or being unaware they are eligible for the payment.

Participants were asked how they would like to receive communication from Social Security Scotland on Short-term assistance. The majority of participants said they would always want a letter to tell them that their Short-term assistance is starting or stopping. Some would also want an email or text message. Many participants were against receiving information on Short-term assistance by phone.

## Background and research methods

This report outlines the key themes from 10 focus groups that took place in August and September 2019 with Experience Panel members. The research considered:

- What Short-term assistance is and expectations around how Short-term assistance can be accessed
- Participant's views on how to make people aware of Short-term assistance at the right time.
- Likelihood of people challenging Social Security Scotland decisions if Short-term assistance is available.

All Experience Panel members were invited to take part in these focus groups. There were 10 focus groups on Short-term assistance across 7 locations and 39 panel members took part<sup>1</sup>.

At the beginning of the focus groups, participants were given information on what Short-term assistance is. The full written information is shown in Annex A. It included information on what Short-term assistance is, the purpose behind it, how long someone receives it, who is entitled to it, if it had to be paid back, information on passported benefits, and if it's available to people who have their Department of Work and Pensions (DWP) benefits reduced or stopped.

The Social Security Experience 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. They are not indicative of the views of the wider Scottish population.

## Views and understanding of Short-term assistance information

### Initial views on Short-term assistance

Participants across all focus groups were strongly in support of the idea of introducing Short-term assistance. They felt it would provide an important

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<sup>1</sup> Focus groups took place in Dundee, Inverness, Glasgow, Stirling, Dunfermline, Edinburgh and Johnstone

safety-net for people who rely on benefits as a significant part of their income. They felt it would help people to cope financially through the redetermination and appeals processes, and also make the process less stressful.

“Nothing in place at the moment so this is a good system, means nobody is left out to dry”.

“I was left 8 weeks at one point without my benefits so it would have helped me”.

## **Understanding what Short-term assistance offers**

Participants were provided with an information sheet about Short-term Assistance (available in Annex A). After reading the information sheet some participants were confused about how Short-term assistance works or misinterpreted the information given.

Some participants queried which benefits would be affected by Short-term assistance – for example whether housing benefit or Employment Support Allowance (ESA) might be impacted. There was also some who questioned whether they would need to notify other agencies about a change of circumstance when they started or stopped receiving Short-term assistance, for example if they were in receipt of another DWP benefit.

“It would be useful to have something in to advise whether you need to tell UC/ESA once stopped. You are legally obliged to let them know of your change of circumstance.”

Participants were informed that Short-term assistance will cover entitlement known as ‘passported’ benefits. This means Short-term assistance will protect any associated benefit that is covered by your local authority (e.g. when a person’s Personal Independence Payment benefit is going through redetermination, their blue badge would be protected). Some participants wanted more and clearer examples on passported benefits and asked to list things Short-term assistance does not cover.

“It would be useful to list things, make it clear about things that are covered and not”.

Some participants also questioned when you would be able to receive Short-term assistance – specifically that it would only be available for a change or stopping of benefits, and not at the initial application stage.

“It would take some pressure off foodbanks. Would also take away worry of doing an application worrying about what might happen, or how you are going to cope during an appeal”.

Some participants were unclear about the amount that you could receive from Short-term assistance, when you would receive that payment, and whether that would need to be repaid.

“There should be a letter saying when it starts, when it finishes, and that you don’t need to pay it back”.

“It should be told that you won’t be taking it back”.

Some also asked whether you could receive Short-term assistance if multiple benefits were stopped simultaneously. For example if a disability benefit and Carers Allowance were both stopped, could Short-term assistance cover both payments?

Participants were unclear about how long someone could receive Short-term assistance for, for example if an appeal processes lasted many months. A few participants were unfamiliar with the term “redetermination” mentioned in the information sheet.

“Words like redetermination some people don’t understand”.

They also questioned whether someone would need to re-apply for Short-term assistance if their redetermination was unsuccessful and they wished to take the decision to appeal.

“See when your reconsideration has happened and going to appeal do you have to reapply at that point or will it just happen?”.

Participants felt strongly about Social Security Scotland providing good clear communication to clients on Short-term assistance.

