

Scottish Campaign on Rights to Social Security (SCoRSS)

Benefit take-up

About us

The Scottish Campaign on Rights to Social Security (SCoRSS) is a coalition of organisations who advocate for a reformed social security system that reflects the five principles set out in our [Principles for Change](#). SCoRSS (previously the Scottish Campaign on Welfare Reform) encompasses over 40 organisations from key third sector organisations, charities, faith groups, and unions. Our members have a diverse range of experience and expertise and a strong understanding of social security and its impact on the people and communities we work with. Since 2006 SCoRSS has highlighted the shared concerns of a diverse coalition of organisations in Scotland about the UK Government's welfare reform proposals. Since then, the coalition has informed debates on changes to both UK and Scottish government policy and has influenced the creation of Scotland's first social security system.

Introduction

Under the Social Security (Scotland) Act 2018, Scottish Ministers are under a statutory duty to promote take-up as well as publishing and laying before Parliament a number of strategies to promote the take-up of Scottish social security. The Scottish Government's first take-up strategy was published in October 2019. Currently, the UK government and DWP have no formal take-up strategy.¹

Summary

- Evidence outlines that a range of factors impact benefit take-up and lead to substantial impacts on means-tested benefits. A good take-up strategy should seek to address these and build on best practice.
- There is a need for good data and research on the levels of take-up for benefits. Currently, the figures for existing benefits are incomplete, can be out-of-date and may not be the most accurate assessment.
- There is also a need for more data to monitor and improve benefit processes to make sure processes do not inadvertently become a barrier to take-up. Social Security Scotland must also obtain equalities data as a matter of course.
- Those with direct experience of accessing the social security system must be involved in testing and monitoring take-up efforts.

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https://www.parliament.scot/S5_Social_Security/General%20Documents/20190709_Minister_SE_to_Convener_Benefit_take_up.pdf

- Benefit take-up will be improved by a social security system that is purposefully designed to recognise and promote the importance of independent advocacy and advice as mutually supportive, but distinct, avenues of assistance²
- Both Social Security Scotland and DWP staff need to be equipped with the right tools to enable them to advise people on all of their entitlements – under both reserved and devolved systems.

Scottish Government take-up strategy 2019

SCORSS members had specific feedback on the Scottish Government’s current take-up strategy.

- It is not as strategic as hoped, more a reflection of what is currently happening.
- Creation of benefits take-up stakeholder group is cited as one of the key actions, but feedback from initial consultation meeting on strategy did not seem to be taken into account, possibly because the consultation with the group was too late to inform it. Examples include embedded advice in GP surgeries, and feedback around the two funds.
- There are concepts in the strategy that haven’t fully been planned what they mean (e.g. “Benefit Take-up Engagement Experts”) at this stage.
- Concern about Scottish Government activities possibly being hindered by the threat of funds being ‘clawed-back’ by the UK Government.
- New funding is welcome, but further sustained funding for both advice work and independent advocacy is needed – as well as a need for a targeted approach. Without this, it is likely that those who are not typically reached by initiatives still miss out.
- The Scottish Parliament Social Security Committee inquiry has gone into a good level of detail on the barriers and opportunities around benefit take-up, so could be used in shaping their thinking going forward.

We would welcome detail on:

- If any mapping of how to reach marginalised groups has taken place?
- What existing research on ‘what works’ informed the take-up strategy?
- What thought has been given to the data that will be collected on Disability Assistance around take-up?
- What learning has been taken from the take-up strategy of Best Start Grant (which ultimately had low take-up for BSG pregnancy and baby payment) to inform the take-up of Scottish Child Payment?

Benefit take-up: what we know

Take-up rates vary dramatically between benefits. While almost everyone claims their entitlement to Child Benefit and State Pension, more than two thirds of people fail to claim

² The right to access independent advocacy is being extended to more people via the Social Security (Scotland) Act 2018. The Act says that Scottish Ministers must make independent advocacy services to disabled people who, because of their disability, need the support of an independent advocate to engage with the Scottish social security system.

