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Social Justice, Housing and Local Government Committee

Comataidh a’ Cheartais Shòisealta, Taigheadas agus Riaghaltas Ionadail

Wednesday 25 November 2026

Session 7

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SOCIAL JUSTICE, HOUSING AND LOCAL GOVERNMENT COMMITTEE
10th Meeting 2026, Session 7

CONVENER

*Craig Hoy (Dumfriesshire) (Con)

DEPUTY CONVENER

*Julie MacDougall (Mid Scotland and Fife) (Reform)

COMMITTEE MEMBERS

Steven Bonnar (Uddingston and Bellshill) (SNP)
*Gary Bouse (Falkirk West) (SNP)
*Kate Campbell (Edinburgh Eastern, Musselburgh and Tranent) (SNP)
*Mark Griffin (Central Scot and Lothians West) (Lab)
*Morven-May MacCallum (Highlands and Islands) (LD)

*attended

THE FOLLOWING ALSO PARTICIPATED:

Abbie Everett (Policy in Practice)
Richard Gass (Rights Advice Scotland)
Fulton MacGregor (Coatbridge and Chryston) (SNP) (Committee Substitute)
Adam Stachura (Age Scotland)
Erica Young (Citizens Advice Scotland)

LOCATION

The Adam Smith Room (CR5)

Scottish Parliament

Social Justice, Housing and Local Government Committee

Wednesday 25 November 2026

[The Convener opened the meeting at 09:30]

Benefit Take-up Strategy

The Convener (Craig Hoy): Good morning, and welcome to the 10th meeting in session 7 of the Social Justice, Housing and Local Government Committee. We have received apologies from Steven Bonnar, and Fulton MacGregor joins us remotely as his substitute.

Our first item of business is an evidence session focusing on the topical issue—they are always topical issues—of the Scottish Government's recently published benefit take-up strategy for 2026 to 2031. Producing such a strategy is a statutory requirement. I welcome our witnesses who are giving evidence in person: Abbie Everett, head of client services for Policy in Practice; Adam Stachura, director of policy and communications for Age Scotland; and Erica Young, senior policy officer for Citizens Advice Scotland. We are joined remotely by Richard Gass, chair of Rights Advice Scotland. You are all very welcome.

I will kick off the discussion on a topical theme. In the past fortnight, two significant reports have emerged from Westminster. One relates to employment and benefits, and the other—the Timms review—which was published yesterday, relates to personal independence payments. Both reviews could have significant budgetary consequences for Scotland, and both could set the rest of the United Kingdom on a different trajectory from the one that Scotland is on.

What is your initial response to those reviews? I am aware that the Timms review is a considerable document, so, unless you are a speed reader, you will probably fall back on what has been reported. What might the reviews mean for the Scottish benefits system and the take-up of benefits in Scotland?

Erica Young (Citizens Advice Scotland): Our initial response is to welcome the Timms review, which contains recommendations that very much reflect our thinking and our contribution to Edel Harris's independent review of adult disability payment in Scotland. We require a more person-centred, tailored and humanising process that takes into account a person's circumstances as a whole, rather than one that concentrates purely on what a person cannot do on a narrow functional basis. We should consider and tease out people's aspirations and then work out how to meet them. It is about placing value on every one of us.

The Timms review recommends a number of changes that have already been implemented in Scotland through the roll-out of ADP. It will be extremely helpful if the payments are brought more in line with each other. However, that is complicated by Alan Milburn's review, which envisages a separate system for those aged under 25. We welcome investment in young people, which is essential and could be absolutely transformative. We need to think about how we can help young people to realise their aspirations, in the same way as the Timms review is about how we can help disabled people to realise their aspirations. That is a fantastic jumping-off point.

What has been said about rolling out the infrastructure before we consider social security changes is reassuring. That is the correct sequencing. However, having an entirely separate approach for the under-25s will add a lot of complexity to the system. There is also a risk of entrenching destitution among young people who might not be eligible for support under the new system that Alan Milburn envisages.

We welcome potential additional financial support—for example, similar to what is set out in the Timms review, a level of financial support that better reflects the costs that are experienced by people with health conditions. Alan Milburn recommends that young people who meet criteria for severe conditions receive a higher rate of financial support. That could work well in tandem in Scotland, but there are many questions about how young people will be able to access support. For example, what access gateway will there be?

Hovering over that is the future of the work capability assessment, on which the Timms review has been quite firm. It must be safeguarded, but that has been put out for further discussion and development.

The long and short of it is that there lots of unanswered questions, with lots of detail still to be unpicked. Things could go either way, given where we are in Scotland, but both the reports touch on a number of devolved areas, and there is a great deal of work to be done.

The Convener: By way of a brief commercial break, I note that a briefing on the Timms report by the Scottish Parliament information centre has gone live this morning. Hopefully, it will be instructive and informative.

Abbie Everett (Policy in Practice): Just to give a bit of context on where policy and practice come into the picture, Policy in Practice works with around 130 local authorities across the country, including in Scotland, to implement strategies that

support low-income households to access the support that is available to them.

The benefit take-up strategy and the response to the Milburn and Timms reviews tie in quite nicely. The recommendations in the benefit take-up strategy, which related to data, digital tools, identifying the households needing the most support and ascertaining how they access it, are pertinent to the Milburn and Timms reviews' recommendations. That relates to local authorities' employment strategies and to how councils target their support to the right people. Data will be integral to identifying those households that need the support and to engaging with them in the right way—the way that benefits people best, whether that involves in-person provision, local support close to where they are, or digital support that they can access whenever and however they want to. Lots of local authorities that we are working with have that incredibly local provision. Putting more of that in place, as seems to be the direction of travel, will benefit those households significantly.

The question that we are often asked, and which we often talk to local authorities about, is about the resource that is available for them to put that support in place, whether it is provided locally or over the phone.

The secondary point to that—whether we are talking about employment support, disability support or benefit take-up—relates to significant policy changes. Which households are most impacted and are not protected in any other way? How can they identify the support that is available to them, and how can we ensure that they are taking it up in the way that benefits them the most?

The Convener: At present, Mr Stachura, the debate is heavily focused on under-25s and those not in education, employment or training—NEETs—and so on. Is there a risk that older people's needs, and poverty among that cohort, are sliding down the priority agenda?

Adam Stachura (Age Scotland): That is a very good question. I would agree with a lot of that. Even in returning to what we are here to discuss today—the Scottish benefit take-up strategy—we see that older people are not really a priority in lots of places. Of course, the particular reviews that have been referred to are specific, and perhaps not about old people, but they do concern the older people or pensioners of the future. They might have a future impact, the longer the systems are in place.

The Timms review is important, and it includes some tidying up in relation to the individual's experience of the system. That is to be welcomed—not least with the expedited payment and support for people who are facing end-of-life care or severe disability, so that they will not have to jump through too many extra fiery hoops to get what they are absolutely entitled to. Some of the bureaucracy that they experience will be tightened up, too, and that is important. Any system should seek to do that. That is less relevant for the committee in relation to the Milburn review, given the age group that we support, but, at the moment, not enough thought is given to pensioner poverty, pensioner low income or the challenges of uptake—in Scotland, the UK or otherwise. The UK Government has not published a benefit take-up or social security take-up strategy—that is lacking.

It is important that Governments talk regularly, so that fundamental changes to the social security system are not a surprise, and so that there is proper recognition of the responsibilities of the devolved nations and how they might affect the block grant adjustment or policy implementation.

It is a complicated picture and, if the UK Government wants to change something, there will be an impact in Scotland. However, the real impact might not be felt for a few years after such a change has been announced. We need to keep a good watching brief on that.

Richard Gass (Rights Advice Scotland): In relation to the Timms report, I have only really been able to pick up what has been reported; I have not had a chance to look at it. I welcome the fact that there is a SPICe briefing on it, and I will have a look at that. However, from what I have heard about the Timms report, I think that it is broadly to be welcomed. It recommends a faster and more person-centred process that treats folk with terminal illness more fairly—something that we already have in Scotland, as Erica Young pointed out. All of that is to be welcomed.

Turning to the Milburn report and the review of entitlements for folk who are under 25, there is a bit of concern in that PIP and our ADP are benefits that are paid to folk who are in work and those who are out of work. They are there to help with the additional costs of disability. If under-25s will be considered to have different costs in relation to disability, there will be a mismatch in the system. When folk move out of the child disability payment, they will be in a different category until they are 25, at which point they will revert to the other rules. It does not look like what is proposed will fit in particularly well.

There is a concern that the purpose of this will be to achieve savings. There may be a saving for Westminster, but that would mean a consequential reduction in the money that was transferred to Scotland, which raises the question of whether Scotland's hands will be tied. Will Scotland have to go with what happens in the rest of the UK, simply to make the figures add up, or could it say that our benefits system is different and that we need to

prioritise differently to ensure that we protect the under-25s?

The Convener: That is helpful.

The Milburn review closely links access to benefits and broader support. The Scottish Government might want to maximise take-up, but it also has to focus on broader support. We could end up in a situation where a take-up strategy increases the percentage of people who are taking up a benefit but the overall numbers who are in receipt of benefits comes down because broader support is in place.

Erica, when people present themselves to a citizens advice bureau, to what extent do you signpost them to other services? If someone comes in with a debt-related inquiry, they might benefit from advice not only on benefits but on addiction services, housing services and other matters. I presume that you take a whole-system approach. Do you get the impression that the Scottish Government is doing that, too?

Erica Young: We welcome the publication of the take-up strategy because it seeks to do exactly that. It seeks to place social security take-up within a joined-up support system that identifies needs earlier, connects people to services earlier and supports people before financial pressures escalate.

As Scotland's largest independent advice service, we welcome the vision and the strategy to include advice services at the heart of an integrated approach that proactively prevents harms and improves outcomes. In 2025 alone, our network unlocked £8 million for priority family groups, more than £32 million for sick and disabled people and £11 million for households including children, so we know how important take-up is to managing the multifactorial problems of the people who are living in poverty who walk through our door.

The service that we provide daily at our citizens advice bureaux involves us being the bridge between different services, such as mental health services, addiction services, money advice, housing advice and employment advice, and that conversation often starts with a benefits check. That is the first step, and from there we can springboard people on to various other connection points and services. We form partnerships locally with health professionals, local authorities and third sector organisations. That encompasses the entire ecosystem of the local area in which the person is situated, in order to deliver better outcomes for them in the round.

When someone comes through the door, they might have a huge amount of debt, be at risk of eviction and have multiple health problems, including mental health challenges. They might have experienced a relationship breakdown or homelessness. At the end of the process, it is fairly common for them to be in a stable financial situation at least, if not in employment, and to feel that they are more in control of their lives than they were at the start.

We believe that the take-up strategy is the beginning of an approach that will look at the whole person and therefore deliver much better outcomes.

09:45

The Convener: The Scottish Government is always at pains to tell us that it has a fixed budget, but the benefits bill is rising. We have seen the housing budget being cut considerably in recent years, and we see cuts at ground level or at the coalface. In my own local area, last year, Citizens Advice Scotland was at risk of being entirely defunded by Dumfries and Galloway Council, although those plans were later dropped. As we look ahead to next year's budget, is there a risk that services that are preventative and work across systems might be cut if the benefits bill is still rising and if there is no investment in those additional support services?

Erica Young: That is why it is absolutely essential that there is a sustainable and fair funding settlement for organisations such as Citizens Advice Scotland that take a whole-system approach. Anything less would, essentially, be a counterproductive measure that would prevent us from achieving a lot of the things we are aiming to do within the public service reform strategy, because, without sufficient funding for the organisations that are already taking that approach, it is difficult to envisage how we can achieve the intended outcomes of that strategy.

The Convener: Mr Gass, do you want to come in on either of those questions before I hand over to Kate Campbell?

