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Social Security Experience Panels: Benefit Take-up

EQUALITY, POVERTY AND SOCIAL SECURITY

social research

Contents

Introduction

Between February 2020 and March 2020, the Scottish Government carried out a number of focus groups with Experience Panels members to gather views on benefit take-up. This included gathering previous experiences of accessing benefits. It also asked what Social Security Scotland can do to make sure that all those who are entitled to benefits are able to access them.

This work was part of the Scottish Government's Social Security Experience Panels programme of research. In total, 39 Experience Panel members took part in 11 focus groups and 1 interview across 8 locations in Scotland.[1] This report details the findings and key themes that emerged from this work

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[1] The 11 focus groups and 1 interview took place in 8 locations across Scotland. These locations were: Lanark, Kilmarnock, Paisley, Glasgow (3), Hawick (2), Edinburgh (2), Oban, and Aberdeen.

Summary

Finding out about benefits

There was agreement among participants that there was no ‘hard and fast rule’ that had helped them find out about benefits that they might be entitled to. Many described a long process of gathering different types of information from various sources. Internet search engines and online government websites were the primary source of information for some. Others said they were more likely to trust online forums run by Turn2Us and other charities. Online forums were seen as a safe starting point to learn of other’s experiences and make a decision whether to proceed further in an application.

Specific organisations were also mentioned as a source of information. These included the UK and Scottish Governments, the JobCentre, Citizen’s Advice, Welfare Rights, SAMH, Child Poverty Action, and the Money Advice Service. Specialist advocacy groups who were experts on a specific disability or health condition were described as particularly helpful. Others said that they had discovered information through media advertising in local and national newspapers, on television, on social media, and in the streets. Many also said that they had found out information about the benefits system through word of mouth through people they knew.

Not aware of certain benefits

Participants described their experiences of being unaware of different benefits that they were entitled to in the past. These included benefits such as Personal Independence Payment (PIP), Attendance Allowance (AA), Disability Living Allowance (DLA), Carer’s Allowance Supplement (CAS), Industrial Injuries Disablement Benefit (IIDB) and Winter Fuel Payment (WFP).

It was felt that specific benefits were often discovered by chance. Some discussed difficult experiences of having to learn about the benefits system later in their life. Many spoke about the problem of not having access to the right information. Other respondents described their experiences of being overwhelmed by too much information about eligibility in the past. There were also several warnings about the negative impact of information spread by word of mouth. A number of participants said that it was possible to be influenced against applying for a benefit because of things that they had heard.

Approaching an organisation for information

There was a general consensus among participants that independent sources of advice were more approachable than official government sources. There was a common preference for ‘getting away’ from official organisations. Participants expressed concerns that it was difficult to have an honest conversation about a personal situation with a government official. It was felt that charities and independent organisations were easier to trust and more likely to be on their side. Independent organisations were also thought to have a unique understanding of specific conditions and disabilities. This meant they could give useful advice about how an individual’s situation should be described in an application.

Participant’s views towards particular organisations (e.g. Citizen’s Advice, the Job Centre) were often mixed. Views towards organisations often depended on the quality of service that an individual staff member had given them. Several talked about their experiences with staff who wanted to provide support and other staff that were less willing or able to help. They agreed that having a personal ongoing relationship with a staff member who was familiar with their situation was very important. This personal relationship was felt to be more possible with staff who worked in smaller organisations.

Promoting Social Security Scotland benefits

Some participants felt that Social Security Scotland needed to put more information materials in places that people visit as part of their daily lives. Suggested locations for leaflets and other promotional materials included local charities and social groups, doctor’s surgeries and hospitals, schools and nurseries, and workplaces. Others talked about opportunities for Social Security Scotland to run publicity campaigns and advertise its benefits on television, radio, and social media.

Others questioned how effective these tools might be at encouraging people to make applications and take up benefits. They described how picking up a leaflet or seeing an advertisement might give them more awareness of a benefit, but would not necessarily give them enough confidence to apply for it. These participants said they and others they knew would be hesitant to apply for a benefit unless they could speak about it with someone they trusted. They felt it was important that Social Security Scotland had a way of communicating with trusted community networks that would encourage those who were eligible to trust the process. Participants suggested that Social Security Scotland could not build this kind of long-term trust with certain vulnerable groups. Instead, it needed to make use of the carefully built and trusted networks of charities and local groups that already existed in Scotland.

Improving the language and tone of public information

Several described how the language and tone of information materials in the past had not filled them with confidence in application processes. Some participants felt that Social Security Scotland needed to use information materials to make it clear that it was separate from the Department for Work and Pensions. These participants spoke about the opportunity of creating a new brand of Social Security Scotland that could provide a clear and positive message.

Several suggested that Social Security Scotland could include positive stories in its information materials. It was felt that if someone picked up a benefit and could read about someone’s lived experience claiming the benefit, this could encourage them to apply. One participant wondered if information about Social Security Scotland could be presented in more creative ways. They suggested that information about eligibility and accessing a benefit could be presented with pictures or cartoons. They felt that this would make the information appear less intimidating, and would be more likely to reach younger audiences.

Reasons to think twice about applying for benefits

Participants talked about a combination of things that had made them think twice about applying for a benefit in the past. Many spoke about the struggle to fully recognise and accept that they needed additional support. They described the difficulty of facing up to their own disability and admitting to themselves and others that they needed help. Participants then discussed how they had to build up courage before applying for a benefit or challenging a decision. A sense of having to build up courage was particularly expressed by participants who spoke about making applications with a hidden disability.

Several described thinking twice over a benefits application because they did not want their life to feel more restricted. These participants described a difficult balance of priorities and sacrifices they had to weigh up when deciding to apply. They felt that while applying for a benefit could provide them with more financial support, it could also mean sacrificing privacy and freedom at the same time. One particularly common view was that stigma and social pressure had prevented participants from applying for benefits until they needed it, rather than when they were eligible. They described how delaying an application often meant they were more vulnerable by the time they applied.

Many also described how stigma from other people or wider society had made them think twice about applying for something they were eligible for. Many talked about not wanting to be seen to take ‘handouts’ or be judged by others. Some participants spoke especially about social pressure for men not to show a ‘weakness.’ It was felt by several that stigma around accessing benefits had caused them to behave differently and become much more private.

