Social Justice, Housing and Local Government Committee
Wednesday 30 September 2025
5th Meeting, 2025 (Session 7)

Note by the Clerk

Social Security Themed Stakeholder Evidence Session

1. At its meeting on 24 June 2026, the Committee agreed to hold a series of themed stakeholder roundtable evidence sessions to assist Members in developing their understanding of key issues across the Committee's remit. These roundtable sessions follow a series of evidence sessions with Scottish Government Cabinet Secretaries and Ministers, during which the Committee explored the Scottish Government's priorities and planned activity across the Committee's remit. The roundtable evidence sessions are intended to complement that evidence by providing Members with an opportunity to hear directly from a range of stakeholders and organisations working across those policy areas.
2. At its meeting on 09 September 2026, the Committee agreed to invite a selection of stakeholders to participate in a roundtable discussion on social security. The Committee also agreed to focus on disability benefit expenditure as part of its pre-budget scrutiny.
3. At its meeting on 30 September 2026, the Committee will take evidence in a roundtable format from representatives of Inclusion Scotland, Child Poverty Action Group (CPAG), Carers Scotland, Glasgow Disability Alliance, Carers Trust Scotland and Citizens Advice Scotland (CAS).
4. SPICe has prepared a briefing for the Committee on the social security landscape and policy context. This briefing is included as **Annexe A** to this paper.
5. This evidence session will provide an opportunity for the Committee to explore key issues relating to its social security remit, including disability benefit reform, the operation and priorities of Social Security Scotland, implementation of the Social Security (Amendment) (Scotland) Act 2025, and the Scottish Government's benefit take-up strategy.
6. Witnesses were invited to submit a one-page briefing in advance of the session, outlining their organisation's priorities for Scottish social security during the current parliamentary session, including key issues, opportunities, challenges,

and areas of concern that they consider relevant to the Committee’s scrutiny work. Submissions made can be found at **Annexe B**.

Clerks to the Committee
September 2026

Annexe A: SPICe Briefing on Social Security

SPICe Scottish Parliament Information Centre Ionad Fiosrachaidh Pàrlamaid na h-Alba

Social Security Priorities

This paper provides background for the roundtable on stakeholder priorities for devolved social security over this Parliamentary session.

Devolved social security benefits

Most devolved social security benefits are administered by Social Security Scotland, but there are also a few devolved payments administered by local authorities and the Department for Work and Pensions.

Social Security Scotland benefits fall into five categories:

- **Disability benefits** for children, working age and older people. They are not related to income or whether someone works (Child Disability Payment, Adult Disability Payment, Pension Age Disability Payment and Scottish Adult Disability Living Allowance).

- **Carer benefits** for people caring for someone who gets a disability benefit (Carer Support and Young Carer Payment).

- **Winter payments** – for disabled children, those of pension age and those on a low income (Child Winter Heating, Pension Age Winter Heating, Winter Heating Payment).

- **Five Family Payments** – for low-income families with children (Best Start Grants (3 grants), Best Start Foods, Scottish Child Payment),

- **Other benefits:** Funeral Support Payment is for those on a low income responsible for paying for a funeral and Job Start Payment is a one-off payment for unemployed young people moving from benefit into work.

Local authorities also administer three devolved benefits. The Scottish Welfare Fund provides cash payments in a crisis. Discretionary Housing Payments provide help with rent and is mostly used to mitigate the under-occupation penalty in the social rented sector. The Care Leaver Payment was introduced in April 2026 providing a one-off payment of £2,000 for those leaving care on or after their 16th birthday. Local authorities also administer Council Tax Reduction which lowers council tax bills for eligible people.

The Scottish Government has ongoing agency agreements with the UK Department of Work and Pensions (DWP) to deliver two benefits on their behalf. One, Severe Disablement Allowance, will remain with the DWP permanently as it is closed to new claimants. The other, Industrial Injuries Disablement Benefits Scheme, is due to be replaced by Employment Injury Assistance.