Richard Gass: Our organisation represents local authority welfare rights advisers. A large proportion of our referrals—and, in Glasgow, where I currently work, all our referrals—come from social work. We deal with social work service users, which means that are not dealing with benefits in isolation, because social workers are helping those people with the reasons why they came to social work, which cannot wholly be divorced from their financial circumstances. We work in partnership with our social work colleagues.

You asked how to address the fact that the benefit bill is increasing. The benefit that we have is ADP, which is an in-work and out-of-work benefit. That benefit might be the reason why

someone can actually afford to be in work, because the mobility element could get them a Motability vehicle to get them to and from work and the care side of ADP would address any additional care needs that they have.

If a person has the wherewithal to address their needs, there is a good chance that they will be in work because of their ADP. That is not a case of benefits rising, because an increase in ADP could mean a consequential decrease in other benefit expenditure. If we take a whole-systems approach and ensure that folk have money in their pocket to take care of themselves, they might not have to present to social work to get destitution payments and they may not need social work interventions because of other things going wrong in their family.

The Convener: On that, an Institute for Fiscal Studies assessment of employment-related benefits in England showed that only 21 per cent of the 18 to 24-year-olds claiming PIP in 2024 were in work and we heard something similar anecdotally from Citizens Advice. In your view, is that benefit effective if only one in five of those who claim it are actually in employment?

Richard Gass: That may be evidence that the connections are not there and that, as you may fear, someone might address the benefits issue only, without considering a person's aspirations to be in work. If so, that would be evidence that there is more work to be done.

Using a stick is not the right approach. The carrot has to be, "We got you a benefit that opened some doors for you. Now let's provide you with support to take the next step."

The Convener: That is helpful. I will bring in Kate Campbell.

Kate Campbell (Edinburgh Eastern, Musselburgh and Tranent) (SNP): I thank the witnesses for their contributions so far.

Erica Young, you said something that concerned me. On the proposed changes set out in the Milburn review, you said that you were concerned that the removal of universal credit and the introduction of a youth allowance might risk entrenching destitution among young people who are not eligible. Can you expand on that for me?

Erica Young: If a person has multiple health conditions or disabilities—and, in the experience of the citizens advice network, it is nearly always multiple interacting challenges and very rarely one issue with their health—they will more than likely incur additional costs.

We have recognised since the 1970s that people with long-term health conditions, impairments and disabilities face two distinct challenges in the social security system. One is around earnings capacity and the other is around their additional costs of daily living—the additional costs of a basket of essentials. It is about whether we are now limiting the extent to which we recognise those challenges for young disabled people. Alan Milburn has not said exactly that—his proposal is to have a top-up for additional costs within the youth allowance, but only within a limited bracket, so we do not know who might be eligible for that top-up, or for how long.

When a young person reaches a positive destination that is right for them, whether that be a training place, college, work or an apprenticeship, will that top-up for additional costs within their youth allowance suddenly disappear? If the proposals are implemented exactly as they seem to appear in the Milburn report, young people will be unable to access ADP or PIP until the age of 25.

There is therefore a risk that those young people who are not receiving that top-up while receiving support will essentially be put into a place of destitution, because they will be accessing something that is only equivalent to the under-25s rate of universal credit just now, which we know is causing and driving destitution now—particularly, for example, among young parents. The young people will then find that when they reach that positive destination, having worked with everything that has been offered to them and having worked incredibly hard, they will suddenly not be in as good a position as the healthy 23-year-old next door, because their additional costs will not be reflected in the system. Those are some of the concerns that we have.

On the personal independence payment and work—or, of course, in Scotland, the adult disability payment and work—we know that about one in four of the people who seek advice from us about ADP are in work. We know that PIP and ADP are both incredible enablers of work.

I have spoken to disabled people who are working for organisations, sometimes as many as two or three organisations, on a voluntary basis or on a very flexible, informal basis that works well with their condition. I have spoken to disabled people who have burned themselves out, essentially, working full time without flexibility, who are now, with the help of ADP, able to work part time in a way that enables them to effectively manage their condition and therefore be less of a burden on the health service, because they are able to manage their health more independently themselves.

It is the everyday things: specialist nutrition, travel and, of course, energy costs, which we are all talking about. There are things that we can do as a society to tackle those costs, but that does not

avoid the fundamental issue, which is that people living with impairments, health conditions and disability have those additional costs. It is a question of equity, I feel.

Kate Campbell: I see the under-25s proposal and think, if someone has a disability and they have those additional costs, what is the difference if they are 24 or they are 26? Is that something that you are concerned about?

Erica Young: Yes, exactly. Although Alan Milburn has proposed a top-up to the youth allowance for young people living independently, there is nonetheless a certain assumption that young people are not living independently. Statistically, that may be the case, but if we look at the human beings behind the numbers, we know that lots of young people are living in temporary accommodation. That is more likely for that age group than for other age groups across the citizens advice network. They may be parents, they may be care experienced or they may be care leavers.

We know that young people on universal credit are more likely to have experienced things such as trauma and substance abuse, and they are more likely to be ex-offenders and to have experienced severe family relationship breakdowns. Therefore, imagining that somehow they have lower costs is clearly contrary to the evidence on the ground. The assumption is very arbitrary and it does not make any evidential sense—there is no evidence base to it—so absolutely, I am concerned about that.

Kate Campbell: Richard, do you want to come in on that point?

Richard Gass: I agree that whether someone is 24 or 25 does not make a significant difference. Some younger people will be still at home, living with their parents and getting extra support, but others will not have parents, or their relationship with their parents will have broken down and they are needing to live independently, and they could even be doing that with a disability.

There does appear to be an unfairness when age is the deciding factor. Should the fact that the young person is a householder be a factor? Looking back as far as the days of supplementary benefit, that decision was based on whether someone was a householder and non-householder. Age alone is, I think, too crude a tool.

Kate Campbell: Turning back to the benefit take-up strategy, were any of you involved in the consultation process? If you were, how did you find that? Have you seen progress since 2019, and have you seen lessons learned from earlier strategies being implemented in this one?

Erica Young: We were regularly involved in the working groups and quarterly stakeholder meetings, and we found it an incredibly productive process. We have seen some really pioneering work happening in Scotland in this space. The anti-stigma campaign pioneered communications that framed social security as an enabling tool and as a collective insurance policy and investment in the people of Scotland that reflects the inherent value of each of us. We saw that campaign rolled out and know that it was really effective. We supported it and fed into it.

We also know that Social Security Scotland is committed to continuous improvement. We have seen some of the first steps towards what a more integrated tell us once approach could look like, with the invite to apply letters and the five family payments, where automation that has been introduced into sections of that system alongside an invite to apply. That shows what could be achieved with data matching within the agency. The next step is envisaging the matching and sharing of data across different agencies that touches on individuals' lives and the impact that that could have.

We have seen some excellent work, and I am happy to share with the committee some of the personal experiences of people who we have supported who have seen a positive impact, particularly from the five family payments.

Kate Campbell: That is good to know. Abbie, did you want to add anything?

Abbie Everett: We were not involved in the consultation, but, having looked at previous strategies and this strategy and having spoken with the local authorities that we work with, especially in Scotland, I can say that it is definitely recognised that this strategy focuses on the issues that local authorities are identifying as the reasons behind low take-up of certain support. That includes such issues as stigma, the system's complexity, a lack of awareness of what people are eligible for and, often, whether there is trust in the institutions that are giving people the support.

I also think that it is recognised that the strategy contains a lot of excellent practical ideas, such as data sharing, digital tools, and auto-enrolment as a sort of gold standard for how we get support to people.

The next steps will be about identifying the steps on the way, especially for those benefits for which it does not currently seem possible to unlock the doors to auto-enrolment, such as universal credit, pension credit and some reserved benefits. It will be about the steps on the way to ensure that people still claim the support that can open the door to a lot of extra local support.

On the data sharing point, a conversation is needed about what exactly that means when it comes to what Social Security Scotland can share

and what Westminster and the Department for Work and Pensions should be sharing with local authorities. We have spoken with DWP and local authorities for a number of years about DWP sharing universal credit data with local authorities on more recipients, so that they can target the needed support to those households.

I support the idea of there being no wrong front door and having the digital tools and technology that can get people to the support that they need as quickly as possible, but that should be tailored to what is available in a local area. That is, we should not just say, “Here is all the central Government support that you can get,” but, “Here is a local citizens advice bureau or another form of support that you can tap into in your area.”

10:00

Finally, over the past five years, we have run regionally or nationally co-ordinated campaigns and programmes of outreach to residents that have worked really well when they are targeted. We have worked with counties, the Greater London Authority and the Welsh Government to run regionally co-ordinated campaigns that use data to identify and target the households who are missing out on support—those who are in crisis, are struggling the most financially and are not resilient—and then reach out to them. In London, that has delivered more than £52 million to 55,000 households through a range of benefits, including pension credit, attendance allowance and personal independence payments.

In Scotland, lots of local authorities are already doing lots of great work, and that should be brought together to ensure that everyone across Scotland has the ability to access support. That sort of targeted provision will make a massive difference.

Adam Stachura: Our contribution to the development of the strategy was to make the case for proper recognition of older people in Scotland. Pensioners make up a quarter of the population, but the previous strategy made very little mention of them at all, if anything—the approach in that regard mostly involved just referring people to Age Scotland for a benefits check, which is obviously a great service and is very helpful.

The new strategy is more sophisticated than the last one for a number of reasons that other witnesses have explained. However, we are really keen for older people to be recognised by the Scottish Government. For example, I do not think that it is possible to suggest that Scotland has no part in the pension credit arrangements. Why? Because Social Security Scotland now delivers social security elements that are linked to pension credit, such as the winter heating payment.

One of the huge frustrations we have had for many years is the absolute lack of willingness in Scotland to engage in the pension credit system, with people saying that it might have some impact on the fiscal framework. It does not have any impact in that regard, and every UK Government has been at pains to suggest that, if Scotland helped get more people on pension credit, there would be no financial penalty, even though it would cost the UK Government more.

We are pleased to see what is in the strategy in that regard, although it still takes quite a light touch. There are references and signposting, and the approach is not really as developed as other elements that are still wholly reserved, such as those around universal credit—there is much more focus on that area.

Our contribution has been about getting the Government to recognise older people more. There is more recognition, but I do not think that it goes far enough, as the systems are not going to be as joined up across nations as they could be. However, the situation is much better than it was under the previous strategy. There has been a lot more consultation with people over a period of time in relation to the development of the strategy, but there is quite a lot in the strategy that comes at the end of the process and involves a lot of testing here and there, which means that a lot of folks who might be supported might not see an impact on their lives for many years.

Richard Gass: Rights Advice Scotland is part of the benefit take-up stakeholder reference group, or whatever its proper title is, and we regularly contribute to it.

There is nothing to disagree with in the strategy. The challenge, however, is going to be how its aims are landed. You are dealing with different moving parts—no two local authorities operate the same way. As I said, my team works exclusively with social work service users, so, in terms of linkages to my team through the strategy, there would be a barrier if somebody was not a social work service user.

Local authority advice services can come under health and social care partnerships, financial services or chief executives’ offices—indeed, in some councils, there is no local authority service, so the service comes under the third sector and is delivered by citizens advice bureaux and so on. What is important is that conversations are had, because that is when folk can start to have ideas. We should not be tied to a one-size-fits-all approach; there will have to be something different in every local authority area.

In Glasgow, two or maybe three years ago—I am losing track of time—we had a cross-departmental approach to the winter fuel payment,

which involved the third sector. Everybody who was involved in that was enthusiastic about it. It involved increasing the uptake of pension credit, which was the gateway to securing entitlement to the winter fuel payment, and it worked incredibly well. However, we did not have a lot of people on the ground, so a lot of what we did involved communication to people. We used a data-sharing approach and got information from financial services about households that we believed could be entitled to pension credit but were not claiming. A letter in my name went out to all those households inviting them to make claims and giving links to places where they could get support if they were able to do that themselves.