Experiences of stigma

Participants talked about a variety of places that harmful social attitudes about the benefits system came from. The media (television, newspapers, social media) was felt to have created harmful myths about benefits claimants. Many described feeling personally affected by public attitudes formed by TV programmes and newspapers. They felt that these forms of media portrayed the entire community of benefits claimants as ‘scroungers’ who were deliberately trying to overuse or deceive the welfare system.

Participants also spoke about how they had felt stigmatised by the actions and behaviours of government and political figures in the past. While others spoke about their experiences of feeling stigma from people they knew in their neighbourhoods and local communities. Some discussed how these attitudes had caused them to watch their back for wrongful fraud accusations from neighbours. Others talked about keeping their claim secret from their friends because of the judgement they would get. A number of participants spoke specifically about their experience of stigma towards benefits in rural locations. It was felt that negative rumours and ill will could quickly form about someone who was ‘living off the state.’

Ways for Social Security Scotland to challenge stigma

There was agreement that Social Security Scotland needed to try to re-balance the negative perceptions of people who claimed benefits. Positive stories of individual's journeys were thought to be important to challenge stereotypes about the people who claim benefits. A number of case studies were suggested that could show how benefits were essential to support normal people's lives. Stories of claimants that could challenge public perceptions around hidden disabilities, 'laziness', or fraud were suggested. Others wanted stories to be told of claimants who had worked all their life and been forced into claiming benefits due to health conditions. Some suggested case studies about claimants who would use their money to build their business or contribute to the local economy. Several also wondered whether stories could use more high profile figures – such as professionals or celebrities - who have used the benefits system.

Participants also spoke about the need to educate the population about the benefits system. There were calls for Social Security Scotland to address beliefs among citizens that they were paying large sums of their tax directly towards the benefits system. Some also mentioned the need for clear messaging about commonly scapegoated groups such as disabled people and immigrants. Several also talked about options for Social Security Scotland to provide information for school curriculums to cover the benefits system and poverty in greater detail. It was felt that teaching children the facts about the benefits system would help to change attitudes in the long term.

Improving application and assessments processes

There was a consensus that application forms and health assessments had worn down participants when they had tried to access what they were entitled to. These participants described how it had been highly stressful to follow all of the steps and complete application forms accurately. They also said how it had been difficult to know how to answer certain questions on their own.

Others spoke generally about how difficult health assessments had been for them. Some talked about how the thought of being assessed filled them with dread. Others spoke about their fear about an assessor trying to catch them out. A number of participants spoke about how they had not been assessed by someone with the correct medical expertise. They talked about how assessors had not been trained to fully understand hidden disabilities or certain health conditions.[2] Participants felt that Social Security Scotland assessors should be able to look at a client's situation and then signpost them to a number of benefits that they might be eligible for.

Geographical barriers

Some participants described how geography made it difficult for them to access services. They described how they or others they knew had been isolated in rural areas that were not well connected by transport or the internet. Participants also spoke about their experiences of living in rural locations and how it had made them more hesitant to seek support. These discussions spoke about physical access issues as well as social aspects of living in rural communities – such as stigma.

Supporting the most vulnerable

A number of participants spoke about how it was harder for particular groups of people to access the support that they were entitled to. Some talked about how it was particularly hard for people that were homeless to access the benefits system. Others said that it was difficult for people they knew who had no internet to access what they were entitled to. Several spoke about how it was difficult for people that were experiencing domestic violence to access the support that they were entitled to.[3]

The combination of many barriers

At the end of the focus group sessions, we asked participants what they felt were the most significant barriers that they had experienced that had stopped or delayed them from getting what they were entitled to. In response, some

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[2] The Experience Panels has already completed a series of research projects on both application forms and assessment processes. The findings from these projects can be found on the Experience Panels publication page: https://www.gov.scot/collections/social-security-experience-panels-publications/

[3] To understand the unique barriers and needs of those who are less likely to part in the Experience Panels research, the Scottish Government has established five different research projects with different 'Seldom Heard Groups'. The purpose of this research is learn about what barriers face these population groups and how Social Security Scotland can be designed to ensure that they are able to access what they are entitled to. The five research strands cover 'Mobile Populations,' 'Vulnerable Groups' (including offenders, veterans, those with HIV / Hepatitis, those with experience of homelessness), 'Those who are terminally ill / suffering from bereavement', 'Survivors of abuse,' and 'Carers and those who are care experienced.'

participants spoke about fear and the courage that was needed to approach and challenge the government. Others felt the largest barriers were the administrative processes – application forms and assessments – that they had encountered in the past. Several talked about stigma towards the benefits system and how that had developed over time in Britain.

However, there were many who said that there was not one single barrier that they had experienced most above all others. Instead, these participants suggested that there was a combination of barriers which had stopped or delayed them from accessing what they supposed to. These factors 'piled on top' of each other and made accessing the benefits system difficult for a number of different reasons. It was felt that Social Security Scotland needed to address a range of different barriers at the same time to help people claim what they were entitled to.

Background and research methods

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. People from across Scotland who have recent experience of at least one of the benefits coming to Scotland were eligible to join.

Over 2,400 people registered as Experience Panel members when it 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, based on the principles of dignity, fairness and respect.

In this research project, we conducted focus groups to ask panel members for their views about how to ensure that everyone that is entitled to benefits can access them. These included:

- Experiences of finding out about the benefits system
- Views about how organisations can be more approachable
- Views on how Social Security Scotland can promote its benefits
- Experiences of stigma and views on how Social Security Scotland can challenge stigma
- Views on improving application and assessment processes

- Views on other barriers to taking up benefits.

In total, 39 Experience Panel members took part in 11 focus groups and 1 interview, which took place in 8 locations across Scotland.[4] Groups had between 2 and 5 participants. The Social Security Experience Panels are a longitudinal research project. The panels are made up of volunteers from the Scottish population who have relevant experience.

The findings of this work should be regarded as being reflective of the experience and views of the participants only, and are not indicative of the views of a wider Scottish population.

Finding out about benefits

Participants were asked how they normally found information about the benefits system and specific benefits that they might be entitled to.

Firstly, it should be noted that many participants felt there was no ‘hard and fast rule’ to find out about benefits that they might be entitled to. Many described a long process of gathering different types of information from various sources. This process of gathering information to get the best sense of what benefits are available was different for different participants. For some, they would find information using online searches and advice provided by local charities. For others, they relied on learning about the benefits system through word of mouth and personal connections.

