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Social Security Experience Panels: Cold Spell and Winter Heating 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. Over 2,400 people from across Scotland who have recent experience of at least one of the benefits coming to Scotland registered as Experience Panel members during the launch 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. From 3 February 2020 to 2 March 2020 Scottish Government researchers conducted a survey to help design the new Cold Spell Heating Assistance and Winter Heating Assistance for Social Security Scotland. This report outlines the findings from this survey. All quotes are from panel members taken from the survey responses.

The survey asked about people's experience of Cold Weather Payment and Winter Fuel Payment in the current benefits system. It also asked about their experience of accessing information and support to heat their home, the impact this has on their personal finances, and how this could be improved.

Summary

Most respondents were aware of the different support available to help meet the costs of heating in winter months. The majority of respondents said that they had heard of Winter Fuel Payments (96 per cent) and Cold Weather Payments (89 per cent). Most were also "confident" or "very confident" what these were (89 per cent and 77 per cent respectively). More than three in five (62 per cent) respondents said that they know what the Warm Home Discount scheme is. More than half (57 per cent) said that they were "confident" or "very confident" that they know the difference between Winter Fuel Payment and Warm Home Discount.

More than one in five (21 per cent) said that meeting the cost of fuel for heating caused them financial difficulty throughout the year, and a further 55 per cent said it caused financial difficulty in colder months.

Around half (51 per cent) said that they would know where to go for information on Cold Weather Payment and/or Winter Fuel Payment. A quarter had accessed information about these benefits at Gov.uk. The other more common places to get information were friends or family and Citizens Advice.

More than half (56 per cent) of respondents said that they had received a Winter Fuel Payment. Of those respondents, almost four in five (77 per cent) said that they had received the payment automatically, and one in six (16 per cent) had applied for the payment. Those who had gone through an application process to receive Winter Fuel Payment mostly had a positive experience, and said that the process was quick and simple, that they had received enough information and that the payment had been helpful. They suggested that it could be improved by increasing the amount of the payment and that it could be more widely advertised.

More than eight in ten (81 per cent) respondents who had received Winter Fuel Payment said that they received a letter to tell them that they were going to receive the payment. Almost all of these people said that they understood why they got the letter, and many said there was nothing they would change about it. Some said that it could be improved by making the difference between Winter Fuel Payment and Cold Weather Payment clearer, or suggested that the format of the letter could be more accessible or that they would prefer email communications.

A small number of respondents who had received Winter Fuel Payment said that their energy supply was “off-grid”. Among these respondents, the most popular time of year to receive the payment would be September/October. These respondents described a preferences for being able to buy fuel when it is cheaper (i.e. in warmer months), although some said that they would rather receive the payment during the months when bills themselves are higher.

More than half (58 per cent) of respondents said that they had received a Cold Weather Payment. More than three in five of these (63 per cent) said that their experience of the payment was “good” or “very good”. The fact that it is paid automatically into their account was highlighted as particularly positive. Others commented that the payment eased financial pressure and allowed them to heat their homes during cold spells.

However there were a number of areas that were highlighted for improvement. In particular many felt that the requirement for seven consecutive days at or

below zero degrees celcius was too strict and that it made it difficult to plan – not knowing whether the cold spell will last the full seven days prevented some from putting their heating on when needed.

Some also felt that the temperature cut-off was too strict, that many will find it very cold when temperatures are slightly above freezing, and that the cut-off does not account for wind chill or temperature variation within a region (for example if a house is on a hill). Some felt that individual circumstances should be taken into account – for example if someone has a health condition which impacts on their temperature regulation, the insulation within the home, or whether the house is on or off-grid. A number of respondents also highlighted that for those with pre-paid meters the payment comes weeks after it is needed.

Three quarters of respondents who had received a Cold Weather Payment said that they had received a letter to tell them that they were getting the payment. Almost all (97 per cent) of these respondents said that they understood why they were getting the payment. When asked if there was anything they would change about the letter, some felt that it was unnecessary, or said that it had arrived after the payment had been received.

