Social Security (Scotland) Act 2018

Benefit Take-up Strategy October 2019

Laid before the Scottish Parliament by the Scottish Ministers under section 8(3)(a) of the Social Security (Scotland) Act 2018 SG/2019/214

October 2019

Scottish Government
Riaghaltas na h-Alba
gov.scot

FOREWORD

The Scottish Government is using new social security powers to set up a new public service, with dignity, fairness and respect enshrined in legislation.

In delivering this new public service, Scottish Ministers recognise the crucial importance of promoting Social Security Scotland benefits to ensure that all those who are eligible for financial support get it. Encouraging individuals to claim the benefits and assistance that they are entitled to is a duty for government – both national and local – and a social responsibility.

We have already seen great success – with the Best Start Grant Pregnancy and Baby Payment paying out more money to Scottish families in its first two months of operation than the DWP benefit it replaced paid out in a year – and we are confident that we will continue to deliver positive change.

This take-up strategy is the first to be published under the provision of the Social Security (Scotland) Act, and outlines our work on take-up to date, as well as setting out our next steps. This includes introducing a series of new activities and initiatives aimed at increasing awareness of and access to Scottish benefits and supporting those who are eligible to access them.

It also shows how we aim to remove the barriers to applying for benefits – a key first step in improving take-up which we have built in from the outset – and how we ensure that direct lived experience plays a vital part in getting that right.

With this in mind, and in acknowledging the vital role that our partners in the voluntary sector play in driving take-up, I am delighted to be launching two new funds in this strategy, totalling £600,000. A preparation fund of £500,000 will assist organisations to prepare resources and train staff to support people applying for Scottish benefits. A second fund of £100,000 will support organisations to maximise incomes among seldom-heard groups, and those which have historically faced barriers to accessing social security.

I have heard from many people who have a negative view of the current system. I know they feel anxiety and stress and that the 'dread of the brown envelope' is itself a barrier to accessing financial support people are eligible for. I am determined we do not replicate that.

It should be remembered, we are not alone in delivering vital social security payments to the people of Scotland. I believe the Department for Work and Pensions should do much more to increase the take-up of benefits they are responsible for,

and should also be actively promoting the financial support that so many need but may not know how to access or realise they are eligible for.

The Scottish Government's approach to tackling poverty is based on increasing household incomes. Social Security payments are a key lever available to us in achieving this. We are also seeking to increase income from employment and reduce household costs. We are working in a range of ways to ensure that people across Scotland can access the money they are entitled to and receive any support in kind they might be due. We also want people to have easy access to opportunities that can save them money – improving energy efficiency for example. We are working with a range of organisations, across the third sector in particular, to make sure that people have access to the best advice and can get the support they need.

As further benefits are delivered by Social Security Scotland, we will build on the learning gathered through the work outlined here to guarantee that our approach is dynamic and reactive – ensuring the best outcomes for the people of Scotland.

Shirley-Anne Somerville
Cabinet Secretary for Social Security and Older People

CONTENTS

TAKE-UP INITIATIVE TEXT BOXES

INTRODUCTION

Scottish Ministers are committed to promoting the take-up of Scottish benefits (see Annex A for legislative background). This strategy takes a collaborative approach, ensuring that we continue to learn from the experience and expertise of third-sector, local authorities, and wider Scottish Government partners. It is only through working jointly that we can achieve our full potential - supporting people to access all the support they are entitled to.

This strategy sets out the ongoing take-up work of the Scottish Government and Social Security Scotland (the agency delivering the devolved benefits), and the ways in which these are barriers are being addressed in respect of the benefits being devolved.

A Principled Approach

Our consultation on Social Security in Scotland[1] showed that many people feel the UK system is stressful, complicated and often inhumane. The Scottish Government is determined do things differently.

In order to ensure that this commitment to a fairer, more respectful, and dignified system is embedded in everything we do, the Social Security (Scotland) Act 2018[2] ('the Act') includes 8 principles for the design and delivery of social security in Scotland:

1. social security is an investment in the people of Scotland.
2. social security is itself a human right and essential to the realisation of other human rights.
3. the delivery of social security is a public service.
4. respect for the dignity of individuals is to be at the heart of the Scottish social security system.
5. the Scottish social security system is to contribute to reducing poverty in Scotland.
6. the Scottish social security system is to be designed with the people of Scotland on the basis of evidence.
7. opportunities are to be sought to continuously improve the Scottish social security system in ways which—
    (i)   put the needs of those who require assistance first, and
    (ii)   advance equality and non-discrimination,
8. the Scottish social security system is to be efficient and deliver value for money.

---

[1] See: https://www.gov.scot/publications/analysis-written-responses-consultation-social-security-scotland/pages/1/
[2] See: http://www.legislation.gov.uk/asp/2018/9/section/1

<u>A People's Service</u>

Building on the principles set out in the Act, Social Security Scotland's Charter introduces 13 commitments to clients in the delivery of social security.

Social Security Scotland and the Scottish Government will:
1. Be patient, kind and consider how clients might feel
2. Listen to clients, trust them and treat each person as an individual
3. Treat everyone equally, fairly and without discrimination
4. Support clients through their application, keeping them updated and explaining what will happen and why
5. Ensure staff are knowledgeable about social security to help clients get what they are entitled to
6. Refer clients to independent advice and support if they want extra help with their application or appeal. Clients are also entitled to ask someone that they know to support them.
7. Make decisions in a way that is consistent and accurate – and aim to get them right first time
8. Be honest, provide clear reasons for decisions and explain what to do if a client disagrees
9. Pay clients on time in the right amount
10. Refer clients to other organisations, services or forms of help where they could help improve clients' wellbeing or financial circumstances
11. Tell clients if we think they might be entitled to benefits not delivered by Social Security Scotland
12. Recruit people who care about delivering a service based on equality, respect, dignity and human rights
13. Involve people with diverse lived experiences of social security and the organisations that represent them in training staff.

Many of these commitments (particularly **4**, **5**, **6**, **10**, and **11**) are directly related to increasing benefit take-up, but *all* contribute to making the Scottish social security system welcoming and accessible – and we make sure that they are embedded in everything that we do.

Reasons for non-take-up

Non-take-up may take a number of forms[3], and may be:

- full or partial (only taking-up part of the amount one is entitled to);
- temporary (delayed take-up) or permanent (from eligibility until the moment eligibility expires);
- primary (not applying) or secondary (applying, but not receiving even if entitled).

---

[3] Dubois and Ludwinek (October 2014) 'Access to Benefits,' Eurofound.

Engagement with stakeholders and people with lived experience of the system, along with a review of the literature, shows that there are three key reasons for non-take-up of benefits:[4]

	Social Barriers	(perceived) stigma, felt lack of need, people in vulnerable situations, pride, or lack of trust in institutions
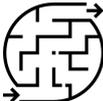
	Costly or Complex Access	complexity of the application, lack of time or money, limited administrative abilities or experience, or difficulty travelling to the welfare or employment office.

	Lack of Information	Lack of awareness or misunderstandings about the benefit, eligibility, or application procedures.

Scope and Structure of This Strategy

Barriers to Take-up

This strategy addresses each of the three identified barriers to take-up of the devolved benefits in turn, and sets out our approach to addressing them. This work is already under way, and is embedded in the design and delivery of the devolved benefits through adherence to the principles and commitments outlined above. Through chapters 1-3, we set out our holistic approach to ensuring Scottish benefits are accessible and drive take-up. This includes our work with people who have experience of the system through the Experience Panels, fundamentally progressive service design principles, commitment continuous improvement, and the embedding of inclusive communication.

Much of the existing activity relates to Best Start Grant (BSG) and Best Start Foods (BSF) as the three payments and smart card launched between December 2018 and August 2019 were a key focus for the Scottish Government and Social Security Scotland. However, we also set out the ongoing work around Funeral Support Payment, Scottish Child Payment, and Disability Assistance.

New take-up Initiatives

As well as highlighting integral design and delivery principles driving take-up, this strategy sets out a number of new activities and initiatives which aim to progress the ultimate goal of increasing awareness of and supporting access to Scottish benefits:

---

[4]See: Eurofound (2015), Access to social benefits: Reducing non-take-up, Publications Office of the European Union, Luxembourg.

- A new £500,000 fund available for 2020 to assist organisations who are preparing their services and staff to support people who will be applying for Scottish benefits.
- A new £100,000 take-up accessibility fund available for 2020 to assist organisations who support people to increase their household incomes, with an emphasis on ensuring people are aware of the financial support available to them.
- A stakeholder take-up reference group will be established to provide advice and support in the implementation of this strategy, as well as feeding into the development of the next strategy.
- Two roundtable events on access to social security – co-designed with key organisations – will bring together people with experience of the system, and organisations that support them, to explore solutions to issues such as stigma, barriers to access, and the human rights-based approach.
- We will continue to forge relationships with a wide range of national and local stakeholders to enable us to continue making progress with Social Security Scotland's stakeholder engagement strategy.
- Communications and marketing will continue to draw on strategic insights to deliver co-ordinated and consistent activities to best promote Scottish benefits.
- In the interests of continuous improvement, we will continue to work with the Experience Panels, conduct targeted research with seldom-heard groups, and develop the work of Social Security Scotland's Client Insights.

The take-up activities and initiatives outlined here will provide a rich source of evidence and learning for *all* Scottish benefits, and findings will be fed into continuous improvement of future payments.

> **More detail on these new initiatives can be found in text boxes like these throughout this document**

Measuring Take-up

Chapter 4 sets out some of the methodological challenges around measuring take-up. Here, we also provide our estimates of take-up for Best Start Grant.

Consultation

As part of the duty to prepare this strategy, Scottish Ministers have consulted with two key groups:

1. People who have received assistance through the Scottish social security system, and

2. Organisations who work with or represent people living in households whose income is adversely affected, or whose expenditure is increased, because a member of the household has one or more protected characteristics within the meaning of Section 4 of the Equality Act 2010.

In an evidence review of equalities in community engagement, What Works Scotland assert that:

> '[g]roups that have been known in the past as "hard to reach" are now more appropriately recognised as "easy to ignore". Those facing inequalities, sometimes multiple inequalities, are often easy to ignore because of the complexity of their situation, the difficulty of forming a solution and a lack of understanding from governments, organisations and programmes'.

In order to ensure that this strategy is based on the experience of Scotland's diverse population, we have worked with key organisations representing groups historically underrepresented in terms of take-up. Those engaged include: members of Gypsy and Traveller communities, individuals with disabilities, one parent families, those from diverse ethnic backgrounds (in collaboration with Black and Ethnic Minorities Infrastructure in Scotland - BEMIS), and a wide range of third-sector and local authority stakeholders. Further information on how we have engaged with seldom-heard groups can be found in Chapter 1 on our user centred approach.

This engagement work will continue beyond publication of this strategy – particularly in the development of the targeted social security take-up activities, and through the work of the stakeholder take-up reference group.

