

Update on the delivery of Social Security benefits

Scottish Government Debate

May 2022

Introduction

Age Scotland welcomes the opportunity to brief MSPs ahead of the Scottish Government's debate on the delivery of social security.

The social security landscape in Scotland is complex, with multiple agencies and levels of government involved in delivering benefits. Although certain benefits for older people, such as Pension Credit, are not being devolved, many relevant payments – including the replacements for Carer's Allowance and Attendance Allowance – will be. The Scottish Government and Social Security Scotland therefore have a key role in ensuring the social security system works well for older people.

In light of the cost of living crisis, it is more vital than ever that we redouble our efforts to improve benefits take-up and that the Scottish Government uses all the levers within its control to tackle unacceptably high poverty levels among older people.

Older people and social security

Every year, older people in Scotland miss out on millions of pounds worth of social security.

The vast amount of social security left unclaimed can be attributed to a number of causes, including:

- lack of awareness
- incorrect assumptions about eligibility
- digital exclusion
- the application process
- stigma
- not knowing where to find advice and support
- older people feeling they are coping or that money is better used to help others, such as children

Key statistics

- **150,000 pensioners** are living in relative poverty
- **1 in 5 55-64 year olds** are living in relative poverty
- **220,000 older households** will not have sufficient income to cover their essential spending this year
- The average annual income of an older household is **£21,000**
- Older people missed out on **£93m worth of Council Tax Reduction** in 2020-21
- In 2021, our helpline identified **£564,494** of unclaimed social security support for callers
- We estimate **up to 500,000** over 50s don't use the internet

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Age Scotland is a registered charity (#SC010100), and company limited by guarantee (#153343), in Scotland at the above address.

The Scottish Government, UK Government, local authorities, MSPs, Councillors, civil society organisations, professionals and individuals can all help to improve take-up of social security by older people by working to raise awareness and breakdown these barriers.

“I think very few folk are actually aware of what they are entitled to and are missing out. They need to know!”

Feedback from social security workshop participant

Social Security Scotland

The human-rights based approach taken by Social Security Scotland to ensure people are treated with dignity, fairness and respect is very welcome.

As highlighted above, digital exclusion, not knowing where to find advice and support, and the application process are barriers we often hear about older people encountering when it comes to social security. Social Security Scotland’s local delivery service, which will allow people to receive face-to-face support when applying for benefits, is therefore particularly welcome. Crucially, the service will be available in every local authority area.

Social Security Scotland’s commitment to inclusive communications is also commendable. We hope that this will make it easier for people who face communications barriers when engaging with the social security system – such as people whose first language is not English or and those with communications accessibility requirements to do so. Finally, the independent advocacy service will help clients to have their voices heard when engaging with Social Security Scotland.

Improving the social security system

It is vital that social security payments provide an adequate amount of income for people to live off. The Scottish Government’s uprating of benefits it controls is welcome, but more widely there are options it could explore to improve the social security system in Scotland.

The Scottish Government, in common with the UK Government, has a duty to promote the uptake of benefits administered by other agencies for example, local authority administered Council Tax Reduction. They, along with local authorities, should prioritise improving data sharing and joining up across the social security landscape in Scotland, which includes onward referrals.

The application process involved in claiming social security is one of the barriers we hear about. To tackle this, opportunities to build more automation into the social security system, for instance at key transition periods, should be considered.

For forthcoming devolved benefits, the Scottish Government could consider expanding eligibility criteria (for instance, for Scottish Carer’s Assistance) or altering the application process (such as for Pension Age Disability Payment) so more older people can be lifted out of poverty and increase the low income they live on. The approach taken to changing the administration of Adult Disability Payment, which includes the introduction of a light touch review date, could be emulated.

Age Scotland

We help people over 50, their families, and their carers to increase their awareness of social security so they don't miss out:

- We provide free benefits entitlement checks via our free helpline, which identified £564,494 of unclaimed social security last year. Our helpline advisers can also provide advice to help people to claim if they are missing out.
- We publish [free information guides](#) covering relevant social security payments, which are available online and in paper format.
- We offer [free training workshops](#) on social security for people over State Pension age and Attendance Allowance.

Our [Check in, Cash out campaign](#) aims to raise awareness and increase take-up of the social security available to help older people. We are urging people to check their entitlements by contacting our helpline, using our free information guides and signing up to a free workshop.

“Great session, I felt empowered and less intimidated by the jargon that is in some of these forms...”

Feedback from Attendance Allowance workshop participant

Want to find out more?

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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