> “I don’t think there’s any hard and fast rule. Word of mouth works best but unless you have a specific question, sometimes people don’t get benefits they’re entitled to.”

Online

Many spoke about having multiple ways of finding information, but how the internet was their primary source. Some described how they found information through official government websites. Several said that they would start with

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official government websites and then use search engines to move onto other online sources of information.

> “It’s searching on the internet mostly. I start with the Government websites, then if it doesn’t give enough information, I go on the Citizen’s Advice website.”

> “I usually head to the government websites to see what is officially being said. Then I go to independently run websites to see if they have an opinion.”

Others said that they had found official websites confusing in the past. These participants said that they used search engines to seek out online forums run by charities such as Turn2Us, Citizen’s Advice, or other welfare rights groups. Several said that if they found helpful advice, they would share it with those in their social network.

> “There’s an online search engine call Turn2us and they have an amazing thing. If you think you are entitled to any benefits, you can search and it will tell you what you should be getting. I find this very useful!”

> “A lot of people take information that they find from the internet to their friends. Like for me, I’ll share information that I find about benefits on Facebook.”

Others generally described how they used online searches as a safe starting point to learn of others’ experiences and make a decision whether to proceed further in an application.

> “The internet is the primary thing for me. A lot of what I do is running searches and finding random message forums to see what others are saying.”

> “I like talking to people who have mainly been through this before. Online word of mouth, through the forums.”

A number of participants also suggested that there were limitations to searching the internet. They felt that often internet searches left them wanting to speak to someone for clarifications.

“For me it’s online, when I found out about the website benefits and work, that’s the best place to find out about ESA or PIP. Only thing is that you’re not speaking to an actual person but there’s loads of information to offer you.”

Organisations

Many also said that they found out information about the benefits system through making contact with specific organisations. These organisations included:

- The UK and Scottish Governments
- The JobCentre
- Citizen’s Advice Bureau
- Welfare Rights
- SAMH
- Child Poverty Action
- Money Advice Service

Others had found out about benefits through health practitioners and public sector workers that were based where they lived. Several said that specialist organisations or advocacy groups, who were experts on a specific disability or health condition, were particularly helpful.

“I’ve used so many sources of information. Third Sector, charities, the Council, the NHS, community psychiatric nurses, GPs. Health visitors and practice nurses sometimes pass on information too.”

“Probably the Child Brain Injury Trust were most approachable for me. This was because we all understood each other. It’s very difficult to explain my son’s condition in applications.”

“The introduction to SAMH helped me quite a lot with forms.”

“I was working at university at the time I needed to apply for benefits, and I was really lucky to find an advocacy group that helped me out.”

Personal connections and word of mouth

Some spoke about finding out information about the benefits system through conversations with people they knew. Several described how they had learnt about specific benefits through people that they happened to be surrounded by. Several felt that the support from their friends or family was the only reason they were able to access what they were entitled to.

> “It’s often talking to other people with previous experience.”

> “For a lot of people who have issues, it’s better to have a face to face conversation”

> “But information is not always advertised, so you have to find it yourself by word of mouth or just by meeting people.”

Advertising

Several participants talked about how they had discovered information through media advertising. This included adverts in local and national newspapers, on television, on social media, and in the streets.

> “I’ve found out things through adverts on newspapers, television, even social media.”

> “Bus stops is another place. You know the big panels at bus stops, they all have scan codes that take you onto more information.”

Unaware of certain benefits

We asked participants whether they had ever come across any benefits that they were eligible for, but hadn’t been aware of for a while.

A number of participants described being unaware of different benefits in the past. These included:

- Personal Independence Payment (PIP)

- Attendance Allowance (AA)
- Disability Living Allowance (DLA)
- Carer's Allowance Supplement (CAS)
- Industrial Injuries Disablement Benefit (IIDB)
- Winter Fuel Payment (WFP)

Participants spoke about similar experiences of discovering a specific benefit that they were entitled to by chance.

> "I went to Citizen's Advice for something completely different and they told me I was entitled to Winter Fuel Payment."

> "For me, it was Attendance Allowance that I just didn't know about. I think this is a problem in the older generation. They just don't think that they are entitled to it."

> "I found out about Winter Fuel Payment from my heating provider. I had been missing out the payment for 4 years."

Several spoke about how it was easy to not know how to maximise the benefit that they receive.

> "My next door neighbour has a disabled son. She knew about the benefit but only got the middle rate and I said that's wrong because the child is severely disabled so they should get the full thing so I told her to appeal for it. So if I hadn't told her, she wouldn't have got the full rate."

Some discussed the experiences of having to learn about the benefits system later in their life. They described experiences of struggling to know where to begin in 'an unknown land' of the benefits system.

> "I've been in a position where I've had to contact social services because I had my heart attack. I was incapacitated and I was fortunate to have family members. My own daughter is a doctor and sister is a nurse so they became my secondary carers. But I felt I was relying on them to get information for me."

“It’s like being parachuted into an unknown land. From my experience it’s just not clear where to go. You start to try, you go to one place and get some information from there, then you go to another, but I didn’t find any pathways where I could move logically. This was really difficult as I was really not well.”

Information overload

Other respondents described their experiences of being overwhelmed by too much information about benefit eligibility. There was a view that there was so much information online about eligibility criteria and different benefits that it was hard to know what applied to them. Several described how the process of finding information was made more difficult by pre-existing health conditions – such as memory loss or chronic pain.

“It’s very complicated as the information is not in the one place. It’s also very contradictory, like it has one thing on the one side, and what’s written on the other side contradicts that.”

“You have to read screens and screens of things. You have to link this, that and the other. You have to work out what you get. For me, I have short term memory problem so to actually look up housing benefit and then the DWP website, it’s hard for me to remember what I’ve read.”

“It’s a maze of dead ends and false information. It’s a complete mess for somebody who has a chronic pain condition and autism.”

Misinformation

Most participants were positive about how word of mouth could help to share information with people who were eligible for benefits. However, there were several who also warned about the negative impact of information spread by word of mouth. They said that it was possible to be influenced against applying for a benefit because of things that they had heard.

“Sometimes there’s too much listening to other people. They hear one negative word of mouth and think it doesn’t apply to them or they shouldn’t apply.”

Approaching an organisation for information

We asked participants whether they had found some organisations to be more approachable than others in the past.

