



OFFICIAL REPORT
AITHISG OIFIGEIL

Social Security Committee

Thursday 5 September 2019

Session 5



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SOCIAL SECURITY COMMITTEE

19th Meeting 2019, Session 5

CONVENER

Bob Doris (Glasgow Maryhill and Springburn) (SNP)

DEPUTY CONVENER

*Pauline McNeill (Glasgow) (Lab)

COMMITTEE MEMBERS

*Dr Alasdair Allan (Na h-Eileanan an Iar) (SNP)

*Jeremy Balfour (Lothian) (Con)

*Michelle Ballantyne (South Scotland) (Con)

*Keith Brown (Clackmannanshire and Dunblane) (SNP)

Mark Griffin (Central Scotland) (Lab)

*Alison Johnstone (Lothian) (Green)

*Shona Robison (Dundee City East) (SNP)

*attended

THE FOLLOWING ALSO PARTICIPATED:

Neil Cowan (Poverty Alliance)

Chris Goulden (Joseph Rowntree Foundation)

Rob Gowans (Citizens Advice Scotland)

Russell Gunson (Institute for Public Policy Research Scotland)

Steven McAvoy (Enable Scotland)

Lynn Naven (Glasgow Centre for Population Health)

Lesley Newton (Inverness, Badenoch and Strathspey Citizens Advice Bureau)

CLERK TO THE COMMITTEE

Anne Peat

LOCATION

The Mary Fairfax Somerville Room (CR2)

Scottish Parliament

Social Security Committee

Thursday 5 September 2019

[The Convener opened the meeting at 09:01]

Decision on Taking Business in Private

The Deputy Convener (Pauline McNeill): Welcome to the 19th meeting in 2019 of the Social Security Committee, which will take the form of a round-table discussion.

We have received apologies from our convener, Bob Doris—which is why I am in the chair—and from Mark Griffin.

I ask everyone to check that their mobile phones are switched off or to silent mode.

Under agenda item 1, I ask committee members to agree to take items 3 and 4 in private. Item 4 concerns our work programme. Do members agree to do so?

Members indicated agreement.

Benefit Take-up

09:02

The Deputy Convener: Our main item of business—for the next hour and a half or so—is a round-table discussion about benefit take-up.

I know that the temptation for witnesses is to touch the request-to-speak buttons in front of you, but Alan, who is sitting at the table, will handle all the sound issues. You do not need to touch anything. Just speak, and Alan will put you on the system.

Although I know that many of you have appeared before the committee previously, we will start off with introductions, for the benefit of the record. With us today, we have Lynn Naven, who is a public health research specialist at the Glasgow Centre for Population Health; Chris Goulden, who is deputy director of evidence and impact at the Joseph Rowntree Foundation; Neil Cowan, who is the policy and parliamentary officer at the Poverty Alliance; Steven McAvoy, who is a senior welfare rights adviser at Enable Scotland; Russell Gunson, who is the director of the Institute for Public Policy Research Scotland; Rob Gowans, who is a senior policy officer with Citizens Advice Scotland; and Lesley Newton, who is the deputy manager of the Inverness, Badenoch and Strathspey Citizens Advice Bureau. Welcome, to you all.

We tend to run round-table discussions by allowing our guests to do most of the talking, with members asking questions in order to keep the discussion flowing. At about 10.30, I will ask each of you what action you would like the committee to take or ask for, and we will aim to finish at a quarter to 11. I am looking forward to the discussion. Jeremy Balfour will ask the first question.

Jeremy Balfour (Lothian) (Con): Is take-up less than 100 per cent because people are not aware of benefits, because they find the process too difficult to be worth doing, or because there is still a stigma about benefits in certain parts of society, which leads people to not want to take things from the state, even if they are given the form and need only sign it? Why is take-up low? Is there a single reason, or are there a number of reasons?

The Deputy Convener: That is an important first question. Who wants to start?

Lesley Newton (Inverness, Badenoch and Strathspey Citizens Advice Bureau): Speaking as someone who has worked at the coalface, in a citizens advice bureau, for the past 27 years—I know that I do not look old enough for that to be

true—I would say that all the reasons that Jeremy Balfour mentioned are major contributing factors.

The system is so complex that many clients do not know what to ask when they come in. We identify issues that they were not even aware of. Help with claiming universal credit and the availability of the money matters teams that are being funded by the Scottish Government have been highlighted to people, but it is a question of getting them to get on the phone. We must also encourage people who come into contact with the public in all sectors, because it is important that they are given an insight into what is on offer. We do not share enough information with other agencies—doctors, social workers and schools, for example—or ensure that people fully know what is out there.

As I have said, the system is very complex. I have a team of welfare rights advisers who spend an inordinate amount of their working days trying to challenge poor decisions. Getting decisions right first time would be my ambition for when Social Security Scotland takes over responsibility for the disability assistance programme from the Department for Work and Pensions. We are winning appeals, but it takes an inordinate amount of time to sort them out.

The forms are also complex. A lot of information is already available to agencies, so we should probably explore the “Tell us once” concept a bit more. Lots of agencies know lots about people, but they do not work together, so claimants become very frustrated. That is a major problem in the mental health sector, because people with mental health issues find it challenging even to come over our door. The Government really needs to address that.

Lynn Naven (Glasgow Centre for Population Health): I agree with Lesley Newton, especially on the point about lack of awareness of entitlement. I represent, among other work, the healthier, wealthier children project, which is a referral pathway to money advice services, from health visitors and midwives. When we evaluated that project, we found that the majority of people were totally unaware of their entitlement and had never been to a money advice service before, which was an important factor. In working on national health service projects that involve universal services, I have found that when trusted professionals refer people that helps to remove stigma, which is a huge benefit for them.

Chris Goulden (Joseph Rowntree Foundation): I agree that the reasons for low take-up lie at all the levels that have been mentioned. Action is needed on raising people’s awareness in the first place, and then on the application process and access to the benefits themselves.

However, the biggest challenge is in people simply not knowing that a benefit exists. The Scottish Parliament information centre’s briefing paper for the meeting contains fairly good estimates—in which benefits take-up is better or worse. However, there are some—such as disability benefits and, importantly, universal credit—for which we have no idea of the scale of lack of take-up. If we are to have a long-term strategy to improve take-up—which would be my main recommendation—it would have to be an on-going strategy. The challenge will never end; it will take constant pressure to ensure that people are aware of their rights and are applying for and accessing benefits.

Neil Cowan (Poverty Alliance): I support what has already been said. The reasons for low take-up are a combination of the three factors that Jeremy Balfour mentioned—awareness, complexity and stigma.

One of the community activists that the Poverty Alliance works with told me that it is fundamentally impossible for someone to have knowledge of, or to apply for, something that they do not know exists. Clearly, if people do not know that their entitlement exists, they will not access it. Activists tell us that certain groups have particularly low levels of awareness: for example, people who are in work often do not fully understand what they are entitled to and so do not claim it. People who have been in work for 20 or 30 years and have not previously had to access the social security system, but who find themselves out of work, or their circumstances change, often do not know what their entitlements are. Awareness is therefore an important factor.

