



The Scottish Parliament  
Pàrlamaid na h-Alba

## Social Justice and Social Security Committee

John Howells  
Chief Executive  
LINK

**25 March 2025**

Dear Mr Howells,

### **LINK Scheme assessment**

On [6 February 2025](#), the Social Justice and Social Security Committee held a roundtable discussion on the reasons for pensioner poverty in Scotland and how they might be addressed. The Committee decided to consider the links between pensioner poverty and digital exclusion at an evidence session on [13 March 2025](#).

The evidence session covered themes such as links between poverty and digital access, supporting people to get online, especially to access benefits and essential services, the need for offline alternatives and how to get the balance right between online and offline services.

During the evidence session, Members discussed the impact on pensioners of high street bank branches closing and ‘the perfect storm’ of the banks closing as well as a reduction in the number of post offices.

Paul O’Kane MSP noted that “the LINK Scheme assessment that is done on whether a bank branch should remain in a community often does not take account of the views and experiences of the elderly population.” Mr O’Kane asked witnesses for their views on the banking hub model as a service replacement to bank branches and post offices that has been developed in some communities.<sup>1</sup>

Citizens Advice Scotland stated that “the Link assessment is incredibly significant in relation to people in rural and remote areas not being able to access financial and post office services.”<sup>2</sup> They added that a lot of older people visit Citizen Advice bureaux because their post office branch has shut.

Alliance also described the fear and anxiety of fraud among people who do not have skills and confidence to use online banking.

<sup>1</sup> [Official Report](#), Social Justice and Social Security Committee meeting, 13 March 2025, Col 10

<sup>2</sup> [Official Report](#), Social Justice and Social Security Committee meeting, 13 March 2025, Col 11

Contact: Social Justice and Social Security Committee, The Scottish Parliament, Edinburgh, EH99 1SP. Email [SJSS.committee@parliament.scot](mailto:SJSS.committee@parliament.scot). We welcome calls through Relay UK and in BSL through Contact Scotland BSL.

Following the evidence session, the Committee agreed to write to LINK to better inform its scrutiny of the impact of the closure of banks and post offices on pensioners. Could you please confirm:

- whether LINK captures the experience of older people when undertaking an assessment of whether to close a local bank branch and, if so, how is this information captured; and
- how the location of banking hubs is decided and whether consideration is given to the percentage of older people and the level of income deprivation in the area and whether the area is a remote or rural community.

A response by Friday, 11 April 2025 would be appreciated to inform consideration of the Committee's next steps.

Yours sincerely,



**Collette Stevenson MSP**  
**Convener**  
**Social Justice and Social Security Committee**