A few focus groups felt that providing a diagram or flow chart would help clients understand the reason for Short-term assistance and how to get it.

“People will ask why it’s not automatic. What about doing a flowchart so people know exactly what to do to get it? I have an aunt in her 80s but only got Attendance Allowance because her neighbour told her about it. She should have had that years ago”.

“What the whole process is from start to finish. A diagram would be good. This is where you are, if you are not given you can appeal, that sort of thing. Sometime paperwork is not easy to understand. It should be easy to read and understand”.

### **The name ‘Short-term assistance’**

Some participants thought it was unclear from name ‘Short-term assistance’ that it is a payment and not another sort of support. It was suggested that it sounded like it was for practical or medical care, for example in the hospital. Participants felt that the name should state clearly what this payment is for.

“Doesn’t really tell you what it is”.

“Make sure it is financial assistance, not practical, i.e. when I heard Short-term assistance my first thought was it is people needing short term care coming out of hospital or something, not a payment”.

“Make it clear that it is Short-term assistance with money. Assistance comes in many forms so needs to be clear that it is financial”.

Participants suggested a couple of words that could be included in the name to ensure people are clear what this payment is for. These include ‘grant’ or ‘temporary’.

“‘Grant’ may be good in the name to reinforce that fact it is non-repayable”.

“As it’s for a certain amount of time, the word temporary should be added”.



# Finding out about Short-term assistance

## Information on Short-term assistance throughout process

To make sure clients are told about Short-term assistance at the right time, participants were asked at what stage of the process they want to be told about it, and what sort of information would be useful to know at each stage.

Most focus groups felt that clients should be told about Short-term assistance from the very start.

“At the beginning to reassure people”.

“Be told about it as soon as possible. If you are applying or reapplying. To encourage people. Make clear you only get it from the day you apply”.

However participants’ views on the amount of information that should be given at the beginning varied. Some participants felt that clients should be told everything clearly in the beginning.

“I feel it’s important you’re told all your options at the beginning. You’ll know you won’t have that concern and worry and it’s all sorted. Important it’s all laid out in the beginning and explained to us.

Others said that they would only want minimal information about Short-term assistance until the point at which they would need it, when they would want to receive much more detailed information.

“Perhaps be told that it exists but leave the full details until after a decision to stop payments has been made”.

A few participants specifically said that clients should be told about Short-term assistance when going through a review of their benefit award.

“Would like info around time of review. Anything mentioning review should have some mention of Short-term assistance”.

“A pre-warning before your review that Short-term assistance is available would be useful and stop worrying people”.

Some participants said that information on Short-term assistance should be made available routinely so people are always reminded of it.

“I think every 6 months the info should be sent out about it. You need to know something exists to be protected by it. So many things are hidden, people don’t find out about it until they’re desperate”.

Participants emphasised that it was important to include contact numbers for when people need help regarding Short-term assistance.

“The bare minimum with helpline numbers”.

“A real number with a helpful person who can let you know what is happening. [...] Put the phone line number at end of letters”.

## **Advertising Short-term assistance**

Participants felt that Short-term assistance should be advertised in places that are visited by a variety of people. Examples included community halls, post offices, doctor surgeries. This was felt to be particularly needed for people who live in rural areas, such as farming communities, or people who have poor connection to the internet.

“Librarys and community halls, where people can see it. Online some people won’t have access and if on social media can seem like a scam”.

“Buildings that most people in rural areas can access. i.e. Post offices, doctor surgeries, local shops”.

Participants also felt that, especially for the younger generation, Short-term assistance should be advertised online. Examples participants included were, through government websites, social media and video websites.

“On the government website, as this should be the official site where you go to find these things”.

“Social media for younger people and through newspaper and tv for older people”.

“YouTube videos and info packs”.

Participants have said that Short-term assistance should be advertised through support groups and third sector organisations.

“Contacting groups like Inclusion Scotland and give them information. Contact other third sector organisations

“Giving information to support groups”.

A few participants felt that Short-term assistance should be advertised in the media, through television and radio messages. Participants said this could access a wide range of people.

“Radio message? Good for targeting different audiences, people may struggle to read, also might attract people that are younger”.

“You have to have it at the slot at the end of the news”.