So, too, is the complexity that has already been mentioned important; many people just find the system hugely complex to navigate. One of our community activists who has a visual impairment told me that it took him 11 and a half hours to complete his universal credit claim.

Lastly, people’s years of quite negative experiences of the system have left them feeling high levels of stigma, which often encourages them to disengage from it entirely.

There are other factors, too, including the adequacy of particular benefits. We know that the higher the value of a benefit, the higher the take-up. The use of conditionality and sanctions, in particular, in the past few years has led to more people disengaging from the system. There are other factors in addition to the ones that Jeremy Balfour mentioned.

Rob Gowans (Citizens Advice Scotland): I agree with the points that have been made so far. The low take-up is a result of a combination of factors, rather than being for any single reason.

In preparation for today's meeting, we surveyed CAB advisers across the country on what they think are the top reasons for low take-up of benefits. The top three that were mentioned were people not knowing that they were entitled to a benefit, the application or assessment process being too complicated, and people struggling to make and manage claims online, which I do not think has been mentioned so far. That issue has recently become an additional barrier for people who claim universal credit. The research that Citizens Advice Scotland has done over the past six years has consistently found that around one person in five is not able to make and manage their claim online, and that the majority of people would not be able to make a claim for benefits online without help. That has become an additional barrier to take-up in the system.

Russell Gunson (Institute for Public Policy Research Scotland): I would like to add to rather than repeat what has been said. From the evidence, stigma seems to be more of a problem for some benefits than it is for others. For example, there seems to be less stigma in claiming child-related payments than there is in claiming other benefits. That is evident from the take-up figures in the briefing paper. In addition, there are take-up problems for particular groups of target beneficiaries; I am thinking of harder-to-reach groups, if that is the right term to use. Some groups might have specific needs when it comes to awareness raising and the simplicity of forms.

As I mentioned, I want to add to rather than to duplicate what others have said. In Scotland, we have a particular issue with take-up, in the sense that many of the benefits that are coming on stream are passported from UK benefits. It is to be hoped that take-up of universal credit will increase to 85 per cent—perhaps higher. If we have any drop off from that—from take up of universal credit—take-up of the benefits that we pay can only ever reach a maximum of 85 per cent, and it is likely that it will be lower than that. We need to think about how we can get people who are eligible for UK benefits, but who are not taking them up, to do so, so that they can access Scottish payments.

Steven McAvooy (Enable Scotland): One of the starting points is the fact that we have a complicated system. People might be entitled to three or four different benefits, but unless they speak to an advice agency that takes the time to explain what each benefit is for, they might receive payments without having any concept of what those payments are intended for. Someone who does not have great understanding of a system is less likely to engage with it. If something changes, they might not realise what they need to report, or that they should seek further advice about what else they could claim.

The next issue is the number of stages that are involved in making a claim. With the personal independence payment, an initial phone call has to be made. A form will probably have to be filled in, after which an assessment will probably be carried out. With universal credit, after making a claim online, the claimant will have an appointment at the jobcentre. Most claims involve several different stages; unless people are properly taken through what they can expect and what they should provide, there will continue to be opportunities for them to drop out of the system, even once they have made a claim.

The third problem is poor administration, whereby people are not told that they are entitled to a benefit for which they are eligible. A decision-making body might have knowledge only of one benefit, and might not advise the person of other benefits that they could get. The claimant will find that out only when they speak to an advice agency that looks at the full picture, which will be able to advise them properly of other benefits that they could receive, and of the existence of a challenge process that they can use if an application is refused.

09:15

Lynn Naven: I want to add something to what Chris Goulden said about working consistently to encourage and increase uptake. From our work, we have realised that we also have to work consistently to engage professionals in referring people for benefits. That should not be underestimated: it takes a lot of work. In the healthier, wealthier children project—at the beginning, when it was fully funded—we had a health improvement worker working jointly with a money advice worker on going round all the health visiting and midwifery teams to promote the referral pathway, to give them information about child poverty and to develop information resources for them and for clients, such as handy ready reckoners and so on.

They also developed a non-contact protocol: when money advice services were trying to contact people who had been referred they had to follow five steps in trying to contact the person before giving up. Such things are all very important and must be reinforced all the time, because new staff come on board and they require resources. We need to bear that in mind.

The other thing that is important in order to increase uptake is performance monitoring, because it encourages visibility within systems and it encourages people to refer.

Lesley Newton: I want to take up the point about universal credit. As a citizens advice service, we have real concerns that not all the

options have been explored with clients before they come to us. Contribution-based benefits can be a better option for people than having to claim universal credit, but I have real concerns that there is a mission within the DWP to get people on to UC irrespective of their background and requirements.

On digital by default and the point that Rob Gowans made, I am concerned that we are causing major problems for clients who do not have computer skills, and that we also have language barriers. We are experiencing a significant uplift in European Union citizens getting incorrect right-to-reside decisions, which prevents them from getting benefits.

It is not just about getting people on to benefits; it is also about ensuring that all options are explored. We need resources to do that. It is not easy to train and develop volunteers to go through what is a complex system, so it is important that we look at what we require in order to ensure that everybody gets what they are entitled to.

That is pertinent at present, because we have a massive requirement to recruit more volunteers. We are haemorrhaging volunteers because the role is complex, and we are haemorrhaging staff because, in some areas, the salaries out in the community to do similar, if not less stressful, jobs are much higher. The fallout of encouraging benefit take-up is that we need to make sure that we have fully trained people to assist and explore all options with members of society, who are entitled to certain things.

There will also be a problem when we have a mixture of devolved and non-devolved scenarios. That will be complex for us to manage, never mind to explain to members of the public. We will be saying, "You've got this agency helping you with this set of benefits and that agency helping you with the other one." We need to be mindful of that, and we need to be able to manage it.

The Deputy Convener: In our papers, we have a table that shows take-up across the UK broken down by pension credit, housing benefit and so on. A benefit that seems to have extremely low uptake is working tax credit for families without children, at 31 per cent. The figure for take-up of the best start grant is 53 per cent, which strikes me as being quite low compared with the take-up of housing benefit and income support, which is at 80 per cent. Some of the reasons for that gap might be obvious, but I want to throw that open and ask you whether you have any thoughts about why the uptake of some benefits is so low.

Chris Goulden: On working tax credits, it is a function of what was mentioned earlier that people in work are just less aware, or that they expect that fewer benefits will be available to them. There

are other gateways to child tax credits, for example through other child benefits, and there is greater awareness of them. Obviously, you can get child tax credits whether you are in or out of work. Moving in and out of work does not affect those benefits in the same way as it does working tax credits for which, by definition, you have to be in work. The group without children that you highlighted has no other way of finding out about the benefit. Universal credit should address that, because there are built-in gateways for people to get their full benefit, including what will replace working tax credit, by other means. People should therefore see that remedied through universal credit.