If the strategy can encourage conversations like that within local authorities and if folk start thinking about what they can do in their areas, what strategies they can use and how they can call people to action, I look forward to seeing that. The strategy is good, but it is not clear how it can finally be delivered.

Kate Campbell: What you and Adam Stachura have said leads nicely to my final question, which is about the effect of the UK Government not having a take-up strategy. Scotland now has a comprehensive and, as you say, pretty good strategy, but a lot of benefits rely on entitlement to UK benefits. What is the impact of there not being a UK Government take-up strategy and would it be helpful if there was such a strategy for UK-reserved benefits?

Adam Stachura: The fact that there is no UK Government strategy is pretty disappointing, to say the least, and the impact is that the two systems do not really think about each other and the Governments do not naturally try to work together to increase take-up—if that is their intention. I am not saying that it is not the UK Government's intention to raise take-up, but it does not have a strategy, which makes that hard to see.

Over the past 10 years, UK Governments of different colours have taken a real interest in improving the take-up of pension credit. That has been clear. I have engaged with ministers and senior officials at the Department for Work and Pensions for many years and there has been a real drive to improve take-up.

During that period, that have been significant moments when the public, or older people, became more aware of pension credit and how to access that, with some of those moments happening because of policy decisions that we disagreed with. For example, taking away the free television licence for all over-75s and giving it only to those who were on pension credit became a moment to talk about that benefit. A couple of years ago, we saw the removal of the winter fuel payment except for those who were eligible for pension credit. That became another driver to talk about that and led to huge increases in the number of people who were interested in applying for that or seeking eligibility, although most people were not entitled because the threshold for pension credit is so low and there are lots of little things that might push someone over the edge.

Despite the lack of a benefit uptake strategy, there has been either formal or informal support for uptake in the DWP, the UK Government, number 10 and the Treasury. Success would be something different, but there is an element that has been helpful, although perhaps not as co-ordinated as it might have been across the UK nations.

Abbie Everett: I completely agree. We see a massive difference across the UK and different local authorities have different resources available to do those things. As Richard said, we saw people, local authorities and community organisations coming together to target support to people affected by the change to the winter fuel payment and to use data to think about the problem in an innovative way.

So much is linked to pension credit, and the change to the winter fuel payment put it in the news for the significant period and led to co-ordinated effort. If we had that kind of co-ordinated effort all year or for a number of years, that would make a massive difference. There is a lack of strategy, although we hope that the change in strategy in Scotland will lead to a more co-ordinated approach with all local authorities and all their partners working together to identify households that need support.

We work with local authorities who do not just do one big campaign every year but might do two big campaigns a year and then, every month, pick up the households that are newly eligible. That means that there are touch points throughout the year where people are being informed of their entitlement, they are getting phone calls and they are getting told about community provision and support and the advice that they can get.

In London, the local authorities that were involved in the big campaign that we have done with the Greater London Authority over the past four years had a 150 per cent higher increase in take-up than those that did not participate in that campaign, because there was that targeted communication, support and advice.

I think that the more we talk about not just the support for pension credit but all the support that people can claim and how it links to other benefits and support, the more that that conversation continues, the more traction we can get in relation to support. That comes up in the strategy in terms

of how eligibility is communicated to people and how it is not necessarily about just the pounds and pence that you can get access to, but the doors that the support opens to all of the other support that people can access as well.

I just have a final point about using data. We talked about identifying the households which are currently eligible but not claiming and being able to see that a particular household is underclaiming their entitlement for whatever benefit. It is also about using that data in an interesting way to think about how benefits interact with each other. In England, for example, if you claim attendance allowance, you might then become eligible for pension credit. It is about seeing those nuances and making sure that we are looking at how every policy impacts one household rather than just the impact of one policy on everyone.

Kate Campbell: Thanks, Abbie. Erica, do you want to comment?

Erica Young: One of the challenges of the ad hoc nature of take-up strategies down south is that to achieve the absolute optimum outcome from Scotland's take-up strategy, we need to overcome the challenge around varying systems and the quality of data. If there was a take-up strategy that could be looked at strategically across the UK, that would certainly make a big difference.

From evidence that was gathered way back in 2019, when there was an earlier review of the personal independence payment, we know that there is an appetite among the public and those accessing social security to consent to data sharing. There is an understanding of the benefits that that could have for connecting services and for avoiding the trauma of retelling. Therefore, we know what the potential is.

With the Alan Milburn review and some aspects of the Timms review, there is a potential to understand how a more joined-up approach across the UK could help to deliver better support. We know that support is best delivered by trusted, locally embedded organisations, but we know that it also needs to be connected in order to achieve optimal outcomes.

We know that an effective take-up strategy has a significant role in prevention and I think that prevention is becoming more and more understood as the key to unlocking better outcomes. Timely and seamless access to social security tools, for example, at the point of planning to leave an abusive relationship can help to avoid a crisis situation developing.

We know that social security provides a vital safety net that helps people manage significant life events such as bereavement, sickness, job loss and relationship breakdown. Social security can also help to promote caring and flourishing among disabled and older people to the benefit of all of us. That is really what a take-up strategy is all about.

Breaking down those narratives surrounding what social security is can also help to proactively tackle the deeply harmful forms of stigma. That can range from people thinking that other people deserve the help more or need the help more to people being reluctant to be seen as the sort of person who claims social security or to people thinking that it is only about a certain group of people. It is about breaking down all of that. Given the number of overlaps between locally delivered, Scotland-delivered and UK-delivered parts of the support system, I can give you numerous examples of the better outcomes that we will achieve.

I will quickly give you one example before we move on. One of our CABs worked with Margaret. She is 68 and is living with dementia, and she was at risk of eviction when she came to the attention of the CAB on referral from a health and social care partnership. Through home visits, the CAB began to address all of her priority debts and some of her immediate needs but, unfortunately, incomplete information had been shared by the partnership concerning the extent of Margaret's legal incapacity. That also meant that certain information had not been shared by the DWP, which resulted in delays in sourcing information and progressing applications for pension credit, which comes from the DWP, housing benefit, which is local, and pension age disability payment, which is Scottish.

So, as you can see, having things better joined up would lead to far more effective support.

10:15

Kate Campbell: That is helpful. We have heard about that complexity in previous round-table meetings. Having three different layers for people to apply to is a barrier in itself. If the UK Government had a take-up strategy that aimed to simplify that, it could be really beneficial for people in Scotland.

Richard, do you want to come in?

Richard Gass: The absence of a UK-wide, or England and Wales, take-up strategy is not necessarily a barrier for us. Welfare rights officers are not going to stop at the Scottish benefits; they are going to look at maximising all the benefits for someone who starts engaging with them. If the DWP is not actively participating, that need not be the end of the process because we will still put claims in. I referred to our campaign about the winter fuel payment and how we tried to get people receiving pension credit, which is a DWP benefit.

Every local authority probably does what we do in Glasgow, which is maximise the income of folk who receive chargeable services. That is a two-sided thing, because a gain for the individual brings something extra for the local authority. Everyone who gets a chargeable service is reviewed.

Glasgow also has a pensioner poverty project working with folk who have turned 75. We get data from our colleagues in financial services and then make contact with those households—though without forcing ourselves on them—and look to maximise their income through all the possible benefits.

If the UK had a take-up strategy, we might actually find that things were given different priority, which might lead to conflict, so the absence of such a strategy might not be a burden. There is a lot that we can do because there is an awful lot of information within council tax records, which we can use for legitimate reasons if we seek permission. Once we have concluded that everyone who receives council tax benefit has had all their other benefits maximised, that might be the time to decide on our next aspirations.

The Convener: We have made some reference to data. Abbie, the three core asks in your submission are for better data sharing; digital tools and auto-enrolment; and regionally co-ordinated data-led campaigns. I do not want to turn this into an episode of "Dragon's Den", but I am interested in what Policy in Practice does and what value you add. We will deal with the commercialisation of services later, but am I right in thinking that Policy in Practice is a commercial entity?

Abbie Everett: Absolutely. We work with local authorities to help them to get a view of their data and use digital tools to get people the support that they need, whether that is through self-service routes or advisers. We are a software and data company that is informed by social policy, and we help local authorities to target support where it is most needed.

We work to bring data together, in the way that Richard Gass spoke about, to identify households that are eligible for support but are missing out on it, and those impacted by other areas of the system, such as significant housing need, safeguarding risks, or being in debt to the local authority or others. We help local authorities to target support where it is most needed.

The change to the winter fuel payment has been mentioned a few times today. Local authorities have, at their fingertips, data on which households are eligible for support but are missing out on it, which they can use to get that support out to those households quickly. The UK budget that was delivered a month ago included announcements about a household energy payment for households in certain council tax bands and an extra £100 million of support for households that are not in those council tax bands, particularly larger households with poor energy performance certificate ratings.

Being able to bring together all that data in one place means that local authorities can quickly respond to issues that present themselves, including the cases of people facing a cliff edge whereby, if they do not make an application, they will miss out on significant amounts of support. That is all on our data platform, which we call LIFT—the low-income family tracker. I would say that 130 local authorities use that; it is licensed by local authorities who use it with their own data in it.

The other side of what we do involves a benefits calculator, which is free for individuals to use via the gov.uk website. Local authorities use that with their residents, either as a self-service tool on their website—which, again, is free for individuals to use—or by working one on one with individuals. They can go through the calculation with those people and identify all the support that they are eligible for, whether it be local support such as housing benefit, council tax support or discretionary schemes; Westminster DWP support; or Scottish Government support.

Through that avenue, we see that a benefits calculator is increasingly becoming part of the application process for discretionary or local support that is available. Ideally, people would be able to use that as part of an application for all the support that they are eligible for, including DWP, Scottish Government and local support. At the moment, we are starting with local support.

We make sure that we adhere to the principle that people only have to tell us their story once to get all the support that they are eligible for. They can enter the process through any route: there are three free calculators on the gov.uk website, so they can enter through that route, or they can enter by working with Citizens Advice Scotland, Age Scotland or any of the providers that you work with. To sum up, we provide those services to help target support to those people, and the tools that they might need to access that support.

On auto-enrolment and regional co-ordination, we work with other providers to see where more data can be brought together in a safe, secure and legal way to identify more households that are eligible for support. We have done a water social tariff auto-enrolment project in London with Thames Water. We have done free school meals auto-enrolment with local authorities. Often, the data might show that households could be struggling or not accessing all the available support, but that data sits in different places—such

as with the water company or with the local authority. We can bring it together, identify the households that need support, and share that in a valuable way. We process the data for local authorities and other partners that they work with.

The Convener: Your founder, Deven Ghelani, was instrumental in setting up universal credit. Obviously, he saw a business opportunity here—to a certain extent, that is what it is. Is there a question about whether the Government should be doing this itself? I looked at some of the published values of contracts that have been awarded. For example, Fife Council paid £160,000 to use LIFT, and Moray Council paid £115,000. Those are significant sums for councils. Are you confident that you are giving best value? Effectively, much as with the commercialisation of services, is an industry building up to do something that the Government should potentially be doing itself in relation to its own data?

Abbie Everett: Government does not hold that data. The Scottish Government does not hold the data on low-income households. We would welcome a conversation about how we could link those in more; we have had conversations with the councils that we work with about how those data sets from, say, Social Security Scotland and the local authorities, could be brought together to join those dots and bring those things together.

We are in a position in which we hold data with local authorities and support them to help residents to access the support that they need. We are a technology service that they use to implement their services and track outcomes over time. We have spoken to the DWP about what we do and how it can support it, share more data with local authorities and bring more data together. We are open to having those conversations. The difference between what we do and the other services that have been spoken about—which I am sure that we will come on to—is about the cost to the individual versus the cost to local authorities and central Government of providing advice and services, however that is progressed.