Cost of living support

Social Security is one element in a range of policies intended to assist with the cost of living. Others include proposals to increase free childcare and introduce a price cap on essential food items. The Cabinet Secretary told the Committee that, while social security was 'exceptionally important':

> "It seems strange to me that our targets do not measure the impacts of a number of policies that affect a household's overall cost of living pressures." (Committee Official Report, 16 September, col 11)

Minimum Income Guarantee

In the last Parliament the Scottish Government established an expert group looking at a Minimum Income Guarantee. That group included some of today's witnesses – CPAG, CAS, Glasgow Disability Alliance and Carer's Scotland. They reported in 2025. The Expert Group's final report maps out a pathway to delivery with initial action to 2031 focusing on 'strengthening the safety net' that already exists. The Scottish Government response in November 2025 set out how their existing policies address this, saying: "We will encourage the next government to build on the foundations we have established." The response also emphasised the role of the UK Government in improving social security and tackling poverty.

Social Security Scotland administration

Asked about key outcomes for the Session, the Cabinet Secretary told this Committee on 16 September that:

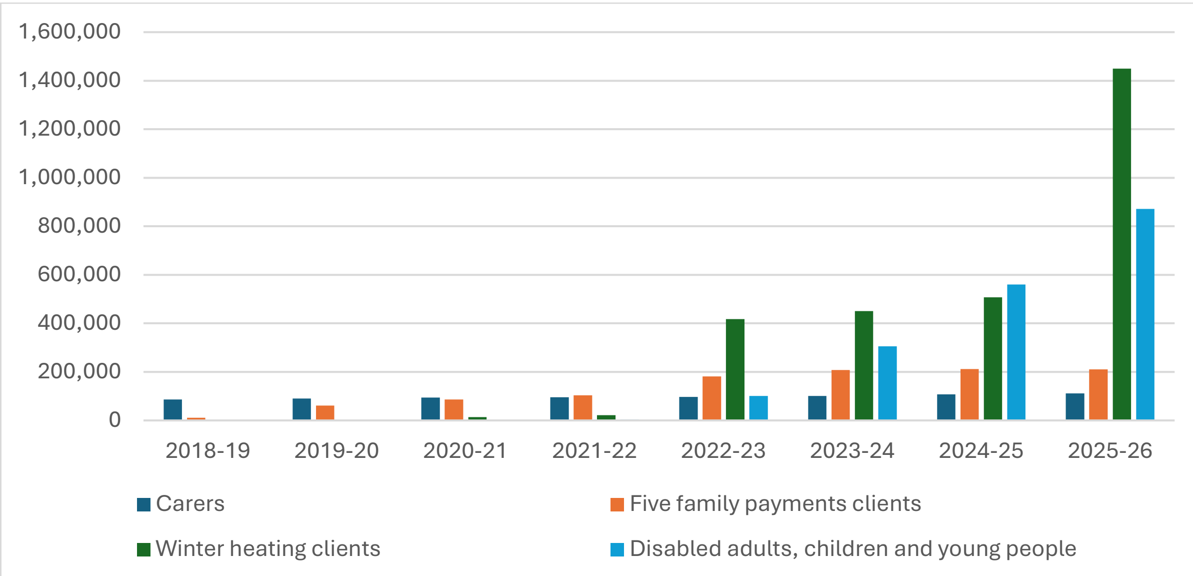
> "In social security, our intention is obviously to continue to develop our services to be more efficient and effective, and to ensure that we are using public service reform to deliver better services for people at the first opportunity." (Committee Official Report, 16 September, col 4)

Social Security Scotland now administers benefits for almost two million people. The chart below shows the growth in the number of clients by category of benefit. It shows how client numbers increased substantially since 2022-23. This is due to two main factors:

- Delivery of winter heating payments – particularly for those of pension age in 2025-26, to replace DWP's winter payments, and

- the steady transfer since 2022-23 of people who had been getting disability benefits from DWP.

Chart 1: Growth in Social Security Scotland clients, 2018 to 2025.



Source: Social Security Scotland, individual clients paid.

The agency's 2026-27 business plan (published 10 September) sets out a change of focus from delivering new benefits to improving performance:

> "Following the conclusion of the Social Security Programme, we are focused on sustaining and improving services. We will deliver efficiencies through automation, strengthen our approach to identification and verification and client communication, helping people access services securely while reducing unnecessary barriers. This work will reduce waiting times, improve client experience and make it easier for people to interact with our services."