Working Tax Credit for households with no children.³ The take-up rate for the majority of means-tested benefits is relatively low, with around one in five people not claiming their entitlement.⁴ This represents more than £20 billion a year unclaimed across Britain.⁵

While the DWP and HMRC regularly publish take-up rates for (most) means-tested benefits, tax credits and Child Benefit, there have been no estimates of take-up rates for Personal Independence Payment (PIP) and none for other disability benefits since a study in 1998 estimated that between a half and two thirds of people potentially eligibility for Disability Living Allowance Care Component, for example, did not claim.⁶

One conclusion from the take-up rates we have is that there are fewer barriers to take-up of simple universal benefits like Child Benefit, and more barriers to complicated means-tested benefits. Reasons for this lie in the structure and administration of benefits as well as in personal knowledge and behaviour and will be explored throughout this paper.⁷

There is a need for good data and research on the levels of take-up for current benefits. This is vital to better understand gaps and barriers to take-up and as such we would recommend the Scottish Government includes commitments to produce take-up estimates in its take-up strategy. This should include estimates for Universal Credit, as it acts as a 'passport' to a number of current and future devolved benefits⁸. It would also be useful to consult people about the difficulties they have in accessing their entitlements, as well as consulting advisers on their experiences.

Take-up data in the Scottish social security system

Based on a survey of CAB advisers, the four benefits viewed as most likely to be underclaimed (which all happen to be devolved or due to be devolved) were:

- Personal Independence Payment (68% of respondents)
- Attendance Allowance (63% of respondents)
- Carer's Allowance (42% of respondents)
- Funeral Payments (42% of respondents)

As noted by the Scottish Fiscal Commission recently, there are 'no data sources that reliably show the number of people eligible for [Scottish] social security support' thus views on take-up 'rely on judgement, rather than being purely data-driven'.⁹ The Scottish Government will need data on each form of assistance to drive improvement, however it is

³ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/763597/Child_Benefit_Child_Tax_Credit_and_Working_Tax_Credit_take-up_rates_2016_to_2017.pdf

⁴ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/757268/income-related-benefits-estimates-of-take-up-2016-17.pdf

⁵ <https://www.entitledto.co.uk/blog/2018/december/over-20-billion-still-unclaimed-in-means-tested-benefits/>

⁶ http://www.niesr.ac.uk/sites/default/files/publications/021007_143834.pdf

⁷ See for example <https://www.learningandwork.org.uk/wp-content/uploads/2017/01/Benefit-Take-Up-Final-Report-Inclusion-proofed-June-2014-pdf.pdf>

⁸ Receiving Universal Credit is, or will be, a qualifying criterion for Best Start Grant, Funeral Start Payment, Job Start Payment, Scottish Child Payment and Cold Spell Heating Assistance.

⁹ <http://www.fiscalcommission.scot/publications/occasional-papers/statement-of-data-needs-september-2019/>

more difficult to estimate take-up for Disability Assistance where potential eligibility cannot simply be inferred from existing data sources. We would urge that methods are found that will allow the success of the take-up strategy to be measured and take-up activity to be informed by data.

One source of data will be the 2021 Census. National Records of Scotland has noted ‘a new need for data on unpaid carers for future monitoring and evaluation of social security in Scotland’ and has indicated its intention to review questions if eligibility criteria change by 2020. For example, questions on hours of care relate to the current eligibility criteria for Carer’s Allowance of 35 hours a week, but do not relate to the Young Carer Grant criteria of 16 hours a week.¹⁰ It is not clear whether the new data need for monitoring disability assistance has similarly informed census questions on long-term health conditions and disability.

There is also a need for more data to monitor and improve benefit processes to make sure processes do not inadvertently become a barrier to take-up. Social Security Scotland has begun gathering a range of data, some of which is published.¹¹ Building on this, data could be gathered to monitor more closely why people drop out of the system – why claims are refused, why appeals lapse, why people do not go on to appeal against an unsuccessful redetermination. These kind of feedback loops help identify pressure points in the system and inform organisational learning.

There is also a critical need to more routinely collect equalities data as part of the application process, given the particular barriers that people with one or multiple protected characteristics may face in accessing their entitlements. Currently, minimal equalities data is collected as part of the Best Start Grant application process, for example, meaning that our understanding of which groups may be facing additional barriers to access is limited. Without equalities data it is also impossible to measure the success of efforts to target take-up or reveal groups that may be under-claiming when measured against a demographic baseline. It will also be impossible without this data to identify and respond to issues such as a pattern of appeals decisions amongst groups which could indicate discrimination.

Factors that impact benefit take-up

From the survey of CAB advisers referred to above, the top three barriers to people claiming what they’re entitled to were felt to be:

- People don’t know they might be entitled (65% chose as one of “top 3”)
- Application or assessment process is too complex (62% chose as one of “top 3”)
- People struggle to make and manage claims online (46% chose as one of “top 3”)

Other common reasons for people not claiming all the benefits are explored below.