CHAPTER 1. REMOVING SOCIAL BARRIERS TO ACCESS

> **To remove social barriers to take-up we will:**
>
> - Take a user-centred approach to policy development, service design and delivery.
> - Involve people who have experience of the social security system at every stage through user research, and engage with the Experience Panels.
> - Build an approachable system based on dignity and respect, encouraging clients to engage.
> - Carry out targeted research and engagement with those who have protected characteristics, as well as other seldom-heard groups, to ensure that benefits are designed and delivered in ways which work for Scotland's diverse population.
> - Use client insights to identify gaps in take-up, and continuing to work with people within particular communities to ensure gaps are addressed.
> - Hold two roundtable events – co-designed with organisations who support disabled people and those on low incomes.

Social barriers to take-up are many and varied, and include: (perceived) stigma, subjective lack of need, people in vulnerable situations, pride, or lack of trust in institutions. In order to remove these barriers we have worked closely with people who have experience of social security in the development of the devolved benefits. This chapter outlines that work, and highlights some of the outcomes and initiatives which are being delivered to overcome such social barriers as a result.

A User-Centred Approach – Experience Panels

It would not be possible to increase the take-up of benefits without working closely with those who are eligible, to design a system that is accessible to them. Analytical work to date has focused on two key issues: making social security research as accessible and inclusive as possible to participants from every part of Scottish society, and undertaking research with those people to ensure that the Scottish social security system meets the needs of its clients. This includes finding out how to make people aware of the benefits they are entitled to and how to make it easy for people to apply.

The Social Security Experience Panels are the main mechanism for user engagement in the design of the Scottish social security system. In 2017 over 2,400 people with lived experience of the benefits coming to Scotland registered as Experience Panel members. We worked hard, with support from a wide range of third sector organisations, to get the message about the Experience Panels spread far and wide, and to ensure that registering as a panel member was accessible, especially to disabled people and people with English as a second language.

Experience Panels Demographics:

- Over 80% of panel members have one or more disabilities or long term health conditions
- Half have caring responsibilities (for disabled adults/children or someone in old age)
- There are slightly more women than men, and there are more people from older age groups than younger - as is common in research of this kind.
- 2% say they are from ethnic minorities
- 9% say they are lesbian, gay or bisexual
- Fewer than 10 respondents identified as transgender.

link: https://www.gov.scot/publications/social-security-experience-panels-panels-experiences-far/

In July 2019 recruitment to the Experience Panels was reopened, and we have been working with relevant stakeholders to specifically target young people, ethnic minorities, and people in remote and rural areas.

A large programme of research with Experience Panel members ensures that social security in Scotland is shaped by the views, needs and experiences of those who will be using it. The aim is to draw on this lived experience to build a system that maximises take-up and delivers a service based on dignity, fairness and respect in line with the social security principles.

The Experience Panels research, and wider user research, is building up a detailed evidence base on the three key barriers to uptake that this strategy identifies.

Protected Characteristics and Seldom-Heard Groups

The Experience Panels have been involved in a range of workstreams relating to Equalities Act 2010 protected characteristics[5] and other seldom-heard groups. In part, this work has sought to understand the social barriers to accessing social security.

Disability

Disability is one of the most relevant protected characteristics for social security, because of the nature of the benefits coming to Scotland. We have worked hard to make participation accessible, including making sure panel members can take part in surveys online (in a dyslexia friendly format that is compatible with screen readers), over the phone or on paper. We also do everything we can to make face-to-face sessions with panel members accessible, not just to people using wheelchairs but to people with sensory impairments, mobility issues, fatigue and so on. Furthermore, our research explores how to make the *system* accessible to everyone – for example in our work on Social Security Scotland buildings, opening hours, and local delivery (latter report pending).

---

[5] See: http://www.legislation.gov.uk/ukpga/2010/15/section/4

Ethnicity

We are aware of the particular barriers faced by ethnic minorities, especially those with English as a second language. To address this, work has run with ethnic minorities alongside the main Experience Panels – with over 150 people participating in focus groups to date. This work has also given us a depth of information about the barriers faced by this group, and ideas for how Social Security Scotland can address these barriers. We will report on this research in the coming months. This work has been feeding directly into the development of interpretation and translation services for Social Security Scotland, and will continue to inform work on take-up.

Age

A separate Young Carer Panel was convened to inform the new Young Carer Grant – with over 50 young carers participating in focus groups, and over 60 in a survey. This work shaped the design of the new benefit.[6]

Sensitive, marginalised and dispersed groups

As outlined above, we have good representation on the Experience Panels across people with protected characteristics. However, we have also been aware from the outset that for some more sensitive, marginalised and dispersed groups, targeted research is required beyond the main Experience Panels. We have developed a programme of research with these groups, with an emphasis on take-up, to ensure that these voices are also informing the design of Social Security in Scotland. These groups are:

- Gypsy/Traveller communities
- low skilled migrant workers
- refugees
- care experienced people
- kinship and foster carers
- adoptive parents
- single parents
- young parents
- people with experience of homelessness
- people who have offended, including prisoners and people who have been released from prison and their families
- people affected by HIV and hepatitis
- veterans
- people fleeing domestic abuse/ coercive relationships
- survivors of abuse
- people with terminal illnesses
- bereaved families including parents

---

[6] For more information see https://www.gov.scot/publications/social-security-experience-panels-initial-findings-development-young-carer-grant/ and https://www.gov.scot/publications/social-security-experience-panels-young-carer-grant-research/.

This qualitative research has begun and will run over two years. As with the wider Experience Panels work, this will allow people's direct lived experience to inform the detail of the design of social security in Scotland, to ensure these groups can access the system and will be treated with dignity, fairness and respect.

<u>Transition from Experience Panels to Client Insights research</u>

To date, the Experience Panels have been the main source of information on users' overarching views on the benefits system. People who become clients of Social Security Scotland will also be asked how that experience has been for them, via a Client Insights research programme. As the Social Security Scotland client base and in turn the research programme grows, it will be possible to look at (for example) clients' experience ratings against application outcomes to identifying any possible barriers to uptake, and delve deeper into these issues with focus groups and interviews.

Client insights already show high levels of satisfaction at point of contact with the services provided by Social Security Scotland. From September 2018 to 31 March 2019 - of those who left a rating 97% of online applicants rated the service as Very good or Good, whilst for telephony applicants, 100% of those who left a rating rated the service as Very good or Good.

As with all insights research, results from this programme will be fed into ongoing service design and will support improvements to the service. It will also provide a main source of data for measuring our Charter commitments.

 Benefit Take-up Community Engagement Experts

Social Security Scotland will continue to work with experts who have experience of benefit take-up in specific communities e.g. care leavers or BME women.

The purpose will be to monitor management information to effectively target take-up activity, produce take-up resources for Social Security Scotland staff and stakeholders, and to liaise with and support stakeholders and frontline staff with take-up activities. Our specific approach will draw on best practice from take-up initiatives and campaigns undertaken across Scotland and elsewhere in the UK (Child Poverty Unit 2009; Employability Scotland 2019; KPMG 2010).

Figure 1 Community Engagement Experts

User-centred outcomes

As part of our commitment to improving the benefits being devolved, we have applied the learning gained through this user-centred approach to institute a number of positive evidence-based changes.

<u>Policy Design</u>

The take-up of Scottish benefits has been integral to the policy design of the devolved payments. This 'nuts and bolts' approach, has ensured that each of the

devolved benefits has been developed with simplicity of access for diverse populations firmly at its heart.

Best Start Grant

The Best Start Grant policy and delivery mechanisms have been designed to create a simple accessible benefit, with minimal barriers to access, maximising take-up for families on low incomes. A number of key changes have expanded provision significantly, when compared with Sure Start Maternity Grant, reaching people in in-work poverty or fragile work, workless households, larger families and a very high proportion of lone parents.

A key area of consideration regarding the take-up of Best Start Grant has been the time-frames within which clients may apply for each payment. Applications must be made within particular time windows, relating to the age of the eligible child, and, following extensive engagement with users and stakeholders, these were set so as to maximise clients' opportunity to access the benefit. Best Start Grant's long application windows reduce complexity for clients, and give ample time to engage with available information and, where necessary, access support to apply – particularly where circumstances are complicated.

Best Start Grant application windows

- **Pregnancy and Baby payment**: applications can be made from the 24th week of pregnancy up to the day a baby is 6 months old. This is extended to the child's first birthday if the applicant has taken over responsibility for a child, such as if they have adopted.
- The **Early Learning Payment** (£250 for each eligible child): is made to eligible applicants where their child is aged between 2 years old and 3 years 6 months old to support child development, and to capture the common ages for starting nursery.
- The **School Age Payment** (£250 for each eligible child): Eligibility is based on the child's age relating to when they are first old enough to start school – usually between the ages of 4.5 and 5.5 years old.

To accommodate children's different developmental needs, there is no requirement to enrol in nursery or school to receive these new payments. This also ensures that non-enrolment is not a barrier to take-up.

To further widen eligibility – following evidence that a small number of births each year were to mothers under 18 with no recourse to public funds – we have forged an agreement with the UK Home Office that Best Start Grant will not be added to the list of restricted funds. As there is no requirement for under 18s to be on a qualifying benefit to be eligible for Best Start Grant, this potentially vulnerable young group of parents are not excluded from applying.

Funeral Support Payment

Following stakeholder engagement we implemented eligibility changes that will see around 40% more people eligible for financial support at the point of bereavement,

as compared to the prior DWP benefit. The improved transparency around the new assessment process also helps people understand if they are entitled to support before applying, and the published information on how the award is calculated will also help people understand what any award would likely be.

The "Planning Your Own Funeral" leaflet which was originally published on 8 August 2017 has been updated to include information on the new Funeral Support Payment benefit, and to update the details of some resources, links and contacts. Copies were sent to NHS Health boards/hospitals, local authorities, and CAB offices with a notification of the availability of the leaflet online too. The leaflet gives people information to help them plan for their own funeral and so reduce uncertainty, both financially and practically, at such a sensitive time. It is designed to encourage people to start thinking about their wishes, the associated costs and how they plan to pay for it. It also encourages them to record their wishes and share them with their families and friends.

> **The introduction of the Funeral Support Payment means that around 40% more people are eligible for financial support at the point of bereavement, when compared with the DWP's Funeral Expense Payment**

Disability Assistance

We have made a series of commitments to ensure that all three Disability Assistance benefits have the needs of disabled people at their heart, and support take-up by expanding eligibility, and reducing the administrative burden on the client. These include:

- The extension of eligibility for Disability Assistance for Children and Young People from age 16 to age 18. This will reduce pressure on families as young people transition into adult services and maintain existing eligibility and payments.
- Social Security Scotland will take a supportive role in the collection of additional information for applications. The Agency will be pro-active in collecting additional information, provide clear guidance on what information is helpful, be open and transparent about what information is needed, and use existing information where available.

Our approach towards reviews will be "light-touch" ensuring the review is supportive, person-centred and will minimise stress and anxiety. "Light-touch" reviews will be carried out by Social Security Scotland without having to see the person in the majority of cases.

Given that Experience Panels have regularly talked about the fear of the arrival of the 'brown envelope', it is hoped that these, and the other commitments made in the development of Disability Assistance, will improve clients' experience of the social security system.