The agency publishes results of its Client Survey, normally in November alongside its annual report. Results are generally positive, but some ongoing issues have been:

- Processing times.

- Phone line waiting times.

- Communication and updates on application progress.

For example, Edel Harris told the previous Social Justice and Social Security Committee that:

> “the amount of time that people were waiting for decisions and the lack of communication in that time were among the biggest frustrations. When people put in their application and do not hear anything, that causes a lot of anxiety in many cases.” (Official Report, 27 November 2025, col 7).

Processing Times

Processing times vary considerably between different benefits and are longest for Adult Disability Payment, Child Disability Payment and Carer Support Payment. The table below sets out recent average processing times for these benefits. This shows reductions in processing times for CDP since January but increasing processing times for ADP.

Table 1: Average processing times, in working days. 2026

Month	Child Disability Payment	Adult Disability Payment	Carer Support Payment
January	52	57	67
February	38	56	61
March	39	55	71
April	38	62	54
May	41	70	60
June	43	80	61
July	n/a	86	n/a

Source: Social Security Scotland statistics

Telephone and web-chat waiting times

Telephony and web-chat management information up to March 2026 shows that people waited, on average, 17 minutes 53 seconds in 2025-26 for their call to be answered by Social Security Scotland. This varied considerably between different benefits.

The longest waiting times were for calls about Adult Disability Payment (26 minutes 24 seconds on average) and the some of the shortest included Young Carer Grant at three minutes 44 seconds on average.

For web-chat, average wait time was 12 minutes, 9 seconds. Again, ADP had the longest average wait time at 16 minutes 46 seconds. The shortest was 2 minutes 37 seconds for winter heating payment.

Updating clients

A common concern in client surveys is the lack of updates on progress once an application for a benefit has been submitted. This becomes more of an issue with longer processing times. Chief Executive David Wallace told the Social Justice and Social Security Committee in January that:

> "Client communication is one issue that is consistently raised by our stakeholders, whether in these reports or elsewhere, and there are improvements that we would like to make there. We have had a conversation with the committee about that matter before, and we have done some really good work with programme colleagues to do more communications by, say, text. However, we are aware of the desire and the push for a more self-service or portal approach to these matters, too." (Committee Official Report, 22 January 2026, col 13)

Social Security Scotland's Annual Report 2024-25 stated that:

> 'it was not technically and financially possible to deliver an online portal for ADP and CDP for 2024-25. [..] Further evaluation, including user research, is underway to inform future improvements' (p.24)

Third party consent

Another commonly raised issue is difficulties welfare rights workers have in talking to Social Security Scotland on behalf of clients. Only 19% of partner respondents in 2024-25 said it was easy to make contact with Social Security Staff on behalf of their clients. (Charter research p. 44).

In April 2025, the Scottish Commission on Social Security published a report on communication needs which included a recommendation that Social Security Scotland consider if there are ways to improve the way it obtains third party consent. In its response, the Scottish Government referred to:

> "a pilot with third party organisations, including Local Authorities, Citizens Advice Bureaus and other charities who can contact us directly on behalf of clients with complex or challenging circumstances. To date, this pilot has involved 13 organisations, and a further expansion is under consideration."

Appeals

Appeals are administered by the Scottish Courts and Tribunal Service. Most appeals are for ADP, and Social Security Scotland statistics show a large backlog exists. Latest statistics show that, as of July 2026 there had been 18,445 ADP appeals lodged since the benefit launched in 2022. Of these, 6,960 had been heard.

Citizens Advice Scotland has highlighted the high demand for advice on ADP appeals.

> "Our advisers are typically representing people at tribunal hearings more than nine months after an appeal is lodged, with waits sometimes extending to a year and a half. These delays can prolong uncertainty and make hearings more difficult, as people are required to recall their circumstances from many months earlier."

CPAG also raise this issue in their written submission.