Almost three in five (59 per cent) respondents who had experience of Cold Weather Payment “agreed” or “strongly agreed” that the timing of the payment was helpful. Many said that it was helpful and that they were able to put the payment towards their next bill. However, a number of respondents said it was very rare that they received a payment and that they found it hard to predict. The timing of the payment was also highlighted as a problem for those with pre-paid meters.

One in six (16 per cent) respondents who had experience of Cold Weather Payment said that they had at some point expected a payment but not received one. These experiences concerned, in the main, people who felt the temperature where they live was different to the measurement point for their area, or those who felt the criteria for payment were too strict. A small number had experienced processing errors.

Background and Research Methods

Fieldwork for this research took place in February and early March 2020. Panel members were invited to take part if they had previous experience of Cold Weather Payment or Winter Fuel Payment. 358 Experience Panels members were invited to take part, and 120 responded either online, over the phone or by completing a paper survey, giving a response rate of 34 per cent. The survey was also sent to stakeholder organisations who work with people who have experience of Cold Weather Payment or Winter Fuel Payment. Six people took part in the survey who are not already Social Security Experience Panel members.

About the participants

Information from the survey was added to information from the '*About Your Benefits and You*¹' and '*Social Security Experience Panels: Who is in the panels and their experiences so far*²' surveys. The demographic data collected in these surveys was linked to the information supplied previously by participants.

However, linking was not possible where there was missing or unclear information. 93 respondents' data were linked to demographic information supplied previously. 105 respondent's data could be linked to location information supplied previously. The 6 people who responded who are not Experience Panels members provided their age bracket and postcode.

The following demographic information is given to give context to the findings from the survey. More detailed information about participants is available in Annex A.

Just over half (52 per cent) of respondents whose data we could link identified as a 'woman or girl' and almost half (48 per cent) as a 'man or boy'. Almost three in five (58 per cent) were aged between 60-79 years old and two per cent were aged 80 or over. Almost a third (32 per cent) were aged 45-59, and one in twelve (8 per cent) were aged 44 or under.

¹ 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/

² 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/

More than four in five (83 per cent) had a disability or long term health condition lasting 3 months or longer and almost two in five (39 per cent) had experience of being a carer. More than a third (36 per cent) of respondents had experience of Carer’s Allowance, more than half (55 per cent) had experience of Disability Living Allowance and almost two thirds (63 per cent) had experience of Personal Independence Payment.

More than eight in ten (84 per cent) respondents whose data we could link live in an urban area, and one in six (16 per cent) in a rural area.³

Experience and understanding of existing Cold Weather Payments and Winter Fuel Payment

Experience of Winter Fuel Payments

The first part of the survey looked at respondents’ experiences of accessing support to heat their home. Almost all respondents (96 per cent) said that they had heard of Winter Fuel Payments. Almost nine in ten (89 per cent) said that they were “confident” or “very confident” that they know what Winter Fuel Payment is.

Table 1: Have you heard of Winter Fuel Payment? (n=124)

Response options (select one)	%
Yes	96
No	2
I can’t remember	2

³ 17 per cent of the Scottish population lives in a rural area. Scottish Government (2018) *Rural Scotland Key Facts 2018* [Online] Available at: <https://www.gov.scot/publications/rural-scotland-key-facts-2018/>

**Table 2: How confident are you that you know what Winter Fuel Payment is?
(n=122)**

Response options (select one)	%
Very confident	54
Confident	33
Not confident	15
Not confident at all	8

Experience of Cold Weather Payments

Almost nine in ten (89 per cent) of respondents said that they had heard of Cold Weather Payment. More than three quarters (77 per cent) of respondents said that they were “confident” or “very confident” that they know what Cold Weather Payment is.