<u>Specific user groups and service design sensitivities</u>

Young People

Young people are the primary demographic for Young Carer Grant. User research showed that this group expect regular updates on the progress of their application in a digital form. For all benefits, we offer an SMS notification on receipt of an application, and from the implementation of Young Carer Grant, we will also offer email notifications. The integration of SMS notifications also works for paper form users, who have told us in user research that it stops them from worrying that their application has disappeared into a "black hole".

Young people generally have less experience and confidence completing 'official' forms, and therefore have a need for more reassurance. However, they have told us in user research that they have a lack of comfort with telephone communication. As a result, this group have requested audio or video content explaining the pre-application information. This would have the advantage of allowing us to display both visuals and a BSL interpreter, which increases accessibility for all citizens, and forms part of our inclusive communications strategy. To make sure we have time to get this right, it will be available after the benefit launches.

Parents whose babies have died

In researching Sure Start Maternity Grant provision, we found that there was very low uptake of the grant by parents who had experienced baby loss. Parents who had a stillbirth or neonatal death were eligible, however they struggled to see their situations reflected in the information about the benefit, or the application form itself. It was sectioned off, and hard to find. Parents told us that they needed to feel as though they had 'permission' to claim the benefit, and to be reminded that they could spend the grant on things that were appropriate to their situation.

In line with our commitment to deliver with the utmost respect for clients' dignity, we made this information clear in the supporting content for the application form, and reassured applicants that they wouldn't need to pay the money back after a loss (see text box below).

Text taken from Supporting Content to Best Start Grant application

"You can still get the Pregnancy and Baby Payment part of Best Start Grant for a baby that's stillborn or died after they were born. If you're paid when you're pregnant, and your baby is stillborn or dies later, you will not need to pay any money back. If you apply after a stillbirth or death, you can apply up to 6 months after the baby's birth date."

People with English as a Second Language

Research with users who have English as a second language showed that there is often an assumption around the most commonly translated languages. There is an expectation that Social Security Scotland is mirroring provision by other public sector organisations, and speakers of less common languages have told us that they will

generally opt for letters in English, on the assumption that there are no materials available in their native language. This removes individual agency, forcing some applicants to rely on support to apply, and creating a barrier to take-up.

To address this, we worked with clients to refine the way we talk about and allow selection of a preferred language, emphasising the wide range of languages, and naming the most frequently spoken (see text box below).

Text taken from Supporting Content to Best Start Grant application
"If you do not want a call or letter in English, you can ask us to contact you in over 100 languages".

Overcoming Stigma

The impact of stigma was explored as part of the work to develop Our Charter. The Charter was co-designed with a group of people with lived experience of social security. This group included a range of people with protected characteristics. Our Charter contains explicit commitments for Social Security Scotland and the Scottish Government to work to reduce the stigma associated with receiving benefits in Scottish society.[7] We are doing this in a number of ways.

Best Start Foods: Payment Card

The new Best Start Foods payment launched on 12 August 2019, and replaced the UK Government's Healthy Start paper vouchers with a new payment card that works in a similar way to a normal bank card. This change in the form of payment was driven by user research findings, with the direct aim of reducing the stigma associated with the previous vouchers and therefore increase take-up of Best Start Foods.

Scottish Child Payment

The Scottish Child Payment will be a new benefit designed to help support families on low incomes and tackle child poverty – both issues which we know can have a significant and negative impact on individuals and families, and cause undue stigma.

Throughout the continued policy development of the payment, we have been undertaking detailed user research, engaging directly with people who may receive it to determine how they feel advice and support can best be tailored to their circumstances, and how we can reduce or remove any feelings of stigma. This has included where clients feel information on the benefit could best be shared to make them aware of it, in a setting where they feel comfortable, and how we can make guidance and applications straightforward. The policy decision not to impose any cap on the number of eligible children that a family can receive the payment for was taken to ensure the payment has the widest possible impact, but also to challenge

---

[7] More information on the development of Our Charter can be found at: https://www.gov.scot/publications/developing-scottish-social-security-charter-co-design-action/.

the UK Government's stigmatising two child limit for Universal Credit and Tax Credits.

We will continue to develop and refine the policy, ensuring that we are led by user research, to deliver a payment that minimises stigma and encourages take-up.

Round Table Events

To explore issues relating to the delivery and take-up of Scottish benefits we will hold two round table events in 2020:

- On access to Disability Assistance
- On access to Scottish low-income benefits (including the Scottish Child Payment)

Both events will be co-designed with organisations who support the take-up of benefits – and will be fully accessible to people with experience of the system

Overcoming stigma will form a central strand of discussion, with other potential themes including: other barriers to take-up; how to reach seldom-heard groups; equality of access; dignity, fairness and respect; and a human rights-based approach.

Bringing the experience and expertise of practitioners into dialogue with that of clients will give an opportunity to align the two in productive ways, and to reaffirm Ministers' commitment to evidence-based policy-making.

Figure 2 National Conference - Access to Social Security

CHAPTER 2. ADDRESSING COSTLY OR COMPLEX ACCESS

> **To ensure simpler access we will:**
>
> - Continue to provide multiple application channels, in recognition of clients' varied needs.
> - Provide clear eligibility criteria, and ensure that there is local support in place through Social Security Scotland's Local Delivery teams.
> - Simplify the application process through applying insights from end-to-end user testing.
> - Simplify the process of providing supporting information to accompany an application.
> - Explore automation of certain payments.
> - Continuously improve and refine the system based on the lessons learned through policy development and delivery.

A User-centred Approach: User Research and the Service Design Process

We have taken a user-centred approach to the design of benefits to be delivered by Social Security Scotland, embedding the principles of dignity, fairness and respect – with in the delivery of the benefits, as well as the full journey from awareness to post-payment. This has fed into the continuous improvement of work around inclusive communications, access to applications, and how we communicate decisions.

We have worked directly with people who have experience of the social security system throughout the development of all benefits, from initial exploratory research, through to the testing of prototypes and final designs.

User research teams have regularly engaged with the Experience Panels, and worked with people from benefit-specific demographics to ensure a robust research and testing approach. This included support organisations for groups such as single parents or young carers, recruitment focused on people who met the eligibility criteria for the benefits being designed.

Exploratory user research has used focus groups, interviews and design research methods such as journey mapping to understand the lives of clients who are likely to apply for benefits. This provided the context for each benefit, and allowed specific barriers to uptake for key user groups to be identified.

Continuing to undertake focus groups and interviews, the optimal application journey, and prototype artefacts such as the application, pre-application information, letters, and communication materials have been co-designed with clients. Following this, usability testing was conducted with a range of users, testing how well the application and supporting information performed, and making reactive changes to improve the experience.

Multi-Channel Approach

In order to maximise accessibility to Scottish benefits, we have made multiple application channels available. This means that people are able to access Scottish benefits in a way which works best for them – serving to reduce the cost and complexity of access which has historically been a barrier to applicants. We will seek to understand how different channels are used – reporting on this annually – utilising this evidence to improve the services offered.

Digital applications

Digital applications can be the fastest and most efficient way for many clients to make an application; this is seen in Best Start Grant, where 93% of applications have been made online. However, we appreciate that using this channel alone can create significant access barriers – these include those who may use English as a second language, have limited internet access, or those who may prefer to practice and review an application before submitting.

> *"After hearing about [Best Start Grant] on Facebook, I applied online. The application process was really simple and easy to follow.*
>
> *"The payment has made a big difference to my life. I used the money to pay for a baby carrier to help me on the school run and to pay for my electricity.*
>
> *"My son Caleb should qualify for the School Age Payment. This will be good. It will help me buy his school uniform, school bags, jackets, shoes and water bottle."*
>
> **Emma-Jayne, Tarbert**

Some clients who may prefer to apply digitally face additional access issues, particularly those with disabilities or impairments. To address this, an in-house Accessibility Lead works with developers to ensure that all digital applications are accessible for people using assistive technology - including screen readers, joysticks, and specialist software for dyslexia. Each application form undergoes testing by users using multiple assistive technologies before being published.

Paper applications

User research, and review of submitted applications, shows that the paper channel is used primarily for assisted applications. Often these are used by support organisations or charities, where they will partially complete the application with a client, allowing them to complete the final details before posting to Social Security Scotland. These forms are available by request through Social Security Scotland, and for download from *mygov.scot*. The download link allows an applicant to print as many forms as they like. People with dyslexia and cognitive impairments told us during user research that they often prefer to do a practice run of an application, and ask someone to review it, in case they make any mistakes. This approach is expected to increase take-up, and reduce the number of errors in applications received, as it allows clients to adjust the application process to suit them without needing to disclose any disabilities or impairments to a client advisor.

Telephone applications

Applications by telephone are made primarily by clients who would like reassurance that they have completed an application successfully, or need to have the questions explained to them. Research with users has shown that specific groups, such as older people, people with learning disabilities or cognitive impairments, and people in a crisis situation have a need for access to telephony. For example, applicants who are grieving have told us that they benefit from the reiteration of their options before proceeding with an application. To date, around two thirds of Funeral Support Payment applications have been made by telephone – showing the importance of a multi-channel approach for all benefits. In Best Start Grant, parents whose babies have died have a page in the digital application which is distinct to that group, reminding them that they can call the agency if they would prefer, and letting them know that a trained client advisor will take the application at a pace that works for them.

Simple and Integrated Applications

Best Start Grant accessibility

Applications to Best Start Grant can be made online, by phone, or by paper form. In the vast majority of cases pregnancy is verified through an electronic check of Baby Box records. This makes the process simpler, and removes a key barrier to access around supporting information. Administrative systems have also been integrated so that parents can apply for all Best Start Grant payments and Best Start Foods in a single application form.

Funeral Support Payment

The Funeral Support Payment service design process has built on the lessons learned through implementation of the Best Start Grant, to ensure the benefit is accessible. Individuals are now able to apply for the Funeral Support Payment over the phone, by post, or – for the first time – online.

The online service provides clients with a tailored application process specific to their needs. For example, the online application process front loads the eligibility questions and signposts clients to other services if required – such as directing clients to DWP if they are resident in England or Wales and have mistakenly applied to Social Security Scotland.

To ensure the online process is as simple and short as possible, the application is personalised based on the information the applicant has already entered – automatically skipping questions that are not relevant to that particular client's circumstances. For example, in applications associated with the funeral of a person who was 17 or under, the online process would recognise the age of the deceased and would not ask about their estate, since no deductions will be made to those awards from any estate they may have had.

Young Carer Grant Application and Re-application

During development of the Young Carer Grant, the user research team engaged with 234 people, of which 105 (45%) were young carers. This engagement allowed constant testing of the application and pre-application content to ensure it was

accessible to the user group. For example young people struggled to understand the phrase "Freephone" so the phrase "call us free" was used to ensure understanding. Along with the feedback from the Scottish Commission on Social Security,[8] formal consultation, engagement with stakeholders, Disability and Carer Benefits Expert Advisory Group and Social Security Committee this ensured that Young Carer Grant was co-designed.

User research findings have been applied to ensure that there are no barriers which might cause a young carer to abandon their application. There are also no 'hard stops' in the application – meaning that there are no points where an applicant is unable to continue for any reason. This ensures that the client will always be able to receive a determination.

