

Delivering the Scottish Welfare Fund Action Plan: views of people living on low incomes

Report of a Get Heard Scotland Citizens' Panel - October 2024



Executive Summary

The Scottish Welfare Fund (SWF) provides an essential source of support for those experiencing crisis and supporting independent living. Following an independent review, the Scottish Government is working with partners to deliver a suite of actions aimed at strengthening and safeguarding the Fund so that it can continue to meet its intended purpose.

In Autumn 2024, the Scottish Government's SWF policy team commissioned the Poverty Alliance to engage a citizen panel of people living on a low income to contribute their expertise and advice on how some of these actions can best be delivered.

This participation comes in two phases, with this report presenting the Panel's key messages from phase one.

The Panel explored the following themes, based on three of the 22 actions within the SWF Action Plan:

- Dignity and respect in the Fund;
- The Fund's Statutory Guidance's usability and accessibility for decision-makers, organisations and service users; and
- Communication and awareness raising of available support through the SWF.

We uncovered that those who had accessed or tried to access SWF had largely negative experiences of the process. Three panellists made clear that SWF was the most stressful of all the financial support that they had sought, involving significant levels of fear and stigma – including a fear that disclosing financial crisis could trigger child protection interventions.

Stigma and fear were exacerbated by 'upsetting' and 'degrading' questions, and a lack of clear, consistent and transparent information about eligibility and how decisions are made.

Panellists felt strongly that principles of dignity, fairness and respect should be at the heart of the SWF system. They identified changes that could improve how these could be upheld - many of which align with actions across the action plan. They felt that successful implementation of dignity, fairness and respect in practice means going beyond strengthening value-driven language within the guidance.

When discussing what dignity and respect looks like when accessing the SWF, panellists prioritised:

- Being listened to without judgement;
- Being believed;
- Being treated politely and with empathy;
- Feeling heard and valued; and
- Being treated as a person, not a set of needs.

The Panel recommends that putting dignity, fairness and respect at the heart of the SWF will require successful delivery of improvements across the Fund including the following key messages

1. **Staff training – including on poverty related stigma**, for decision makers and those working at the front line in local authority services to, in the words of one panellist to: *“make front line professionals not only aware but practice treating people with dignity and fairness.”*
2. **Making applying to the Fund feel simpler and more secure**, including ensuring a variety of accessible options to apply to the Fund; being clearer about what information is needed and why; removing intrusive questions which could reinforce stigma; and using clear, and consistent, communication throughout the application processes.
3. **Clearer information on eligibility and support available through the Fund.** Statutory guidance was not felt to be a helpful source of information for applicants; panellists favoured a simpler set of guidelines with clear and simple messaging which would make people feel more informed during times of crisis and financial difficulty.
4. **Accessible and effective promotion of the Fund.** Panellists strongly felt that there should be more, accessible promotion of the Fund with a need to keep messaging clear and simple and link people to wider forms of support. There was a strong shared sense that stigma was a barrier to information spreading through word of mouth within families and communities.
5. **Improved accountability processes** which improve transparency in how decisions have been made, promote the right to review and appeal, and monitor and evaluate how well the principles of dignity, fairness and respect are being implemented. Panellist were somewhat supportive of a feedback survey but stressed this should be part of wider monitoring that could include more in-depth engagement with those using the Fund, such as through focus groups.

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1. About the Panel

Panellists were recruited from a previous Citizens Panel exploring the impact of stigma on benefit take up. This meant that Panellists were already known to each other, with trusting relationships established as well as confidence and experience in deliberating around Social Security policy and stigma.

Our approach to recruitment for a Get Heard Scotland Citizens Panel is designed to ensure that, as far as possible, there is an over-representation of people from communities at higher risk of poverty as these are the communities often under-represented in decision making processes. Panellists bring their own unique experience as individuals without being expected to represent the views of any community group more widely.

The Panel was made up of 11 people with the following characteristics:



Panellists fell into the following age brackets (note the previous panel was specifically for those of working age, so older adults of pension age were under-represented in this work):



2 Panellists live rurally, and 9 live in urban settings – ranging from Aberdeen, the Borders, Dundee, Inverclyde, Glasgow, Fife, Midlothian, and Perth and Kinross.

2. What we did

The Panel met twice online, with discussion questions designed to focus particularly on the following actions from the 22-point SWF Action Plan:

Action 6: *Update the Statutory Guidance to include the principles of the Social Security Scotland 'Our Charter' to ensure that the approach to decision-making is grounded in dignity, fairness and respect, including during the evidence gathering process.*

Action 14: *Restructure the Statutory Guidance for improved accessibility and ease of use for decision-makers, organisations and service users.*

A secondary priority area was also explored:

Action 5: *Review the Statutory Guidance to provide clearer definitions on eligibility and what constitutes 'exceptional circumstances' with regard to repeat applications.*

Session 1 included an input from Scottish Government officials who gave background context to the work, including an overview of the Independent Review and the Scottish Government's Action Plan, before taking questions and comments from panel members. Panellists then discussed their experiences of applying to the Fund; explored how the values of dignity and respect can be better embedded in the SWF system; and how dignity and respect can be measured and monitored.