Steven McAvoy: Working tax credits for people who do not have children will tend to be for disabled workers. That usually relies on another qualifying benefit. Again, it is a system in which one benefit impacts on the other. If somebody who was on the disability living allowance is moved to the personal independence payment and told that they are not entitled, that could stop their tax credits. It is about the complexity of the interaction between two benefits.

The other issue is that tax credits are designed in such a way that an award is partly based on the previous year, and people estimate what they will earn in the year coming up. Somebody who is not very savvy with numbers will struggle to estimate that accurately. There could be loads of people who are estimating wildly outside of what their actual earnings will be and who are being told that they are not entitled.

Russell Gunson: In the first place, it is difficult to get accurate figures for take-up. It is easier for some benefits than it is for others. A number of the statistics will be estimates and some will be more accurate than others.

In the case of the Scottish benefits in particular, there is potentially a take-up drop-off twice. There will be a take-up drop-off in claiming the UK-wide benefit that allows someone to passport to their best start grant, for example, and there will be a drop off for the second step as well. The big health warning for those figures is that they are projections from the Scottish Fiscal Commission and, as the best start grant is rolled out—it is very early days—we will have to see whether the take-up figures outstrip those forecasts.

Rob Gowans: Following on from those points, I think that part of the strategy is getting estimates of take-up rates across benefits that are as good as possible, as some of the take-up rates that the DWP has published are now several years old. Some of them are also not necessarily based on the most up-to-date information and we do not have official estimates for some of the benefits,

such as the disability benefit. It is important to get that right.

Another way to get an idea of the levels of underclaiming would be to look at client financial gain from the CAB. In the past year, we achieved a client financial gain of more than £84 million in benefit payments in Scotland, of which £30 million related to personal independence payments, £16 million to DLA, and £10 million to universal credit. When we asked advisers which benefits were underclaimed, the majority said that it was personal independence payments, and just under half said that it was carers allowance and funeral payments. All of those are benefits that are due to be devolved, so there are opportunities there.

On the best start grant, it is too early to say what the level of underclaiming is. Certainly, the number of people who have received the benefit is far higher than the number who received the sure start maternity grant that it replaced, but it has different eligibility criteria. Some CAB clients have told us that they have not claimed the best start grant because they would have to claim universal credit to do so, and they are concerned about claiming it. The worry about being sanctioned and the process that they would need to go through has led them to decide to try to cope without the extra money.

Jeremy Balfour: I want to go back to what many of you said about people just not knowing about the benefits, whether they are in work or not. We talk a lot about social media and advertising campaigns, but they are clearly not working. What would get that message to those who are not claiming? We can have a big inquiry and come up with lots of ideas but, with due respect, probably not many people are listening to us. How do we get that message to the average person who should be claiming?

Lynn Naven: We certainly should not put the onus on people claiming; we should focus on helping them get the benefits that they need. That is the whole point—it has to be organised so that there are advocates for people, particularly trusted professionals.

That works well in the health service across referrals. There is no stigma, all those involved are trusted professionals and there are good uptake rates. For example, one part of the healthier, wealthier children initiative is in the children's hospital in Glasgow across clinical sectors. It has an uptake rate of 94 per cent because it is co-located and money advisers are there in the hospital. A new system has been introduced whereby there is a routine inquiry question about money worries on the admission form for sick kids—it is in midwifery and health visitor records, too. That enables issues to be flagged up

immediately. That preventative approach before people have crises or it gets so bad that they really need the services is important.

Chris Goulden: If I was coming up with a strategy for Scotland on benefit take-up, I would have a rolling national campaign that picked off different benefits, because we have to keep reminding people that they exist. Previous campaigns at the national level from Westminster have been effective in the past. Several years ago, the general awareness-raising campaigns on pension and tax credits were effective at increasing to a certain level the take-up of those benefits.

However, new people who might potentially claim the benefit are coming on the scene all the time, so they can never stop the campaign and think that it is all done. We know that local take-up campaigns work, and people get the benefits that they need if they are engaged with professionals—many of whom are sitting around this table—and get the advice that they need. However, coming down the track all the time are more people who are not aware of the benefits or not able to access them for reasons of complexity or lack of access to proper advice.

That is why a rolling campaign at the national level is needed, as well as local action and one-to-one support. Those three levels—the national campaigns, the local system and the one-to-one advice—need to be part of the strategy.

The Deputy Convener: This seems like an appropriate point to add to the discussion the fact that the committee has been looking at the question of whether automating some benefits might make a difference.

Last year, we had some sessions with the previous minister and looked at examples of local authorities around the country, for example in Glasgow and Ayrshire, that have already done that. What now stands in the way of automation is the Data Protection Act 2018; everyone seems to be going overboard with protection of information. The committee is interested in whether automation could provide a part of the solution.

09:30

You might recall from when we scrutinised the Social Security (Scotland) Bill and the creation of the new agency that we placed a particular duty on the new agency. Those members who supported the provision were keen to place a duty on the officials of the new agency to see whether someone who approaches them about one benefit is entitled to any others. I welcome any response that you have to that.

Russell Gunson: First, as Chris Goulden said, there is a lot of evidence to suggest that awareness-raising campaigns work when they are done, but there are far fewer being done at the UK level than in the past. At the Scottish level, that is just winding up, as the new benefits are devolved. It is not that the campaigns do not work; it is just that we are not doing as many as we probably should.

Alongside those campaigns, as Chris Goulden and a few participants said today, there are trusted advice and contact points, where the co-location of services allows people to understand that they are potentially eligible for benefits and helps people to apply. That is easier for a stable pool of people who might be eligible for benefits. For example, those eligible for child-related benefits are a stable pool. It is much more likely that a person will understand that they are eligible for such benefits than, for example, for some disability benefits, for which people change their eligibility quickly.

We are interested in what automation can do in the Scottish context to drive the take-up as high as we can get it. There are a few elements to that.

Given capacity issues at the agency as we roll out, in the short-term, maybe we cannot go to automation across the board. However, we should not rule out automation for some streams. For example, we are hugely supportive of the new Scottish child payment. It is now coming earlier—in 2020. We could begin to automate for some legacy benefits, such as child tax credit. As you can see from the take-up figures, that has high penetration into the cohort in question. If we can automate for that benefit, we could probably bite off a large proportion of the people who are eligible for the Scottish child payment.

Over the long term, we are interested in how we can make possible automation for all benefits and, in the short term, automation for some. Pauline McNeill is right to suggest that the general data protection regulation is not necessarily a block to that. If, at the start, we ask for people's data to be used in a certain way, it can be.

The design and the take-up of the Scottish child payment are incredibly important but are potentially a Cinderella issue. How we collect data through the Scottish child payment and the other Scottish benefits, which allow us to use those benefits as a gateway to other forms of financial and non-financial help, could be the holy grail. Although maximising people's financial help is important, going beyond that into the non-financial help that we can offer to those groups of people could be an approach to social security that is different from the approach down south.

Local awareness campaigns work. There are opportunities for automation in the short term and in the long term.