If an applicant's answers flag that they may be ineligible for Young Carer Grant, they are taken to a bailout page. Here they will find signposting to other support that they may be eligible for – such as the Young Carer Package, which is part of the Young Scot National Entitlement card, or Carer's Allowance.

During the application it is also optional for the young carer to enter their cared for person's National Insurance number or which qualifying benefit their cared for person is on. They are informed that not including this information may increase the processing time of their application but can still progress, rather than being prevented from making the claim.

Being an annual payment there are some recipients of Young Carer Grant who will still be eligible in 12 months' time. Following feedback, at the end of the application an option has been included that allows clients to "opt in" to receiving a reminder in 12 months' time. This will be issued just before they will become eligible to re-apply and will invite them to do so.

Scottish Child Payment – Combined Application and Automatic Awards

As part of the service design of the Scottish Child Payment, we have closely matched eligibility to our existing low income benefits, and particularly Best Start Grant. This means that the key eligibility criteria of child responsibility and qualifying benefits found in Best Start Grant will be replicated for Scottish Child Payment which we expect will increase awareness and understanding of this new benefit, and ensure a simpler application process.

While we will continue with separate, standalone application pages for i) Scottish Child Payment, and ii) Best Start Grant and Best Start Foods (which currently operate on a combined application) we will offer individuals applying for one of the above benefits the opportunity to be considered for the other, and combine applications. This will streamline the process for applicants into one application form, but will create two separate applications for Social Security Scotland to process. This ensures that clients retain the right to receive determinations on each application they submit – meaning they will not have to wait on a decision for one of the benefits in order to receive the other.

---

[8] See: https://www.gov.scot/groups/scottish-commission-on-social-security/

We are committed to automation where possible, and will provide automatic payments for Scottish Child Payment applicants when it is technically possible. Therefore we will put in place regulations which would allow Social Security Scotland to determine eligibility without an application having to be made. Due to the technical requirements and the fast-paced environment in which we are working, we would only be able to introduce any such functionality after full roll out of the benefit in 2022.

<u>Automation</u>

Across all of the devolved benefits, the Scottish Government is committed to ensuring we minimise as far as possible any burden on clients, and ensure we put in place the appropriate mechanisms to maximise uptake. As part of that, we have considered where we could more readily automate payments of Best Start Grant and Best Start Foods for those who are eligible for Scottish Child Payment. As mentioned earlier, both benefits share many of the same eligibility requirements and meet the same policy intent – supporting children and families.

Best Start Foods operates under a different legal framework to Best Start Grant and so the "determination without application" provisions do not apply. Therefore we will explore the practical and legislative implications to determine the feasibility of taking the same approach for Best Start Foods.

<u>Disability Assistance Applications</u>

Under DWP, there are currently no online applications for Disability Assistance. We have been working closely with people who have qualified for disability benefits from DWP in the past to design our new online application process.

While people will still be able to make applications on paper forms and by telephone, there are some ways we can help people to complete the application online that are not possible through other channels. An important aspect of this is the flow through the questions in the form.

On a paper application, an applicant must read through all of the questions on the form, over dozens of pages, and make a decision as to whether each section is relevant to them. We know from our user research that this can be intimidating, and people are often not sure if they are required to fill in every section or if they are less likely to receive an award if there are gaps. With an online application form, we can tailor this so that people are only presented with questions that are relevant to them (e.g. if they tell us at the start that they do not have a condition that affects their mobility then they will not be asked subsequent questions about mobility). The online application form also allows us to provide extra guidance to an applicant – for example, if they are not sure what a question means – more clearly than on a paper form.

We will continue to test and refine this with clients throughout the next stage of development until the launch of Disability Assistance for Children and Young People, and the other forms of Disability Assistance. Some of this will also be useful in ensuring that the other application channels – for example, the paper form – are as easy as possible for people to understand and complete.

Disability Assistance: Rolling Awards and Supporting Information

For Disability Assistance, client awards will have no end date and they will continue to receive their awards whilst reviews are on-going which will support take-up by preventing eligible clients from dropping out of the process.

There will be no hierarchy of supporting information and all information will be considered on its own merits, ensuring that information from family members and carers is given appropriate weight.

CHAPTER 3. IMPROVING ACCESS TO INFORMATION

To ensure information is available and accessible we will :

- Build active and engaged local delivery teams to help clients to understand the benefits they are eligible for, and support them through the application process.
- Continue promotional and engagement activities of Social Security Scotland's National Engagement and Local Delivery teams – working closely with stakeholders and clients across the country.
- Tailor communications strategies for each benefit – reaching different groups in the ways that work for them.
- Embed inclusive communication in everything we do, so that all materials are accessible.
- Equip third-sector and local authority partners with the information they need to best support their clients – through establishment of a stakeholder take-up reference group, and the development of a stakeholder take-up toolkit.
- Make £500,000 available to fund preparation within charitable organisations promoting and/or supporting take-up of Scottish benefits.
- Make £100,000 available to assist organisations who support people from seldom-heard groups to access the benefits that they are entitled to.

Social Security Scotland Communications and Engagement

It is essential that those who are entitled to benefits are aware of what is available to them. Social Security Scotland is a key part of getting this right, and there are a number of concurrent and integrated approaches to achieving this.

Local Delivery

Local Delivery is a cornerstone of Social Security Scotland's approach to promoting the take-up of Scottish benefits. The Scottish system puts clients at the centre, and this involves ensuring that people are easily able to access face-to-face support where and when they need it - instead of navigating an impersonal bureaucratic process alone. This approach will be integral to reducing anxieties associated with accessing essential information and completing application processes.

The local service will be based on providing pre-claim support by explaining our devolved benefits, helping clients make claims to payments as well as offering general advice and support on such things as appeals and redeterminations. To ensure clients receive the full support they need we will signpost clients to other services, using local referral processes to ensure that clients are supported, not only with welfare benefit services but wider support services and they are not 'lost in the system'.

Over the last year Social Security Scotland has had 19 Local Delivery Relationship Leads in place working across all 32 local authority areas in Scotland. Their role is to engage and build strong relationships with partners including local authorities, third

sector, and health and social care organisations to raise awareness of Social Security Scotland and our devolved benefits.

Local Delivery service priorities are to ensure Social Security Scotland staff are based in places that clients already go, and that staff can work effectively with partners. As a result, Social Security Scotland will co-locate with existing services e.g. in local authorities, third sector and health centres. We hope this will reduce the stigma felt by people, since the reason for their visit will not be immediately obvious to other members of the community – an issue which has been particularly identified through engagement around Island Communities Impact Assessments.

Local Delivery Relationship Lead – Case Study 1: Renfrewshire and East Renfrewshire

In Renfrewshire and East Renfrewshire, the Local Delivery Relationship Lead has provided stakeholder engagement within both local authorities. Broad engagement has included corporate membership of welfare rights steering groups and partnership working forums, such as the FAIRER East Renfrewshire, Advice Partnership Renfrewshire, Talking Points East Renfrewshire and the Renfrewshire Action on Affordable Credit. The Relationship Lead has also engaged with specific faith groups such as the Jewish Care Centre, and support organisations such as Dementia Care, Carer's Centres, and the Disability Resource Centre. There has also been a great deal of engagement with services offering welfare rights advice, including housing associations, citizens advice groups, and third sector organisations.

Specific benefit engagement has involved close working with the Children and Families teams in both local authorities to ensure Best Start Grant is promoted as early as possible. The Relationship Lead presents at Health and Social Care meetings regularly, to give updates and answer any questions on Best Start Grant and Best Start Foods. This approach has been integral to driving take-up of both benefits by ensuring information is available, and access is not overly complex. The Relationship Lead has also engaged with registrars and independent funeral directors in both authorities to raise awareness on Funeral Support Payment and the criteria and application process. This specific engagement will continue as more benefits are released.

Local Delivery staff will hold regular 'surgeries' to help provide advice and support to those who need it, and further drive benefit take-up. They will also arrange visits to prisons and hospitals, offering advice and support, so that people are able to access benefits immediately when they are released or discharged.

For clients who need them, Local Delivery home visits will provide support to apply for the benefits they are entitled to – reducing the stress on applicants, and removing a significant barrier to applying.

Social Security Scotland are growing the Local Delivery team in time for the full service to be in place by summer 2020 – when the organisation will have fully local, mobile staff in every local authority area in Scotland. This network of local advisors

will build over time, increasing incrementally as devolved benefits are introduced. It is anticipated there will be at least 400 locally based staff when fully operational.

Local Delivery Relationship Lead – Case Study 2: Western Isles

In the Western Isles the Local Delivery Relationship Lead is part of the Anti-Poverty Strategy Group and works closely with the CAB Strategic Manager. She has met with the several locally active client groups including Young Carer's Group, Action for Children's Young Mum's group, and Western Isles Foyer project. She has also built a relationship with the local authority's Community Learning and Development team, and Maternity team - providing an update and overview at their quarterly team meetings. She has also forged links with the local Housing Partnership and has articles published in their tenant's newsletter. She also attends community open days to improve awareness of the devolved benefits.

The Relationship Lead has also secured a space at the regular Weaning fayres run by the health visitors in Stornoway, to improve awareness and encourage take-up of Best Start Foods. She has also built close links with the NHS Health Promotion Team and visited their staff throughout the islands.

Working with the local authority, the Relationship Lead has arranged with the registrars throughout the Western Isles to have Best Start Grant information issued to each person registering a birth, and also Funeral Support Payment information to each person registering a death. Working with the local authority Early Years manager and her team, information is now issued to every parent/guardian who registers with a nursery and also for the school registration.

Due to the geographical and travel challenges in the Western Isles, Video Conferencing facilities or Skype are used for "face to face" meetings as appropriate.

National Engagement Team

Alongside Local Delivery, the work of our National Engagement Team will help to establish Social Security Scotland as a competent, trusted and accessible organisation amongst our client and stakeholder base. Working alongside colleagues from across the organisation and in locations all around the country, the Team will help to ensure that those affected by these changes are aware of what will happen, and that the people who will be affected by Social Security Scotland's services are given the opportunity to influence their design. This means focused, long-term engagement across a wide range of stakeholders enabling stakeholder engagement to become an integral part of Social Security Scotland's operating procedures.

Towards this end, the National Engagement Team have been running a series of roadshows prior to the launch of each benefit. To date, they have held 11 roadshows for Best Start Grant, 11 for Funeral Support Payment, and 14 for Young Carer Grant. These roadshows are an opportunity to meet with a variety of stakeholders who will raise awareness with their client group of Scottish benefits and subsequently support and increase take-up. This practice will continue for all future benefits to be delivered by Social Security Scotland.

The National Engagement Team currently has a total of 1787 contacts on its stakeholder contact list, spanning across 725 different organisations.

The organisations are spread across variety of sectors including advice providers, equalities organisations, local authorities, voluntary sector organisations and social landlords. The Engagement Team is actively working with these stakeholders to help raise awareness and increase take-up of the benefits being delivered. For example, the team contacted all of the listed stakeholders via email to advise them of the launch of the Funeral Support Payment. They also contacted over 600 Funeral Directors and the representative bodies of Funeral Directors by post with updates and fact sheets for further information for their clients.