In Session 2, panellists discussed proposals to adapt statutory guidance to be more accessible for potential applicants; how eligibility and other key information about the Fund could be more clearly communicated with potential applicants; and wider awareness raising of the Fund. There was also discussion about trade-offs between national consistency versus local flexibility.

Key messages from discussions are detailed below. It's important to note that while discussion questions were rooted in the specific actions agreed with Scottish Government, the priority issues and solutions panellists identified in response to these questions were wide ranging, linking to areas right across the Action Plan.

3. Experiences of applying for the Scottish Welfare Fund

Of 11 Panellists, five had experience of applying to the SWF, four had some limited awareness of the Fund, and two had not heard of the Fund.

Those who had experience of applying to the Fund reported mostly negative experiences. Three panellists who had applied said it was the most stressful of all the benefits they have applied for, citing significant fear and stigma.

Some said the form they had used was 'good' or 'straightforward' but highlighted a need for technological literacy; the requirement to attach bank statements to the application was felt to be particularly inaccessible to older people or others who are digitally excluded. It was thought that in a crisis, applicants may not have money to charge or top up electronic devices to use the online form. Some reported that other routes to apply, such as by phone, were discouraged in their area which creates unnecessary barriers to application.

Two panellists reported fears that applying for a Crisis Grant could trigger child protection measures if they are seen to be unable to feed their children. This fear was exacerbated by questions like "What will happen to you and your family if you do not get the crisis grant?" – which were felt to be 'degrading', 'invasive and upsetting'.

"This question causes a lot of angst for people – they feel like they won't get a crisis grant unless they say 'I will not be able to feed my children and they will be cold and hungry' – but then that brings angst of will that then involve social work involvement."

"Are they looking at me going here's this man who can't afford to pay his bills so how can he look after this little girl – it's been traumatic."

Panellists highlighted a lack of clear information and guidance before applying:

"You have to go into the form and actually start applying, before you see guidelines. And I just think that for these sort of things... it's quite useful to have a set of criteria to read over first before you do something that might feel a little bit overwhelming".

Another panellist gave the example of applying for a community care grant to replace floor coverings, furniture and bedding damaged due to incontinence, in a bedroom shared by her two disabled daughters:

"I waited and was told we hadn't been awarded it because I had applied for it and it should have been my in daughter's name because she's of age and receives her own benefits. I was told I'd have to go back to the beginning and apply again. I handle all my daughter's admin as she's got learning difficulties, and I am the main tenant, it's my responsibility to furnish the home and replace furniture in my child's room. It was quite sketchy with the guidelines and everything. It was like a brick wall, it was so disappointing to go through all of that."

SWF was described as a 'mystery' and a 'lottery' because of the absence of clear criteria and a lack of transparency or feedback on how decisions are made. This compounds stigma and feelings of judgement and shame when trying to access the Fund, as well as impacting on people's right to review.

"If they don't like the sound of you, it's a no."

4. Embedding Dignity and Respect within the Scottish Welfare Fund

The panel focused discussions on priority point 6 from the Action plan: *Update the Statutory Guidance to include the principles of the Social Security Scotland 'Our Charter' to ensure that the approach to decision-making is grounded in dignity, fairness and respect, including during the evidence gathering process.*

Panellists were strongly in favour of principles of dignity, fairness and respect being given greater emphasis in the Statutory Guidance and welcomed these values as a positive foundation for the service.

Panellists shared positive experiences accessing Social Security Scotland's services, being treated with greater dignity, respect and humanity, compared to interactions with the Department for Work and Pensions.

Panellists described feeling stigmatised in interactions with their local authority. Several described feeling that applying for the SWF was like 'begging' and 'going cap in hand'. Panellists said:

"I don't feel like I am being respected - I feel like a scumbag."

"I am not mentally prepared to shame myself, to beg, to wait another 2 weeks to be told no again. I had help in the past but I will just not go there again and try and manage it myself."

Panellists made suggestions on how principles of dignity, fairness and respect could be given greater emphasis in the Statutory Guidance.

One suggestion was to include the values as a header or footer on every page of the document.

Others called for a 'clear positive tone' to be used throughout the guidance – and for the Fund to be framed within a rights-based approach, as a strong vehicle for dignity and respect, agreeing that:

"Statutory guidance can incorporate principles of dignity and respect by clearly outlining the expectations for service delivery that prioritise the individual's rights and needs. This could include ensuring that services are accessible, culturally sensitive and tailored to the specific circumstances of individuals."