One contributing factor may be that Section 8 of the Social Security (Scotland) Act 2025 which would allow appeals to 'lapse' hasn't yet been brought into force. Lapsing means that where a client and Social Security Scotland have resolved the issue before a tribunal hears the appeal, then the appeal process can be stopped. This would free up time for cases where there is still an issue in dispute. The previous Social Justice and Social Security Committee wrote to the Scottish Government on this issue in January 2026. The reply explained that:

> "Implementation of Section 8 requires further legislation, including commencement regulations, amendments to the Tribunal rules, and changes to operational guidance and systems. This work is now proceeding in a planned way so that the provisions will be implemented effectively. I am not yet able to provide a definitive date for when the new arrangements will go live but will of course keep the Committee updated."

Scottish Child Payment

Scottish Child Payment has been integral to the Scottish Government's approach to meeting its 2030 child poverty targets. Scottish Government modelling finds that:

"The Scottish Child Payment, in isolation, is estimated to keep 50,000 children out of relative poverty in 2026-27, with the relative child poverty rate five percentage points lower than it would be without the policy in place."

The Scottish Government plans to increase SCP to £40 per week for babies under 1 from 2027-28. Around 12,000 children are forecast to be eligible. Regulations to implement this will be brought to the Committee at a later date.

Stakeholders such as Child Poverty Action Group have called for the SCP to be increased to £55 per week for all children by the end of the Parliament as a way to meet the statutory child poverty targets. In 2025 the Fraser of Allander Institute estimated that this would reduce child poverty by 2.7 percentage points at an additional cost of £514 million in 2030-31.

On 16 September the Cabinet Secretary, Shirley-Anne Somerville said she did not agree with such an increase. She said:

"It has been suggested that the Government should increase the payment to up to £55 by the end of the parliamentary session. Those organisations will continue to say that we are not going far enough on that, and I will continue to say that the Government does not intend to do that and that we need to focus on the wider policies." (Committee Official Report, 16 September 2026).

Audit Scotland is due to publish a report on Scottish Child Payment in November. This will look at how well the payment is being delivered, how sustainable it is and what impact it is having.

Creating the Scottish Child Payment as a 'stand-alone' benefit

Currently, Scottish Child Payment can only be paid if a qualifying benefit, such as Universal Credit, is in payment. This is because it was legislated for under provisions for 'topping up' reserved benefits. In 2025 the Scottish Parliament passed legislation that would enable this strict link to be broken. These provisions have not yet been commenced.

In Strengthening Scottish Social Security (January 2026), CPAG sets out recommendations for improving Scottish Child Payment, many of which would require SCP to become a 'stand-alone' benefit. Recommendations included:

- Extending SCP to 16- to 19-year-olds in full-time, non-advanced education.
- Introducing a 12 week 'run-on', to cover gaps in Universal Credit payments due to, for example, fluctuating earnings.
- Extend qualifying benefit to include housing benefit and maternity allowance.
- Allow 'back-dating' of SCP, so that families can receive the support they would have got had they applied at an earlier date.
- Invest further in advice services (a point also raised by Inclusion Scotland)
- Use other mechanisms to support those excluded from social security by their immigration status.

Disability benefits

The Committee has discussed disability benefit reform as part of its pre-budget scrutiny. Key themes raised with the Committee last week included:

- That disability benefit spending should be seen as an investment, enabling people to access employment, should they choose to do so.
- That cutting social security can lead to increased spending in other policy areas – such as local government, health, housing and employment.
- That the difference in spending between ADP and PIP is less than was first expected, reflecting increasing levels of disability across the UK.
- The need for more research to understand trends in disability and in how people are using disability benefits.

In their submission, Inclusion Scotland emphasise the importance of language, the need to see social security as an investment not a burden and the importance of designing policy and processes alongside those with lived experience.

They also called for the devolution of the Access to Work Scheme – a grant scheme run by the DWP to assist disabled people access employment. The National Audit Office reported in February 2026 setting out that:

> "Concerns have been raised in Parliament and by stakeholders about the backlogs and delays, and the impact these may have on the employment of people with disabilities and health conditions. In its 2024 election manifesto, the Labour Party said it would tackle the backlog of Access to Work claims."