Approachable, independent advice

There was a general consensus among participants that independent sources of advice were more approachable than official government sources. Independent charities and organisations were thought to be more approachable for a number of reasons. Participants described that they were:

- More likely to 'be on your side.'
- More likely to provide all the information needed.
- More likely to be transparent about the process of applying.
- More like to understand the fears of the system.
- Less likely to be judgemental.

> "Action for M.E. and the M.E. Association have excellent benefit services. You automatically know that they are on your side."

> "With them, you trust that what you say will not go any further. It's non-judgemental. It's to do with trusting people and them not judging you."

Participants spoke about the empathy of independent charities and how they created safe atmospheres to talk through questions about the system. They described that having an independent expert to trust, away from the government, was a huge help.

> "These organisations have people who know the system and can advise the best course of action. They have an online chat and so on. So it's like support is never far away. It's like a food bank. They're there – but they really shouldn't have to be."

Participants also described that a key part of approaching certain organisations was the nature of the advice that they were likely to receive.

Several described how specific organisations and charities would have a unique understanding of specific conditions and disabilities. Certain charities knew how to support clients with that unique experience and could advise in how to describe their situation in an application.

> "You just look for a credible person in your corner. It's not about trying to cheat your way into the system. It's about how you describe your situation."

> "I liked the Child Brain Injury Trust because we all understood each other. I had just completed my applications that nearly killed me. It's very difficult to explain my son's condition. There's lots of pages involved. When I have support of people who understand it, is easier to help. Like 'What did you put for that question?'"

Uncomfortable in 'official' atmospheres

Many said that they would want to avoid government as much as possible for information. There was a common view of 'getting away' from official organisations and seeking help through those who were on the side of the claimant.

> "You want to get as far away as possible from the benefits organisations. You just want to be in the hands of the people who fight things for you."

There were worries that it was difficult to have a fully honest conversation about a personal situation with the government. Participants described concerns that conversations with government officials would lead them to get in trouble with other agencies – e.g. social services, the justice system.

> "One of the most important things is reassuring people that claiming one benefit won't result into wider enquiries by social services or the police. For example, if someone has cannabis, they shouldn't feel afraid to apply to social security. Social Security Scotland have to understand that people are frightened by a 'big brother' government."

Importance of individual staff

A number of participants described how they had experienced problems when going to specific organisations in the past. Some participants described positive experiences with specific organisations that provide support to people applying for benefits. But then others were more critical of the same organisations. Views quite often depended on the quality of the individual service that was provided by a single staff member in the moment.

> "The people at one charity are brilliant. But then I didn't get anywhere with the people at another charity."

A number of respondents discussed how their experiences of organisations had been shaped by individual members of staff. Several talked about their experiences of staff who wanted to provide support and other staff that were less willing or able to help. They agreed that having an ongoing relationship with a staff member who was familiar with their situation was very important. This personal relationship was felt to be more possible with staff who worked in smaller organisations.

> "It's a willingness to help too. People who have gone through the same process are happy to help the people who struggle, there's a lot of empathy in play there. A lot of the time with the DWP there isn't any empathy."

> "With the exception of certain organisations like the DWP, my experience has generally been determined by the individual I have dealt with. Some staff want to help but they can't. I've been to charities near me and there was one good person. It really depends on the person. I had a bad experience with a guy at the JobCentre. But he wasn't nasty or evil, he just hadn't been trained."

Promoting Social Security Scotland benefits

Participants were asked about what Social Security Scotland could do to raise awareness about its benefits. In response, participants suggested a variety of ways for Social Security Scotland to promote its benefits.

More information materials in more places

Some participants felt that Social Security Scotland needed to put more information materials in more places. It was felt that there needed to be a greater amount of helpful information in places where people were likely to visit as part of their daily lives. These participants spoke about a problem of information not being visible and people not knowing that benefits might apply to them. They suggested a greater volume Social Security Scotland leaflets, flyers, posters or media adverts in locations where they might be picked up by people who were eligible. These locations included:

- Local charities and social groups
- Doctors surgeries and hospitals
- Schools and nurseries
- Workplaces

> “Honestly, just traditional stuff. Leaflets, posters, radio. The more people see the logo or see something at the doctor, nursery, dentist, the more we spread.”

> “It should be something that’s put in hospitals and doctor’s surgeries.”

> “It would be helpful to have information in nurseries and schools.”

> “What about in workplaces? Employers having information they can give to anyone losing their job, which I did due to my health issues.”

Some said that attempts to spread awareness needed to be bigger than distributing leaflets and posters in certain locations. They felt like this may not be successful in reaching the intended audience.

> “I think it’s got to be bigger than posters and leaflets. You mentioned the new Child Disability Payment, I’ve heard it nowhere and seen it nowhere. I only know through people I work with. Most people won’t know. Local radios. It’s not been anywhere, there needs to be more money put behind these things.”

Promote in trusted community networks

Other participants agreed that leaflets, posters and media advertising were important to raise awareness of Social Security Scotland's benefits. However, they also questioned how effective these tools might be at encouraging people to make applications and take up benefits.

Several described how picking up a leaflet or poster might give them more awareness of a benefit, but would not necessarily give them enough confidence to apply for it. These participants said they were unlikely to apply for a Scottish benefit unless they could hear and speak about it with someone they trusted. They felt it was important that Social Security Scotland had a way of communicating with trusted local networks that would encourage those who were eligible to trust the process.

> "They have to get down to the grassroots. Sometimes it's easy [to] just focus on national things, but we need people talking about benefits right in our communities."

A number of participants said making the decision to apply for support was a slow process that took time for someone to gradually build up to. They felt that Social Security Scotland could not build this kind of long-term trust with certain vulnerable groups. Instead, it needed to make use of the carefully built trust and connections in local networks of charities and local groups.

> "I volunteer at Citizen's Advice, and it's taken me three years to get a conversation with some of my most vulnerable clients. And it's all about giving them their own space. There's nothing that a national form or a leaflet can do to help that at all. It is all about personal connection."

> "It would be good if Scottish Social Security engaged with local charities. They would take information and pass it outwards to the people that trust them. At this point, DWP don't do this."

Several also felt like Social Security Scotland could share information with those who spent large amounts of their time in local clubs – such as pensioner clubs or bingo halls. They felt that people were more comfortable discovering information that might apply to them in this spaces.

