**Social Security Scotland First Anniversary**

Scottish Parliament Members’ Debate Motion: S5M-18758

September 2019

**Introduction**

**Key statistics**

**Cold Weather Payments**

Cold Weather Payment is a means tested benefit which is only paid if the average temperature is recorded as, or is forecast to be, zero degrees Celsius or below for seven consecutive days.

 There were 387,000 payments in 2017-2018, and a total of 393,000 eligible recipients.

**Winter Fuel Payments**

Winter Fuel Payment is a universal payment of up to £300 for older people that is intended to help pay heating bills.

728,830 households in Scotland received a Winter Fuel payment in 2017 to 2018.

**Pension Credit**

Pension Credit is one the most underclaimed benefits with 40% entitled not claiming it. It is also the gateway to a range of passported benefits such as council tax reduction and cold weather payments.

Age Scotland welcomes the opportunity to brief MSPs in advance of the above Member’s Debate led by Shona Robison MSP.

Age Scotland believes that Social Security Scotland has been a success in its first year. We recognise that establishing a new national social security system presents complex and significant challenges. We consider that Social Security Scotland’s approach to the formation of a functioning new system has been positive and effective, with welcome announcements in policy areas affecting older people, including Carer’s Allowance and Funeral Expense Assistance.

**Key Recommendations**

* Older people applying for disability assistance for the first time should have access to a mobility component
* Funeral Expense assistance’s widened eligibility criteria is very welcome, as is the removal of intrusive questions which will be distressing for claimants at an already emotional time
* 40% of older people entitled to Pension Credit do not claim it. A clear benefits uptake strategy is required to ensure that older people are claiming everything they are entitled in order to reduce pensioner poverty and improve health and wellbeing outcomes.

**Carers Allowance**

In Scotland there are an estimated 788,000 unpaid carers, providing over £10 billion worth of care annually-the majority of whom, are over 50 years old. [[1]](#footnote-1)

 We welcome the move to bring Carers’ Allowance in line with Jobseeker Allowance, as recognition of the invaluable role unpaid carers play in our society. However, because of the overlapping benefit rules many older carers will not receive Carer’s Allowance. We believe that the needs of older carers should be better taken into account as the new benefit for carers is developed. We also believe it is vital that support should not only be financial, but that Social Security Scotland should also provide access to support, advice, and respite for carers.

**Funeral Support Payment**

Funeral Support Payments (FSP), administered by Social Security Scotland, went live on 16th September 2019. These will help with the costs of paying for a funeral if the person organising it is on certain benefits or tax credits.

We believe these payments will reduce the burden of debt people on low incomes often face when paying for a funeral.

It covers the cost of a burial or cremation and a further flat rate of £700 towards funeral costs.

Age Scotland believes that while the flat rate payment of £700 will be uprated in line with inflation each year, the Scottish Government should consider raising the flat rate payment to more closely meet the real costs of planning a funeral in Scotland today. We also recommend that there should be clear communication between Social Security Scotland, Local Authorities, and Funeral Directors to help prevent people falling into debt.

To receive assistance towards paying for a funeral, applicants must be receiving certain benefits in order to qualify. We have recommended that the Scottish Government should look carefully at this list in order to not exclude older people who are on low income, but not receiving means tested help, such as mixed age couples, who no longer qualify for pension credit, and people who live in care homes.

**Cold Weather Payment (CWP)**

We support the general approach to Cold Weather Payments which assist people who may struggle to pay their fuel bills in winter during spells of severely cold temperatures. There were 387,000 payments in 2017-2018, and a total of 393,000 eligible recipients.[[2]](#footnote-2) We recommend that wind chill be considered as a factor when determining the temperature threshold, as it can have a serious impact on temperatures, especially in remote, exposed, and rural locations.