Table 3: Have you heard of Cold Weather Payment? (n=125)

Response options (select one)	%
Yes	89
No	7
I can't remember	4

**Table 4: How confident are you that you know what Cold Weather Payment is?
(n=124)**

Response options (select one)	%
Very confident	44
Confident	34
Not confident	8
Not confident at all	3

Warm Home Discount scheme

Warm home discount is a scheme which provides eligible people with a one off discount of £140 from their electricity or gas bill.⁴ It does not affect the Cold Weather Payment or Winter Fuel Payment, and it is not moving to Scotland.

More than three in five (62 per cent) respondents said that they know what the Warm Home Discount scheme is. More than half (57 per cent) said that they were “confident” or “very confident” that they know the difference between Winter Fuel Payment and Warm Home Discount.

Table 5: Do you know what the Warm Home Discount scheme is? (n=124)

Response options (select one)	%
Yes	62
No	30
I can't remember	8

Table 6: How confident are you that you know the difference between Winter Fuel Payment and Warm Home Discount? (n=125)

Response options (select one)	%
Very confident	33
Confident	24
Not confident	26
Not confident at all	17

Accessing support to heat your home

Meeting the costs of heating your home

Respondents were asked whether meeting the cost of fuel for heating causes them financial difficulty. More than one in five (21 per cent) said that it caused them financial difficulty throughout the year. A further 55 per cent said that it caused them financial difficulty in colder months.

⁴ Information on the Warm Home Discount Scheme and eligibility criteria for winter 2020-21 is available here: <https://www.gov.uk/the-warm-home-discount-scheme>

Table 7: Does meeting the cost of fuel for heating cause you financial difficulty (n=125)

Response options (select one)	%
Throughout the year	21
In colder months	55
Never	24

Accessing information on Cold Weather and Winter Fuel Payments

Around half (51 per cent) said that they would know where to go for information on Cold Weather Payment and/or Winter Fuel Payment.

Table 8: Do you know where to go for information on Cold Weather Payment and/ or Winter Fuel Payment (n=125)

Response options (select one)	%
Yes	51
No	38
I don't know	11

Respondents were asked about where they had accessed information about Cold Weather Payments and Winter Fuel Payments. A quarter (25 per cent) of respondents had found information on the Government's website Gov.uk. One in seven (14 per cent) had received information from friends or family, and one in eight (12 per cent) from Citizens Advice.

Table 9: Have you found information on Cold Weather Payment and/or Winter Fuel Payment from any of the following? (n=85)

Response options (select all that apply)	%
Gov.uk	25
Other	21
Friends or family	14
Citizens Advice Bureau	12
Through a support organisation	8
Newspaper	8

Housing association	4
Radio	3
Helpline	2

Among those who said they had found information somewhere else (21 per cent of respondents), respondents said they had got this information from a support worker, advocate, or other professional advising on benefits, from looking online, from their energy supplier or from someone providing health or social care.

Winter Fuel Payments

The Winter Fuel Payment is an annual tax-free supplement paid to people who are over the current female state pension age (whether they are male or female). The aim of the payment is to help towards their winter heating costs. Winter Fuel Payment is paid as a lump sum in November or December and is generally set at a maximum of £200 for each household where both recipients are younger than 80, and at £300 for households where at least one member is 80 or older.

More than half (56 per cent) of respondents said that they had received a Winter Fuel Payment.

Table 10: Have you ever received Winter Fuel Payment? (n=124)

Response options (select one)	%
Yes	56
No	40
I don't know	3

Applying for Winter Fuel Payment

Of those who said that they had received Winter Fuel Payment (70 respondents), almost four in five (77 per cent) said that they received the payment automatically, and one in six (16 per cent) said that they had applied for the payment. This accounts for only 11 respondents. Those respondents were asked about their experience of applying for Winter Fuel Payment. A majority (7 of these 11 respondents) said that their experience was “good” or

“very good”, and the remaining said that their experience was “neither good nor bad” (4 respondents).

They described the application process as “simple” and “quick”. Others said that it was good that after the initial application it was automatically applied in future years. They also described how the payment is helpful in meeting the cost of heating bills.