Events

Engagement is taking place at both a national and local level to ensure Social Security Scotland reaches as wide a range of people as possible, including introductory meetings with a wide range of national and local voluntary sector organisations, advice services, family support organisations, nurseries, colleges and teams from across local government and the health service.

For example, the National Engagement Team have held information stands at the National Homelessness Conference and Institute of Revenues, Ratings and Valuation Scottish Conference & Exhibition 2019, which was attended by representatives from local authorities and across the public sector - Chief Executive, David Wallace also spoke at the conference. Social Security Scotland have held presentations at team meetings of the managers of Citizens Advice Bureaux across Scotland, Housing Managers Forums, the National Rural Mental Health Forum, and at Skills Development Scotland.

The National Engagement Team has attended a variety of events to broaden our reach across Scotland, reaching those considered to be seldom-heard groups, such as prison-leavers, or in more remote and rural locations (for example, holding an information stand at The Dumfries Show in August 2019).

Social Security Scotland is also targeting engagement with health professionals by linking into the broader work around the role they have in income maximisation and by presenting at events including the Voluntary Health Scotland Annual Conference and delivering awareness sessions for newly trained health visitors.

We are also engaging with those in the early years sector through hosting information stands at the Scottish Childminding Association and have arranged for our Best Start Grant factsheets to be included in the materials available to families visiting the Play Talk Read buses, which visit all 32 local authorities, including rural communities, to help promote positive parenting.

We will build upon this experience ahead of introducing the new Scottish Child Payment. Events and communications related to Best Start Grant and Best Start Foods will provide particularly useful insight, as many of those recipients may also be eligible for the new payment. Recognising that poverty can have different effects on people depending on their circumstances, and location – as identified by the

priority families in our Tackling Child Poverty Delivery Plan – we will ensure that events reach diverse populations.

Inclusive Communications

Social Security Scotland's first Inclusive Communications Stakeholder Reference Group meeting was held in August 2019. Stakeholders include a variety of members from Social Security Scotland, Scottish Government, charities, third sector organisations, health professionals, and advice organisations.

Social Security Scotland automatically creates all its promotional materials in seven alternative community languages – Farsi, Polish, Mandarin, Cantonese, Arabic, Gaelic and Urdu. The materials will also be translated into any other language upon request.

We will ensure that the application process for Disability Assistance is inclusive, accessible, provided in a range of formats, can be completed in a range of channels (online, phone, post) and is simple, transparent and works for those making claims to Social Security Scotland. A review is on-going of current content and communication products, and we will ensure that all information is accessible.

Communications and Marketing

We recognise that every one of our client groups contains people who are communication disadvantaged and some of our own staff will also require communication support. That is why we are working to embed an inclusive communication approach across everything that Social Security Scotland does. Our approach will be to make our service inclusive by design, with specialist support such as interpretation available where necessary for the smaller number of people who need it.

Inclusive communication is a specialist area, so we are working closely with a range of expert stakeholders. We held an initial workshop in May 2019, when our stakeholders reviewed our current service capability. A Stakeholder Reference Group comprising representatives of 21 third sector organisations has been set up to help inform the actions we will take. We have also employed a speech and language therapist with many years of experience developing inclusive communication strategies to act as Social Security Scotland's expert adviser.

Our focus is now on developing a set of quality standards and indicators against which we can judge our progress, and identifying the practical actions we must take to become a fully inclusive service. Developing a strong culture around inclusive communication will be the key to our success. We will also be working to make sure that our people understand why inclusive communication is necessary and what role they can play in ensuring our success.

We currently have the following capability in place to support inclusive communications:

- **Language Translation and Interpretation:** our services cover the production of translations into over 100 languages, Braille, Audio, Large Print and Easy Read formats. The services also cover face-to-face language interpretation.

To support the SG National Gaelic plan, we provide translation and interpretation services in Gaelic.

- **Deafened and Hearing Impaired Community:** As part of our support of the SG National BSL Action Plan, we have reviewed the current provision and with stakeholder input drafted a new specification of requirements for providing services for this community. An expanded service will be in place for Local Delivery go-live.

We are also be taking further actions to improve our service capability in support of inclusive communications:

- **Literacy, Cognitive and Learning Impairments:** We are working to ensure that Social Security Scotland has the appropriate support and services in place to support clients with Cognitive and Learning impairments.

- **Physical Accessibility:** We are developing a set of physical accessibility standards to support the creation of accessible and inclusive spaces for both clients and staff. These spaces will form part of a holistically inclusive experience for clients to aid all aspects of inclusive communications.

To raise awareness of payments and services as effectively as possible, members of Social Security Scotland's communications team are embedded into the service design team for each benefit from an early stage. By taking this multi-disciplinary approach – drawing together people from all the key specialisms: policy, service design, and communications – each benefit being introduced has a communications approach based on clear user research and client insights.

All of these insights are brought together into a strategic communication and marketing plans for each benefit launched that encompass all aspects of communications, including: stakeholder, digital, media relations, marketing, and internal communications.

We understand that each of the devolved benefits have unique audiences and challenges. That is why each benefit has its own tailored communications strategy and communications plan.

Feedback from users and Experience Panels was clear that clients want to hear about benefits from people they trust – including welfare advisors, teachers, funeral directors and health care professionals. Social Security Scotland will continue to build effective working relationships and provide stakeholder partners what they need to help promote benefits. This includes knowledge of what materials are available and how they can be accessed.

Through bringing the planning for all aspects of communications and engagement together, Social Security Scotland is looking to improve coordination and consistency, ensuring that the various activities build upon each other to increase impact and effectiveness. This approach has so far been adopted for the introduction of Carer's Allowance Supplement, the three Best Start Grant payments and Funeral Support Payment.

We will develop a communications strategy for each of the three Disability Assistance benefits. This will aim to ensure that people who are eligible, the third sector, local government, education sectors and advice providers are aware of the benefit, know how to apply and understand the eligibility criteria. We will publish guidance on the benefit, in a way that takes account of differing communication needs, so that eligibility is clearly understandable. And with Scottish Child Payment we will build on the success of the Best Start Grant, working our partners in the NHS and local childcare provision to build awareness of the payment and encourage people to apply.

Carer's Allowance Supplement

The overarching objective for Carer's Allowance Supplement was to raise awareness of the payment, as it did not require any direct action from the client group as it was an automatic payment. A number of tactics were adopted including media engagement, stakeholder roadshows, direct mailing, digital communications and provision of tools for stakeholders to share via their channels.

Monitoring of client queries and stakeholder feedback was measured, and call volumes were in line with expectations. Monitoring the nature of enquiries showed that the vast majority related to individual circumstances, rather than information which was available in general communications. Stakeholder feedback was also positive and they felt that the people that they worked with were generally aware of and understood the payments.

Best Start Grant

The Best Start Grant package of payments was the first time that Social Security Scotland had a direct call to action for clients as it is an application based benefit. The first payment, launched in December 2019, was the Pregnancy and Baby Payment. This had two distinct phases of communications and marketing activity.

Social Security Scotland created leaflets, intranet articles and factsheets that were cascaded to frontline NHS staff using health board internal communications channels to raise of the payment prior to launch. And at the point of launch we made available a range of posters and client facing leaflets to NHS services. Thousands of these materials were issued to NHS clinics, dentists, hospitals and health centres across the country.

A similar approach was adapted for the launch of the Best Start Grant Early Learning and School Age Payments. Working with local authorities, nursery and school facilities were provided with similar communications materials to enable them to promote these payments to parents of children who were accessing their services. Unlike the Pregnancy and Baby Payment, these are two brand new payments and we plan to embed the promotion of these payments into other key local services like the nursery and Primary school placement process.

The huge response– particularly online through tagging on Facebook– led to in excess of 4000 applications on the first day the Pregnancy applications opened. Social Security Scotland's social media insight shows that much of this was driven

through stakeholder channels – in particular local authorities and NHS – who were using resources provided by Social Security Scotland to promote these benefits.

> **Best Start Grant Pregnancy and Baby Payment received more than 4000 applications on the first day**

Paid for marketing provided an opportunity for Social Security Scotland to get a better understanding of best timing for communications, media formats that worked well with this audience, and creative executions that resonated with the target audience. In line with the commitment to continuous improvement, lessons learned through Best Start Grant communication have informed the ongoing approach, including:

- Utilising media channels during days and at times where we have seen that that people are most likely to apply for a Payment (for example, during the week rather than at the weekend).
- Prioritising media channels in areas of higher deprivation alongside the socio-demographic make-up of the target audience.
- Using the qualifying criteria in advertising materials to increase understanding so people more likely to apply and qualify for a payment.
- Managing frequency to enable activity to be more phased throughout the year, as opposed to big bang individual bursts of activity.
- Stakeholder outreach and engagement will be further developed to provide wider placement of materials in relevant client facing environments (for example, pharmacies, GP surgeries etc).

Funeral Support Payment

Funeral Support Payment communications and marketing was launched in summer 2019. Initial feedback from Funeral Directors is that this is helpful for them to signpost clients to the payment. As with all other benefits, we will evaluate and learn lessons over coming months.

There will be some lessons in relation to communications and marketing that will be relevant to all benefits. However we are clear we must communicate with different audiences according to their particular needs and preferences. For example, whilst for Best Start Grant there were a wide range of existing forums for parents that could be utilised by Social Security Scotland communications professionals, this does not exist to the same extent for people who are on benefits and recently bereaved. Instead early feedback suggests that funeral directors are directly promoting Funeral Support Payment to their clients through face to face meeting and signposting them to the Social Security Scotland client helpline.

	Targeted Communication and Engagement During 'Benefit Take-up Weeks'

To complement the ongoing work of the Social Security Scotland to promote and engage on benefits, the Scottish Government and Social Security Scotland will run a series of targeted week-long programmes of activities to promote take-up of the broader range of benefits. These will be organised in collaboration with Social Security Scotland, as well as third sector and local authority partners.

These weeks will be aligned with specific events – such as the lead up to the school year start, around the UN's International Day of Persons With Disabilities, or Challenge Poverty Week – and will focus on key audiences, and all of the benefits available to them, rather than focus on specific benefits. The target attendees for these events would be stakeholders and intermediaries who engage with the key audience to equip them with all the information that they require to support the people that they engage with to access all of the benefits that they are entitled to.

Figure 3 Benefit Take-up Weeks

Stakeholder Engagement

Alongside Social Security Scotland national and local engagement activities, Scottish Government policy teams continue to build relationships with stakeholders ensuring effective dissemination of information and supporting and encouraging existing best-practice (see Annex B for details of Social Security Policy stakeholder groups).

	Stakeholder Take-up Reference Group

We are committed to supporting stakeholders to provide the best service to their clients in relation to devolved benefits. In order to ensure the stakeholder perspective is represented, we will establish the Stakeholder Take-up Reference Group.

This group will comprise key individuals and organisations representing academic, third-sector, and local authority interests. It will be designed so that members can bring their experience, expertise, and extensive networks to bear in supporting the implementation and monitoring of the first strategy, as well as feeding into the development of the second and subsequent strategies.