A few participants mentioned that Short-term assistance should be accessible to all. Therefore, it would be important to make sure there are different ways that meet people’s accessibility needs where they could find out about Short-term assistance.

“Use peoples own language. What they are used to in their everyday lives. My husband has impairments, it’s not just about the spoken”.

## Accessing Short-term assistance

### Deciding to challenge a decision

Participants were asked what sort of things they would think about when deciding whether to apply for a redetermination or appeal. Throughout the focus groups participants emphasised how stressful the redeterminations and appeals process can be, and the impact that can have on mental health. They said they may therefore choose not to put themselves through this.

“It’s too stressful”.

“People’s health condition can put them off applying- it can take a toll on your health to have to go through the appeal process”.

Some participants recalled being put off from applying for a redetermination or appeal due to fear that they would lose more of their benefit rather than gaining a higher award.

“Fear that you might lose what you already have, and how long it takes”

“People are scared to lose that if they challenge, they’ll lose it all”.

It was also suggested that some people don’t challenge a decision they disagree with because they don’t think it’s “worth their while” to do so.

The majority of participants said that they would be more likely to challenge a decision if Short-term assistance was available. This was because they felt it provided the support or incentive to go through the redetermination and appeals process, and because the existence of the payment would reduce the financial stress associated with this period.

“There’s nothing to lose, there’s an incentive there to help people fight and challenge a decision”.

“More likely. It was because of fear people aren’t applying because they will lose what they have. Having this means they’ll have the same amount of money”.

“More likely to challenge. Just mortified because so embarrassed to ask for help, have to go to a food bank. I would be despairing”.

However, a few participants felt that challenging a decision did not depend on Short-term assistance, but rather on the way clients are treated by staff and the organisation as a whole. In particular, they may be more likely to challenge a decision if they felt they had been treated unfairly, or that the severity of their condition was underestimated in the decision.

“It depends on overall initial interaction. My experience with DWP is better than most but I still felt dragged down. Pivotal to me is to make sure the interface from the start is that you don’t feel as if you are begging people to open their personal piggy bank”.

“I don’t know anyone who likes to be told that something has been done to them that they have no control. Or that they are told they are not as ill as they have stated. It is that which makes them disagree”.

Participants also felt that to support people to challenge a decision, the organisation would need to take into account their wider needs.

“Lack of consideration that this may be a symptom of a life issue. I had difficulties dealing with a male due to domestic violence. I requested a female and it’s all about considering all these needs”.

## Requesting Short-term assistance

During the focus groups, participants were given three options for notifying Social Security Scotland that they would like to receive Short-term assistance. These were:

- a tick box on the redetermination form,
- a separate one page form to complete, or
- a tear off slip on the letter confirming your redetermination application.

Of these options, the most popular response was the tick box on the redetermination form.

“Tick box is easiest”.

“more paper is not necessary, a tick box is fine”

Some participants also felt that clients should be given the opportunity to apply by phone, online or by email.

“A phone number may be best for people who don’t like stuff in writing etc”.

“Another option, those who wanted to could email in, and ask the person to email back so they know the application has been received”.

However, across the focus groups, participants strongly argued that Short-term assistance should be automatically provided to all clients asking for a redetermination or appeal. This would mean that everyone entitled to it would get it without having to ask for it on a form.

“No-one should be penalised while there’s a redetermination”.

Participants highlighted a number of benefits of an automated system.

The potential gap in payments between a benefit being stopped and Short-term assistance being applied was a particular concern. People felt that an automated system should give people a grace period during which they can challenge a decision. If they decide not to challenge, then the payment would stop. Similarly, participants felt that when challenging a decision, receiving Short-term assistance should be automatic, unless the recipient gets in touch to opt out.

“Would prefer automatic opt in. The payment would then stop if you get in touch to opt out. This would be fairer than applying and waiting for it to be processed whilst income already stopped”.

“I would say ‘we are stopping your benefits, you have 14 days to ask for redetermination, after 14 days all your income will stop unless you tell us you want a redetermination’.”

Participants also highlighted a number of barriers to applying for Short-term assistance. They felt that most people would want to receive it, but may not know it's available, may not understand how it applies to them, or might be too embarrassed or proud to apply.