In June the Westminster Public Accounts Committee reported, noting that:

> "The Government consulted on the future design of Access to Work in 2025 but has not yet decided what changes to make. Nevertheless, demand is likely to remain high and may increase further since awareness of the scheme is considered to be low. It is therefore vital that the Department acts with urgency to clear the backlog, reduce processing delays and put the administration of the scheme on a sustainable footing."

Carer benefits

Carer Support Payment has replaced Carer's Allowance. Recent changes have been:

- **Carer Additional Person Payment** from March 2026 providing £10.40 addition for each additional person cared for, on top of Carer Support Payment.
- **Scottish Carer Supplement** replacing the Carer Allowance Supplement with a payment made alongside Carer Support Payment instead of twice a year.
- **After the cared for person dies**, continuing to pay Carer Support Payment for 12 weeks rather than 8 weeks.
- Increasing the **Young Carer Grant upper age limit** from 18 to 19.

Carer Additional Person Payment, Scottish Carer Supplement and Carer Support Payment are paid together as 'Carer Support'.

The Young Carer Grant remains separate, providing an annual payment for young carers aged 16 to 19 if they aren't entitled to Carer Support Payment. (Young people aren't entitled to CSP if, for example, they are in full-time education or care for someone less than 35 hours a week).

When the Scottish Government consulted on Carer Support Payment in 2022, there were issues highlighted for further consideration in the future once case transfer was complete. This noted that:

> "A recurring theme from the consultation responses was for changes to go further and be made faster."

Suggestions for change included addressing the earnings 'cliff edge' and providing support for older carers.

Earnings 'cliff-edge'.

Currently, when a carer earns more than the threshold amount their entire Carer Support Payment stops. Carer Support is not means-tested but applies an earnings limit of 16 times the hourly rate of the National Living Wage, (currently £204 per week). The Scottish Government said in 2023 that it would consider how to address this problem once case transfer was complete.

The same rule applies to Carer's Allowance and the UK Government is looking at this issue in their review of Carer's Allowance. In Carer's Allowance the way the earnings rule was applied caused significant problems with carers being pursued for overpayments they didn't know they owed. This led to the Sayce Review and in April, the DWP launched an administrative exercise to repay or cancel the debts of around 200,000 carers. It is likely that some of these carers will be in Scotland, having received Carer's Allowance before they were transferred to Carer Support Payment in 2024/25.

Support for older carers

A long-standing principle across the UK benefits system known as the 'overlapping benefits rule' means that where two benefits 'overlap' it is not possible to get both paid in full. (The full list is available here). In particular this means that because the State Pension and Carer Support are both considered to be 'income-replacement' benefits, if someone gets the full amount of the new State Pension they will not receive Carer Support Payment.

In 2023 the Carers Trust published a report on the experiences of older carers. Recommendations included that: "the Scottish Government extend Carer Support Payment to older adult unpaid carers with underlying entitlement who are receiving State Pension."

Winter heating

Social Security Scotland provides the following winter heating benefits:

- Winter Heating Payment for low-income households, with a focus on older people and disabled children.
- Child Winter Heating Payment for families with children getting Child Disability Payment
- Pension Age Winter Heating Payment for all pension age households, but with 'claw-back' for individuals with income over £35,000.

Social security is one element in the Scottish Government's fuel poverty strategy which also includes policies to improve energy efficiency. There are statutory fuel poverty targets and progress towards them is monitored by the fuel poverty advisory panel. In 2024, 732,000 households (28.7% of all households) were estimated to be in fuel poverty, down from 33.9% in 2023.

Local authority administered devolved payments

Although most devolved social security is administered by Social Security Scotland, there are some relevant devolved payments administered by local authorities.