¹⁰ https://www.scotlandscensus.gov.uk/documents/census2021/Unpaid_Care_Topic_Report.pdf

¹¹ <https://www2.gov.scot/Topics/Statistics/Browse/Social-Welfare/SocialSecurityforScotland/APRMarch2019>

- **Level of knowledge.** Unsurprisingly, research shows that poor awareness is a reason for not claiming.¹² Level of awareness of benefits can be particularly low for some groups, for example a study in 2011 found that around two thirds of low-income workers did not know that in-work benefits were available.¹³ More research should be done to understand take-up levels for different groups and targeted take-up activity designed.
- **Misperceptions about eligibility.** High levels of awareness of the existence of a benefit does not necessarily lead to high take-up levels. An HMRC study into Tax Credits take-up showed that while most people had heard of Tax Credits many had not claimed as they thought they were not eligible. Most said they would claim if they found out they were.¹⁴ The extent to which awareness raising campaigns can improve take-up is limited by factors like this and should therefore always try and include clear messaging on eligibility. Improving take-up must also include identifying potentially eligible individuals and helping them claim, best done by systematic programmes linking frontline services with advice agencies.
- **Stigma.** Increasing behavioural conditions attached to claiming, and a toxic public debate have led to a significant amount of stigma associated with claiming social security entitlements.¹⁵ Stigma around social security can take a variety of forms including: Institutional stigma (from the processes used to administer social security); Social stigma (social attitudes in respect of people in receipt of social security); and self-stigma (a person's own feeling that claiming benefits is negative or shameful).¹⁶ Polling data from 2012 supported the conclusion that stigma impacts benefit take-up with one in four respondents to a MORI survey commissioned by Turn 2 Us giving at least one stigma-related reason for delaying or not claiming benefits.¹⁷ We welcome the inclusion of anti-stigma activities as part of the recently announced Scottish Government fund to improve benefit take-up as there is nothing inevitable about stigma.¹⁸ It is also worth noting that some benefits have very little, if any, stigma associated with claiming. For example, families are not made to feel ashamed about claiming child benefit, a universal benefit, and the take-up rate is high. Further evidence of reduced stigma when entitlements are universal is seen in a study of a pilot trial in Scotland of free school meals for all children in P1 to P3. This showed that take-up went up significantly when school meals were available free to all pupils rather than just those with the lowest family incomes. Importantly, children who were

¹² Daigneault, P., Jacob, S., and Tereraho, M. (2012) Understanding and Improving the Take-up of Public Programs: Lessons Learned from the Canadian and International Experience in Human Services, *International Journal of Business and Social Science*, 3(1), pp. 39-50

¹³ Turn2Us (2011) Benefit Awareness, Research commissioned from ResearchNow, April 2011

¹⁴ <https://revenuebenefits.org.uk/pdf/Take-up%20of%20tax%20credits.pdf>

¹⁵ <https://www.learningandwork.org.uk/wp-content/uploads/2017/01/Benefit-Take-Up-Final-Report-Inclusion-proofed-June-2014-pdf.pdf>

¹⁶ Turn 2 Us [Benefit Stigma in Britain](#) 2012

¹⁷ Turn 2 Us [Benefit Stigma in Britain](#) 2012

¹⁸ Scottish Government [New fund to improve benefit take-up](#) 2019

always entitled but did not claim were more likely to claim when there was universal entitlement for all pupils.¹⁹

- Complexity in applications.** People have to spend time and effort in applying for benefit and dealing with officialdom. If the amount of money involved makes a relatively small difference to household income, even when there is a need for more money, people are less likely to apply.²⁰ To improve take-up it is crucial that application processes for reserved and forthcoming devolved benefits are simplified and made person-centred. The experience of Universal Credit and its reliance on an online ‘digital by default’ approach also highlights the dangers of prioritising one application method. Research from the DWP found that 24% of people with long term health conditions could not register a Universal Credit claim online, with 53% needing support to set up a claim and 38% requiring ongoing support to use the digital portal.²¹ ‘Digital by default’ does not work for many, with this approach to making and managing claims for Universal Credit a barrier to a significant minority of people who do not have the internet access or digital skills required.²² We therefore welcome the Scottish Government’s commitment to using a range of application channels. Independent advice also has a vital role to play in a well-functioning social security system, including support with entitlement, take-up, applications, complaints, appeals, access to information, outreach and continuous improvement.²³ Scotland’s CAB network helped clients claim at least £84 million in social security entitlements in 2018-19. This represents a consistent return of £10 of additional money going to Scotland’s citizens for every £1 of funding, suggesting a strong link between provision of high quality independent advice and increased levels of benefit take-up.
- Poor administration.** The current UK social security system is complex and difficult to navigate, particularly for people with mental health problems, disabilities or for whom English is not their first language. Application forms for disability benefits including PIP and Employment Support Allowance/Universal Credit are too complex while assessment processes, including the use of face to face assessments are too often inaccurate and stigmatising, causing distress and in some cases the worsening of the applicant’s mental health.²⁴ This complexity acts as a serious barrier to take-up.
- Negative perceptions and experience.** Complexity and stigma feed negative perceptions, as does having a bad experience of the system. CPAG’s Early Warning System uncovers high levels of error in benefit administration which leave people confused and fearful about accessing their entitlements²⁵. The availability of accurate