The Convener: Thank you.

Gary Bouse (Falkirk West) (SNP): I refer members to my entry in the register of members' interests. I am a sitting councillor in Falkirk Council.

I was the convener of the council's housing committee. We worked with the CAB and other organisations, and brought in significant numbers of millions of pounds—I think that it was £16.5 million in one year—for people who were entitled to that money. It tended to be used locally and given through local pathways.

Social Security Scotland is talking about developing referral pathways to other organisations. What do you believe makes an effective referral pathway? I ask you to cover that in relation to people of all ages.

Erica Young: I can come in on that. It definitely needs to be structured and consistent, so that both parties know where they are with it. One thing that we have picked up on, which your local CAB might also have done, is that there is an inconsistent approach to third-party authorisation. That means that it is not always clear what information an adviser can provide or receive on someone's behalf or what type of consent is required. That includes inconsistencies in the treatment of written authorisation in situations where the applicant is unavailable. Getting that part right is fundamental as a first step.

Similarly, there must be escalation routes that enable advisers to have direct contact with Social Security Scotland to resolve an operational or a safeguarding issue, in which case Social Security Scotland specialist safeguarding teams can then ensure that the person is connected. I would envisage that those specialist teams would also be linked in with the DWP's safeguarding team, which would in turn be linked in with, for example, adult safeguarding boards at the local authority. Then you would have a much more joined-up response to a person who is in vulnerable circumstances.

For referral routes that go the other way—for example, from Social Security Scotland to a local CAB—I would, again, point out the need for consistency. The design of the pathways would have to be very clear and consistent across different local authority areas, as opposed to one local CAB not being quite sure how it will operate. The design must account for organisational capacity, which will be different in different local authority areas, and should promote the seamless distribution of skills and expertise. For example, a member of a Social Security Scotland local delivery team could support the initial administrative tasks associated with an application before connecting, through a formal referral process, to a local CAB for expert advice, and maybe they could say to an advocacy worker that they have to support that person's communication needs. That is the kind of joined-up thinking that we would like to see.

Linked to that, we would like to see telephony services broken down to make that more possible. At the moment, there is a single telephone number for inquiries on all Social Security Scotland payment issues, regardless of their nature, plus those for local delivery teams. That diverts adviser time, because it makes it difficult for advisers to enable someone to self-help by following up on their own case. The roll-out of text message

communications, which we pushed for, has been really helpful in that regard. If someone gets a text message update they do not need then to make a call, which can ease things a bit. Nonetheless, having a separate telephony service for inquiries on more complex payments, such as ADP and CDP, would definitely be a helpful part of the process.

Adam Stachura: On top of that, one idea with which I agree entirely is that the referral partner must be properly resourced to do that work, and the capacity must be well known by the person or the organisation that is referring, so that the referral does not become just a hand-off. Even when a structure is in place, the expectations of the person at the end of it—myself, yourself or whoever—should be met as well, so that it does not become a case of someone being moved from pillar to post through a referral pathway. It has to be ensured that a referral is an actual referral in that sense. It has to be about the individual's experience as much as anything.

That almost becomes the elephant in the room with regard to the strategy—it must be ensured that, as these things are developed, the capacity to support people is also there. If the intention of this strategy and others is to make sure that everybody who is entitled to it—I am paraphrasing to some degree—is able to access the support that they are entitled to, we have to make sure that they get there.

We have to ensure that there are not huge waiting times, and that the means through which people can interact suits them and they are not just, in a sense, punted off to do something online. Although many people might be able to do that, huge numbers of older people, disabled people and those on low incomes are not online and do not have access to a digital device or to that data. Half a million over-50s in Scotland do not use the internet, so, in our digital advancement, we have to take care to acknowledge what lies behind the system.

10:30

It goes back to the idea of the front door for folks—we need to ensure that people can access these referral pathways and go through the door that they are comfortable with to get what they need. Our research shows that there are many places that people feel that they want to go to themselves. Going to charities for specialist advice is right at the top of that list, along with Social Security Scotland and the Department for Work and Pensions. Local councils are actually quite far down the list—not because they do not do a good job, but because people might not know much about their services. We have to ensure that the referral pathway is good for the individual—I do not like using the word "client"—and that there is enough resource and capacity to help people holistically with all the needs that they might have.

Abbie Everett: I want to quickly mention the referral pathways and how we make those as streamlined as possible. Some of the local authorities that we work with have created a digital referral pathway to enable them to warm refer people to other services. As Erica Young said, it is about understanding the capacity of those support services and being able to identify where support is. She also mentioned digital exclusion and being able to identify where there are groups of people who might be digitally excluded. We are exploring mapping what that might look like across local authority areas so that support services can be targeted in those ways.

We often find that authorities offer support in different ways and also stagger that support. The first outreach might be something that people can self-serve and engage with. Once the authority sees that there is a lack of engagement with the initial offer, it can offer other support that people might need. Authorities are either targeting support by looking at the data and seeing who they think might be digitally excluded or, if they are not getting responses through certain communication methods and ways that they are reaching out to people, they are ensuring that they follow up in a way that might suit those people better.

We have also done quite a lot of data matching with local authorities across different services, looking at where data on healthcare, social services, social care, safeguarding and housing can be brought in. That might help local authorities to identify where other teams have already had communications with residents and might therefore know more about a household's needs so that communications can be tailored in various ways. The benefit take-up strategy mentions the need to make sure that communication suits the individual. Using data in that way, looking at what we can see—although we cannot see everything—and drilling down to identify the households that might be best able to self-serve support and those that might not, can be crucial to engaging with people in the right way.

Gary Bouse: Richard Gass, do you want to come in?

Richard Gass: The big issue with referral pathways will be the capacity of the agency receiving the referral to deal with it. I do not hear many advice agencies screaming out for extra work—if anything, I hear not so much the reverse but anxiety around the backlog that has developed through the continuous influx of work. There is an issue with capacity. With referrals coming from Social Security Scotland, I do not imagine that we

are talking about large numbers, but I could be wrong. We need to identify the numbers. Once we know the numbers, agencies locally can say, "That's manageable," or, "Well, if you're expecting us to pick up that level of work, we need additional resources—where do we get those?"

It will come down to priority. If there is a backlog of two or three weeks, or perhaps even longer, to see an adviser in a particular agency and the referral comes in from Social Security Scotland, does that take its place in the queue or is it accelerated to the front? In some circumstances, I think that some of those referrals would be accelerated. I currently get occasional referrals—although not many—from Social Security Scotland for folk who are deemed to be incapable of managing their affairs when the agency cannot find anybody to be the appointee. The referral comes to our authority and is treated as a community care referral because the person will probably have other needs, so it will be dealt with very quickly.

There are some challenges, and there will not be a one-size-fits-all answer. The cop-out, easy answer is to signpost, but the danger with signposting is that it puts folk at the back of the queue for every agency. Many people who try to get help do not get it because someone suggests that they go somewhere else and, although it sounds like a good idea, they never get around to doing it.

Gary Bouse: That is very interesting. I believe that one of the national pathways will be the duty to ask and act. Some councils are already using ask and act to find people they might be particularly concerned about. That happened during the pandemic—in particular, it was hard to find the elderly folk who did not want to bother people. A lot of work was done on that. Falkirk Council is already using the ask and act duty, which might be part of the reason why there are more inquiries coming from Falkirk.

I agree with what Adam Stachura and Age Scotland said about the focus on child poverty. Ultimately, the big challenge is about people not taking up their entitlements. Are witnesses confident that the benefit take-up strategy for Social Security Scotland will support the people who are most at risk?

Adam Stachura: You have paraphrased our submission. For clarity, we are not concerned about the effort that goes into alleviating child poverty—far from it; it is absolutely necessary. However, it is one of many things that the Government needs to be doing—it cannot be the only thing—and older people have been at the back end of consideration.

The strategy does a lot of good things. As I said before, it is much more sophisticated than the 2021 strategy was and it does a lot of stuff that should, over time, have a big impact. One crucial issue is the use and sharing of data so that people are properly identified as potentially needing support.

There is also a lot in the strategy about tackling stigma. I know that the Scottish Government is interested in that—we have been working with it to make sure that there is an older-age lens on advertising materials. It is really important that people see themselves in the materials that go out. That is true not only for older people; the materials cannot be overtly exclusive. Our research has shown that a lot of people will not claim benefits that they are entitled to because they think they are coping just fine—even though, by any measure, they are not. They have been living that way for such a long time that it has become the norm for them. Sometimes, they think that other people are far more deserving than they are.

One challenge—I hasten to add that this is not to detract from the national mission to get rid of child poverty—is that, because they have been able to cope, a lot of older people believe that someone else is more deserving. Folks like us have to advocate for those people that we see and hear of who, last winter, were lighting their homes with tealights and did not have hot water. That is not an unusual circumstance, but it is an absolute scandal, although they do not think about it in that way.

We often defer to the fact that older people get pension credits. Recently, I spoke to somebody who lives in the north-east of Scotland whose only income is the state pension and whose council rent is about 50 per cent of that. For the rest of the month, they are left with less than £100 a week not only for food but for everything else. They still have 50 per cent of their income, but that is hardly anything at all. That person is not entitled to anything else, because the support for pension-aged folks who are not disabled is almost non-existent.

I am not suggesting that we should have much more support at higher levels—although I would love that—because it would become a huge cost. The strategy can do a lot about the issue through data use and targeting people so that, when the Government has big funds at its disposal, it can look at who that money will help most—as opposed to spreading it too thinly. That is potentially what has happened with the extra £100 payment for people in council tax bands A to D. That payment is fine, but there are more people in council tax bands E and F who are in fuel poverty than there are in band C, and the collective number of people in bands G and H is higher than

the number of people in band D. The use of council tax bands is a draconian and terrible way of implementing policy, but, because we have very few measures that allow us to count and target people, it has become the most straightforward to use.

Therefore, the data element in the strategy, if it works and if it is co-ordinated across the UK, will have a big impact on the Government's ability to direct financial or other support to people who are not just eligible for it but need it and can be convinced that they are absolutely worthy of receiving it, given that they have contributed to it.

Erica Young: The strategy has the potential to be transformative if it is implemented according to the logic of its analysis. There are so many positive things in it. For instance, it recognises the significant overlap in the information required for the various forms of social security support delivered by different agencies—council tax reduction and housing benefit at a local level, UC, Scottish child payment, carer support payment and so on—and that the initial stages of an application for any form of social security involve the verification of core information that is required for lots of other things, including CDP, ADP, pension age disability payment and job start payment. Therefore, there is significant potential to use the pre-population of application forms—and, in some cases, automated passporting processes—to streamline access to social security across the life cycle. As different life events happen at different points in a life cycle, information that has been provided at different points in time can be drawn together and used to make the process more seamless. From a governance perspective, it would mean focusing information-gathering requests only on what is necessary to fill in the gaps, which would reduce the administrative and retelling burden not only on the individual but on the agency.

The strategy also recognises that support is most effective when it is delivered through trusted people, organisations and communities, and we need to join up all of those things so that we can identify need earlier. As we know, if we can do so before a crisis situation develops, it can have a huge transformative impact. Moreover, the strategy recognises that pre-application support can be as important as support that is given through the application process, because it helps people to navigate the eligibility criteria and to proactively gather the relevant information. It also, as I have said, provides a jumping-off point for conversations about wider needs.

The other thing that I picked up in the strategy was the emphasis on trauma-informed approaches, which brings me back to the need to promote the early identification of circumstances such as abuse and communication needs that can help us to better support a person. In his report, Alan Milburn talks very eloquently about the continual missing of opportunities and chances to respond to an individual in a way that gets through to or reaches them, and the strategy sets out an approach that I think helps us to get there.