"It's better to promote in social settings rather than formal ones. Like a little pensioner's club for example, that would be a good place to start."

"For older people like me, think about pensioner's clubs or bingo halls."

Similar points about trust were also made about working with schools and colleges.

"I would start through the schools. Particularly if you have a hub through the school, inform parents through the school when advisers will be present, let them know, you might be entitled to something, making it informal to start with and then have people that actually can engage with other people."

Publicity campaigns

Several participants suggested that Social Security Scotland could use various forms of media to promote its benefits to the public. Suggestions included publicising in a number of ways, including:

- Television (news channels and advertising)
- Radio (both local and national)
- Social Media (Facebook, Twitter, Instagram)
- Bus shelters
- Online news feeds

"It needs to be in more than one place. You've got to do radio, online, newspapers for example."

"Do a long read piece on benefits on the BBC news feed? Or Sky news? They have a feed too."

"What about Scottish specific television? Advertising on ALBA, STV, BBC Scotland?"

There were views that support in the media across political parties would be helpful.

“Cross political party groups are useful to spread the word.”

Others expressed concern about the effect that more adverts might have on potential fraud levels and stigma towards benefit claimants.

“Public information and media campaigns will make things more visible. But you have to weigh up the risk of stigma too though.”

“If it’s a TV campaign you need to think about when it is shown. Think about the TV shows and the type of audiences that they attract.”

Target specific groups

A number of participants also felt that Social Security Scotland should take steps to focus on getting information to specific groups in local areas, based on what was known about the local population.

“There should be more proactive targeting of specific groups. Like going into schools, delivering information in schools, to all pupils and teachers. Or at the very least make sure they are aware of where to go for help.”

Improving information materials

Many participants also shared views about the language and tone of the information that promoted Social Security Scotland benefits.

New Social Security Scotland brand

Some participants felt that Social Security Scotland needed to use information materials to make it clear that it was separate from the Department for Work and Pensions. These participants spoke about the opportunity of creating a new brand of Social Security Scotland that could provide a clear and positive message.

> "The Scottish system should try to rebrand. It should try to show they are this new entity and what a great approach they have. The more you can distance yourself from DWP, the more people will approach you for help."

> "The brand should be one that encourages people to apply. Something that's positive."

Kinder messages that remove fear

A number of participants spoke about how the language and tone of information materials should look to win the trust of those who might pick them up. Several spoke about how the tone of a leaflet or poster could make them instinctively think that the organisation was there to help them or not.

> "You have to understand the fear of what's ahead in people's minds. People won't take a leaflet if they're scared."

> "I think the tone of the wording matters. If something comes across really bluntly, for me it's like a knife through my heart."

Several suggested that Social Security Scotland could include positive stories in its information materials. It was felt that if someone picked up a leaflet, and could read about someone's lived experience claiming the benefit, this could encourage them to apply. This is covered in more detail later in the report.

> "With the roll out and campaigning of new benefits, they should be giving positive examples of experiences to give others confidence. I already have examples of the funeral payment."

A number of participants also suggested that Social Security Scotland should also address fears that they were not a permanent organisation. Several voiced concerns that Social Security Scotland would only be operational for a number of years and would be incorporated into the DWP.

> "The fear factor out there is still huge. Will all of my internal data that I give to Scotland be accessed by the DWP? Can we assure people that Scotland's powers will not get taken back from the UK government? A lot of people have this fear."

Creative information materials

A couple of participants wondered whether information about Social Security Scotland could be presented in more creative ways. They suggested that information about eligibility and accessing a benefit could be presented using pictures or cartoons. They felt that this would make the information appear less intimidating, and would be more likely to reach younger audiences.

> “What about putting information in a comic book? It could make it fun, not dry reading. Young people need things spoken in their language.”

Reasons to think twice about applying for benefits

We asked participants whether they had ever thought twice about applying for a benefit that they were entitled to – even when they knew that it existed. In response, participants described a combination of different factors that had made them think twice about applying for a benefit.

Recognising the need for additional support

Many participants spoke about the struggle to fully recognise and accept that they needed additional support. They described the difficulty of facing up to their own disability or limitations. There was a general view that applying for a disability benefit often meant admitting personal limitations both to oneself and to wider society.

> “The first thing you have to do is face up to your own disability. So it’s confronting the fact that you aren’t the same as a healthy individual of the same age. It’s a personal thing that makes it difficult in regards to your own identity.”

For some, there was a sense that claiming benefits meant that they had ‘failed’ in some way. They described how applying for benefits felt like a formal admission of failure.

“There is a sense of helplessness with people when they have to access benefits.”

“It’s easy to see it as a failure. A failure to establish a life and lifestyle.”

Participants also described struggling to accept that particular benefits were designed for them, even though they were eligible. It was felt that this was the case for disability benefits, where people would not want to be seen as disabled. It was also seen as a problem for carer benefits, where it was felt that those with caring responsibilities did not think that they were eligible.

“I didn’t want to have my condition. I didn’t want to be seen or treated as disabled. I wanted to work.”

“Carer’s Allowance is one because people don’t seem themselves as carers. There’s a stigma because people think that because they are related to someone, it’s their job to look after them. They think ‘why should I be asking for finances for that?’ We need to help people to break down that barrier.”

Other participants described thinking that particular benefits were designed for ‘older people.’

“For Winter Fuel Payment, in my head I was like this is a benefit for older people, I was worried about what people would think.”

Building up the courage to approach or challenge the system

Participants then discussed the fear they had of the benefits system and how this had made them and others reluctant to use it. Some described building up courage before approaching the system to apply. They said that they knew that approaching the system would mean a long and stressful process of applying and proving their eligibility for a particular benefit. Some talked about being put off because of the horror stories they had heard. Others talked about not having the energy to go through the hassle during difficult personal situations.

"There's the awareness that it's not straightforward. You know it's a long process. The thing that stops me then is all the negative experiences that other people have had."

"Hearing horror stories about DWP and the benefits system. A lot of people would rather starve."

"Because the DWP give you such a difficult time you do think twice about it."

Building up courage was thought to be particularly important for those who were seeking support with a hidden disability. They felt that assessments and application processes were more stressful and more likely to go wrong with a hidden disability.

"I was awarded ESA, but it took a lot of courage for me to apply."