- **Discretionary Housing Payments** – most of which are used to mitigate the under-occupancy charge ('bedroom tax'/ 'spare room subsidy') in the social housing sector. Local authorities awarded £93.3 million in DHPs in 2025-26, of which £77.2 million was used to mitigate the bedroom tax.
- **Scottish Welfare Fund** – which provides discretionary grants in a crisis. Local authorities awarded £52 million in 2025-26 - £30 million on Community Care grants and £21.9 million on Crisis grants.
- A new **Care Leaver Payment** from April 2026, with around 1,300 care leavers eligible each year for a £2,000 one-off payment.
- **Council Tax Reduction**. Although not defined in law as a social security benefit, it is a devolved scheme that was introduced to replace Council Tax Benefit in 2013. Council Tax Reduction reduced the council tax bills of 458,950 people in 2025-26. Provisional income forgone was £425.1 million.

Local authorities also administer housing benefit, which is reserved, under guidance issued by the Department for Work and Pensions.

The Scottish Welfare Fund was reviewed in 2023, and the Scottish Government published an action plan in response. One of the findings of the review was on consistency of decision-making. The review stated that:

> "while there was no evidence of a strong desire for greater centralisation, it was suggested that the Scottish Government could do more to ensure consistency across areas."

Benefit take-up and welfare rights advice

The Scottish Government is under a statutory duty to promote benefit take-up and publish a benefits take-up strategy every five years. The next is due in October.

Take-up statistics for devolved benefits are published annually in autumn, although there are not, as yet, estimates for take-up of disability and carer benefits. The child poverty delivery plan (published in March) discusses improving benefit take-up as a means to tackle child poverty. It states that Scottish Government action will include:

> "Delivering a targeted campaign to promote benefit take-up, employability and practical advice for new parents and people considering parenthood to

> maximise the support available to them, ensure they understand their rights and can give their children the best possible start."

On advice and income maximisation the delivery plan states that the Scottish Government will:

> "Invest over £27 million in welfare, income maximisation and debt advice services over the next two years through multi-year grants, providing stability and certainty for the sector, improving staff retention and therefore service quality, which we expect will support at least 80,000 households each year.
>
> Provide funding of £6 million for the Advice in Accessible Settings Fund by the end of 2028-29, which we expect will support over 7,500 people each year."

Links between reserved and devolved benefits

Important links remain between reserved and devolved benefits which mean the systems cannot be entirely separate. For example:

- Universal Credit is the main qualifying benefits for the devolved 'Five Family Payments', Funeral Support Payment and Job Start Payment.
- To get (devolved) Discretionary Housing Payments, a person must be having their rent paid through (reserved) Housing Benefit or Universal Credit.
- To get additional amounts in (reserved) Universal Credit for having a disabled child, a person must be getting (devolved) Child Disability Payment.

Social Security Scotland relies on data from the Department for Work and Pensions (DWP) for several of its benefits. For example, administration of Winter Heating Payment relies on DWP for information about people getting qualifying benefits. In addition, there are ongoing agency agreements with the DWP for them to administer two benefits on behalf of the Scottish Government: Industrial Injuries Disablement Benefit and Severe Disablement Allowance.

Camilla Kidner,

Senior Researcher, SPICe

Date: 24/09/2026

Annexe B: Stakeholder Written Evidence

Inclusion Scotland – September 2026

Social Security Roundtable Briefing – Areas for Committee Focus

- **Language and framing of social security** – Misinformation and stigma has created perceptions of “deserving” and “undeserving groups”.
    - Avoid conflation of ADP with employment support. ADP is not an out of work benefit.
    - Frame social security as an investment, not a burden.
    - Sensationalised vilification of disabled people has real world consequences; In 2025-26, there were 1370 disability hate crime charges in Scotland, 25% more than in 2024-25. This is the highest annual number of charges reported since this legislation came into force in 2010.

- **User-led involvement and testing**
    - Involve disabled people and Disabled People’s Organisations in the development and review of social security processes.
    - Service user feedback works; the redesign of the ADP award letter has been received very positively by communities.

- **Devolve the Access to Work scheme**
    - The Access to Work grant scheme, operated by the UK DWP, is intended to provide support for disabled people’s additional access needs to work (beyond reasonable adjustments).
    - In November 2025, wait times were 109 days on average, against the DWP target of 25. Currently, Access to Work is causing economic inactivity rather than promoting it.
    - Many disabled people can and want to work. Access to Work delays are preventing us from entering and/or maintaining work, or risk our health and wellbeing by working without essential support.
    - Devolving Access to Work to the Scottish administration would allow the scheme to be tailored to the needs of disabled people in Scotland and improve alignment with other benefits provided by Social Security Scotland.
    - For more information on Access to Work barriers and the case for devolving the scheme, Inclusion Scotland have just released a new report on Access to Work Experiences.