Participants also highlighted that with any form, it is always possible to lose the relevant piece of paper, or not tick the right box and that if that happened the consequence for someone could be serious.

“Elderly people put off applying due to their pride”.

“Only bad thing is it isn't automatic, I think it should be. Most people – 99% would want it. Takes away the problem of letting people know about it. The right to choose to stop it rather than applying would be better”.

“It would be easier if we knew it was automatic. If you didn't want the money, you can have the choice of not receiving. It is important for a lot of people who can't communicate or be aware of”.

Participants also highlighted that an automated system would reduce the burden of responsibility on carers.

“Well my brother is on benefits and I know he wouldn't apply for it as he doesn't understand it. I have to explain things in basic terms, it should be automatic”.

It was also suggested that an automatic opt-in system would be more compassionate than one which required people to apply. Participants felt that it would be less stressful if you don't need to do anything extra.

"It takes pressure off the individual, stressful when letter comes through the door. If they know this straight up, it relieves that stress. It is a terrible time for people when letter comes through the door".

"Signing up to Short-term assistance could be a major depression for some".

## Communicating decisions about Short-term assistance

### Confirming payment of Short-term assistance

Participants were asked how would they want Social Security Scotland to give them the confirmation that they will receive Short-term assistance.

The majority of groups felt that clients should always be given a letter, but alongside another communication method, such as an email or text message.

"In writing or by e-mail. I can keep details of both that way because computers crash and sometimes you can't get the information back".

"An email or text followed by a letter. A lot of people like a physical file. But the follow up letter should come very quickly".

A few focus groups said they would want this information through a text. This was because it comes quickly and most people always have their phone in their hand. They could instantly read the text, which can then be followed by a letter.

"Text at first then letter".

"I like to know what's in the bank right away to manage money. Someone to have the power to change that, need to tell me right away, fairly quick and on the pulse. You're looking for it within a day or two. This is where I would point to text or email".

Participants who would want a text felt that clients would only need to be told the important details.

“Just to say this has been awarded to give you support while the decision is made. You will receive X money as normal until decision”.

Participants felt that clients should be given the choice as to how they would like to receive communication about Short-term assistance. This is similar to what we have found in other work with panel members.

“On application why not give option about future communications, if you want to be contacted by letter, phone or SMS and if you need a nominated person to deal with it”.

For any sort of communication on Short-term assistance, most participants did not want to receive any information over the phone. This was true both on receiving Short-term assistance and when it stops.

“Don’t want to give any information over the phone that isn’t needed”.

“Hard to remember over the phone, feel rushed, or forget easily what they need”.

Participants were asked what sort of information would be useful to know when finding out they are getting Short-term assistance. Participants said information on this should be kept short and concise.

“Make it short and simple”.

“You want to know that Short-term assistance has been approved, and you will get payments on this date. That’s the two things you want to know”.

## **Short-term assistance ending**

Focus group participants were asked how would they want to be told that Short-term assistance is ending.

Participants would want to be told if Short-term assistance is stopping through a redetermination or appeal outcome letter. Within the letter, participants felt that they should be told the reason for the decision.



However, some felt that if client is successful in their redetermination or appeal, then the letter should not include too much information.

“If successful life will go on as before, don’t make a big deal about it”.

“Don’t bombard people with information”.

If their redetermination or appeal is unsuccessful, participants said that they would want to know the reason why it was unsuccessful in the letter.

“ I would want to know the reason”.

“Letter has to explain why redetermination was unsuccessful”.

If unsuccessful, participants said that the letter should include information on what to do next and contacts for additional help.

“Real number with a helpful person. Let you know what is happening. Helpful person, phone line number at end of letter”.

“There should be information on where to go next if your appeal is rejected and you’re no longer getting Short-term assistance - more information on other benefits you may be entitled to would be useful with the letter showing the Short-term assistance is stopping”.

Participants were asked if they would want to be reminded before their tribunal date that Short-term assistance will be stopping. There was a mixed response to this issue with some strongly feeling that a reminder would be useful to clients to allow them to prepare for a change of circumstance.

“If it’s getting stopped after tribunal, need to be told it will stop and you can’t apply again”.