"I have a friend that is terrified of claiming benefits as they have been bullied. They appear to be alright. But they are in constant debilitating pain every day. They didn't want to be faced with justifying why she needed benefits."

"Being constantly told by people made me finally go and apply."

For others, they described having to be brave to challenge a decision against them. They described how stressful it had been building themselves up to re-apply or appeal for support that they were entitled to.

"I was refused the first time when I applied and it took me six months to even challenge it. This was because the letter called me a liar about everything I'd said. It said I wasn't experiencing symptoms when I was. I was throwing up in anxiety trying to fill in the form to challenge the decision."

Sacrificing privacy

Several described feeling worried about the impact of claiming benefits on their levels of privacy. Participants described the discomfort of claiming through the benefits system – even though their claim was perfectly valid.

They explained a difficult balance, where they could have more financial support, but would also feel like they were being watched.

“Everyone is watching their back on benefits. It’s not a comfortable existence in the benefits system, you’re constantly watching in all directions. You don’t want people around you to know, you don’t want to go places.”

“You just want to be left alone and live your life as normal, but you live in fear of people dropping in. It’s always in the back of your mind. You’re always continually being asked to prove yourself.”

Feeling the stigma or social pressures of claiming benefits

Many also described how social pressure from other people or wider society had made them think twice about applying for something they were eligible for. There was a common view among participants that fears about what others around them might think had made them less likely to apply for what they were entitled to.

Many talked about not wanting to take ‘handouts.’ They described how this process could stop a person for seeking out support until they had to.

“Pride. For somebody like myself or accountants or lawyers, they don’t want to ask for a “hand out”. I don’t know how prevalent this is in actually stopping people from applying, but it delays the process.”

Some participants spoke especially about social pressure for men. They described how men could be reluctant to apply for benefits because it would be showing a weakness.

“Stigma is significant. It has a lot to do with the concept of being sold stuff Especially in men, it’s all somehow wrapped up in toxic masculinity – ‘I’m big and strong, I can do anything’’. The stigma of applying to a certain benefit is like showing a weakness.”

A number of participants described how the stigma had caused them to behave differently. Some spoke about how they had become much more private.

“I would say I’ve probably become more private. I don’t share as much of my life information with friends and possibly even family that I previously did.”

One particularly common view was that stigma and social pressure could prevent people from applying for benefits until they needed it, rather than when they were eligible. They described how this delay could result in someone delaying their application until they were in a vulnerable position.

“That perceived stigma is also why most people who apply for something wait until they need it rather than when they’re eligible.”

Experiences of Stigma

We asked participants where they had experienced social pressure and stigma about the benefits system. In response, participants talked about how stigma came from a number of different places. These included:

- The media (television, newspapers, social media)
- Government and politicians
- Neighbours and local communities
- Friends and family

The Media

Many participants immediately described the damaging impact of the media on public attitudes towards the benefits system. They described how the television programmes and newspapers had created myths that all people that claim benefits are ‘scroungers.’

“It’s a whole political ideology of the media. Look at these scroungers who have tellies and dogs. People who watch that then become obsessed with ‘they’ve got something, we’ve not.’”

It was felt that television programmes focussed on telling negative stories about a minority who were deliberately trying to overuse or deceive the welfare system.

“They make programmes about families on an incredible amount of benefits. I’ve never coming across that.”

“When they make these programmes around benefit fraud, it gives the perception that everyone on benefits is fraudulent. When in actual fact this is only a small minority of people. You need to have programmes that are more positive about benefits, showing of the help that this gives to people not always focussing on the negatives.”

Participants said that the programmes not only encourage negative social attitudes towards vulnerable people, but they also discouraged those who were eligible for the support from applying.

“The programmes are so negative that people then think that they don’t want to look like that family or person.”

Several expressed frustration about how programmes about JobCentre staff and DWP workers would not present an accurate picture of the way they treated clients. They felt like television could sometimes present staff members are being more respectful and helpful than they are in real life.

“I saw a show on Universal Credit recently. The people at the desks in the JobCentre were unreal. Everyone was so contrived, everybody would want to go to that job centre, and it’s there to pit people against one another.”

Government and politicians

There were also views about how government and political figures had contributed to negative public attitudes about benefits claimants. They described how politicians could often further perceptions about benefits claimants ‘scrounging’ off the state. Several talked about the damage done by political campaigns that focussed on the welfare state.

“There are politicians out there who are demonising disabled people.”

“There was a Minister and he had this fabulous mantra of this secretive man next door who’s stealing your money.”

“When our local councillors and MPs have among each other at election time, a lot of that information they present they aren’t even aware how harmful it is.”

Some participants also spoke about communication from the Department for Work and Pensions. They described how communication about benefit applications had made them feel stigmatised for claiming what they were entitled to.

“Letter after letter from DWP saying you don’t deserve this. The words are aggressive, the departments attitude is aggressive, they don’t have dignity. The language is so important.”

Others talked about how they had been treated unfairly by assessors. They talked about feeling suspected or being viewed in a judgmental way.

“I lost my job due to my health issues I didn’t want to tell people. I lived off of savings for 6 months as I kept thinking I will get better and get back to work. When I did apply for benefits I was met with suspicion as to why it took me so long to apply. I was treated disgracefully.”

“It’s bad enough having the press on your back, so when the assessors act all judgemental it just wears you down.”

Neighbours and local communities

Some said that they had experienced stigma amongst people they knew in their neighbourhoods and local communities.

A number of participants spoke specifically about attitudes and stigma in rural locations. They felt that stigma in more remote locations could be felt more by claimants as rumours could circulate quickly. Several commented that certain areas could gather a reputation for having a high proportion of residents who are accessing benefits.

“In a rural setting more people are watching you. In a city you could just pass through. It’s all closer in rural places.”

> “There are some areas that are thought as areas where people on benefits live. People can be hostile to those areas.”

Others spoke about the discrimination that existed towards disabled people in communities. Some discussed how wrongful fraud accusations in local neighbourhoods were a problem. Others discussed how strangers in their local area could say unpleasant things to them on the street.

> “Unless you live where everyone knows and understands you, you need to be careful about what you say because there is always going to be someone who snitches on you.”

> “I was walking along the road and a couple of guys followed me and shouted ‘scrounger.’ You get people screaming all kinds of things at you. I’ve had people say ‘people like you should be dead,’ amongst other things.”