This group will also play a central role in shaping the Benefit Take-up Funds (see textbox on p.35), as well as supporting the development of take-up engagement work.

Figure 4 Stakeholder take-up reference group

Best Start Grant

Engaging with stakeholders, we have worked hard to ensure that information on the Best Start Grant reaches its target audience and encourages take-up. Taking a co-ordinated and collaborative approach, we are working closely with Health Boards,

local authorities and third sector organisations to raise awareness and encourage applications for the payments. We are working with these stakeholders to develop best-practice around promotion and sign-posting, and to encourage wider adoption of the existing examples which we have encountered. This work has laid a foundation for the benefits to come, and we hope to continue working with these partners to increase take-up of the Scottish benefits to which people are entitled.

NHS Scotland

Throughout development of the Best Start Grant, we have engaged directly with health professionals – including meeting with Heads of Midwifery to seek suggestions on how best to promote Best Start Grant, running a workshop at a conference for health visitors and attending local Family Nurse Partnership meetings.

A key outcome of our work with NHS Scotland, has been the inclusion of information on BSG will in resources used by midwives and health visitors when asking routine questions about money worries. Information is also included in resources provided via the NHS Health Scotland parent/carer information pathway (i.e. the Ready Steady Baby book).

Local Authorities

We have been working with a wide range of local government departments to support the promotion and take-up of Best Start Grant. This includes welfare advice teams, Registrars, Revenues and Benefits teams, housing departments and local government communication teams.

We also worked with COSLA and local authorities to look at ways of embedding the promotion of all 3 payments within the wide range of existing local services; and how to reach groups who may not pick up messages through mainstream marketing and social media. Following discussions, we developed a toolkit[9] which local authorities can use to raise awareness of the Best Start Grant amongst eligible families to ensure they benefit from this additional investment.

Communications and marketing

Further resources have been made available to support partner organisations to promote take-up, including: guidance documents, leaflets, posters, model articles, and social media content that can be copied or adapted across a range of stakeholder channels. Furthermore, flyers giving information on Best Start Grant are offered in Braille, easy read, large print and alternative languages. A film is also available on the Scottish Government and Social Security Scotland websites on the payments, which has subtitles and is in BSL.

Young Carer Grant

While developing the regulations for Young Carer Grant, the Young Carer Grant Working Group was set up to help develop the policy. Made up of key stakeholders,

---

[9] See: https://www.socialsecurity.gov.scot/what-we-do/stakeholder-resources/best-start-grant-school-age-payment

meetings were held throughout the development process. Once the regulations were laid the Working Group was then used to help promote and increase understanding of Young Carer Grant. The Group will meet again at the end of 2019 to discuss the impact of Young Carer Grant.

Along with the Working Group, officials also engaged with young carers – including through the Young Carer Panels and our stakeholders through the roadshows previously mentioned. During the roadshows attendees were also invited to sign up to receiving marketing material which can be displayed in their place of work to help promote the Grant.

Supporting Third Sector Partners

Successful implementation of this strategy is reliant on the experience, expertise, and extensive networks of our stakeholders. It is clear that there organisations providing benefit support and advice will require updated materials and training and will want to do their own work to promote the take-up of Scottish benefits. Furthermore, such organisations are often best-equipped to reach seldom-heard groups.

In recognition of this, we are introducing two new funds with a combined value of £600,000.

Benefit Take-up Funds

Scottish Benefit Take-up Fund
- A new **£500,000 fund** available for 2020 to assist organisations who are preparing their services and staff to support people who will be applying for Scottish benefits.
- Examples of that preparation might include the development of promotional materials or relevant training.
- The fund will have an emphasis on: first-time applicants, seldom-heard groups, and those who face particular barriers in accessing social security.

Scottish Income Maximisation Fund
- A new **£100,000 fund** available for 2020 to assist organisations who support people to increase their household incomes – ensuring people are aware of the financial support available to them.
- The Income Maximisation Fund will have an emphasis on: groups of people who have traditionally not applied for benefits, groups who may be in particular need of support, and groups that may have particular barriers to overcome in applying for benefits

Both funds will open with a call for bids in **November 2019**, and awards will be made in **March 2020**.

Figure 5 Benefit Take-up Fund

Scottish Benefit Take-up Fund

A key principle enshrined in the Social Security Act is that social security is an investment in the people of Scotland. Scottish benefits will support over half a million people and we want all who are eligible to take-up the financial support available to them.

This £500,000 fund will be available for 2020 to assist organisations who are preparing their services and staff to support people who will be applying for Scottish benefits.

The fund will consider bids from organisations of all sizes to be ready to support their clients – for example, through the development of promotional materials or relevant training.

The preparation fund will have an emphasis on:
- Reaching people who may not have applied for social security benefits before in recognition that our disability benefits are – in the first instance – only open to new claims.
- Activity that will have a positive impact on take-up among hard to reach groups.
- Reaching groups who may have particular barriers to overcome in applying for benefits.
- Activity that will promote the take-up of the Scottish Child Payment.

Scottish Income Maximisation Fund

Our Tackling Child Poverty Plan identified that helping people to understand what financial support may be available and how to overcome the poverty premium, would be an effective way of ensuring household incomes could be maximised. In addition, a key principle of the Social Security Act is that our Scottish social security system should contribute to reducing poverty in Scotland. Recognising these commitments, and the historic inequality of access to social security, we will have a dedicated fund to support the wider take-up of financial support – particularly within groups where this has been low in the past.

This £100,000 fund will be available for 2020 to assist organisations who support people to increase their household incomes, with an emphasis on ensuring people are aware of the financial support available to them.

The Income Maximisation Fund will have an emphasis on:
- Activity that will have a positive impact on groups of people who have traditionally not applied for the financial support they are entitled to.
- Reaching groups who may be in particular need of support.
- Reaching groups that may have particular barriers to overcome in applying for benefits.
- Activity that will increase the income of target households.

Both funds will open with a call for bids in November 2019, and awards will be made in March 2020. These are time-limited and targeted funds, and should not be considered an ongoing source of core funding.

Awards will be made on the basis of a competitive application process, and according to clear and transparent criteria.

We will ensure there is proportionate monitoring and evaluation activity built into funded bids, including ensuring support is available to put in place appropriate measurement and verification of impact. We will also provide application support to smaller organisations which may not have dedicated funding officer resource or experience of applying for grant-funding.

💡 Stakeholder Take-up Toolkit

We will develop a Take-up Stakeholder Toolkit, to be distributed to third sector and local authority partners. The toolkit will help existing services to support their clients with Scottish benefits, and – in particular – with issues related to non-take-up. This will be of particular importance as we introduce the larger and more complex benefits – Scottish Child Payment and Disability Assistance.

The toolkit will include:
- Information on key eligibility criteria for each benefit
- Information on engaging with Social Security Scotland Local Delivery teams
- Information on under-represented groups and effective modes of communication
- Promotional materials for Scottish benefits in a range of formats (e.g. web articles, posters or leaflets) targeted at particular groups and tailored to area
- Examples of existing practice around promotion, signposting, and referral
- A list of key contacts

We will work closely with stakeholders to ensure that the toolkit meets their varied needs – providing tailored toolkits for specific sectors (e.g. Local Authorities).

Figure 6 Stakeholder Take-up Toolkit

Money Talk Team

Scottish Ministers recognise that independent advice services play a critical role in helping people to understand and exercise their rights and to seek solutions in a range of areas such as money, debt and social security entitlements. Acknowledging this important role, the Scottish Government supports Citizens Advice Scotland (CAS) to deliver the Money Talk Team service (previously known as the Financial Health Check). Aiming to support 15,000 households per year, this service was launched in November 2018, and is supported by £3.3 million Scottish Government funding over two years (2018-20).

Clients can access the service either over the phone or face to face in their local bureau. The full check covers 17 different components and offers personalised advice on money matters, from benefit take-up and council tax reduction to debt advice and reducing household energy costs. The service offers a holistic, accessible and easy way for households to assess their financial situation and make the most of their income.

The service has been supported by a range of marketing campaigns to ensure we are making those most in need aware of the service. The Scottish Government undertook a national marketing campaign in January 2019 which was complemented by a further national campaign in June 2019 run by CAS. In August 2019, we launched a further campaign to coincide with the start of the school year (a time when many families are facing higher costs). The campaign is supported by advertising, PR and social media, encouraging people to call the helpline. The campaign also took to the streets with a national information roadshow during September 2019, visiting towns and cities across Scotland.

Money Talk Team - Case Study

Aisha* is 26 years old, pregnant and has a one year old son. She lives with her partner, and they both work part time but do not have set regular working hours.

Aisha called the Money Talk Team helpline as both her and her partner's working hours were cut, and they were struggling financially.

Aisha was advised to make a claim for Universal Credit which she did. Aisha was advised of her eligibility for – and subsequently claimed – the Healthy Start vouchers, and Best Start Grant, having missed out on these benefits with her first child because she wasn't aware of them.

*Name changed

CAS continue to market the service locally at promotional events, during awareness sessions at key forums and at other collaborative groups with partner organisations (this includes foodbanks, housing associations and health and social care professionals). One bureau, for example, has strong connections with a local mosque and was able to promote the service at several of their events, including a garden party. Another bureau is working closely with the local Health Visiting and Midwifery Team to promote the service to new parents.

In the first 9 months of the service, almost 8,000 people have accessed the Money Talk Team. Of those, 3,198 people are better off by more than £6 million, meaning those low income households have benefited by more than £1,850 on average.

CHAPTER 4. MEASURING TAKE-UP

Take-up rate measures

Take-up rate reflects the extent to which people claim the benefits they are eligible for. The simplest measure of take-up rate is in terms of **caseload**. Caseload take-up compares the number of benefit recipients with the eligible population. The eligible population includes both those who claim the benefit and those who should claim the benefit but do not.

An alternative measure of take-up rate is in terms of **expenditure**. Expenditure take-up compares the total amount of benefit payments received with the total amount of benefit payments that would have been received if everyone eligible for the benefit had claimed it. This measure is useful to consider for benefits that can be paid at different levels due to the different elements they may include or benefits that are tapered. Expenditure take-up is often higher because households who are eligible for smaller payments are generally less likely to apply. DWP publishes estimates of caseload and expenditure take-up for a number of low income benefits.[10] For the remainder of this section, all references to take-up, unless otherwise specified, should be interpreted as caseload take-up.

Review of available data

Generally, measuring the take-up rate of benefits can be challenging. Where eligibility is largely linked to household type and income, estimating the eligible population is possible. However, where eligibility determined by less rigid criteria (e.g. for disability benefits) or where it is less easily observable in the population until an application is made (e.g. for carer related benefits), estimating take-up becomes more challenging. For a number of devolved benefits, there is no established method of estimating take-up. Furthermore, there are limited examples of existing methods in the literature.

To estimate the take-up rates, we need:
- data on the number of benefit recipients; and
- an estimate of the total eligible population.

The data on number of benefit recipients would be collected by Social Security Scotland, whereas eligible population depending on the benefit can be estimated based on a range of data sources.