The Deputy Convener: To conclude and before Alasdair Allan asks his question, I note that Shirley-Anne Somerville wrote to the committee on 30 May 2019. The letter will be in the public record on the committee website—if you have not already seen it, it is worth having a look at. In the letter, she says:

“Unfortunately, there is no current legal gateway for the sharing of DWP data for the purpose of targeting free school meals and school clothing grants in Scotland. Furthermore, a legal gateway can only be established by UK Government legislation. However as you note in your letter, there is a legal gateway which allows DWP to share data with Councils for the purpose of checking free school meals eligibility in England and Wales. So this sets a clear precedent.”

It was the free school meals and school clothing grants in Scotland that we were interested in.

Dr Alasdair Allan (Na h-Eileanan an Iar) (SNP): I am afraid that this is a provocative question, but I will ask it anyway. If Citizens Advice Scotland has a campaign for benefits take-up that results in increased take-up of benefits, as you were talking about, it is not penalised or fined for doing that. There is an indication that there might be political pressure on the Scottish Government to stump up—I do not want to use the word “sanction”—the cash for any increase in the take-up of UK benefits that happens as the result of the Scottish Government's efforts. We are not in that situation yet, but it looks very much as though we are moving in that direction. Is that a sustainable position, if we are looking for the Scottish Government to encourage people to take up benefits?

Russell Gunson: The short answer is no. The idea that the UK Government should assume anything other than 100 per cent take-up and argue that any increase is the Scottish Government's fault, so it should stump up the cash for getting take-up above the current levels and towards 100 per cent, seems to run against the spirit of the fiscal framework. It might even go against what is written in the framework, line by line. That position does not seem sustainable. It could be quite a risk-averse interpretation of the fiscal framework, too. Given the lack of data on current levels of take-up, that idea might be possible theoretically, but whether it could happen in practice is another matter.

There is a distinction between what Social Security Scotland and the Scottish Government are doing to boost take-up and what the Government is doing to support the work of the third sector and others to do so. I would hate to see an aversion—whether it was from the UK

Government or the Scottish Government—to boosting the take-up of UK benefits, because, given the way in which the Scottish social security system is developing, we are passporting almost all our benefits to UK-wide benefits. Without boosting the take-up of UK benefits, there will be a ceiling that we can never go above.

Alison Johnstone (Lothian) (Green): The literature review that was carried out by the Centre for Economic and Social Inclusion found that one of the major findings of the studies of benefit take-up was

“the importance of access to, and the availability of, services with trained staff able to provide independent and authoritative welfare rights information, advice and support.”

Lynn Naven and Lesley Newton have picked up on that issue. Lynn Naven talked about the trust that people have in trained professionals, even if they are in another field, and about signposting and referring services. Lesley Newton made the point about how difficult it is in a competitive environment to attract volunteers and staff. Is the welfare rights environment in Scotland strong enough to help people? Do we have enough staff in post? Is there enough focus on that?

Steven McAvoy: I have raised concerns about that issue quite a lot. Since I started working in advice, the level of complexity has skyrocketed. It is getting increasingly more difficult to work out people’s entitlement. Sometimes, we also need to look at changes that might happen in the future. For example, in January, a gateway was introduced that meant that a lot of vulnerable claimants could stay outside the universal credit system. We knew for a while that there was the potential that that system would come in, but the regulations were passed through really late. Therefore, in giving advice, we need to think about forward planning.

We need to work on retention. As well as getting new staff in, we need to ensure that there is a body of experienced staff that new staff can learn from, as was the case when I was new to welfare rights. That goes back to the point about how difficult it will be for automation to fully replicate the job that we do. Recently, I spoke to a client who, due to a change in circumstances, was advised that they had to claim universal credit, but I was able to advise them that, if they got their employment and support allowance claim changed first, they would be able to claim housing benefit, because the gateway would apply to them. I cannot think of any automated system that would have been able to properly advise that person; they needed someone who had an awareness of the full system.

Sometimes, we can help with things that people do not think of, directly, as social security benefits.

I might speak to a carer whose partner is working and tell them about the marriage allowance, or I could advise on council tax discounts and other things that are not traditionally seen as social security. Unless there is a body of trained advisers who are able to go through everything about the system with the person, it will be a struggle. At the moment, the supply of such advisers is lacking.

Jeremy Balfour: One of the provisions that we put in the Social Security (Scotland) Act 2018 was on the right to independent advice. There was cross-party agreement on that. Is it your position that that advice should be available from the start? Some people have said that the agency should provide that advice up to the point at which a person ends up at a tribunal. Do you think that the advice should be provided all the way through, from the point at which the person makes the claim?

Steven McAvoy: My preference would be for everyone to get a benefits check rather than waiting until there is a particular problem. I think that that should happen at the earliest stage in the process.

I think that the legislation brings in a right to advocacy—I know that there is a consultation on that. That is a slightly different thing from the service that we would provide in terms of benefits checks. However, my position is that people should get a check at the very start. As Lynn Naven said, a lot of what we do involves professionals referring somebody so that we can check whether everything is all right. Last week, I got a referral from a general practitioner practice and, when I went out to see the person and help with their form, I discovered that their carer was missing out on more than £50 a week in pension credit. Even though that was nothing to do with the form that I was there to deal with, if that referral for that check had never been made, that carer would still be missing out on that money.

It is important that we get back to people who refer people to us, so that they can see the benefit of the referral. I got in touch with that GP practice to thank it for the referral and to explain what I had done and what the person had been missing out on. Hopefully, that will mean that that practice will understand the benefit of referring people, rather than thinking that it is just referring people into a black hole.

Alison Johnstone: A couple of people have suggested this morning that there is less stigma around the take-up of benefits for children. However, is that the case, or is it simply that, when children become part of your life, you are more in touch with a variety of professionals and organisations? It is notable that the take-up of child benefit is at 93 per cent, and that the take-up

of the new baby box is at 94 per cent. Those things seem to run in parallel.

A lot of the figures that we have on take-up are aggregate figures, and we have not drilled down into them. Are there groups of people within those figures who are particularly far from taking up benefits, such as black and minority ethnic Scots and young people? Do we have any information on that?

Chris Goulden: There is definitely an issue around BME people. For lots of people, language barriers create an extra hoop to jump through with regard to understanding. I do not think that there is very good statistical information about that. The data in your briefing paper, which is from the DWP, does not go into much depth. There is a lot more to dig into. In Scotland, if there was interest, a lot could be done to improve the quality of the information that we have about who is missing out—as you say, at the moment, it is superficial.

When it comes to stigma, the situation varies by group. For example, the pension credit rate is still only 60 per cent, which is woeful. Typically, pensioners would be considered to be part of what people call the deserving poor, the same as children would be, but there is still an extremely low rate of take-up for that benefit. There are particular issues around the felt stigma among older people about engaging with the benefits system beyond the basic pension.

The Deputy Convener: Michelle Ballantyne, do you want to come in?

Michelle Ballantyne (South Scotland) (Con): No; I was indicating that Neil Cowan has been trying to add something for a few minutes.

The Deputy Convener: Sorry, Neil. On you go.