**Winter Fuel Payments (WFP)**

Age Scotland strongly believe that Winter Fuel Payments should continue to be a universal benefit, 728,830 households in Scotland received a Winter Fuel payment in 2017 to 2018.[[3]](#footnote-3) This is to ensure that those most in need receive help they are entitled to, for example, we know that over a third of those entitled to Pension Credit do not claim it. Increasing energy bills are a serious and regular worry for older people, which is why Winter Fuel payments remain extremely important.

Age Scotland research has highlighted that 4 in 10 pensioner couples and 6 in 10 single pensioners in Scotland have difficulty paying their energy bills. A recent survey of older people in Orkney, conducted by Age Scotland, also found that more than half of people are concerned about rising fuel costs and 47% said that they turned down their heating to reduce their bills.[[4]](#footnote-4)

**Attendance Allowance – Disability Assistance for Older People**

Attendance Allowance is the disability benefit for older people and will soon be delivered by the Scottish Government as ‘Disability Assistance for Older People’ (DAOP). Currently 125,501 individuals are in receipt of Attendance Allowance, with 20.6% of claimants aged 80 or over.[[5]](#footnote-5)

Older people who have been in receipt of Disability Living Allowance and Personal Independence Payment have access to the mobility scheme and will continue to receive the mobility component after they have reached their State Pension Age. However new claimants aged over 65 must apply for Attendance Allowance which has no mobility component. We believe this distinction to be discriminatory and urge the Scottish Government to review DAOP in light of this.

**Benefit Uptake**

We know that approximately 44% of older people who are entitled to Pension Credit do not claim their due. In Scotland, there are 154,910 households receiving Pension Credit, but an estimated **122,598 households who are entitled to but not receiving Pension Credit**.[[6]](#footnote-6)

In fact, claimant rates have actually fallen among those aged 75 and over. There are a variety of reasons why people do not claim benefits they are entitled to, such as **lack of knowledge, stigma, incorrect assumptions about eligibility, the potential stress of making a claim, and not knowing where to find advice and support**. We urge the Scottish Government to continue to address these issues in order to fight poverty among older people, where figures show 160,000 Scottish pensioners are living in relative poverty, and another 120,000 are living on the cusp of it.[[7]](#footnote-7)

**Want to find out more?**

**Our Freephone helpline which provides free information, friendship and advice received 4,925 enquiries about benefits**

It was the helpline’s most asked about topic, amounting to 32% of calls to the service in 2017/18.

**Age Scotland Helpline advisers were successful in soliciting an extra £587,176.68**

By carrying out benefit checks to those who called our helpline we were able to help older people claim money they were entitled to, and who otherwise wouldn’t have claimed.

As Scotland’s national charity supporting people over the age of 50, Age Scotland works to improve older people’s lives and promote their rights and interests. We aim to help people love later life, whatever their circumstances. We want Scotland to be the best place in the world to grow older.

Our Policy, Communications and Campaigns team research, analyse and comment on a wide range of public policy issues affecting older people in Scotland.

Our work is guided by the views and needs of older people themselves.

**Further information**

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1. Carers Trust Scotland, <https://carers.org/country/carers-trust-scotland> [↑](#footnote-ref-1)
2. <https://www.gov.uk/government/statistics/cold-weather-payment-statistics-2017-to-2018>) [↑](#footnote-ref-2)
3. <https://www.gov.uk/government/statistics/winter-fuel-payment-recipient-and-household-figures-2017-to-2018>) [↑](#footnote-ref-3)
4. <https://www.ageuk.org.uk/scotland/information-advice/housing-and-energy/housing/orkney-housing-survey/> [↑](#footnote-ref-4)
5. <https://www.gov.scot/publications/social-security-consultation-disability-assistance-scotland/>) [↑](#footnote-ref-5)
6. [https://independentage.org/credit-where-its-due-pension-credit](https://www.independentage.org/credit-where-its-due-pension-credit) [↑](#footnote-ref-6)
7. <https://www.gov.scot/publications/poverty-income-inequality-scotland-2014-17/pages/4/> [↑](#footnote-ref-7)