Data on benefit recipients

Administrative data on the number of benefits recipients can be sourced from Social Security Scotland statistics and management information data once the benefit has started being paid.

---

[10] DWP (2018), Income-related benefits: estimates of take-up: financial year 2016 to 2017

<u>Data to estimate eligible population</u>

For benefits where eligibility is linked to household income and characteristics (such as Best Start Grant and Funeral Support Payment, for example), population-level surveys, population statistics and microsimulation modelling can be used to estimate the eligible population.

The relevant population survey is the Family Resources Survey (FRS) which collects data on a representative sample of private households in the United Kingdom. This includes information on income from all sources, housing tenure, household characteristics and employment status. Other demographic data can be sourced from statistics produced by the National Records Scotland (NRS) and NHS Scotland. Microsimulation modelling using the FRS Scottish dataset to estimate benefit entitlement can supplement administrative data to estimate the eligible population.

For benefits, such as Disability Assistance, where eligibility is determined by a face-to-face or paper-based assessment on a case-by-case basis against set but less rigid criteria, the estimation of the eligible population is more difficult. Difficulties also arise where the eligibility criteria are specific but difficult to observe until an application is made – for example the number of hours cared for where the person cared for is in receipt of disability benefits. This is covered in more detail in following sections.

Estimate of take-up of benefits currently delivered

Social Security Scotland administrative data on benefits currently delivered are only available for Best Start Grant. Whilst Social Security Scotland currently delivers a suite of benefits, including BSG Early Learning and School Age payments and Funeral Support Payment, at this stage only data for BSG Pregnancy and Baby Payment cover a sufficient period of time to allow us to provide an estimate of take-up. This is due to there not having been enough time since the launch of other Social Security payments for there to be sufficient number of applications for data analysis.

Carer's Allowance Supplement (CAS) has also been paid to Scottish carers since 2018. However, because eligibility for the payment is reliant on receipt of Carer's Allowance and the payment is automatic, the take-up is by definition 100%.

Take-up estimates of BSG first and subsequent births

Take-up rates have been estimated by comparing the number of payments made by month of birth to the number of estimated eligible births. This section provides estimates of take-up of BSG for eligible first and subsequent births.

We note that the results presented here are provisional. We have used available data for only one set of eligible births between 1 December 2018 and 31 March 2019 where only births reported in March were subject to a full application window (9 months long). This means that more robust estimates will be possible once we have data on eligible births that cover more than one full application window. As a result we will have more confidence in the take-up estimates provided in the next take-up

strategy. More detail on the methodology and limitations on estimating take-up rates for BSG Pregnancy and Baby Payment are provided at Annex C.

For eligible births occurring in the three months after the BSG launch in December 2018 (i.e. births in the period between December 2018 and March 2019), the application window will close by September 2019. Using data on payments made for these children up until September 2019, the estimated take-up rate is 67% as presented in table 1. More specifically, the estimated take-up rate is 53% for first and 77% for subsequent births respectively.

Table 1: Take-up estimate for births occurring between 1 December 2018 and 31 March 2019

	Estimated take-up rate
First births	53%
Subsequent births	77%
Total	67%

Comparison of BSG first births with SSMG take-up estimate

Table 2 compares the take-up rate estimates of Sure Start Maternity Grant (SSMG) in 2017/18 in Scotland and BSG for first births in 2018/19.[11] It shows that that take-up rate of BSG for first births is higher than SSMG. This comparison provides useful context in interpreting the take-up rate of BSG.

Table 2: Comparing take-up estimates

	Estimated take-up rate
SSMG	41%
BSG first births	53%

The difference could be driven by the following differences in the two policies:

- the payment amount - with SSMG payment at £500 and BSG for first births at £600.
- application window - 6 months for SSMG compared to 9 months for BSG
- Service design and application – wider range of application channels and service design improving ease of claim.

Data limitations

The main limitations for estimating take-up rates of carers and disability benefits are around data that could be used to estimate eligible population. Administrative data on benefit recipients include only those who apply for benefits. Since the eligible population also includes those who are eligible but do not apply, less is known about

---

[11] The estimate of take-up of SSMG is provided here: Scottish Fiscal Commission (September 2018), Supplementary Costings: Social Security Best Start Grant (Pregnancy and Baby Grant)

the size and profile of that group. Whilst it is possible that some may be in receipt of benefits but are not eligible for support, this number is expected to be small.

Carer Benefits

Identifying the size of the carer population who do not claim is particularly challenging due to the complexity of eligibility criteria which are based on the hours of care given, the cared for person's receipt of disability benefit and the level of carer's earnings.

The DWP do not produce estimates of take-up for Carer's Allowance but commissioned research in 2010 which looked at feasibility of estimating the take-up rate in the UK using FRS data.[12] The total eligible population is estimated based on the responses of people who meet all eligibility criteria for Carer's Allowance. The reported analysis suggested that of the people providing high levels of care within their own household to people in receipt of AA or DLA and earning below the Carer's Allowance earnings threshold, 65% receive Carer's Allowance. The authors cautioned that this approach is likely to result in underestimate of take-up due to misreporting by respondents in the survey. This covers misreporting related to receipt of Carer's Allowance as well as the eligibility criteria such as hours of care provided, earnings and receipt of disability benefits by cared for person. This study concluded that misreporting could be corrected through linking survey responses with administrative data.

As with DWP's Carer's Allowance similar challenges apply to the estimation of take-up rate for Scottish Carer's Assistance and Young Carer Grant. For Young Carer Grant these challenges would likely be more pronounced because the assistance targets a much smaller sub-group of general population (aged 16 to 18) and therefore the sample sizes in the existing population surveys asking caring-related questions are unlikely to be large enough to identify the total eligible population.

Disability benefits

Eligibility for disability benefits is a complex concept. This is due to the fact that eligibility is currently determined by the outcome of an assessment that is person-centred as opposed to strict eligibility criteria, such as, for example, household income or family composition. Existing data on disability are not comprehensive or granular enough to allow us to produce robust estimates of the number of people who would be eligible but do not apply.

A number of population surveys ask Scottish households disability-related questions. For example, the FRS includes questions about receipt of disability benefits or whether respondents have any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more. Respondents are then asked to identify specific impairments that apply to their circumstances from a list and whether this affects their ability to carry-out day-to-day activities. Similar questions are asked as part of the Scottish Surveys Core Questions (SSCQ) which pools responses from the Scottish Crime and Justice Survey, the Scottish Health Survey and the Scottish Household Survey into one output.

---

[12] Berthoud, R. (2010) The take-up of Carer's Allowance: a feasibility study

While there is a range of survey questions asking about disability that may more or less capture the same concepts, these data alone may be insufficient to determine eligibility for a disability benefit. Since disability is self-reported in the surveys, there is no objective measure of the eligible population. For example, in the 2017 SSCQ publication[13] it was estimated that there were nearly 1.1 million adults (aged 16+) who reported a long-term[14] physical or mental condition that limited their day-to-day activities. This number is significantly higher than the total number of people in receipt of Personal Independence Payment, Attendance Allowance and Disability Living Allowance in Scotland in 2017/18 (478,000)[15].

An additional consideration is related to the way disability related questions are asked. A common approach in the current surveys is that a question on the existence of a limiting long-term condition is asked first. Those who provide a positive response are then asked follow up questions around difficulties with activities of daily life. Jackle and Pudney (2015)[16] find no evidence that asking first about a long-term health condition helps to filter out those with trivial or mild disability and they stress that this approach may miss substantial disabilities by only capturing needs and limitations for those who first self-identify existence of a limiting condition.

Finally, despite the survey information helping identifying some of those potentially eligible for disability benefits, there is an element of discretion in how the actual assessments are undertaken and benefit award decisions are made. As a result, those determined to be eligible through the surveys may not match those determined to be eligible through the assessments. While it is reasonable to expect that all assessors should be adhering to standard guidance and rules, the element of discretion and the person-centred nature of the assessment would mean eligibility would be difficult to infer without the actual assessment.

Can these limitations be improved?

Researchers have been assessing feasibility of using survey data to identify disabled population. Whilst DWP do not produce a take-up estimate for disability benefits, they commissioned a study[17] (published in 2007) that developed a methodology to predict the eligible population for Disability Living Allowance (DLA) and Attendance Allowance (AA). According to this methodology, DWP administrative data can be used to understand what kind of characteristics could make people eligible for receipt of disability benefits. It was envisaged that these characteristics would in turn inform the development of questions in a new survey targeted at potentially eligible people with limiting health conditions to estimate the total eligible population for disability benefits. In a subsequent study, Kasparova et al (2011)[18] began to explore the proposed methodology by examining whether data from the DLA claim forms and

---

[13] Scottish Government (2019), Scottish Surveys Core Questions 2017
[14] A condition that is expected to last over 12 months.
[15] DWP, Stat-Xplore
[16]Jäckle, A. and Pudney, S. (2015), 'Survey response behaviour and the dynamics of self-reported health and disability: an experimental analysis', Survey response behaviour and the dynamics of self-reported health and disability: an experimental analysis, Institute for Social and Economic Research
[17] Kasparova, D., Marsh, A. and Wilkinson, D. (2007), The take-up of Disability Living Allowance and Attendance Allowance: Feasibility Study, DWP
[18] Kasparova, D., Mackinnon, K. and Wilkinson, D. (2011), Predicting the Outcome of Disability Living Allowance adult claims, DWP

additional evidence submitted with the application could be used to predict award decisions. This method proved to be relatively accurate, correctly predicting award decisions in 71% of care cases and 73% of mobility cases. However, the final step of undertaking a larger survey to ask about limiting health conditions to estimate take-up has not been undertaken.

A similar approach that has been proposed in literature is concerned with the idea of using a broader set of survey indicators to determine eligibility for disability benefits. This approach is based on the idea that since the information on which an award decision has been made is not observable directly in survey questions on disability status, a wider set of indicators provided in surveys can be used to measure eligible population for disability benefits. This wider set of different indicators can be concerned with socio-economic status, for example level of education or income, and also limitations with day-to-day activities such as those related to difficulties with walking or personal care. Hancock et al. (2015)[19] have explored this approach and they suggest that survey indicators used to measure disability should focus on potential difficulties with everyday activities rather than health or disease. Using data on older (aged 65+) people from the Family Resources Survey (FRS); the British Household Panel Survey (BHPS) and the English Longitudinal Survey of Ageing (ELSA) the study investigates whether the different indicators of disability collected in these surveys are consistent with receipt of Attendance Allowance (AA). In general, the three surveys show a similar relationship between the different indicators and receipt of AA.

Finally, there may be merit in using data linkage as an approach to improve the measurement of eligible population for disability and carers benefits. The key advantage of this method is that it corrects for misreporting that is common in surveys by linking survey responses to administrative data. This can improve the accuracy of estimates of the eligible population.

Considering the various limitations and challenges around estimating the take-up rate of devolved benefits, we will continue to explore methods in order to develop a systematic approach to enhancing the available data sources.

---

[19] Hancock, R. , Morciano, M. , Pudney, S. and Zantomio, F. (2015), Do household surveys give a coherent view of disability benefit targeting?: a multisurvey latent variable analysis for the older population in Great Britain, Journal of the Royal Statistical Society.