Neil Cowan: I was going to make a similar point to Chris Goulden with regard to the particular groups that are not taking up what they are entitled to. At least anecdotally, BME groups, young people and lone parents have relatively low take-up rates. However, the evidence base is not great. Work on that would be welcome. As far as I understand it, the best start grant statistics are not segregated by gender, and I do not think that equalities data is particularly rigorously collected as part of that application process. There is more that can be done to develop that evidence base, and that, in turn, would help us to better target interventions to boost take-up.

The Deputy Convener: I am glad that you mentioned the issue of lone parents, Neil. From my experience of working with One Parent Families Scotland, I know that it sees many lone parents who work full time, which many such people who have a child above a certain age require to do. They simply do not have time to take

up an appointment at an advice centre, so they will probably not come into contact with any agency.

09:45

Steven McAvoy: Alison Johnstone mentioned that the take-up of child benefit—and of benefits for children in general—is very high. However, I have found that a group of people who still tend to miss out are the parents of children with disabilities. In my client group, that is particularly true of parents of children with a learning disability, which can often take a long time to diagnose. Parents will hold off from claiming disability benefits, thinking that they need to have a diagnosis before they can do so. Often, accessing such benefits will increase their tax credits or give them access to other benefits. While they are waiting for a diagnosis, they still have to attend appointments, and they might be called up at work to go and pick up their children from school. Sometimes, a parent will have to reduce their hours or give up their job. Any of those things can cause an acute financial crisis.

What is worse than parents waiting for a diagnosis before they claim is that, once they do so, poor administration might lead to that claim being refused. If they make a claim for disability benefit, nobody takes the next step of telling them that that means that they are entitled to an increased amount of tax credit, which might then entitle them to carers allowance or other benefits. It might be that they do not get that information until they speak to an advice agency.

Therefore, although we might look at the top-line figure in the briefing paper and think that tax credit take-up by parents looks quite high, there is a still a group within that category who are potentially missing out quite significantly.

Michelle Ballantyne: That is interesting; it is clear that there are several factors to which we need to give serious consideration. I am interested in Steven McAvoy's suggestion that there seem to be two aspects here. One is that, on average, 20-odd per cent of people who are entitled are not claiming, and we need to understand why that is. For example, the other day I met a family who I was trying to persuade to take up benefits but who told me that they were managing, so they did not see why they should. I told them that they were entitled to those benefits, which would improve their lives. Therefore, there is what we might call a funny group who are actively choosing not to apply. That first aspect is about understanding.

However, Steven, you also seemed to be saying that, even those who are claiming might not be getting everything that they could get. There might be a cross-reference, whereby someone is among the 93 per cent who are getting child benefit and

the 83 per cent who are getting child tax credit, according to the figures in the SPICe briefing paper. I point out that those figures go back to 2016-17, so they might not reflect what is happening now. However, if we take them as an average, or as read, and then look across, we can see that claims for the best start grant or funeral support are not at such a high level, but that might be simply because the same people have missed out because they did not know about those benefits.

When you say that everybody should see an adviser, do you really mean that or are you talking about the percentage of people who are not getting benefits? There is a big difference between saying that 100 per cent of people should go and see an adviser and saying that there is a cohort of perhaps 30 per cent who ought to do so. Where are we going with that?

Steven McAvoy: We could narrow down the percentage, but that would still divide people into very wide groups. For example, we could say that parents or people with disabilities could have a benefits check. That would be quite easy to tie in with the pool of professionals that those people would be seeing anyway. Therefore, we would not necessarily have to target 100 per cent of the population. However, a very wide sweep of the population would still be involved—even if we were just looking at parents, we would be talking about a huge number of people.

I tend to find that if someone comes to me for a benefits check and they have all the right information with them, it does not take very long to do. Therefore, although there is a lack of resource, it would not be a huge problem to take an extra couple of minutes to double-check that each person was getting everything that they should. That would save a lot of work further down the line. The scenario with checking money problems is similar to that for health problems, in that the longer they are left, the worse they will get. If someone does not get a benefits check at the earliest possible stage, they will end up coming to us when a crisis has arisen, by which time it is much more expensive to fix things.

Michelle Ballantyne: So, logically, when someone applies for a benefit—whichever one that might be—an automatic check ought to be in place.

Steven McAvoy: That is what I would like to see.

Michelle Ballantyne: That would not necessarily involve people going to see a specialist adviser; it would be more a case of having a checking principle within the application process.

Steven McAvoy: A specialist would still be needed to carry out the check, purely because of the amount of information that they would need to know.

Michelle Ballantyne: You mentioned take-up of benefits in relation to children and disabled people but, according to our table, the lowest take-up figure is of the working tax credit by people without children—the very people who do not come into contact with advisers—so they might be the people who would most need a health check.

Steven McAvoy: I would need to look at the figures. I might be wrong, but my suspicion is that that group includes a huge number of disabled workers, because if you are a working person without kids, it is difficult to get tax credits unless you also have a disability, which then means that you meet those criteria.

Michelle Ballantyne: So we would need to look into that.

Steven McAvoy: You would need to look into that, but that is my suspicion.

Lynn Naven: On Michelle Ballantyne's point about whether we really need to make sure that everybody gets a benefits check, the healthier, wealthier children project was set up with broad eligibility criteria—it covered families with a family income of less than £40,000. The project was designed that way because of the child tax credit threshold—if you were a family with five children, the threshold was £39,000.

During that project, we found that one in five of all the advice cases related to DLA payments. A lot of those DLA payments were not for the lowest income group of less than £1,399 per month; they were for the next group up, from £1,400 to £4,000 a month. There is an argument that, depending on your household circumstances, you will have an entitlement even if you have what is considered to be a higher income.

Chris Goulden: It goes back to the need to look at the whole picture in terms of the strategy because, in an ideal world, as few people as possible should need advice. It could almost be an indicator that your system is not working if demand for advice increases. We need to keep in mind that there are people who claim successfully and who are getting everything that they are entitled to who get no advice. We need to look at how they are doing that and how those groups can be expanded, as well as at how those with more complex needs can get that advice, because some benefits are such that people are more likely to claim other benefits. There might be a lot of people who are eligible only for child benefit, so that might not be a good group to target to assess whether they are entitled to other support. Michelle Ballantyne is right to say that it is a case of looking

at how benefits cross over one another to find those groups where there is complexity.

Rob Gowans: When we recently asked advisers about who was missing out, by far the biggest group they identified was older people, followed by disabled people.

The point about increasing take-up through work in health settings is a really important one. We have seen the success of such work in relation to children's benefits. A number of our citizens advice bureaux are doing work on embedding advisers within GP practices and other healthcare settings. There is a project that is about to start, or has already started, to provide information about pension credits when people are going for flu jabs, in order to target the older cohort.

On the discussion about whether we need more automation or more advice, ideally, we should have both. A lot can be done even within the application process to make it more straightforward by using information that people have already given to Social Security Scotland to prepopulate forms. That information can be used to see whether people are entitled to other benefits.