Friends and family

Participants also spoke about how stigma about accessing benefits could come from people that they knew. Some talked about keeping their claim secret from their friends because of the judgement they would get.

> “I wouldn’t tell anyone I was on benefits, and that’s ridiculous. I think people would be judging me.”

> “I don’t tell anyone. Oh god no. My best friends knows, but my other circle of friends, they know nothing.”

Ways for Social Security Scotland to challenge stigma

We asked participants about how they would want Social Security Scotland to challenge the stigma related to claiming benefits. In response, participants had a number of suggestions.

Positive stories

Many participants talked about the need to re-balance the negative stories that existed about people who claimed benefits. Some felt that Social Security Scotland could aim to tell particularly positive stories about the impact of their benefits on improving people's lives and lifting them out of poverty. They felt that these stories needed to emphasise that people who claimed benefits did so because they needed the support.

"Bad news sells but with the rollout of the new system they should be giving positive examples of situations. I already have examples of the funeral payment."

"Display how people can better themselves, I am a single parent on disabled benefits running my own business. There is no positive stories out there that show the kind of impact benefits can have on lives like mine."

A number of participants also thought that positive client stories could challenge the idea that benefits payments cannot be helpful for the economy. They spoke about how benefits are spent by claimants, and will ultimately go back into the economy to businesses.

"We need messages that benefits are enablers. They enable people to contribute finacially, or spend money that supports local businesses."

"I am forever grateful for the help I've received. When I get irritated and upset, I remind myself that if I didn't have this support and time, my son wouldn't be who he is. It is embarrassing to say I am on benefits especially with my previous lifestyle."

Challenge stereotypes

A few wondered if Social Security Scotland could also look to challenge stereotypes about the type of person who claimed benefits. They spoke about providing case studies of people who have claimed Social Security Scotland benefits. It was felt that case studies could challenge some of the negative stereotypes that had been made popular in TV series. Participants felt it was particularly important to challenge public perceptions around hidden disabilities, ‘laziness’, and the level of benefit fraud that existed. They also talked about highlighting how difficult everyday life could be for those with disabilities or caring responsibilities.

“I’ve never seen a positive TV programme about anything like that. Like we only ever hear about the bad cases, the cases that go wrong, we don’t hear the thousands of success stories.”

“I like little stories that charities do about hidden disabilities. Lots of people are basically kind. Some people that I know like to look down on people. But if I told them that a person has a severe and complex issue, they would be the first to say that’s a shame. I think positive stories are really important and just making people aware about how bad some people’s situations are.”

“Case studies are a great thing. Telling stories is what people like. Look at two families. One where you compare the lifestyles where the parents have the same number of kids and one set of parents are disabled. Some people believe that people who are on disability benefits still have as much opportunity.”

Some suggested case studies would help to show that anyone could claim benefits at any point in their life. They suggested focussing on a person who had worked all their lives and been forced into claiming benefits due to health conditions. Several also wondered whether stories could focus on more high profile figures – e.g. professionals or celebrities - who had used the benefits system. They felt that these stories would help to change perceptions about who Social Security Scotland was for.

“If there are higher profile people or celebrities mobilising positive stories about the benefits system it would be more effective. Mental health is an example of this as there are more people being more open about it. It should be normalised so that it’s not just somebody who might be painted in a bad way. The benefit system is a safety net for everyone, since anyone could be disabled, so its a right for everyone.”

“I’ve been absolutely floored to learn that Bank Managers, Accountants and Lawyers were homeless and needed to claim benefits. Unless you talk to them, you don’t know. There’s no recognition of these stories.”

Education about public money

Participants also said they wanted the public to be better informed about how the benefits system works and where taxpayer money goes. They spoke about how there were beliefs among citizens that they were paying large sums of their tax towards the benefits system. Several said that they directly felt stigmatised from those who felt like they were paying large sums of their own wage to support them.

"Try to point out where the money for this is funded from and it doesn't come out from your next door neighbour's pocket. Actually stating this would help reduce the stigma."

"People have said to me 'I'm paying tax on people on benefits.' I have to explain to them that they're not spending £20,000 a year on benefits. Some people read this in the paper then think it's true."

"I would like to see more information on where the budget would come from."

Some also mentioned the need for clear messaging about commonly scapegoated groups such as disabled people and immigrants.

"Dispel myths about immigrants claiming benefits and getting free money, we need to fact check we need an official group that dispels false stories."

Education about the benefits system

Participants also spoke about the need to educate the population about the benefits system more generally. Several talked about options for Social Security Scotland to help to provide information for school curriculums to cover the benefits system and poverty in greater detail. It was felt that teaching children the facts about the benefits system would help to change attitudes in the long term.

"The reality of living on benefits, not these contrived shows, should be taught to every child in school. Every adult in further education. Any ways of learning, community education. The reality of living on benefits is completely different."

“There’s so much miseducation about what the benefits system is there for. Learning about the Romans shouldn’t be more important than our benefits system. We have to teach our system of acceptance of everyone.”

Improving application and assessments processes

We asked participants about any other barriers they felt that stopped them or others they knew from accessing what they were entitled to. In response, there was a general concern about application forms and the health assessments. Many spoke about how application and assessment processes had stopped or delayed them from getting what they were entitled to in the past.[5]

Application forms

Generally, participants described their negative experiences of the application forms. Some spoke about the length of the forms that they had tried to complete in the past. These participants described how it had been highly stressful to follow all of the steps and complete the form accurately. They also said how it had been difficult to know how to answer certain questions on their own.

“When this big 40 page brown envelope through your doorway, you just think I won’t bother.”

“The design of the forms is setting you up to go it alone.”

“The forms are designed to trick you. I think they are. They say fill in this, then move to another box round the corner. If you filled that in right that’s okay but if you filled that in wrong it’s putting you off down the wrong direction.”

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[5] The Experience Panels has already completed a series of research projects on both application forms and assessment processes. The findings from these projects can be found on the Experience Panels publication page: https://www.gov.scot/collections/social-security-experience-panels-publications/

It was felt that Social Security Scotland needed to support those who would be looking at the forms for the first time. Several said that Social Security Scotland needed to understand that applicants would be scared to ask for help.

“People really need the support to make these applications, their fear is asking for the support even before tackling the forms. I can’t fill it out, so where do I even get the support initially?”