CHAPTER 5. NEXT STEPS

Evaluation and Continuous Improvement

In the interests of continuous improvement, the new take-up initiatives and activities set out in this document will be evaluated, and learning will inform Social Security Scotland's ongoing approach, as well as development of the next Benefit Take-up Strategy. A range of information will be brought together to provide insight into the effectiveness of the Strategy, including the ongoing evaluations of each benefit – drawing on management data and qualitative research.

The Scottish Government will undertake an evaluation of the effectiveness of this first strategy in preparing the second, and learn from the experience of delivering the actions within it.

Next Steps

This is the first benefit take-up strategy, the second strategy will be published by October 2021, by which time Social Security Scotland will have taken over responsibility for more benefits, applying lessons learned from the experience gained so far.

Social Security Scotland's Local Delivery teams will grow, and these will build on the relationships already being developed by the Local Delivery Relationship Leads based throughout Scotland.

We will set about implementing the new initiatives set out in this strategy, and the stakeholder take-up reference group will play an integral role in that work. This reference group will also be given the opportunity to feed into development of the next strategy, to ensure that our approach continues to draw on the experience of, and best supports, our third sector and local authority partners.

Ultimately, we will continue working to ensure that individuals and families across Scotland are aware of, and able to easily access, the devolved benefits to which they are entitled.

ANNEX A – LEGISLATIVE BACKGROUND TO THIS STRATEGY

The Scotland Act 2016 devolved new powers over social security to the Scottish Parliament and the Scottish Government. The Social Security (Scotland) Act 2018 ('the Act') was required to deliver these new powers. The Act enables the Scottish Parliament to make legislation to pay disability, industrial injuries and carer's benefits, benefits for maternity, funeral and heating expenses, and Discretionary Housing Payments. It also provides the ability to top-up benefits which remain reserved to the UK Parliament. The Scottish Government is also given the power to create new benefits in any area except old age pensions or where there is a connection to a matter reserved to the UK Parliament (such as child support maintenance or reserved aspects of employment support).

The primary function of the Act is to set out the legislative framework for the Scottish social security system. This allows Scottish Ministers to pursue a Scottish benefits system that is distinctly different to that of the UK one. The Act does not contain operational detail on the benefits being delivered, for example, eligibility criteria or payment rates. The rules around entitlement and delivery are being set out in benefit specific secondary legislation (regulations). These have been and will be introduced over a phased timescale to ensure the safe and secure transition from the UK to the Scottish system. The benefit specific regulations are subject to scrutiny by the Scottish Parliament and the Scottish Commission on Social Security.

Requirements of the Act

Section 3 of the Social Security (Scotland) Act 2018 places a general duty on Scottish Ministers to promote take-up. Sections 8 and 9 of the Act require Scottish Ministers to prepare, publish and lay before Parliament a number of strategies to promote the take-up of Scottish social security assistance. Each strategy should set out a best estimate of take-up for the benefits covered by it, and how Ministers will work to improve take-up. The Act requires that the first strategy would be published one year from the commencement of the relevant sections of the Act. That was done on 22 October 2018. A second strategy must follow by 21 October 2021, three years after commencement of the relevant sections. Thereafter a new strategy should be published within five years of the previous one.

Section 8 of the Act states that the primary purpose of the strategies is to estimate the extent of take-up of the assistance provided for by the Scottish social security system (i.e. the system for the Scottish Ministers giving assistance to individuals in accordance with Parts 2 & 3 of the Act), and to explain what steps Ministers will take to ensure individuals receive what they are eligible to receive.

Section 9 of the Act also states that Scottish Ministers must consult appropriate individuals when developing any of the strategies. Ministers can largely decide who they consider to be 'appropriate' in this context, but this must at least include:

- People using the Scottish social security system; and
- People who work with or represent individuals living in households whose income is adversely affected, or whose expenditure is increased, because a

member of the household has one or more protected characteristics as defined by section 4 of the Equality Act 2010[20].

---

[20] See: https://www.legislation.gov.uk/ukpga/2010/15/section/4

ANNEX B – SOCIAL SECURITY POLICY STAKEHOLDERS

Agency Operations Reference Group

NHS Scotland
Skills Development Scotland
CoSLA
Scottish Council for Voluntary Organisations
Citizens Advice Scotland
DWP
Child Poverty Action Group
Macmillan Cancer Support
PCS Scotland
Inclusion Scotland
Building Connections
The ALLIANCE
The Independent Living Fund Scotland
Disability Agenda Scotland

Carer Benefit Advisory Group

Carers Scotland
Carers Trust
MECOPP (Minority Ethnic Carers)
Social Work Scotland
CoSLA
Highland Carers Centre
Child Poverty Action Group

Social Security Communications and Engagement Partnership Group

Citizens Advice Scotland
CoSLA
NHS Health Scotland
One Parent Families Scotland
Poverty Alliance
Child Poverty Action Group
Scottish Council for Voluntary Organisations
The Scottish Federation of Housing Associations
The ALLIANCE
Age Scotland
Council of Ethnic Minority Voluntary Sector Organisations
Engender
MECOPP (Minority Ethnic Carers)
Inclusion Scotland
Disability Action Scotland
Coalition of Carers representing national Scottish Carers organisations

Disability and Carers Benefits Expert Advisory Group
Joseph Rowntree Foundation
Glasgow Disability Alliance
Scottish Independent Advocacy Alliance
Carers Scotland
Glasgow Centre for Inclusive Living
Dundee Carers Centre

East Ayrshire Citizens Advice Bureau
Coalition for Racial Equality & Rights
Scottish Association for Mental Health (SAMH)
Institute of Health and Wellbeing, University of Glasgow
NHS
Glasgow Caledonian University
Child Poverty Action Group
Scottish Recovery Network
Inclusion Scotland
Health and Social Care Alliance Scotland
Glasgow Centre for Population Health

Industrial Injuries Disablement Benefit Advisory Group

Scottish Trades Union Congress
Armed Forces Medical Advisor
Clydeside Action on Asbestos
Child Poverty Action Group
Citizens Advice Bureau Airdrie
MacMillan Cancer Support
CoSLA
Stirling University

Joint Ministerial Group on Welfare

UK Government
•Secretary of State for Scotland
•Secretary of State for Work and Pensions
•Minister for Employment

Scottish Government
•Cabinet Secretary for Social Security and Older People (Co-chair)
•Minister for Business, Fair Work and Skills

Short-Life Working Group on Terminal Illness for Disability Assistance (SLWG)

NHS Greater Glasgow and Clyde
Glasgow & Clyde Palliative Care Network Group
Consultant in Occupational Medicine,
Institute of Health and Wellbeing, University of Glasgow
Scottish Public Health Network
NHS Highland
NHS Lothian
NHS Forth Valley and HIS
NHS Grampian
NHS Borders
NHS Greater Glasgow and Clyde
Children's Hospice Association Scotland
Social Care, Fife Local Authority
Adult Learning Disability Service
Scottish Partnership for Palliative Care

Best Start Grant Reference Group

One Parent Families Scotland

Children In Scotland
Engender
Scottish Women's Convention
Poverty Alliance
Save the Children
Children, Young People and Families Services, Dundee Health
Parent Network Scotland
Early Years Scotland
South Lanarkshire
NHS Scotland
Centre of Excellence for Looked After Children in Scotland
Child Poverty Action Group
COSLA
Scottish Women's Aid
Maternity Action
Action for Children

Funeral Poverty and Funeral Expense Assistance Reference Group

Church of Scotland
Scottish Older People's Assembly
Lothian NHS
Money Advice Scotland
Funeral Planning Authority
Scottish Working Group on Funeral Poverty
Society Of Allied And Independent Funeral Directors
Bereavement Consultant
Institute of Cemetery and Crematorium Management
Association of British Credit Unions Ltd
Child Poverty Action Group
Scottish Pensioners Forum
Muslim Council of Scotland
National Association of Funeral Directors
Marie Curie
CoSLA
Citizens Advice Scotland
Dignity

III Health and Disability Benefits Stakeholder Reference Group

Coalition of Care and Support Providers Scotland
NHS Greater Glasgow and Clyde
NHS Income and Welfare Reform
NHS Public Health Practitioner
NHS Lothian Occupational Therapy
Child Poverty Action Group
Castle Rock Edinvar
University of Glasgow
CoSLA
Rights Advice Scotland
Coalition of Care and Support Providers Scotland
Disability Agenda Scotland
National Rural Mental Health Forum
Inclusion Scotland
Citizens Advice Scotland

Disabled Children and Young People Advisory Group

Terminal Illness Stakeholder Reference Group (SHRG)

Scottish Partnership for Palliative Care
Marie Curie Scotland
MND Scotland
The ALLIANCE
MS Society Scotland
Macmillan Cancer Support
Hospice UK
Heart Foundation
Parkinson's UK Scotland
Citizen's Advice Bureau
Disability and Carers Benefits Expert Advisory Group for Social Security Scotland
Chest Heart and Stroke Scotland
NHS Greater Glasgow and Clyde

Young Carer Grant Working Group

Young Scot
Child Poverty Action Group
Shared Care Scotland
Carers Trust
Falkirk and Clackmannanshire Carers Centre
Edinburgh Young Carers Project
Scottish Youth Parliament
CoSLA

ANNEX C – BSG PREGNANCY AND BABY PAYMENT TAKE-UP ESTIMATE

Methodology

To estimate the take-up rate of BSG Pregnancy and Baby payment we have used data from the National Records of Scotland (NRS), the Family Resources Survey (FRS) and Social Security Scotland's Management Information.

The total eligible population for BSG Pregnancy and Baby Payment consists of eligible first and subsequent births. The estimate of eligible births is informed by an assumption around the likelihood of families where the births occur being in receipt of one of the BSG qualifying benefits or where the parent is under 18. This assumption is consistent with the Scottish Fiscal Commission's forecasting model for BSG, which uses information from the FRS and DWP's Policy Simulation Model (PSM).

Since take-up rate is reported by specific months of birth (December to March), we have estimated the monthly breakdown of eligible births based on (unpublished) NRS data on births by year and month of occurrence.

The number of payments based on child's month of birth was sourced from an extract of data from Social Security Scotland's case management system.

Limitations

The methodology for deriving the estimates of take-up of BSG Pregnancy and Baby payment is complex and has some limitations associated with it. Survey data are subject to sample variation and other errors associated with a sample survey.

The Family Resources Survey (FRS) is also known for underreporting of benefit receipt. The PSM, which has been used to estimate the proportion of eligible births, attempts to correct for this underreporting to a certain extent. As any microsimulation model, the PSM is based on a certain set of assumptions. The range of assumptions – the most fundamental being that past FRS data (suitably reweighted) give a good representation of the future – all carry associated uncertainty.[21]

---

[21] More detail is provided in the Annex of the Scottish Government (June 2019), Analysis of Options for the Income Supplement

Scottish Government
Riaghaltas na h-Alba
gov.scot

This publication is available at **www.gov.scot**

w w w . g o v . s c o t