As Steven McAvooy said, there is a need to invest in good-quality independent advice because, consistently, when that advice is provided, we see around £10 of client financial gain for every £1 invested. That advice is a sure-fire way to increase benefit take-up. We need automation and simplification of systems, but we also need good independent advice.

Lesley Newton: We are talking about benefits that are linked with children, which are quite straightforward. I have major concerns about the application and assessment process for disability benefits. The take-up of those is quite low because the process is stressful and there are a lot of incorrect decisions. I accept that the take-up could be improved with automatic entitlement for some of the less complex benefits. However—I know that I keep coming back to this—the benefits that cause us the most work are those that are linked to disability. That is because we have to go to appeals or prepare submissions. Because we do not have sufficient resources, we have had to cut face-to-face representation with clients and have to give them a submission to take with them. That is because the decisions are so poor that we are inundated with requirements for assistance with appeals.

It is about getting it right first time. The Parliament will have responsibility for that, and it is important that you take that on board. People perhaps get frustrated and do not apply again because they have been turned down. They do not go through the whole process because they

think that, once they get a decision, it cannot be challenged.

I have real concerns that, because we receive so many ill-informed decisions, we cannot provide 100 per cent of the face-to-face support that is needed because of the complexity. Getting it right first time is one of the crucial things that we need to address.

Keith Brown (Clackmannanshire and Dunblane) (SNP): That last point indicates that the design of the system is not right, if that is the impact that it is having. However, I still tend to think that the potential for automation has been hugely underestimated. A fair point was made about advisers having to anticipate future changes. There are also issues about the benefits that are not perceived as social security benefits, such as bus passes and all sorts of other things. Logically, we should try to anticipate and address all those concerns. If we can have huge systems of credit references, I think that we have the information technology to have a proper automation system so that the vast bulk of people can get benefits pretty much automatically. Advice will still be required, but it can be targeted at those who most need it.

Leaving that aside, I have two questions, which I will ask together, as we only get one chance. One is on research. Jeremy Balfour started by asking why take-up is so low, and Michelle Ballantyne touched on that. In the new Scottish social security system, we have already had a massive audit of that issue. Incredibly, that was done at the very start, at a cost of hundreds of thousands of pounds. Are the experts here aware of any research being done to find out what percentage of the take-up issue is to do with perceived non-entitlement—for example, people not wanting to touch benefits, although they are happy to take on a pension—and what percentage is to do with a lack of awareness? We know that Governments study all this stuff—apparently, the UK Government has a study on Scottish independence that it does not want to release. Has the UK Government studied the issue properly to consider not just those who are getting benefits but those who we know are not getting them and why those people are not taking them up? What research is being done on that? If Governments are committed to maximising take-up, why are they not researching the reasons why it is so low?

My next question is on the fiscal framework, which Alasdair Allan asked about. Perhaps I misunderstood, but I thought that the current fiscal framework would penalise any substantial uptake of UK benefits in Scotland. I am happy to be corrected if that is wrong but, if it is right, everybody round this table who is concerned

about take-up must agree that it is the major inhibition on benefit take-up in Scotland, as well as in the rest of the UK. Should that not be the focus of our activity? If there is no incentive for the Government to increase take-up, or a disincentive to do so, why would it do it? That is a big concern I have.

I am interested in the witnesses' comments on those points.

The Deputy Convener: We will start with the point about the fiscal framework.

10:00

Russell Gunson: To repeat a little, it is certainly theoretically possible that the UK Government could try to claim, if it could prove and argue its case, that an increase in take-up of UK benefits in Scotland was down to Scottish Government action. However, trying to prove that in practice would be a very difficult job, given that it is not doing a huge amount of research on take-up. Never mind why—it is not even doing a huge amount of research on what the current levels are.

I do not want to be flippant about the risk that you mention, because it is a risk, and Governments need to be risk averse, particularly when it comes to what could be quite a large amount of money. On the other hand, I would hate to see risk aversion creep in that would prevent very vulnerable families from getting the payments that they deserve because of a theoretical possibility that Scottish budgets could be hit. Theoretically, what you suggest would be possible but, in practice, that would be very difficult to do.

The Deputy Convener: Does anyone else want to say something about the fiscal framework before we move on?

Rob Gowans: As I mentioned earlier, research on the take-up levels and the reasons for them needs to be a component of the take-up strategy, because there seem to be gaps in academic studies and Government studies on take-up.

On the fiscal framework, my understanding is that discussions between the two Governments are on-going. The issue that you mention certainly would not be our interpretation of the no-detriment principle, and it would be concerning if increasing benefit take-up meant that the other Government had to pick up the bill. There is certainly a shared notion that benefits take-up is a good thing. It prevents poverty and spend elsewhere, and it should not be seen as just a cost to Government. There are reasons why there has not been consistent advertising and promotion of benefits by Government in the past, one of which is a concern about the increased cost. However, to

promote one of my favourite social security principles,

“social security is an investment in the people of Scotland”.

It should be seen in that light.

Michelle Ballantyne: I want to check my understanding of the differential. If the Scottish Government made a policy change to the benefit that caused an increased cost, the differential has to be funded by it. However, ensuring that people have claimed their universal credit, pension credit or whatever through an advertising campaign is not a policy change, so any increase in the bill would be picked up by the UK. Is that your understanding?

Rob Gowans: That is my understanding. I do not know what stage the discussion about promotion between the Governments is at. That may be a question for the Scottish Government and the UK Government.

The Deputy Convener: Before we wind up on the technical issue that Keith Brown raised, does he want to come back on it?

Keith Brown: There are different interpretations around the table, and I would be quite happy to admit that mine is wrong if that is the case. However, that was not the tenor of previous discussions in the committee. It is important to know whether there is an inhibition on the Scottish Government with regard to encouraging and achieving the take-up of UK benefits. It would be useful to have clarity on Michelle Ballantyne's interpretation and—

The Deputy Convener: I was just checking that. I think that what Michelle Ballantyne said is broadly correct. I wanted to check whether you were asking about that.

Keith Brown: It would be useful to have that clarity. As Rob Gowans said, discussions are scheduled between the two Governments about the new form of the fiscal framework. It is really important to know what that will be.

On my point about research in this area, how serious are Governments about that, given that they are not doing any such research but will research other things? By “research”, I am really talking about surveys in some cases and not profound academic research.

The Deputy Convener: Does anyone want to respond to that?

Chris Goulden: The stigma around benefits is deep-rooted in the ways that people think about who is deserving or undeserving and the kinds of activities that different groups are perceived as doing or not doing. That is rooted deep in the nation's psychology and cannot be undone overnight. However, the Joseph Rowntree

Foundation has done some research on how people can speak about poverty and social security in a way that does not trigger a lot of those negative ways of thinking about them.

The Scottish Government is already using some of that in its communications from the social security agency and the way it is talking about some of the devolved benefits. Things can be done in the long term about how we speak about benefits and poverty that will, over time, reduce some of the stigma that is felt. A long-term strategy to do that at national level is needed to help to prevent the low take-up of benefits occurring in the first place.