“Helps to pay utility bill especially as the bills go up and up every year.”

When asked what was bad about the process or what could be improved, these respondents said that the payment is not enough and does not resolve the issue of fuel poverty. Other said that applying online may not be easy for some people, that there is not enough information widely available and that it should be better advertised to those who may be eligible.

“It is nowhere near enough to cover hardship of paying to heat your home”

“Just make sure everyone that is entitled to it knows about it and gets it.”

Over half (6 of the 11) of respondents who had received Winter Fuel Payment, said that they had heard about it through a letter from DWP. The rest said either through a website (4 respondents) or another way. The websites used were Gov.uk, a charity site and an utilities company website.

A majority (7 of the 11) of respondents who had applied for Winter Fuel Payment said that they had received enough information during the application process. The rest said they either hadn’t received enough information or that they couldn’t remember.

Communications relating to Winter Fuel Payment

More than **eight in ten** (81 per cent) respondents who received Winter Fuel Payment said that they received a letter telling them they would receive it.

Table 11: Did you receive a letter to tell you that you were going to receive Winter Fuel Payment? (n=70)

Response options (select one)	%
Yes	81
No	1
I don't know	17

Almost all (98 per cent) of respondents who received this letter said that they understood why they were getting the payment. They were then asked if there was anything that they would change about the letter. Many respondents said that there was nothing that they would change. However, some listed areas that could be improved. These included making the difference between Winter Fuel Payment and Cold Weather Payment clearer.

“Make the letter simpler and to explain in easy to read the difference between the two payments.”

Other respondents commented on the format of the letter, suggesting that alternative formats such as email would be more accessible or would be more cost effective.

Options for off-grid households

Winter Fuel Payments are usually made between November and December. Scottish Government are exploring the option of making early payments to households who are not on the gas grid (known as ‘off-grid’).

Respondents who have received a Winter Fuel Payment were asked whether their household is off-grid or on-grid. The majority (83 per cent) of respondents said that their household was on-grid (n=70). Only five (7 per cent) said that their household was off-grid and the rest were unsure.

We asked these five when they would want to receive the Winter Fuel Payment. Three said September/October, one said November/December and one said June/July/August. We then asked when it would be acceptable for them to receive the payment – the responses are detailed in table 12.

Table 12: When would it be acceptable to receive the Winter Fuel Payment (n=5)

Response options (select all that apply)	number
January/February	1
March/April	0
June/July/August	2
September/October	3
November/December	2

When asked to explain their answer, reasons given for earlier months were that the cost of fuel like wood (for stoves) or oil is cheaper in warmer months so they would be able to buy more for their money and prepare for winter in advance. Those that would prefer the payment in cooler months highlighted that this is when they are likely to face much higher bills and that it is useful to receive the payment around Christmas.

Four of the five respondents said that they would be happy to fill out an application to ask for an earlier payment.

When asked if they had anything further they would like to say about Winter Fuel Payments, comments from these off-grid respondents included that they felt there should be stricter eligibility criteria for pension aged people receiving the benefit to ensure that payments are only made to those who need them. Others commented on the specific challenges faced by those living in rural areas, in particular in rented accommodation that is not well insulated or well maintained by landlords. Other issues included the type of heating and fuel used by many living in rural areas, which can be more expensive than on-grid heating.

Cold Weather Payments

Cold Weather Payments are made to households on certain benefits during continued periods of cold weather. Payments are made automatically when the average temperature is recorded or forecast to be zero degrees (centigrade) or below for seven consecutive days between 1 November to 31 March. The payment is set at a fixed amount of £25 for each seven day period of cold weather. Payments are usually made within 14 working days of the event and paid directly into the bank or building society account used for benefit payments.

Experiences of Cold Weather Payments

More than half (58 per cent) of survey respondents said that they had received a Cold Weather Payment.