¹⁹ www.iser.essex.ac.uk/publications/working-papers/iser/2012-12.pdf

²⁰ <https://www.learningandwork.org.uk/wp-content/uploads/2017/01/Benefit-Take-Up-Final-Report-Inclusion-proofed-June-2014-pdf.pdf>

²¹ DWP [Universal Credit Full Service Survey](#) 2018

²² Voices from the Frontline: online barriers to maintaining Universal Credit claims – Citizens Advice Scotland, May 2019 <https://www.cas.org.uk/publications/voices-frontline-online-barriers-maintaining-universal-credit-claims>

²³ Pages 169 – 182, *Ibid.*

²⁴ SAMH [Personal Independence Payment – What’s the problem?](#) 2016

²⁵ Common issues include:

- Wrongly telling people not to claim at all, or to claim the wrong benefit

information about entitlements (both at the UK and Scottish levels) and access to support, including welfare advice and advocacy is key to helping people claim what they are entitled to. Research exploring the experiences of people supported by SAMH community services found that there is a legacy of distrust with the UK social security system, both in regards to PIP and Universal Credit.^{26,27} This in part due to the complexity of the system, including the application and assessment processes, as well as the distress caused by previous engagement acting as a barrier to future interaction with the system through appeals or new claims. To maximise take-up for reserved as well as devolved benefits, it is necessary to rebuild trust in those who access the social security.

Both independent advocacy and advice services have a pivotal role to play in maximising benefit take-up, as they can help address all of the common barriers detailed above. However, in order for this potential to be realised, the relevant services must be effectively designed and well-resourced.

What does a good take-up strategy look like?

A good take-up strategy would aim to:

- Raise and maintain awareness of benefits
- Tackle barriers to claiming through systematic, nationally available programmes linking frontline services with advice and independent advocacy services
- Be informed by data, and driven by targets
- Be linked to wider social security aims such as reducing structural barriers to claiming and the right to access independent advocacy for disabled people contained in the Social Security (Scotland) Act 2018.
- Be linked to wider cross-government aims such as child poverty reduction and a rights-based approach

It should feature:

- **Take-up estimates.** As noted, there is a need for good data and research on the levels of take-up for current benefits. This is vital to better understand gaps and barriers to take-up and as such we would recommend the Scottish Government includes commitments to produce take-up estimates in its take-up strategy. This should include estimates for Universal Credit. Any take-up strategy should also involve people with lived experience in the analysis of how processes are working and must fundamentally include equalities data and information on processes.

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- Different government departments and agencies giving contradictory information about whether to claim universal credit
 - Underpaying and overpaying people through flawed decision making and processes
 - Payment delays

²⁶ SAMH [Personal Independence Payment – What's the problem?](#) 2016

²⁷ SAMH [‘It Was A Confusion’ Universal Credit and Mental Health](#) 2019

- **Ways in which the agency will reduce error.** Problems with administration are compounded by often extraordinary difficulty for individuals to get problems resolved, and can result in people losing considerable sums. There are ways to reduce error:
 - Wrong information is often given in areas of particular complexity. Anticipating these pressure points and providing good resources and training to staff could reduce this risk.
 - There should be systems set up so that Social Security Scotland is promptly alerted to any similar issues arising in the Scottish system, bringing in data from external agencies working with users of the system.
 - As regulations are in development for disability assistance, every care should be taken to avoid introducing barriers to take-up of full entitlement. For example, regulations need to make sure that people getting disability assistance who think they are entitled to a higher rate are always able to appeal if they are refused.