Shona Robison (Dundee City East) (SNP): I want to pick up on some of the things that have been said. The UK Government response in the form of two paragraphs from Alok Sharma MP referring us to the Government website does not inspire me with confidence that the UK Government is keen to promote the take-up of benefits.

Something that I am picking up here, which I know of from my constituency work, is that people hear about the lived experience of others in accessing and coming into contact with the benefit system, and it would be useful to know how strong a deterrent that is. We have been hearing about the difficulties, such as that no one ever wins the first time around but only on appeal, which has had a major impact on your service, and messages such as, “Don’t get on universal credit. It is a nightmare.” How strong a deterrent to people is the fear factor that comes from hearing about other people’s experience and wondering what their own might be?

Finally, given how topical the subject is at the moment, it would be useful to hear a bit more from Lesley Newton about the experience of EU citizens coming into contact with the benefit system—those who are on it or may be about to go on it. Lesley mentioned them earlier and it would be helpful to have more information about it, either now or as a follow-up in writing.

Lesley Newton: I am happy to talk briefly about the experiences that we have had with EU migrants. We are in the fortunate position of having had universal credit in our area since 2016 and we had the live service in 2015 as a trial. Many EU migrants who apply for benefit are told in decision making that they are not entitled when that is not, in fact, the case. It can be an elongated process, because on universal credit they are given no money when they are given that decision and they accrue housing arrears and it becomes a major problem. DWP is not looking at Her Majesty’s Revenue and Customs records, children who are in education or people’s timelines and we are having to provide that information. It is

incumbent on DWP to provide the information and it is choosing not to. I am not saying that we win every appeal, but we have a high success rate.

We have a slightly better shoe-in now with the EU settlement scheme—for which the numbers applying are picking up, but we have people who can assist with that—because once someone has EU settled status they have an entitlement to benefit. However, there are a number of people who are entitled to benefit prior to getting settled status and we are supporting them in challenging their decisions. I have concerns that it is convenient to deny people a benefit and allow them to go away thinking that there is no way they can challenge the decision because they do not understand it. Added to that, the DWP is counting on the fact that a certain proportion of people will not challenge the decision because they think that that is the end of the line.

It is about getting the message out there, although we are a victim of our own success because we do not have the resources to help everybody. We do not turn people away and we try to support as many people as possible, but that is becoming increasingly difficult. Does that address your question, Ms Robison?

Shona Robison: Yes. I suspected that was the case. From what you are saying, whether it is a result of the policy intent or whether there is a culture within the DWP, it is concerning to hear that that appears to be the line.

Lesley Newton: Every time there is a change in the circumstances of someone who is in work and is from the EU, they immediately get put on the habitual residence test again. It is just not necessary. Even people who have got full rights to be here because they have been working and so on still get that.

I do not know whether it is a deliberate way of ensuring that some people drop off the radar, or whether it is due to a lack of training and development. I just have real concerns that that sector is being severely disadvantaged.

Shona Robison: I think that that is something that we should follow up with the DWP.

The Deputy Convener: Absolutely. I am sure that you all know it anyway but I just want to emphasise that some of the committee’s work on the Social Security (Scotland) Bill addressed the question of what happens if the agency does not get it right first time—let us hope that it does—and how to smooth the path of appeals, at least in Scotland. One of the important aspects of the legislation is that the agency is required to collate all the paperwork for the passage of an appeal. Some people supported an automatic appeal but, however we ended up, it is an important provision within the Social Security (Scotland) Act 2018 that

is still to be tested. The paperwork should, in theory, be easier when there is an appeal to the tribunal system from the new agency.

Lesley Newton: There is also a real inconsistency in universal credit decisions on limited capability for work. We have situations where people in the support group are on the legacy benefit of employment and support allowance, and they continue to get that because it is contribution-based. However, because they require to have their housing costs paid through UC, they are then put through another assessment for UC for limited capability for work, and they get zero points. How is that possible? It will be claimed that the descriptors are different but, I am sorry, they cannot be. We have ridiculous scenarios where we have that situation.

I do not know whether Mr Balfour is familiar with the situation.

Jeremy Balfour: They are different. There are things that I would be entitled to under DLA that I would not be entitled to under—

Lesley Newton: No, I am talking about employment and support allowance.

Jeremy Balfour: I think that employment support has different criteria.

Lesley Newton: Do you mean different to universal credit limited capability for work?

Jeremy Balfour: Yes. My understanding is that it depends on what your disability is and how it affects you.

Lesley Newton: Yes, but if you have a legacy benefit and it has been agreed that you are in a support group because of your disabilities, there should not be a significant difference to the universal credit limited capability for work-related activity decision that is made. However, I do not want to go into all the technicalities.

We have real concerns about the decisions surrounding universal credit. What happens is that people get a negative employment support allowance decision and their only option is to apply for universal credit. In my view, a lot of people are put on to that benefit unnecessarily because they then win the employment and support allowance appeal and they cannot come off of universal credit, as we all know; once they are on that train, they stay on it. That is concerning to me.

The Deputy Convener: That is another point that will have to be challenged.

Russell Gunson: On Shona Robison's questions about EU citizens, there is a related or overlapping issue in terms of the issue of there being no recourse to public funds. We do not know, but at the moment it is probably small numbers of families suffering extreme destitution

in that situation. Those numbers might or might not go up after Brexit, depending on what happens with the immigration and asylum systems.

Although the numbers might be small, an extreme level of disadvantage is hitting local authorities' budgets quite severely. We need to look at that. We are doing some work with Chris Goulden's colleagues at JRF in Scotland to look at that disadvantage, partly in the context of the Scottish child payment, but we should keep an eye on the broader issue, particularly as Brexit plays itself out, if it ever does.

Shona Robison: If you could get the data on that, it would be useful.

Russell Gunson: It is quite hard to get data, but if we do, I will definitely share it. On the other question about word of mouth, in the work that we have been doing with lived-experience groups on their experience of the UK social security system and the burgeoning Scottish social security system, the negative word of mouth about the UK system is clearly a drag.

10:15

Universal credit has such a bad reputation among claimants and non-claimants that it is no surprise that people are put off claiming it. There is probably an infinite number of reasons but the three biggies are around the dignity agenda—about how people are treated by the system, the forms and the application process and then, related to that, the predictability of the payment. Universal credit is reassessed so quickly and so often that people's payments keep changing—not always because of real changes in circumstances, either. If you get back pay or a tax rebate, for example, your universal credit payment will be "adjusted". That is the case in the UK system; we could flip that for the Scottish system and think about how we get positive word of mouth about how people are treated, the forms, and the predictability of the payments coming through the agency.

There is a slightly connected issue about the adequacy of payments, which is a point that Neil Cowan made earlier. Often, we are topping up through the Scottish system, so the weekly payments that we offer might be at the lower end, albeit they are very important for the people who receive them. How do we band together a number of payments in one application so that it is worth it for applicants to go through the process, even a very simple one?