“Good for some people to know as they may need to look at other benefits”.

Other participants felt that people should not be reminded, as it could affect them negatively.

“Some people could get stressed and a letter to say it could stop leading up to the tribunal could stress them even more”.

## Notice period

Participants were asked how much notice they would want when Short-term assistance stops. The most common view from participants was for clients to have 4 weeks' notice that Short-term assistance is stopping.

“Maybe a month’s notice to give you time to sort something out”.

“4 weeks for people to adjust or decide what to do”.

“If giving 28 days this gives us time to look at options”.

A few participants felt that people should be given a minimum of 2 weeks when Short-term assistance will be stopping.

“Need about 2 weeks to sort your finances before anything stops, now the benefits have stopped with no warning”.

## Next Steps

The Short Term assistance project team have used the findings from this research to inspire and shape their Service Design. Here are some of the decisions that have been made to date.

Short-term assistance and client eligibility will be clearly communicated to the client. This will happen both when they are notified of a benefit decision outcome and at every stage in the challenge process.

In line with a rights based approach, the Scottish Government believes that a person should have a right to choose whether they want Short-term assistance, but that its availability will be as seamless as possible without the need to complete complicated forms. A tick box will feature in the Challenge Form to allow clients to apply for Short-term assistance at same time they are challenging their benefit decision.

The Challenge Form will include a clear statement that clients will not have to pay Short-term assistance back. This will be regardless of the decision outcome, unless it is found that the primary benefit was claimed fraudulently.

A Short-term assistance award notification will be issued to the client telling them what date they will be paid Short-term assistance from, when it will stop

and that they do not have to pay it back. We are exploring the possibility of this notification being sent by texts or email followed by a letter as suggested by participants.

The Redetermination outcome letter will also advise that Short-term assistance will stop as a fresh challenge determination has been made. The Appeal form will be enclosed, which will contain a Short-term assistance tick-box.

Finally, a Short-term assistance fact sheet is being developed. Initial thoughts are that these could be used in various outlets as suggested by participants. For example, they could be distributed by Social Security Scotland's Local Delivery team in to Community Halls, Post Offices, GP surgeries. It could also be made available online.

Once the initial service design development stage is complete, the Short-term assistance process will be tested with users before it is rolled out.

## **Annex A: Short-term Assistance Information Sheet**

### **What is it?**

Short-term assistance is a new payment that will be offered by the Scottish Government from 2020. It is available when a decision by Social Security Scotland reduces or stops someone's benefit. If they want to challenge that decision, they can apply for Short-term assistance. It then keeps their benefit at the original level until the dispute is solved.

### **What is the purpose behind it?**

The purpose is to protect peoples' right to challenge decisions without having to manage with less money. This is not available in the DWP system.

### **How long does someone receive it?**

Short-term assistance will be available from when a person requests a re-determination. Short-term assistance will not be given from the start of the re-determination period. Instead they will receive Short-term assistance from the day they applied for it. It will stop when Social Security Scotland makes the re-determination. However, if someone remains unhappy and wants to appeal this decision, Short-term assistance will begin again. It will run from the time they make the appeal until the Tribunal has made a decision.

### **Who is entitled to it?**

Anyone who receives an ongoing benefit from Social Security Scotland who is requesting a re-determination or appeal. It will be available to those who are already on the benefit. People with new claims are not eligible for Short-term assistance.

People who want Short-term assistance have to request it, it is not automatic. This is because making it automatic for everyone would remove peoples' right to choose.

The list of ongoing benefits that are eligible for Short-term assistance are Child Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Carers' Allowance and Employment Injury benefit.

### **Does it have to be paid back?**

No, Short-term assistance will not need to be paid back.

### **Will it cover passported benefits?**

Short-term assistance will protect any associated benefit that is covered by your local authority. For example, when a person's Personal Independence Payment benefit is going through re-determination, their blue badge will be protected.

Short-term assistance will not cover any associated benefit that is provided by DWP or HMRC.

### **Will it be available to people who have their DWP benefits reduced or stopped?**

Short-term assistance only applies to benefits delivered by Social Security Scotland. It won't be available to people who have any other benefits reduced or stopped. This is because Scottish Government has no control over UK Government policy, processes and decision making.



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