Scotland has started on a different course for social security, with the introduction of a rights-based framework founded on the principles of dignity, fairness and respect, as well as an explicit recognition of social security as an investment in Scotland's people. It also ties in to our electing to enshrine in legislation a duty to promote take-up. We recognise that social security plays a preventative role and provides a safety net that prevents life events such as leaving an abusive relationship from developing into a crisis and damaging long-term financial stability and prospects, but it is also provides a springboard to, and is an enabler of, flourishing and essential activities such as caring. A strategy that helps to build confidence and trust in the social security system is key to ensuring that it performs its role effectively.

Abbie Everett: I was interested in what Erica Young just said about the pre-population of application forms, because it is already happening in local authorities across the country, especially for households who are already claiming some support. We talked earlier about households that might be claiming, say, council tax support but not other support. The information that is given could be linked to other application forms or benefits calculations, and those forms could be prepopulated with that information before they went to a resident for them either to self-serve and identify the other support that they might be eligible for or to work with an advisor on.

That would save time, not only for the individual who is completing the form but for advisers, which relates to the issue of the costs associated with implementing services. Hopefully, things like that—technology that links services and data across platforms—will create efficiencies and will save time for users and for advisers when they are working with people to access the support that they need. It is already happening in some local authorities and could be scaled up. It is an interesting subject.

10:45

Gary Bouse: The committee has previously spoken about the simplification of forms, which we recommended should be encouraged. I think that it was also picked up by the cabinet secretary.

Richard, do you wish to contribute?

Richard Gass: Yes. I love technology, but many of our service users do not. If there is a technological route to saying, “I require some help. What help can you give me?”, that is good, but there are service users who will not take up that offer. They might say, “I don’t know how to do that. I’ll need to wait till a week on Sunday, when my son or daughter comes over,” and it might not happen at all.

The concept of a take-up strategy is based on the recognition that folk are either unaware of how to make a claim or are not empowered to do so promptly. Let us take a scenario in which somebody becomes unwell, gets a disability, loses their job, does not know how to cope, has not dealt with the benefits system before and has an emotional breakdown. Eventually, help will arrive, but that could be many months later and, by that point, there will be rent or mortgage arrears—all sorts of financial catastrophes can happen. By that stage, the best that we can do is say, “Let’s get a claim in.”

What is missing in all of this is the fact that that person was entitled earlier. However, with the exception of carers allowance, all our benefits can be dated only from the day of the claim. A good mitigation for the take-up strategy would be to backdate the benefit. It is money that that person was entitled to, and it is not always their fault that they did not know what they were entitled to. When a person claims any benefit, why not have a kind of no-fault policy whereby, if they were entitled to it three months earlier, they can have it backdated three months? In the example that I gave, it would perhaps need to go back beyond three months, because there are exceptional circumstances and it is reasonable that the person did not make an earlier claim.

I appreciate that I have just climbed on a soapbox. I will step back down.

Gary Bouse: That is allowed.

Julie MacDougall (Mid Scotland and Fife) (Reform): There have been some really interesting contributions on what is a very difficult subject. I think that we agree that benefits are there as a safety net and should never be a lifestyle. Adam Stachura and Richard Gass said that we need to focus on the people who are most in need of benefits and those who are missing out. I think that the words “not worthy” were used. A couple of years ago, we had a campaign in Fife on pension credit, because so much of it goes unclaimed. It is a serious issue that, as has been mentioned, those who desperately need benefits do not always take them up, or feel that they are not worthy enough of them. That was also touched on earlier. The other side is that, unfortunately, some people know the system inside out—there are many people who abuse the system.

The real concern is that we need a much more robust system. We have a strategy, which is helpful, and we want to encourage people to take up benefits. We must also consider vulnerable people who are missing out. We have talked about people who have a serious disability, for whom it should be easier to access benefits. For people who are at end of life, and at home, there are gas and electricity costs and so on. People who are going through a severe end-of-life situation might need extra help.

Those are all big concerns, and we have had a good discussion of them. I do not think that we have all the answers, but do you agree that difficult decisions have to be made about benefits? Although we want people to take up benefits, we have to deal with the issue on the other side, which is the abuse of benefits. What can we do to ensure that we do our best at the grass-roots level in our communities to avoid providing benefits to people who abuse them, which will in turn allow us to make things more robust and reach those who are most vulnerable and who deserve benefits most? There will be funding cuts, so we have to make difficult decisions on our priorities.

Erica Young: I start by reiterating the importance of advice, getting decisions right the first time and supporting the robust decision-making process. Those are important parts.

To put you in the picture, during the first three months of our programme up to October of this year, our advisers unlocked nearly £3 million in daily living components of benefits at the initial application stage, which was more than half of the daily living component financial gains that were recorded during that time. That avoids the need for protracted challenges and ensures that people who are entitled get their benefits timeously and when they can do the most good for them.

It is vital that we reorientate social security to focus on what people can do and how they can flourish. Professor Fonagy’s “Independent review into prevalence and support for mental health conditions, ADHD and autism” observed that

> “Participation is not only an outcome of good health, it is one of the ways good health and wellbeing is built and sustained.”

However, it is also acknowledged that many people, even if they have a good job and are in a good situation, still need financial support to enable them to live a decent life. We always have to bear that in mind. I have touched on it before, but meeting the additional costs of living with ill health and disability is essential if we are to achieve equity. It cannot be right that two people with equivalent incomes have a very different

quality of life because one of them is living with a health condition or a disability.

We are dealing with increases in the levels of mental health issues and distress in young people, which is a complex and multilayered phenomenon. Professor Fonagy also observed that overreliance on protracted diagnostic pathways to necessary adaptations and support is a significant challenge. We therefore have to be more creative about how we provide support to people and enable them to fulfil their potential.

More broadly, there is a link between healthy life expectancy and deprivation. Financial insecurity is a driver of poor outcomes and disengagement, which deepens harm as people become trapped in a cycle of falling income and deteriorating health. For example, six in 10 of the people whom we support with child disability payment advice live in areas that are classed as the most deprived by the Scottish index of multiple deprivation. Without addressing the underlying drivers of those phenomena, we cannot expect better outcomes or a rapidly falling social security spend.

That is a significant problem, and our evidence is clear that the application process for certain types of support is intensive and robust. The new benefit take-up strategy takes a whole-system approach, and the Milburn and Timms reviews have considered that as well. There is now broad recognition that that is the way forward. I am sure that I speak for all the witnesses when I say that, as services that provide advice, we all look forward to being partners in that process. Looking at the whole person in the round is what will get us to a better place.

Abbie Everett: I have three key points about making difficult decisions and how to target support.

The first, which we have focused on a lot today, is exactly what Julie MacDougall said: it is about focusing on uptake where it is needed. We do a lot with data. Currently, we are working on increasing universal credit take-up in households that are not claiming any support at all. That has historically been quite difficult to do, because nothing can be done except blanket communications campaigns that signpost people towards support that they are eligible for. Many people assume that they are not eligible. We are working in partnership with a few local authorities to pilot innovative approaches to identifying the households that are most in need but are not accessing the support that they are eligible for. We have to focus support where it is most needed.

Secondly, when difficult decisions are made and people miss out on, or cannot access, support because they are just on the wrong side of an income threshold to claim something such as pension credit, local authorities often end up plugging that gap. We need recognition of that and we need time and space to support local authorities as they identify those households so that they can link them to other services.

We worked with a local authority that looked at households who were just above the eligibility threshold for pension credit. That got one of the best responses the authority had ever had to an outreach, because those households were not used to receiving any support. The local authority linked those people to other services that could help them to insulate their homes and helped them to get warm packs from their energy providers—things that were not means-tested but that supported them to get through the winter even if they could not get pension credit.

Finally, we have talked a lot about increasing take-up from households that are not claiming any support. That is an absolutely beneficial focus, but there is another side to it. One local authority did some work with households that had been out of work for a significant period and were on disability support. The authority worked with them on moving towards employment and found out that there was a great deal of misinformation in those households about what they could do. Even if they wanted to start getting back into work, there was quite a lot of fear about what that would mean for the income and support that they already had. People wondered whether starting to do some volunteering would have an impact, even though that might start moving them towards work when they were not quite ready for a full or part-time position. Volunteering would have given them some sort of structure, but they wondered whether that would impact the support that they could get.

We need more than a focus on awareness and on the information that people get when they are not claiming support; we need to know that they are getting the advice that they need when they are claiming support. People need to engage not only with benefits advice but with referrals to services, with things to improve their confidence and with things such as volunteering that might take them closer towards getting into work. That was a finding from a campaign that we did.

Adam Stachura: If more people take up what they are entitled to, that will cost more money. I am trying not to advocate solely for pensioners and older people, but we can look at pensions. We have estimates that tens of thousands of pensioners in Scotland—almost 100,000—are entitled to pension credit but are not claiming it. If we add council tax reduction, any element of housing benefit and those who might be entitled to, or need support with, pension age disability payment or the winter heating payment, that could

add up to almost £500 million a year from multiple sources.

People of all ages are entitled to support, so meeting the aspiration for people to get the support that they are entitled to will be expensive, but also necessary. There are 150,000 pensioners living in poverty in Scotland, but how often do we talk about that? That has been the same for more than a decade. It is absolutely shocking that half of all pensioners were living in fuel poverty last winter, with a quarter living in extreme fuel poverty. We do not talk about that in Scotland, but they are the group that is most affected by fuel poverty. Raising income levels will be costly but is absolutely necessary.

Language is also incredibly important in supporting people. The fear of losing support or security might mean that people do not make decisions that might be beneficial to them in the long run. I do not think that anyone sitting here has any real sense of how many people are—I say this in air quotes—"fleecing" the system. I do not think that we know the scale of how many people are or are not deserving, or how to define that. We must be really careful.

That goes back to a point that I made about people realising that they could be getting something that they have contributed to and not needing to feel as if they are worthy of it. I prefer to use the expression "social security" rather than "benefits", because it makes people feel that they are part of a whole system and not just getting a handout. It shows that we are all contributing towards the system and that, when you need help, however you need that, you should not feel that you are a "scrounger".

We have to be really careful about using such words, because they result in people living in homes that are lit by tea lights and have only cold water, if they have any at all. Of course, that is at the extreme end, but there are people who feel that that support is not for them and that they do not want to be labelled in that way. They are honest, good people who might not have had the support or chances in their lives that many of us round the table have had. We really need to be careful about the language that we use.

11:00

Erica Young: Our advisers tell us a lot about the fear that is out there. Perhaps I can put that in concrete terms by highlighting the DWP's estimate of unfulfilled eligibility for personal independence payment—in other words, the folks who have successfully claimed and are already in the PIP system but who have not taken up everything that they could have. Its estimate for 2026 is 3.3 per cent, which amounts to £950 million, and it is directly linked to people not reporting that they need more help or that their condition has deteriorated. That reflects their sense, and their fear, of being, as a lot of people describe it, under surveillance, and we do not want people to have real concerns about reporting either that they have reached a more positive destination, or that they need that bit more support to flourish. If that happens, we will simply deliver worse and worse outcomes over and over again.

Richard Gass: I have to say that we advisers do not tend to see folk who abuse the system. Wherever those people are, they are doing this sort of thing themselves; they are not coming to us to try to get a welfare officer to collude with them—which, of course, we would not do anyway.

Undoubtedly, folk are abusing the system. Folk abuse every system—there will always be system abusers. However, in relation to benefits, those people are called benefit cheats; the front pages of some newspapers take every opportunity to show them to us, and there is a particular television channel that indulges in programmes uncovering that sort of activity. Those people will cheat benefits and they will cheat tax—they will cheat anything if there is an opportunity. However, they are labelled as benefit cheats, and it is that label that causes the difficulty for everybody else. As the Age Scotland witness pointed out, it creates stigma.