- **Awareness raising activities.** DWP's initial awareness raising campaign when pension credit was launched in 2003 was judged a success by the National Audit Office with 80 per cent of people over pension age having heard of pension credit. This used data-matching techniques to target potentially eligible people, and used direct mail, TV and press advertising.²⁸ We can learn from previous campaigns how to combine effective take-up with communicating positive messages about social security. The Frameworks Institute and Joseph Rowntree Foundation have produced a toolkit to help communicate positively about poverty and this should be consulted.²⁹

- **Linking frontline services with advice and independent advocacy services.** Ahead of the launch of best start grant, Social Security Scotland's communication and marketing activity led to a large number of applications as grants first became available. However, there is much more to be done to make sure all eligible families apply. Provisional data reports an estimated take-up rate for best start grant of 53 per cent for first births.³⁰ Following on from communications and marketing campaigns, there should be systematic programmes linking frontline services with advice and independent advocacy services.

- **Link to wider aims.** When Pension Credit was introduced, it was in the context of a commitment to reduce pensioner poverty. Take-up activity for Pension Credit still left many people not taking up their entitlement. Take-up of Pension Credit stands at 64 per cent. Reforms to pensions have introduced a basic state pension rate set above Pension Credit levels, meaning fewer people in future will need to claim means-tested Pension Credit. This shift away from Pension Credit in turn increases the take-up rate overall for pensioner benefits, and the higher pension levels reduce

²⁸ NAO (2006) Progress in tackling pensioner poverty: Encouraging take-up of entitlements, Report by the Comptroller and Auditor General, HC 1178-1, London: National Audit Office

²⁹ <https://www.jrf.org.uk/our-work/talking-about-poverty>

³⁰ <https://www.gov.scot/publications/social-security-scotland-act-2019-benefit-take-up-strategy-october-2019/>

poverty.

the third sector promote take-up as there is enormous scope to replicate these ways of working across Scotland.

- **Consider targeting awareness raising.** Targeting any awareness raising at particular groups or around a particular benefit is likely to be more useful than any blanket campaign. For example, SAMH highlight potential concerns around disability benefits, mental health and take-up as not everyone with a mental health problem considers themselves disabled.³⁵ A DWP ad-hoc study in 2013 found that only 25.9% of people who fit the DWP's definition of disability described themselves as 'disabled' with a further 11.4% describing themselves as 'sometimes disabled'.³⁶ This is also very relevant in a context where access to independent advocacy is dependent on people self-defining as being disabled. If people need support to engage with the Scottish social security system, but do not think of or define themselves as disabled, they may not engage with the independent advocacy to which they have a legal right. This could prevent them getting the support they need and, ultimately, the benefits to which they are entitled. It is worthwhile noting that the difficulty of designing different approaches will be impeded by the existing shortage of equalities and demographic data.

Challenges and opportunities of two social security systems

In developing the new Scottish System, there is an opportunity to ensure that processes are designed in a way which enables everyone to access it in a way that meets their needs. It will be important that people who use it continue to be involved in design, development and testing to ensure that this works well. It also provides us with a chance to embed a human rights-based approach.

For some Scottish benefits, there is only entitlement for people who also get a UK qualifying benefit. Social Security Scotland staff will regularly engage with people who are not receiving the qualifying benefit and staff will need to be equipped to respond. Staff could be equipped with a high quality benefit eligibility checker covering UK and Scottish benefits to enable them to identify potential eligibility. This could be particularly effective in combination with referral mechanisms with local advice agencies to follow through with a benefit check and help to claim.

The increasing complexity of the system will also make it more difficult for DWP staff to give appropriate information to people in Scotland. For example, CPAG's Early Warning System has cases of DWP not taking into account Scottish Carer's Allowance Supplement when giving information to universal credit claimants about whether or not it is worthwhile claiming UK Carer's Allowance. DWP advice is losing carers significant sums of money and impacting on take-up of Carer's Allowance Supplement. People should be able to get advice about all of their entitlements no matter what agency they are engaging with,

³⁵ <https://www.samh.org.uk/about-us/we-shape-policy>

³⁶ DWP [Ad Hoc Analysis \(table 10\)](#) 2013

therefore staff across both organisations will need to be equipped with the tools to advise on both systems.

Summary

- Evidence outlines that a range of factors impact benefit take-up and lead to substantial impacts on means-tested benefits. A good take-up strategy should seek to address these and build on best practice.
- There is a need for good data and research on the levels of take-up for benefits. Currently, the figures for existing benefits are incomplete, can be out-of-date and may not be the most accurate assessment.
- There is also a need for more data to monitor and improve benefit processes to make sure processes do not inadvertently become a barrier to take-up. Social Security Scotland must also obtain equalities data as a matter of course.
- Those with direct experience of accessing the social security system must be involved in testing and monitoring take-up efforts.
- Both Social Security Scotland and DWP staff need to be equipped with the right tools to enable them to advise people on all of their entitlements – under both reserved and devolved systems.

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