- **Many claimants are reporting more positive experiences with Social Security Scotland compared with DWP, but it is crucial that improvement is increasingly striven for**.
    - Citizen's Advice Scotland September 2026 statistics show more people accessing ADP are needing advice with reassessments. Demand for support to raise an appeal increased, with more than 1,300 people seeking advice, a 13% increase on the same quarter last year.

- **Accessible advice services**
    - Accessible advice services are increasingly difficult to access, particularly in rural areas.
    - Glasgow City Council are currently proposing cuts to specialist advice services, including the pensioner poverty and the appeals team. As highlighted above, appeals are an area of high demand. Cuts to these essential specialist services will result in a backlog of increasingly complex cases, affecting economic activity rates as people are left without vital income support in the interim.
    - Invest in accessible advice services as a crisis prevention measure.

Citizens Advice Scotland – September 2026

The Citizens Advice Scotland network is the largest independent provider of social security advice outside Social Security Scotland (SSS). Last year, our network provided over **190,000** pieces of social security advice and helped **more than 45,000 people** secure over **£53 million** in financial gains.

Our evidence shows people experience kind and compassionate interactions with SSS, demonstrating the value of a system rooted in dignity, fairness and respect. Social security is an investment in all of us. It should provide an adequate safety net and springboard that both supports us through challenges and enables people to realise their potential.

Disability Payments

- **Implement the recommendations of the Independent Review of Adult Disability Payment in full,** setting out a clear timetable for delivery and ensuring momentum is maintained towards a system that better reflects disabled people's lived experience, including the impact of fluctuating conditions, pain, fatigue and psychological distress.
- **Review the adequacy of disability social security,** including considering whether Adult Disability Payment reflects the additional costs of disability and identifying options to strengthen financial security for disabled people.
- **Adopt a 'tell us once' approach across Scottish social security,** using data sharing and automation to create a more joined-up system across all 15 devolved payments. This would enable better integration across disability payments to reduce duplication, improve access to entitlements, maximise incomes, and improve people's experience of the social security system.

Scottish Child Payment (SCP)

- CAS evidence shows insufficient household income is the immediate driver of child poverty, and that cash-first support provides families with dignity and choice. SCP has made a huge contribution to Scotland's progress on tackling child poverty, ensuring the adequacy of the payment will be critical to meeting Scotland's child poverty targets.
- Manage income cliff edges through earnings tapering, work allowances and age-based tapering from age 16 to 19, helping families maintain financial stability by ensuring they do not experience sudden drops in household income as family circumstances change, or children move beyond the age threshold.

Future inquiry topic: Commercialisation of social security advice

Our network is supporting increasing numbers of people who have paid commercial firms substantial fees for social security advice, in some cases thousands of pounds. We are also seeing firms provide misleading information about eligibility and potential award values, creating risks of financial hardship and poorer outcomes. A Committee inquiry could establish the scale of the issue, assess the harms being caused and identify opportunities to strengthen protections for individuals while improving access to high-quality free advice.

Carers Trust Scotland – September 2026

Carers Trust Scotland believes social security should ensure that no unpaid carer is pushed into poverty or disadvantage because of their caring role. Devolved benefits and Social Security Scotland represent important progress, but many unpaid carers still face financial hardship, additional costs and reduced opportunities to work, study and build financial security.

Priorities for this parliamentary session

Further revise Carer Support Payment. The payment should better reflect the realities of unpaid caring.
The Scottish Government should:

- replace the earnings cliff edge with a fairer approach that supports unpaid carers to combine paid work and caring.
- extend eligibility to unpaid carers aged 16 to 19 in full time non advanced education.
- Increase the financial support available.