Who would want to live like a benefit cheat? The folk who we see are those who do not understand the system. They might have been given a cancer diagnosis by their doctor and told, "Go and speak to welfare rights," but as no additional needs might have been identified at that point, they might not qualify for anything. We will advise them of the benefit rules, and they will come back in years to come, if required.

With those who abuse the system and are labelled as benefit cheats, we get the societal stigma. There is many a person who has a poor attitude to folk claiming benefits, because they are fed all this information, but they might not recognise that they are actually the recipient of all the good that comes from benefits. The Fraser of Allander Institute has done research on the positive impact of social security spending in local economies. We had that done in Glasgow, and it concluded that 1,300 jobs were created in the city and 2,000 across Scotland, just from the benefits that had been realised in Glasgow.

Those jobs are in places such as supermarkets, chemists et cetera where folk spend their money. Somebody who is in a low-paid job on a supermarket checkout might not realise that they have that job because there is a need for additional staff to deal with the positive impact of spending.

In challenging stigma, not only do we need to try to help the folk claiming benefits break free from that stigma, but we need something that tells society a bit more about the positive impacts of benefits—the benefits that are legitimately claimed and legitimately spent in local economies—and the jobs that that they create. I mentioned Motability. The folk who work in car garages might not think that they are on the receiving end of the good that comes from benefits but, if Motability money is coming into that car franchise, they certainly are.

There is a way of helping the people who require the money, but what do we do about folk who are claiming and do not qualify? It should not be for us, as advisers, to suggest that the barrier to access benefits should be heightened. We work with the folk who are genuine. If there are folk who are not genuine, that is a conversation that Social Security Scotland should have with its fraud section.

Mark Griffin (Central Scotland and Lothians West) (Lab): We have touched on the stigma that prevents people from applying. It is not helpful to talk about deserving and undeserving applicants for social security, because it heightens the stigma rather than taking it away.

Moving past that, to the point at which people apply for what they are entitled to, I wonder whether enough attention has been paid in the benefit uptake strategy to the complexity of application processes and how people navigate those.

Erica Young: I understand that there is a risk, but the strategy has quite a laser-like focus on the complexity of the application process and on things like pre-populating forms by utilising information that has already been provided. For example, if someone provides identification for universal credit, included in that is verification of the children they have. That information could be moved over quickly and easily, without the applicant's involvement, to pre-populate part of a child disability payment application form. If the child element popped up on a parent's universal credit account, they would have to complete only specific information relating to the criteria for child disability payment, which would take away quite a bit of the complexity.

Overall, we need to address the complexity of the application system, because it can feel overwhelming for people. For example, the adult disability payment application is in excess of 90 pages and asks people to confront the most difficult aspects of their life and to consider the help that they need and the limitations that they face, instead of their potential.

We need an application process that is much more about the whole person, the social barriers that they face and their personal circumstances, as well as their medical and functional information. It would be much more of a conversational process that was designed to gain a fuller picture.

If we say to people, "Put information about how you function on this page, and submit this medical information on this page," that can be quite traumatic and, on a practical level, difficult for them. The long and the short of it is that the strategy harmonises well with a direction of travel that aims to simplify the process.

Adam Stachura: I would not relitigate that, because I agree—it is a very good point.

There are examples—not necessarily relating to financial support—of duplication and bureaucracy in the system. I hope that the strategy looks at that. A great example is the blue badge application process. Pension age disability payment is not an automatic trigger for a blue badge—that is a historical issue, as it also applied to attendance allowance. If the state has agreed that you are disabled, why on earth do you have to apply a second time to a local authority, say all the same things and have someone else decide whether you are disabled enough to get a blue badge?

One thing that the strategy could do is to streamline some of the bureaucratic nonsense in delivery. Let us say that you apply for PADP. Ideally, you are supported to complete the application so that you can properly articulate how your life is. Often, we ask people, "How are you today?" and they reply, "I'm fine," when they are not, in fact, fine, because, as Erica Young said, they are having to write things down. Let us consider not just pre-populating forms but cutting out a lot of the bureaucracy. Instead, we could say, "You've applied for PADP. We've agreed you're disabled and decided whether it's the higher or lower rate. Do you need a blue badge?" You would say yes, and boom, Social Security Scotland would administer it. Let us stop somebody else having to assess your claim.

Not everyone will need a blue badge, but there is all this unnecessary bureaucracy. There are, of course, transport regulations and technicalities, and amendments need to be made to legislation, but we could fix that.

We could improve people's experience of accessing support. They would still pay for it—for example, £20 to local authorities for a blue badge—but that could be deducted from their first payment to not upset the whole system and the financial system. That is just one example of ridiculous bureaucracy.

We must spend money on local authority blue badge teams soon. In Aberdeen, it takes six months for somebody to get their blue badge, if it

is not urgent—that is what is advertised on the council's website. After you have done one thing, you have to try to access your rights. That is a very small but important example.

This is about not just pre-population but whether we need the information again at all. Where we can just agree that you are as you say you are and we are going to connect you, we do not have to ask you for the same information. It has not changed—you are not Lazarus and your life has not improved in that way. In delivery, in particular, there are some things that the strategy could help to resolve.

Abbie Everett: There is complexity in certain application processes. We hear a lot about people being put off by seeing the number of pages in a form. As an adviser, you might know that you do not have to fill in every page of the form if certain requirements are met, but some people might see a massive form and decide that they will not and cannot do it, or cannot do it without support. Then, as we have said, it falls down the list and does not happen.

Adam Stachura talked about automatic enrolment for certain benefits, and that is definitely the gold standard. It gets people the support that they need without them having to continually retell their story to different organisations. It requires more organisations to work together and share more data, but it would be good to open the door to that, explore it as a possibility and consider which opportunities are available to us now that are quick wins, such as where the data is all held in the same organisation and you can plough forward.

We have seen automatic enrolment for free school meals where, most of the time, and definitely in Scotland, a local authority holds the education data and the benefits data. Councils can see the households that are missing out on that support and can automatically enrol them. That has been more difficult in parts of England where some data is held at county or district level, but that is a different conversation.

We have even seen automatic enrolment when data is held in different organisations. That is possible when there is the appetite to do so, but it requires a co-ordinated effort. As I said earlier about social tariffs for water, it is also possible with energy social tariffs—you just have to ensure that it is written into the processes that are behind the application for each of the benefits. That is often a barrier; people do not consider automatically enrolling people for certain types of support. I mentioned blue badges, too, and, in England, we are talking to a few local authorities about TV licences for pension-age households. We have talked to a few Scottish authorities about what could be done to automate more of the process for the Scottish child payment.

There is definitely more that can be done to automate council tax support. A lot of the data that is used for that is held at local authority level and, although local authorities automate a lot of the process, parts of it are very manual to ensure that people get the council tax support that they are eligible for. Improving those parts would go a long way towards ensuring that people get the support that they need.

Mark Griffin: Do you want to come in, Richard? I will come on to two specific examples of the process, but you might want to come in on the generalities.

Richard Gass: I agree that, if you can pre-populate information, that is great—let us do that. Why should you have to type something that you have said before? What might be of interest to some people—perhaps folk of a younger age, but perhaps I am wrong about that—is the use of artificial intelligence tools. People might want to speak to ChatGPT for help to make their benefit claim. Could Social Security Scotland have its own AI tool, whereby folk can speak rather than type or write? That might be helpful.

Mark Griffin: A part of the process that I want to talk about is the point at which someone might reach a tribunal to get entitlement. We have been talking about take-up, and I do not think that anyone would ever bother to start the process if they thought that they would have to go to a tribunal to get their entitlement.

What are the witnesses' experiences of supporting people who go to tribunals? Is there enough dialogue between the Government, Social Security Scotland and the Scottish Courts and Tribunals Service about supporting people who are going to a tribunal and about streamlining the process in order to get faster decisions and have shorter deadlines to appear, in order to speed up the process and make it acceptable?

11:15

Erica Young: I have recently been working with the Scottish Courts and Tribunals Service on streamlining the process around the supporting information that is provided for tribunal hearings. One issue that is potentially causing delays is the confusion that can arise in relation to the communication that people receive from the tribunal when they complete their appeal paperwork, and the information that they might get from the legislation or an advice service. People are not sure what they need to put forward.

The standard letter that says, "Thank you for lodging your appeal" suggests that people provide

two years' worth of medical evidence. However, the legislative framework provides that the evidence must pertain to what was happening to that person on the relevant date to which the decision applies. When someone fills in their appeal form, there is not a great deal of information about what supporting information might be required. Ensuring that such communication is consistent across advice agencies, the tribunal and Social Security Scotland is an important part of avoiding delays.

The delays are quite severe at the moment—it is taking nine to 18 months for an appeal to be heard. That could be because, for example, supporting information is coming to a presenting officer very late and is then submitted very late, or because an appellant starts to work with an advice agency and then submits information a bit later, or because they panic and submit loads of information that the tribunal then has to sift through, if two years' worth of information has been submitted and much of it is not relevant. By the time the case gets to an appeal hearing, the unfortunate appellant is struggling to remember their circumstances on the relevant date anyway, because it was so long ago. We are seeing those challenges across the appeals system.

There are some things that can cause distress but which could be quite easily simplified—for instance, in relation to short-term assistance, which is equivalent to an ongoing award for financial purposes but not for passporting purposes. If you have a Motability vehicle and you have taken a decision that was made at review—if you had an existing entitlement and you are therefore able to receive short-term assistance—it will not necessarily support you to keep on your Motability vehicle until the end of the appeal process. You must negotiate that individually with the provider. If there were some streamlining between the approach of the Motability provider or Social Security Scotland and what clients or appellants are told, that would alleviate some distress.

Finally, appeal lapsing would absolutely make a big difference. Appeal lapsing involves Social Security Scotland's ability to make a fresh determination after an appeal has been lodged. That provision is in legislation, but it has not been implemented yet, and we know that it could dramatically reduce delays in the system.

Mark Griffin: Are there any other comments on tribunal processes?

Richard Gass: At the moment, the appeal system is not working. I am not saying that you do not get an appeal eventually, but as Erica Young pointed out, it can take up to a year and a half. In our experience, that is running at about the year mark.

I am no longer doing appeals, but when I used to do them, I did three or four disability benefit appeals in a session. For Scottish appeals, one appeal is being listed per session. People are waiting all that time, and then there is one appeal. The reason is that the process is far more technical. It does not involve just cutting to the chase and saying, "Let's look at your disability"; it involves looking at factors such as whether the process for claiming and appealing has been completed and whether the appeal is out of time and now needs to be considered for late admission. We have not had experience of any late appeals not being admitted, but it takes time to deal with that. We go with people to appeals, but if people are going to appeals on their own, I think that it is quite an intimidating environment.

Social Security Scotland's values of dignity, fairness and respect seem not to fly through to the appeals process. I am not saying that it is being unfair to people, but the appeals process is overly technical and there are huge delays. As Erica pointed out, that may mean that people cannot remember what the circumstances were. I do not think that justice is being seen to be done in relation to tribunals, and a piece of work needs to be done to fix that.

Mark Griffin: Another part of the process that I want to talk about is reviews. Social Security Scotland and adult disability payment have matured to a point where we are seeing increasing numbers of reviews. I have been contacted by a number of constituents who have gone through reviews. They were asked whether their circumstances had changed and they said no, and medical evidence showed that their conditions remained the same, but somehow they ended up with a reduced or no entitlement. What is your experience of clients going through the review process now that we are reaching a point where reviews will be coming in greater numbers?