For example, there are the free school meals, the uniform grant and the other payments at the local level that local authorities control. Can we in any way automate between the new Scottish payments and that local level, which is a slightly

different issue from automation between the UK and Scottish levels? One application could then well lead to getting a larger amount per week, making the process worth while and adding to that positive word of mouth.

The Deputy Convener: Thank you. I will take a last comment from Neil Cowan and then we will wind up.

Neil Cowan: To follow on from Russell Gunson's point, the word-of-mouth social factors are very real. People listen to the lived experiences of their friends and family and that often includes people disengaging from the system. You can address that in three ways. The first is simply to improve the system by, as Russell Gunson says, ensuring that it is adequate, that the processes are not complex and that people are treated with dignity so that the experiences are better.

You can also work with community-based organisations that have trusted relationships with communities—both communities of place and communities of interest—to better support people and to help them to get the support that they need to navigate the system.

Finally, to address those social factors, the framing work that Chris Goulden mentioned is important. That is a longer-term project that involves changing the narrative around the social security system and ensuring that it is treated in the same way as the education system and the health service are treated and discussed in public discourse. We all rely on the social security system; it is a collective investment in the wellbeing of everyone in society. Framing the system in that way in the long term will address some of those social factors.

The Deputy Convener: I will just add something to Keith Brown's question about researching the reasons why people do not apply and the groups that do not apply. From my casework experience, one group with low take-up is single parents, particularly those who are working; they often do not come into contact with any agency, because they are working and they do not fill in forms.

Interestingly, the second group are grandparents. In Glasgow, for example, because of social issues, a large number of grandparents have custody of their grandchildren and they are struggling because they are not in work. There is no natural route for grandparents to get benefits, unless they are lucky enough to get an appointment at an advice agency and get a benefits check. The situation is complicated, because some grandparents are foster parents and some are not, and there can be an issue about the formality of the arrangements. There are

lots of groups, although there might be small numbers in each.

On the question of expectations, a lot of people, particularly those who might have been entitled to the working tax credit, perhaps did not expect to receive anything from the state and so did not ask the question in the first place. When I was doing my rounds at the time of the introduction of the pension credit system, some people told me that they thought that the system had made a mistake. The Scottish Government experienced something similar with the clothing grant, which was sent out automatically—people in Glasgow called up to say that they thought that there had been a mistake, because their expectation was that they were not entitled to anything. That is an important aspect.

In closing, I will ask a question of everyone at the table. Our inquiry, which we will frame shortly, is about how we increase the uptake of benefits. Russell Gunson has given an indication of what work the committee should take on but, going round the table, starting with Steve McAvoy, does anyone have any last words to say to the committee about the work that we should take forward with regard to the uptake of benefits?

Steven McAvoy: General information campaigns are fine, but there is a low connection between people seeing that information and their going on to make a claim. If there is any way to increase the availability of high-quality advice, you should look at that. For me, that is the best way to ensure that absolutely everything is checked and everything is maximised. That is better than campaigns, which ultimately might focus only on piecemeal stuff, with the result that someone accesses only one benefit when they could get others.

Neil Cowan: Most of the key points have been touched on. There should be a more robust evidence base on who is taking up what benefits. That would be useful in terms of targeting interventions. There should also be a focus on people in work, who, as has been mentioned, often do not know what they are entitled to and find it hard to access welfare rights advice.

Information campaigns work. It is early days, but the best start grant campaign seems to have had a big impact, with a welcome increase in applications for that. As Steven McAvoy says, investment in welfare rights advice, which is a valuable support to people, will boost uptake, too.

Chris Goulden: To repeat what I said at the outset, we already know enough to produce a strategy to increase take-up in Scotland. For sure, we do not know everything, but we know enough to try some things to see whether they work and then adjust the strategy on that basis. Whatever we do needs to take account of the high-level

general awareness; the accessibility and complexity of the system; and detailed advice and access on a face-to-face basis. To be effective, it must be pitched at those three different levels.

Lynn Naven: I want to follow up on a few points. On the issue of the health service acting as a mechanism by which people can reach good-quality advice, as Steven McAvoy said, it is important to state that the issue involves people other than those in particular groups such as young families or pregnant women, who will always be accessing health services. The co-location approaches that are happening in GP practices are important, because people in the general population attend GP practices, so all sorts of needs can be picked up there. Co-location initiatives are run in the deep-end GP practices, which operate in the 100 most deprived areas in Scotland, 80 of which are in Glasgow. At the moment, money advice services are co-located in those GP practices. The approach was evaluated fairly recently, and it was found that, over the course of a year, 450 people engaged with money advice in that way, which resulted in £1.5 million in financial gain, with half of that gain involving disability-related benefits. That is a good avenue for getting to the wider population.

Lesley Newton: Obviously, I will say that there should be investment in advice services, because it is important that everyone has the opportunity to have a discussion and get an understanding of what they are entitled to. One of my main concerns is that we need to get the decisions right first time. At the moment, the number of times that people get the correct decision first time is quite limited.

We must also ensure that we all work together. There are so many different partnerships, and we could work more collaboratively. That applies not least to the DWP, which could be a bit more proactive in allowing us some form of trusted partnership. We look forward to having that with the Scottish Government, because Government fieldworkers are going to work closely with other advice agencies. We must not duplicate things; we must work collaboratively to ensure that the clients get all that they are entitled to.

Rob Gowans: We have a couple of top priorities. One is to ensure that the application process, the eligibility rules and the assessments for benefits are as straightforward as they possibly can be so that it is a lot easier to apply. Over the long term, that will help to reduce people's fears about benefits, which might be a result of their bad experiences of the process, which have led to their giving up or being put off.

Another priority is to automate elements of the process where eligibility information is already known, which could be possible if Social Security

Scotland holds the data or it is possible to get the information from the DWP.

To echo the previous comment, we need more investment in independent advice. The provision of such advice is consistently shown to increase benefit take-up and will generate a huge return on the investment.

Russell Gunson: I agree with a lot of what has been said, so I will add to rather than duplicate those points. The number of hoops that applicants have to jump through should be reduced. There are two main areas in that respect. First, there has to be at least some automation between the UK and Scotland systems. How can we get GDPR and data sharing right for that to happen? Secondly, there is plenty that we can do in Scotland without the DWP, at the agency level and between the agency and local level. For example, in relation to the best start grant and the new Scottish child payment, it would be disastrous if anyone was getting one but not the other, given how similar the eligibility criteria are.

To return to my point about take-up, people are often eligible for Scottish benefits only if they are in receipt of, rather than eligible for, a UK benefit. How do we ensure that those who we want to help but cannot because they are not in receipt of a UK benefit can still claim Scottish benefits? To get tangible, rather than relying on passporting from UK benefits, we need a back-up application route as the norm for the Scottish payments. That could be a way to get to people who are eligible for UK payments but not in receipt of them.

The Deputy Convener: I thank everyone for their time and their valuable contribution. When we go into private, we will discuss everything that has been said and frame our inquiry. I hope that we will be able to engage with you further throughout the inquiry.

10:28

Meeting continued in private until 11:17.

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