Table 13: Have you ever received Cold Weather Payment before (n=125)

Response options (select one)	%
Yes	58
No	34
I don't know	8

Of these, more than three in five (63 per cent) respondents said that their experience of Cold Weather Payment was “good” or “very good”. More than a quarter (27 per cent) said their experience was “neither good or bad” and one in ten (10 per cent) said that it was “bad” or very bad”.

Table 14: How was your experience of Cold Weather Payment? (n=73)

Response options (select one)	%
Very good	32
Good	32
Neither good or bad	27
Bad	5
Very bad	4

When asked what was good about the Cold Weather Payment, respondents highlighted the fact that it is paid automatically into their bank account without needing to apply. Others commented that it was paid quickly after the cold spell.

“I got it as scheduled, sometimes when I had forgotten or hadn't realised it would be coming in.”

“Always got it at least five days after so not too long to wait for it.”

Some also said that the payment eased financial pressures, and allowed them to heat their home without as much worry during cold spells. For example it allowed them to heat their home rather than just a single room, or keep the heating on “for a few hours longer”.

“It helps us out as we have a severely disabled family member and due to fuel costs we only heat his room unless we get a fuel payment then we can heat one more room for a day or two”

Some also highlighted increasing heating costs as an issue and commented that the payment helps towards that.

What could be improved about Cold Weather Payments

However, there were some areas that they felt could be improved about the Cold Weather Payment system. A number felt that the payment is not enough to cover additional fuel costs, or argued that the criteria for issuing payments were too strict.

“It is better than nothing but still a miserable pittance.”

“It’s too low and too long a period for to get the payment. Why it was increased from 3 days to 7 days consecutive days is appalling. You could die after the first cold day. The payment should be increased.”

Many said that they would like the criteria for when payments are issued to be reviewed. In particular respondents wanted to see a change to the requirement for seven consecutive days at or below freezing temperature, with suggestions including either a shorter timeframe for consecutive days, or a specified number of days below freezing temperature within a week/month.

Many felt that this current requirement made it very difficult to plan, as it is not possible to know whether the weather will change. This meant that people did not always feel confident to put on their heating even in extremely cold weather.

“You can’t turn up the heating even when its freezing with the payment in mind. You could have 6 days where the weather temperature conditions meet the criterion but if on the seventh day it the temperature rises to above freezing you don’t get the money for the 6 cold below zero days. so you cannot rely on it. Even when its freezing.”

A number of respondents suggested that the temperature cut-off was too strict, and that older people and those with a disability or long term health condition may well find it very cold before the temperature drops to freezing. Some also pointed out that the criteria do not account for wind chill, or for differences in temperature within a region. People pointed out that the temperature can be two or three degrees lower just a few miles away from a weather station.

The measurements are taken 25 miles from where I live. We've had at least two seven-day periods of cold weather this winter (puddles were frozen) but because it was warmer [at the weather station], we didn't get a payment despite the increase in energy consumption.

Respondents suggested there should be more consideration of such variation in temperatures within geographical regions, or the ability to challenge how your eligibility is measured. For example, if someone lives in a hilly area but decisions for their area are measured at sea level. Particular concerns were raised regarding the higher cost of fuel for many living in rural areas whose energy supply is off-grid.

“It again does not reflect the increased costs living rurally brings. If your on the gas grid then you can probably afford to run your heating daily and the CWP lets you turn up the heat on the cold days . Rural heating is we are all living in fuel poverty most of the time so turning on the heating can be expensive.”

Some also felt that the temperature requirement itself should be reviewed, and that it is currently too strict and does not account for factors like wind chills. A number of respondents felt that individual circumstances should be taken into account – for example or the type of home or insulation in the property, or if there is someone in the household with a disability which affects their ability to regulate their body temperature.

“Look at severely disabled people who have LOTS of life saving and essential electrical equipment and can't regulate their body temperatures. Sometimes my son has a 13.5 tog plus a 10 tog quilt on with an extra fleece over his feet and a hot water bottle in his room that we try to keep warm. In the rest of the house we use jumpers, quilts and hot water bottles to keep warm. We can't close doors as we need to hear if my son is shouting from his room.”