Recognise older adult unpaid carers. Around 34,000 meet the caring requirements for Carer Support Payment but receive no payment because State Pension is treated as an overlapping benefit. The Scottish Government should introduce an Older Carers Recognition Payment, alongside income maximisation, advice and links to wider support.

Tackle unpaid carer poverty. Reducing poverty should be a central objective of Scotland’s social security system. The Scottish Government should use devolved powers to improve financial security, including further development of a Minimum Income Guarantee for unpaid carers and action to address the additional costs and long-term financial impact of caring.

Priorities for Committee scrutiny

- the adequacy and reach of Carer Support Payment.
- the impact of earnings and eligibility rules on combining caring with education and employment.
- outcomes for young carers, young adult carers and older adult unpaid carers.
- barriers to take up, including awareness, accessibility, digital exclusion and interactions with reserved benefits.
- Processes for connecting unpaid carers with independent advice, income maximisation and local carer organisations.
- the interaction between social security, social care charging and unpaid carer poverty.

Conclusion

Scotland has an opportunity to build a social security system that recognises unpaid carers, reduces poverty and promotes equality. Further reform should continue to be shaped by unpaid carers of all ages and local carer organisations, with clear monitoring of reach, take-up and outcomes.

Child Poverty Action Group – September 2026

Social security must contribute to substantial further reduction in child poverty

Eradicating child poverty is the Scottish government's 'defining mission.'[i] A top priority must be to increase Scottish child payment to £40 a week for all eligible children, not just under ones. This would lift 15,000 children out of poverty. Increasing the payment to at least £55 a week by the end of 2030 would lift 30,000 children out of poverty.[ii] Scottish child payment helps families pay for essentials, improves child wellbeing and supports parents into work by allowing them to pay for travel and childcare. It is the most cost effective and impactful tool at the government's disposal.[iii]

Social security must support working parents

Powers should be used to allow Scottish child payment to continue to be paid for up to 12 weeks after entitlement ends, so that it can be a reliable and predictable source of income for parents who have unpredictable income from work due to fluctuating work patterns. This would give parents the confidence to increase their hours or earnings without worrying about any immediate impact on Scottish child payment.[iv]

Social security must support families where young people want to remain in education

Scottish child payment should be extended to 16- to 19-year-olds who are in full time, non-advanced education or approved training. This would reduce financial pressures that parents tell us they face if their child remains in education after they turn 16.[v]

Social security must be delivered in way that minimises administrative burdens and costs for clients, Social Security Scotland and Scottish Courts and Tribunals Service

The remaining provisions of the Social Security (Amendment) (Scotland) Act 2025 should be commenced. This would improve redetermination and appeals processes for example by reducing the number of appeals that progress to tribunal. This would reduce stress for clients and reduce pressures on Social Security Scotland and the Scottish Courts and Tribunals Service.

CPAG in Scotland's priorities for Committee scrutiny are:

- ensure government is considering and acting on the above priorities.
- investigate what action Scottish Courts and Tribunal Service are taking to reduce the time that people are waiting for an appeal hearing. The current wait is currently around a year and is increasing.[vi]
- ensure government delivers on its commitment to better data sharing to improve take-up.

- analyse the implications of UK government social security reforms for their implication on Scottish social security.

About CPAG
Child Poverty Action Group (CPAG) in Scotland works for the over one in five children in Scotland growing up in poverty. We collect evidence from families living in poverty and campaign for solutions to bring about a society where children have a fair chance in life free from hardship. We provide training, advice and information on social security to frontline workers to make sure families get the financial support they need.

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[i] Scottish Government's Programme for Government 2026, September 2026
[ii] CPAG modelling. The calculations come from UKMOD version B1.11 UKMOD is maintained, developed and managed by the Centre for Microsimulation and Policy Analysis (CeMPA) at the University of Essex. The results and their interpretation are the author's sole responsibility. The cost has been given in 2030/31 prices
[iii] Fraser of Allander Institute, Modelling Scotland's child poverty targets, March 2025
[iv] CPAG in Scotland, Strengthening Scottish Social Security, January 2026
[v] CPAG in Scotland, Strengthening Scottish Social Security, January 2026
[vi] Social Security Scotland v ZC [2026] UT 62