Erica Young: We have a great deal of evidence of exactly the phenomenon that you describe, and we have been working with Social Security Scotland on the issue. We typically see decisions at review that say things like, "You are on the expected course of treatment for your set of conditions, so your conditions are well managed" or, on the reverse side of that, "You are not receiving the expected course of treatment for your set of conditions, so there is little evidence of the impacts described."

We know that some of that is linked to how decisions are being made around supporting information and the reliability criteria, so we are working with Social Security Scotland on more

robust decision-making processes. I submitted the data, where we see a small but interesting trend that suggests that, although the overwhelming majority of folks who submit reviews do not experience a change, there has been an uptick, particularly with change of circumstances reviews, in the number of folks who are finding their awards being ended altogether at that stage.

Social Security Scotland is conducting a review of reviews, so there will be some change in how the process works. However, we have got to a stage where our advisers are much more comfortable responding to no-change reviews as though they were applying from scratch, essentially. They are submitting as much additional supporting information as is appropriate for the person who is in front of them. They are providing as full a set of information as possible, because that seems to be the most sensible way to get the right outcome from the review process.

Mark Griffin: That may be the most sensible way to maintain the entitlement, but it does not strike me as the most sensible way to do what should be a lighter-touch review rather than a full application.

Erica Young: Absolutely.

Mark Griffin: We also need to consider how it will affect benefit uptake if people think that they will apply once and get the benefit but then, all of a sudden, lose it again at review.

Erica Young: Yes. We have had some extremely distressing cases in which people who have been on the edge of enhanced mobility entitlement have put in their change of circumstances and have lost the mobility entitlement altogether, potentially including a mobility vehicle. The issue is causing a lot of distress and it is impacting on confidence in the system. People feel that they cannot get a handle on how review decisions are being made, what the process behind that is or how decisions are being justified. It creates a sense of volatility that erodes trust and confidence in the decision-making process. We have been working on that quite heavily with Social Security Scotland because it has been one of our primary concerns for a long time.

Richard Gass: I have had concerns reported to me in relation to reviews. They might relate not to end-of-award reviews but to cases where the claimant's health has deteriorated and they have written in to say that they are happy with their mobility element—they may have the enhanced mobility entitlement—but have gone on to describe how their care needs have increased.

What happens then is that their mobility component is removed, because they have not reiterated the reasons why it should be awarded. That does not seem fair. I would also imagine—although I do not know this for a fact, so I am surmising this—that something similar is happening with the reviews when awards expire.

The Convener: I will bring in Morven-May MacCallum, and Julie MacDougall after that.

Morven-May MacCallum (Highlands and Islands) (LD): Thank you for all the information you have given us so far. It has been a fascinating session. I declare that I am a sitting councillor.

My first question is for Erica Young. I have had the pleasure of meeting several CABs in my region. One issue that keeps coming up is escalation routes. At the moment, if an advice worker has a client whose case is stuck, there is not really any way for the adviser to get the case reviewed by someone senior at Social Security Scotland, as is done in the DWP. The Government's benefit take-up strategy mentions the roll-out of a pilot scheme that would address that issue. I am curious to know what conversations you or other witnesses have had about that.

Erica Young: That has been a long-standing conversation. It must have been 2022 when I originally put forward a proposal for an escalation route, and the discussion on that has been ongoing.

Three of our CABs have been and continue to be involved in the pilot. Social Security Scotland will be engaging with our advisers in the new year to update the network on progress, which we are excited about. We know that the direction of travel is towards the national roll-out of an escalation route. The current stage is about its development and how it will operate in practice.

We would like to see what you might call a tiered escalation route. One part of that would concentrate on safeguarding. The other part would be for the fast-tracking of operational issues that a third-party representative or adviser has come across, in order to resolve them quickly. Some of the examples of cases that we have put forward are on BASRiS forms that have been held up, which there is no easy and quick way of resolving. If there were an escalation route, advisers would be able to get to the bottom of those issues and resolve them very quickly. We are hoping to get to that point, and we are really hoping for positive news, particularly in light of the strategy and all the conversations that we have been having at Social Security Scotland.

Morven-May MacCallum: Thank you. Does anybody else want to come in on that before I move on?

Richard Gass: Like Erica Young, I have often been a broken record on the issue of escalation routes. Maybe it was just because I moaned louder than Erica did, but we were the first to be invited to pilot an escalation route for Glasgow City Council. We pointed out that, in the absence of an escalation route, the only alternative would be to raise the matter with the local MSP—with yourselves—and we asked whether anyone really wanted us to go down that route.

An escalation process was put in place. It was a triage system in which three of my senior officers were the conduits, so it was not open for all WROs to make contact—rather, they would raise the issue with their senior officer, who would then refer it in using a template devised for the purpose. There was a requirement that a mandate had to accompany each referral. We overcame that, to a certain extent, by saying, "We are writing to you about somebody that you have a claim for. There is a blockage. We are identifying the problem with the blockage. Whether you can communicate back to us all the details is a separate matter, but can you please clear the blockage?" We had a lot of success with that. We still have that escalation process, and it has been expanded to other local authorities and, as Erica Young pointed out, to folk in the third sector. It was a long time in coming, and it is still not there for everybody, but it is very necessary.

Morven-May MacCallum: That is interesting. The CABs that I spoke to were absolutely swamped by the amount of work that they have. The weight of cases that they cannot get moved and processed is a huge challenge not only to them but to the applicants whose applications are being delayed.

I am curious to know about the Government's benefit take-up strategy, which runs for five years and is in three phases. Do you think that it is moving fast enough? Could things be done to speed up the process?

11:30

Erica Young: It has to be staged simply because of some of the capacity issues that you spoke about. We are seeing increased demand and increased complexity of cases. People are more likely to be in complex crisis situations. Therefore, the development of such a strategy that puts the third sector at its heart will have to be carefully managed.

The staggered timescale is important from that point of view. However, certain aspects of the strategy could be implemented rapidly, particularly the low-hanging fruit—the internal data sharing within Social Security Scotland and some of the life event approaches, which involve inviting people to apply when Social Security Scotland becomes aware of certain life events. Simple things such as escalation routes and, potentially, some forms of early scoping of referral pathways could reasonably be introduced more quickly.

Abbie Everett: I completely agree. The phased approach seems sensible. That is what we have seen with other regions and nations with which we have worked.

In particular, we started working with the Greater London Authority on pension credit take-up. Many local authorities throughout the country started to identify people who were eligible but not claiming and reached out to them, but the GLA wanted to take a more co-ordinated approach across the region with that support, so it started with pension credit. Gradually, each year, we have piloted new forms of take-up campaigns. Now, we look across the healthy start scheme, attendance allowance, free school meals and personal independence payment. Those are all English benefits, but they have an equivalent in Scotland.

We are starting to pilot those among a few local authorities—it sounds like that has happened with some of the projects in the strategy already—and will then expand them to more local authorities, to do more things with more residents. We are now considering what other benefits types could be involved, whether auto-enrolment or more targeted benefits take-up campaigns. That phased approach has allowed the GLA and other local authorities to learn what works best.

We are also doing an analysis project with the IFS about what communication types work better for certain households. That project has been going on for a few years, but we hope to get out of it the types of communication that work best and the types of messaging that help to break down barriers. Is there wording that helps with reducing stigma? Does including a trusted partner on the letter increase take-up more than it does not? That research is identifying the best ways to communicate with households across multiple benefit types.

The phased approach has definitely worked in London. It has also worked in the Welsh authorities with which we have worked—we work with about nine of those. They all started with a focus on benefit take-up. Now, all the extra support that we have talked about has come into the work as well. There are a lot of conversations and projects going on about employment and energy efficiency. The data can do much more than improve benefit take-up. We can ensure that communications that go out to people make that other support apparent as well.

Adam Stachura: I agree with that. Of course, there are different phases but, even with regard to

developing escalation routes, we need to ensure that Social Security Scotland has the resources that it needs to fulfil that work. It is similar to referral partners. I do not know the exact situation for Social Security Scotland but, if there are lots of people putting in new cases and there is a different route, we need to ensure that our agencies have what they need and are not behind on referrals. We see that in other places. The Office of the Public Guardian is overwhelmed with people making applications for power of attorney and the waiting time is very long. Ensuring that those agencies have what they need to make the whole system work for people is an important factor.

Morven-May MacCallum: Richard Gass, do you want to come in or are you happy to leave it at that?

Richard Gass: I will add one sentence: yes, I am happy with a phased approach but, if Social Security Scotland concludes a phase early, there should be flexibility to bring the timeframe forward rather than wait until the next phase's commencement date if that is not necessary.

Morven-May MacCallum: I have one final question. One thing that kept coming up when I spoke to people in Shetland recently was that decisions on the disability benefit for pensioners take about six to eight weeks but decisions on the carers side of that—the bit that unlocks pension credit—are taking at least six months. People are missing out on money that they are entitled to, not because they have not applied but because the process is taking so long. I kept hearing concerns that people who are entitled to that benefit are being put off from applying in the first place. Is that a wide-scale issue?

Erica Young: The data shows a delay in processing times for carer support payment, which Social Security Scotland is aware of. The backdating rules are particularly challenging because we want to ensure that people receive all their financial entitlements. We would definitely say that there is a lot of room for improvement on processing times, particularly for carer support payment.

It would be helpful if the cared-for person could be more involved in the process. We have been talking about the benefit take-up strategy, and processing times could be speeded up if information that has been verified for pension age disability payment—particularly identification documents—could be used to support applications for carer support payment. I have a classic example from a rural area. An adviser told me that processing time was delayed because there had to be two home visits to verify ID—one for the cared-for person and one for the carer—and that there were weeks between those visits. Something as simple as being able to verify the ID for both applications at once would be helpful. Linking processes together would speed up processing times.

The Convener: Julie MacDougall has a question before we move on.

Julie MacDougall: I will be very brief because I know we are short of time.

We have talked about the complexities and bureaucracy in our system and about how we could streamline that to make it simpler and avoid duplication. We have also spoken about appeals; I have attended a number of appeals over the years and know how difficult and challenging they can be.

Is public sector reform a good opportunity to look at how we might simplify our systems? Would it be possible to have a single application portal for the devolved benefits system so that members of the public could engage and interact with that?

Erica Young: There is potential and there has been some recent discussion about that. The advisory group looking at the ADP review almost touched on that, but we did not follow that up because adequacy was not within the scope of the review. There could be a disability passport so that, instead of having to explain themselves all the time, people would have one portal that would immediately identify the adaptations that they need and their communication or additional support needs.

There is a similar principle for social security. There could be a single portal, either at local authority or DWP level, so that ID—which is one of the challenges—does not have to be verified separately for multiple benefits. Similarly, it would be good to have one portal where people could give information about their financial circumstances so that multiple agencies could assess their eligibility. There is definitely the scope and potential for that within the principles of public service reform and that could lead to a joined-up, streamlined, whole-of-life approach.

I can see challenges with deliverability and with trust. As other witnesses have said, digital exclusion is real and confidence in digital technology must be earned and built. For example, the gov.scot portal for online applications to Social Security Scotland already poses challenges for a lot of people, because they need to be able to set up accounts and understand how to log back in and navigate the portal effectively once they are logged in. They need to be able to do simple things such as save and come back to what they have uploaded, because there is limited functionality to do that at the moment.

In principle, there is a lot to be said about that proposal, but there are challenges with it on a practical level.

Julie MacDougall: Does anyone else want to come in?

Abbie Everett: As I touched on a bit earlier, local authorities are already, to an extent, trialling such a portal with the support that they make available. Most of the local authorities that we work with have a form that centralises all the support that people could be eligible for and provides a way to apply for it. Many of them do that through another system that involves using a benefits calculator to start the process and that, at the end of the journey, shows people all the financial support that they are eligible for and all the other support, advice and provision that they can access. People can then input if they need a bit more information on local support such as housing benefit, council tax support and discretionary schemes, which can be done with their ID or bank statements. It all goes through one journey and means that all the support that people are eligible for is identified in the first instance. However, that is not something that is being done nationally or that we have seen being tried nationally.