A number of participants felt that consideration should be given to how to support those with pre-paid meters. Suggestions included advanced payments at the start of winter months, or making sure that payments are made more

quickly. It was felt that for these people the wait for a payment can be too long, and not at the point of need.

“Some paid in advance for those most in need, ie. those with pre-payment meters.”

A number of respondents said that it should be better communicated when payments are being made – for example by using local media to publicise when the threshold for payments is reached, or by sending people text notifications. However, there was also a view that sending letters to all participants is an unnecessary administrative cost.

Some also said that the eligibility criteria for who gets the payment should be reviewed – with some feeling that they are too strict and that people on Employment Support Allowance should also be eligible. Others felt that payments should only be made to those one low incomes.

“It shouldn't be given to people on higher level incomes but people on lower incomes such as pension credit.”

A few respondents said that there was not enough information available about the payment. It was also suggested that there should be more holistic support and advice around insulating your home and saving on heating bills to help people reduce the cost of heating overall.

Cold Weather Payment Letters

Respondents who had received a Cold Weather Payment were asked whether they had received a letter to tell them that they were getting the payment. Two thirds (67 per cent) said that they had received this letter.

Table 15: Did you receive a letter to tell you that you were getting a Cold Weather Payment? (n=69)

Response options (select one)	%
Yes	67
No	17
I don't know	16

Almost all (97 per cent) of the 46 respondents who received the letter said that they understood why they were getting it. When asked if there was anything

they would change about the letter, a number of respondents said that they felt that it was wasteful to post letters about this as the payment is clearly marked in bank statements. Some suggested email or text notifications as an alternative. It was also suggested that receiving a DWP letter can be a worrying experience for people – one person suggested a different envelope colour for “good news”.

Some respondents also said that they had received the letter after they had received the payment, and that it would be useful to get the letter first. It was suggested that the wording of the letter could be clearer or simpler, and that the format of the letter could be made to be more accessible, for example by having a larger font size.

Timing of the payments

Respondents were asked whether they thought that the timing of the payment was helpful. Almost three in five (59 per cent) “agreed” or “strongly agreed” that the timing was helpful. One in eight (13 per cent) said that they “disagreed” or “strongly disagreed”.

Table 16: Do you agree or disagree that the timing of the payment was helpful (n=71)

Response options (select one)	%
Strongly agree	25
Agree	34
Neither agree or disagree	28
Disagree	10
Strongly disagree	3

Many respondents said that the payment was helpful and that they were able to put it towards the next bill.

“Comes when you need it most”

However, a number of respondents said that it was very rare that they receive the payment, even when it has been very cold, or that they found it very hard to predict.

“I can’t remember as said before it rarely happens. I check the post code checker usually to be disappointed. Even though where I stay has been freezing.”

A particular issue was raised for those who have prepayment meters. For these people receiving the payment two weeks after the cold spell is too late to be able to heat their home when they need to most.

“I didn’t have money to put in the meter.”

“Paid some weeks after first of such events. Those with prepaid meters require upfront payments? Perhaps use weather forecasts to trigger payments?”

One in six (16 per cent) respondents who had experience of Cold Weather Payment said that they had at some point expected a payment but not received one.

Table 17: Have you ever expected a payment but not received one? (n=73)

Response options (select one)	%
Yes	16
No	63
I can’t remember	21

Among those who said that they had expected a payment but not received one, the main concern came from people who felt that the temperature where they live was different to the one measured for their area, or who said that the eligibility criteria were too strict.

“Frozen, cold below freezing, heating on, cannot get warm but no payment.”

“It was below zero here so I hoped for a payment but [location of weather station] was much warmer so I didn’t receive it. It happened several times.”

A small number of participants also said that they had experienced errors where the payment hadn’t been processed or that they had not been on the list for the payment despite being eligible.