Assessments

Participants also spoke generally about how difficult having a health assessment had been for them after they had completed an application form. Some talked about how the thought of being assessed filled them with dread. Others spoke about their fear about an assessor trying to catch them out.

“The forms and the admin of benefits applications are awful and really put people off. The PIP application is 40 pages. Then once they have done that they then need to sit with someone to pick through their life to decide if they will then be entitled to a payment.”

“The horror of the assessments that really gets to me I think. The horror of the brown envelope when you see it on your doorstep. And its all because of how horrible the assessments can be.”

A number of participants spoke about how they had not been assessed by someone with the correct medical expertise. They talked about how assessors had not been trained to fully understand hidden disabilities or certain health conditions.

“Non-medically trained people doing assessments just doesn’t work.”

“Filling out the forms and lots of repetition with assessments too. These things put people off.”

Participants felt that Social Security Scotland assessors should be able to look at a client’s situation and then signpost them to a number of benefits that they might be eligible for. Several felt that if an assessment only focussed on a single benefit, then the applicant would not become aware of any other support that they may be entitled to. They also felt that applicants were not likely to want to return to another assessment for a different benefit if they discovered it shortly afterwards.

"During initial assessment, the assessor should be able to look at the person's situation and identify what they are eligible for. The assessor must be active and opposed to the assessors for DWP where they only deal with the one thing. They should look at the whole situation and give you the right options."

Geographical barriers

Rural locations

Some participants described how geography made it difficult for them to access services. They described how they or others they knew had been isolated in rural areas that were not well connected by transport or the internet. This had made accessing the system much harder.

"My niece was applying for Universal Credit, CAB helped her make her application. Where she lives has geographical challenges as well as public transport issues which makes it very difficult for her. She does not have access to broadband, she can get online at the library but suffers from anxiety issues which makes her getting out to do this more difficult. This kind of issue needs to be taken into account."

"Geography and access really impacts on how people find out about information. Public transport causes massive issues and drives people into impossible situations."

Participants also spoke about their experiences of living in rural locations and how it had made them more hesitant to seek support. These discussions spoke about physical access issues as well as cultural aspects of living in rural communities.

“Being in a rural location is tied in with so many other things. For example, there is a lot of issues around mental health in rural areas, where people I know aren’t as likely as to reach for help. If you are living in a very small tightly connected community, there will be certain things which are more helpful, like people in communities providing a safety net. However, there’s others I know who are more hesitant to go for a benefit even if they are eligible. This is because people might treat them differently and might even close off opportunities for them.”

“There is a lot of hidden poverty in rural areas, it also looks a lot different. For example in rural areas you must have a car to get around, but in other areas not having a car isn’t a sign of poverty. From an agency point of view, you need to look at rural areas in a different way to urban areas.”

Supporting the most vulnerable

A number of participants spoke about how it was harder for particular groups of people to access the support that they were entitled to. Some talked about how it was particularly hard for people that were homeless to access the benefits system. Others said that it was difficult for people they knew who had no internet to access what they were entitled to. Several spoke about how it was difficult for people that were experiencing domestic violence to access the support that they were entitled to.

“A lot of people are homeless, and they might not know about the benefits.”

“There’s the digital problem. Not everyone can use a computer. But then they are disadvantaged.”

“Domestic violence can mean that it’s very hard to access benefits. An abusive partner can be financially controlling.”

Research with Seldom Heard Groups

To understand the unique barriers and needs of those who are less likely to part in the Experience Panels research, the Scottish Government has established five different research projects with different ‘Seldom Heard Groups’. The purpose of this research is to learn about what barriers face these population groups and how Social Security Scotland can be designed to ensure that they are able to access what they are entitled to.

The five research strands cover:

- Mobile Populations
- Vulnerable Groups (including offenders, veterans, those with HIV / Hepatitis, those with experience of homelessness)
- Those who are terminally ill / suffering from bereavement
- Survivors of abuse
- Carers and those who are care experienced.

The combination of many barriers

At the end of the focus group sessions, we asked participants what they felt were the most significant barriers that they (and others they knew) had experienced that had stopped or delayed them from getting what they were entitled to. In response, some participants spoke about fear and the courage that was needed to approach and challenge the government. Others felt that the administrative processes – application forms and assessments – were the biggest barriers that had prevented themselves and others from accessing what they were entitled to in the past. Several described how that stigma and culture attitudes towards the benefits system and those who claimed benefits were the biggest barriers.

However, there were many participants who said that there was not one single barrier that they had experienced most above all others. Instead, these participants suggested that there was a combination of barriers which had stopped or delayed them from accessing what they supposed to. These factors ‘piled on top’ of each other. It was felt that Social Security Scotland needed to address a range of different barriers at the same time to help people claim what they were entitled to.

> “There are moments where it all piles on top of you. It’s not a single thing but it’s the fact that you have multiple factors. It feels like something else comes to shut you down when you’ve gone through a barrier.”

Next steps

Insights from this research are being used to shape the service that Social Security Scotland offers.

Take-Up:

These findings are being used by the Scottish Government and Social Security Scotland to make sure that those who are entitled to benefits know about them.

The Scottish Government considers maximising the take-up of benefits to be a moral imperative and a fundamental priority. Our Benefit Take-up Strategy introduced initiatives such as the provision of £600,000 of new funding to 26 third sector organisations to support seldom-heard groups applying for Scottish benefits, and to ensure people are aware of the financial support available to increase their household income.

This work continues, and the Scottish Government have established a Stakeholder Take-Up Reference Group to support the implementation of the current strategy and feed into the development of the next one, to be published in October 2021.

We have seen evidence of exemplary practices around take-up within the public and third sectors, and can see opportunities for other organisations and bodies to adopt similar approaches. With this in mind, we are working to pull together a resource for practitioners to shine a light on existing best practice, and to offer practical advice on implementing approaches in similar and/or alternative settings.

Local authorities:

The insights from this research will also be used to help shape the local services that Social Security Scotland will provide in every local authority area in Scotland. Social Security Scotland staff are currently working to build relationships with key local organisations. Once fully operational, the new local delivery service will help promote benefit take-up by reaching a diverse range of people in their local communities and supporting them through the application process.

Staff training:

Insights from the work are also being used to ensure that Social Security Scotland staff are able to treat all members of the public with dignity, fairness, and respect. This includes feeding findings into the design of inclusive training materials for staff.

Overall, 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 work to assist in the development of Social Security Scotland.

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