Having a link between people getting benefits advice and advice on the wider support that they can receive in their local area, from the same place in which they filled in the application form, will mean—particularly for people on the discretionary support route—that all the other support that they could engage with and claim will be identified.

Richard Gass: Simplifying the system would be a great idea, but there are some folk who are wary of technology and digitally excluded when it comes to online platforms. We also need to overcome a fear of hacking, scammers and identity theft, because we do not want to open a door for someone to be an imposter and to try to claim benefits in the name of somebody else.

The Convener: Before we close the evidence session, I want to look at the issue of external commercial advice and the potential for bad practice or bad actors to creep into the system.

Before I do that, I note that my colleague Russell Findlay was recently contacted by a lady who had worked as a caseworker for 20 years in a taxpayer-funded advisory role. You could call her a whistleblower, but you might want to challenge her testimony. She reported to Russell that she believed that there is still rampant abuse in the system and that some caseworkers in the organisation that she worked for were coaching people through the process. She reported that, on occasion, line managers ordered individual caseworkers to go back and look again at cases when they thought that proceeding would result in a negative outcome. That is one person's testimony, but it clearly identifies a concern. Do you share any of those concerns, even though such practices may not be taking place in your own organisation? According to that individual, who has 20 years' experience, such practices are occurring in Scotland today.

Richard Gass: I have got my mic on, so I will jump in. If an organisation is charging claimants for making benefit claims, I would expect there to be bad practice going on. I can almost guarantee that that is not happening in any local authority settings, because it would be a sackable offence. There is no financial incentive for a WRO to not be honest, and they would be in jeopardy of losing their job if they were dishonest. However, if benefits claims become an income stream for any entity out there, that will be open to abuse.

Erica Young: Our evidence is clear that commercial providers generally limit their interactions with people to a single telephone interview. In most cases, follow-up support once an application has been submitted does not seem to form part of the package. That is a missed opportunity to embark on an unfolding process of building trust with a person, understanding them in their life and connecting them to a wider package of support.

Our evidence also highlights concerns about the extent to which people who use commercial advice providers are actually involved in reviewing their application responses before the application is submitted. Such lack of participation could leave someone open to, in the best-case scenario, a reduction in or loss of their award at review and, in the worst-case scenario, a fraud investigation.

11:45

Our advisers continually manage expectations. All the time, they see people who are, in fact, not eligible for things that they might think they are. However, by deepening understanding of eligibility criteria and being able to connect people to a wider support package, they are helping social security, and social security inquiries, to achieve so much more. That is certainly the experience of our advisers, which speaks to the need to build relationships with people. Doing so is a big part of achieving the things that we hope to do on public service reform.

The Convener: In that specific case, it was a taxpayer-funded advisory role. Would you look dimly on any taxpayer-funded advisory service financially incentivising individual caseworkers to get an application over the line?

Erica Young: I have never in my experience come across such an arrangement. However,

clearly, that would not be an appropriate model for providing any kind of advice service.

The Convener: We received a submission from one of the commercial providers, Jonathan Owen Wills and Trusts. Between January and November 2026, it helped 762 people to complete applications, of which, to date, 357 have been successful. It said that it believes that the system requires more regulation and, possibly, legislation.

The UK Government is looking at establishing a code of conduct with a zero fee cap to, in effect, stop people profiting from the system. First, should the Scottish Government be looking at doing the same? Secondly, why do you think people go to commercial advisory services when it is clear that there are pathways through official channels, as it were?

Erica Young: Commercial providers are able to target people in vulnerable circumstances, often in places and spaces where they are, whether through advertising on social media or in general practitioner practices. There is also an awful lot of confusing information out there in the online and AI tool world—there is an awful lot of information, full stop. That can lead people, especially if they are in a vulnerable situation down the road, to think, "Okay, this seems legitimate and a valid source of help."

I will give the committee an example of the kind of circumstances in which people are accessing commercial providers, to give it an illuminated view. One of the people we supported, Joe, moved up to Scotland from England. In the process of moving, a number of his DWP records were lost, and so his PIP and pension credit awards ended abruptly, in tandem. He was very overwhelmed. He was in a situation where he was frightened to put petrol in his car, because the £20 that he would spend on petrol would have bought him groceries.

After a failed attendance allowance appeal, which he had done himself, he felt completely drained and really worried that his depression might return. At that lowest point in his life—his depression was linked to a bereavement—he responded to a Facebook advert from a commercial provider and, several weeks later, he was awarded the higher rate of PADP, or pension age disability payment.

He then thought, "I'm going to go and seek some further advice from my local CAB." It noted that he had had little control over the application process, which would leave him vulnerable if his submission did not accurately reflect his circumstances. Joe was left quite concerned about that. However, in valuing the help that he had received from his local CAB, he even went so far as to say that, "without their support, I would be dead. I was struggling so badly."

That is when those commercial providers pop up—when people are at their lowest ebb and are struggling the most. That is also when people are tempted to use them, because everything seems so simple. They make the eligibility criteria seem simplified—based on condition, rather than function—and they make very bold claims about their award success rate and how simple the process is. The committee can therefore see why somebody might look at that and think, "I'm so exhausted. This looks like a viable option."

The Convener: Richard, do you want to come in on that from a local authority perspective?

Richard Gass: The thought that there are organisations making money out of benefit claimants leaves a bad taste in my mouth. Benefits are the minimum that folk require to live on. Often, they do not claim them in time and they lose out on what they are entitled to, but it is not right for someone to come along and say to that person—I think disingenuously—"I will help you get that money and, if we are successful, I will take a wee bit of it." Instead, they should be signposting the person to where they can get free advice.

I saw in the committee papers that the organisation that provided a response said, "Oh, we would let folk know that there are charities out there." That goes back to the issue of stigma. Folk do not want charity; they want their entitlement. I think that that organisation should be directing folk to a CAB or to local authority welfare rights officers and so on. I know that some solicitors provide welfare rights advice as a loss leader, as that service introduces the person to the legal practice, and they might come back at subsequent points in their life for mortgage or will services. That is commendable.

I have made my point clear. I am not a fan of the fee chargers.

The Convener: The Resolution Foundation has identified that one in six PIP claimants in England is not declaring any additional costs, or does not believe that they have additional costs. That gets us into a little bit of a grey area in relation to someone who approaches an advice service. For example, just hypothetically, somebody might present themselves to a CAB and say, "I have no additional costs for my disability, but I believe I'm entitled to ADP." That raises a conflict between the spirit of the benefit and the actual application process. What would a CAB say in that situation?

Erica Young: A CAB would look at that person's circumstances in the round, as a whole, and would make a determination on whether those individual circumstances meet the criteria. So, while the principle behind the payment is to meet the additional costs associated with poor health and disability, the criteria from a legal point of view are

based on the functional circumstances of that person. The person might think that they are not incurring additional costs, but, by interrogating the impact of those functional effects and teasing out information through conversation, a CAB might find that the person is incurring costs in a way that had not occurred to them. That is part of the process of looking at a person in the round.

On commercial providers, one of our key priorities is for prominent information to be provided on websites, communications and advertisements about where to go for free advice, alongside links to Social Security Scotland's information about payments, so that people can go and read that for themselves and access trusted information that will help them understand what they might be eligible for. We think there are a lot of lessons to be learned from how we dealt with charging for protected trust deeds, which was a significant issue that I dealt with quite a lot as an adviser at the time.

We also know that there are things that can help us to understand the scale of the problem. For instance, Social Security Scotland's client satisfaction survey asks questions about what sources of support people used when making their application, and we think that it would be useful to expand that to see whether we can get some information about the extent of the use of commercial providers.

The Convener: I will give the final word to Abbie Everett in a second, but AI was mentioned earlier and I want to follow that up. Is there a risk that, if applicants and claimants use AI, the AI will effectively coach them and put in the information that is required for them to get the benefit, but that they could potentially be open to criminal conviction because of that?

Erica Young: We are concerned about the use of AI advice on a number of levels, including the issue of misinformation and people submitting inappropriate applications. Another issue is the impact that it has on trust in advice services, because people who trust what the AI has provided to them might be less inclined to trust what an adviser is saying. We have seen that with regard to eligibility, with a person presenting at a CAB because AI has said that they are eligible, and the CAB having to explain that they are not. I have not come across situations where people have gone ahead and applied anyway, but it is extremely difficult to manage people's expectations in those conversations, because people want to believe the AI.

We are also seeing AI-generated complaints, which has caused us difficulties, and I know that that is an issue more broadly across various sectors.

My final point on AI is that we are concerned about its potential use by commercial providers in a way that takes away agency. I know of one provider involved in developing a support service for the over-65s that rapidly completes complex forms via phone-based superhuman agents leveraging powerful AI capabilities. The provider claims that it will be the first to complete complex forms using one phone conversation, but that is why we are so concerned about the issue. You cannot understand an individual based on one phone conversation, particularly if that conversation has been transcribed by AI or an AI tool has been used to construct the conversation in the first place. Clearly, subsequent application responses would reflect not the individual but how AI had interacted with that individual during one phone conversation. That would also represent a missed opportunity to connect the person to a whole package of support. I go back to my point about relationship building. You cannot build a relationship with a person in a way that delivers better outcomes for them through such an approach.

The Convener: That is helpful. We are way over our time, but I will let Abbie Everett come in.

Abbie Everett: On the point about commercial providers, the local authorities that we work with constantly ensure that residents who are financially vulnerable, or at risk of financial vulnerability and instability, know, before they are at their most vulnerable, that free advice is available. We want to get the message out to people who are not struggling yet, and who might not need advice yet, that, if they were to be in a crisis situation and needed support, free advice and support would be available.

We have talked a lot about local authorities' benefit take-up campaigns, targeting and data-led support for people, but the more general campaigns about where people can get specific advice and support, if and when they need it, are equally valuable. A lot of local authorities have a central resource that includes trusted providers that offer advice and support. That information might be provided on the local authority's website or promoted through its social media. That is always a helpful resource, so that people know that support is available and can find trusted partners through either the local authority or the other providers that can help them. Getting that message out to people before they need support will guard against commercial advice providers targeting people when they are at their most vulnerable.

The Convener: I thank all the witnesses for their contributions. I suspend the meeting briefly to allow the witnesses to leave.

11:57

Meeting suspended.

12:03

On resuming—

Subordinate Legislation

First-tier Tribunal for Scotland Housing and Property Chamber (Procedure) Amendment Regulations 2026 (SSI 2026/288)

Mobile Homes (Written Statement) (Scotland) Regulations 2026 (SSI 2026/320)

The Convener: Agenda item 2 is consideration of two negative instruments. No motion has been lodged to annul the First-tier Tribunal for Scotland Housing and Property Chamber (Procedure) Amendment Regulations 2026. I refer members to paper 3 from the clerks. Does any member wish to make any comments?

As there are no comments, are members content to note the instrument and make no recommendations on it?

Members *indicated agreement*.

The Convener: In relation to the Mobile Homes (Written Statement) (Scotland) Regulations 2026, I believe that Morven May-MacCallum wants to note an interest.

Morven-May MacCallum: I declare that I own a caravan that is situated on a park, which is not open all year round and is not for residential use.

The Convener: That is noted.

No motion to annul the instrument has been lodged. I refer members to paper 4 from the clerks. Does any member wish to make any comments?

As there are no comments, are members content to note the instrument and make no recommendations on it?

Members *indicated agreement*.

The Convener: That concludes our public business. At our next meeting, on Wednesday 2 December, we will take evidence from two panels of witnesses on the councillor code of conduct.

12:04

Meeting continued in private until 12:27.

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Room T2.20
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Edinburgh
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