Next Steps

We plan to run a formal consultation on the policy intention behind the delivery of both Winter Heating Assistance and Cold Spell Heating Assistance. This will build on the broader consultation on the Social Security Bill in 2016 which asked respondents for their views on Winter Fuel Payment and Cold Weather Payment. In general respondents supported a broad continuation of the current eligibility criteria for both benefits. The consultation will therefore focus on our intention to mirror existing eligibility arrangements to ensure the benefits are transferred securely, while also exploring potential areas of policy development.

The findings outlined in this report will be used to supplement the feedback from the consultation and the views expressed as a result of other stakeholder engagement to inform the development and design of both Winter Heating Assistance and Cold Spell Heating Assistance.

The findings of this report will also will influence the design and delivery of Cold Spell Heating Assistance and Winter Heating Assistance. The current difficulties and frustrations will be taken into consideration and used to identify where improvements in the delivery and design can be made. The positive aspects highlighted of the current benefits will also be captured and used to support the development of the design and delivery of the new benefits.

Annex A: About the Participants

Information from the survey was added to information from the '*About Your Benefits and You*⁵ and '*Social Security Experience Panels: Who is in the panels and their experiences so far*⁶ surveys. The demographic data collected in these surveys was linked to the information supplied previously by participants as part of the longitudinal dataset 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. Providing identifying information is optional in all of our surveys. So linking was not possible where there was missing or unclear information from the survey responses. It was also not possible where participants had not previously supplied us with the relevant demographic information. 93 respondents' data were linked to demographic information supplied previously. 105 respondent's data could be linked to location information supplied previously. The 6 people who responded who are not Experience Panels members provided their age bracket and postcode.

Just over half of respondents whose data we could link identified as a 'woman or girl' (52 per cent) and a third (48 per cent) of participants identified as a 'man or boy'.

Table 1: Gender of survey respondents (n=90)

Gender	%
Woman or girl	52
Man or boy	48
Identify in another way	0

Almost three in five respondents whose data we could link were aged between 60-79 (58 per cent).

⁵ 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/

⁶ 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/

Table 2: Age of survey respondents (n=99)

Age group	%
16-24	1
25-44	7
45-59	32
60-79	58
80 or over	2

More than eight in ten (83 per cent) respondents whose data we could link had a disability or long term health condition lasting 3 months or longer. Details of the types of condition are in Table 3 below.

Table 3: Disability or long term health condition experienced by respondents (n=93)

Disability or long term health condition (n=147)	%
Another long term condition	53%
Chronic pain lasting at least 3 months	55%
A physical disability	58%
A mental health condition	34%
Deafness or severe hearing impairment	16%
Blindness or severe vision impairment	7%
A learning disability	11%

More than a third (39 per cent) of respondents whose data we could link had experience of being a carer.

Table 4: Caring responsibility of respondents (n=93)

Caring responsibility	%
Carer for one or more children who are disabled or have a long term health condition	11%
Carer for one or more adults who are disabled or have a long term health condition	36%
Care for an adult due to older age	15%

Of the respondents whose data we could link, more than four in five (84 per cent) live in urban areas⁷. Respondents took part from 29 of the 32 Local Authority areas.

Table 5: Location of respondent (n=111)

Location	%
Urban	84%
Rural	16%

Almost two thirds (63 per cent) had experience of Personal Independence Payment and more than half (55 per cent) had experience of Disability Living Allowance. More than a third (36 per cent) had experience of Carer's Allowance.

Table 6: Respondents' benefit experience (n=93)

Benefit experience	%
Personal Independence Payment	63%
Disability Living Allowance	55%
Carer's Allowance	36%
Cold Weather Payment	46%
Winter Fuel Payment	61%
Attendance Allowance	19%
Severe Disablement Allowance	19%
Funeral Expense Assistance	4%

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*'⁸.

⁷ 17 per cent of the Scottish population lives in a rural area.

Scottish Government (2018). Rural Scotland Key Facts 2018. [Online] Available at: <https://www.gov.scot/publications/rural-scotland-key-facts-2018/>

⁸ 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



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