One panellist illustrated the direct link between a rights-based approach and dignity, saying:

"(Without) awareness and info sharing to the applicants in terms of their rights – it feels like tokenism rather than a right. And so people apply feeling timid and at the mercy of the professionals approving the applications."

Panellists highlighted a wide range of changes they felt could support better dignity and respect within the SWF system. Many of these changes align with existing actions in the Action Plan, underlining that action must go beyond strengthening the language of these values within the guidance. Rather, meaningful implementation of dignity, fairness and respect will depend on the successful delivery of actions for change, across the piece.

The panels suggestions for change are:

Key message 1

Staff training - including on poverty related stigma

Panellists asked for more training for local authority staff and decision makers including specific training on poverty related stigma. This would support Action point 1.

A key point for the panel was that interpersonal exchanges between applicants and staff within the SWF system have huge scope for affirming or denying dignity and respect, as well as tackling or reinforcing stigma.

"It's the attitude of people themselves that you face that will stigmatise or make you feel you have been respected and treated with dignity and fairness - that interaction. For that to happen, needs to have training on stigma to front line staff. Unless that happens - make front line professionals not only aware but practice treating people with dignity and fairness - we will be talking about this over and over again."

Panellists spoke about the need to humanise these interactions, to counteract the pain and fear of "sharing details of the difficult situation you're in" with a "faceless system":

"Before you reach the stage that you're going for one of these grants, you're not going to be in a good place mentally, or physically if you can't afford food and heating. But it's like one of those computer models from a psychology thing – you're in a box and there's another box on the other side of the wall. For all we know, we could be interacting with an AI computer – you're interacting with a blank – there's not a person there to listen to (you), is there?"

Training and awareness raising of stigma and intersectional barriers was a key recommendation of the panel's earlier work on benefit take-up that was felt to be highly applicable to the SWF. Particularly training around accessibility, anti-racism, trauma-informed support, and cultural awareness.

Anti-racist practice was highlighted as fundamental to upholding dignity, fairness and respect. One participant illustrated how racism intersects with poverty related stigma to undermine dignity and respect. She described experiences within her community, where people of colour - particularly those with low computer literacy and/or English as an additional language - are afraid to seek help from social security "because of how they look and sound".

She gave the example of one woman she has supported, a carer and single mother of six:

"She said I would rather stay at home and not ask for help because I know I'm going to be judged of how I sound and how I look. She didn't have anything. She said I would rather go to a food bank or ask for help for somebody to give me a package. People cannot live like that. Sometimes you do need a bit of help. But if you walk in DWP, you feel like I don't belong here. And most of us, we are alone."

Another panellist expressed frustration with the focus on policies on how dignity and respect can be reinforced:

"It is so frustrating that we need to tell people not to treat others like scum. We shouldn't need a framework and policies that tell people that they need to treat others with respect and dignity. If you can't do that, you shouldn't be in that job."

Key message 2

Making applying to the Fund simpler and feel more secure

Greater choice and flexibility in how to apply was seen as essential to improve dignity, respect, and equal access to the Fund.

A lack of clear, consistent information promoting the Fund, outlining how to apply, who might be eligible and in what circumstances, was seen to exacerbate stigma and barriers within the SWF process, undermining dignity and respect.

“The SWF feels like a secret, which doesn’t help with stigma.”

Panellists’ experiences is that existing guidance, requiring at least three application channels to the Fund to be provided and actively promoted, is not fully implemented. Several participants reported there was no option to apply in person in their area, that phone applications were discouraged and that online applications were inaccessible to many. These problems, coupled with the lack of clear guidelines to support applicants, create uneven barriers which prevent people from applying.

The Panel called for solutions that aligned closely with Action Plan Actions 3 and 4 (around improving and standardising direct communications from Local Authorities to applicants), as well as Actions 9 and 11 (on standardising decision letters and application forms across all local authority areas). Whilst most welcomed a degree of local flexibility, consistency across core elements of the Fund was considered vital to a fairer system, upholding dignity, respect and rights equally across the country.

Examples of systemic stigma were also highlighted as undermining dignity and respect, many of which related to communications across the SWF process.

Several panellists highlighted the need to remove intrusive questions from the form, as the Action Plan proposes. Privacy is crucial to dignity, and several panellists called for forms which ask for no more personal information than is necessary to make a decision. Forms should explain why any information is needed i.e. ‘whether it’s for making the decision or for understanding support needs’ – which supports Actions 11 and 12 in the Action plan.

Underlining the importance of being heard and listened to during the application process, one panellist, a person with experience of mental illness, detailed what this can look like, done well:

“Having time and space to communicate your needs, in your own words. People asking any clarifying questions directly, not making assumptions or reading in subtext, responding to what I’m saying and providing information that would be useful, like sources of support that fit with what I’m saying rather than generic suggestions.”

Panellists asked for better resourcing of SWF administration to provide the necessary support to enable dignity, fairness and respect for diverse needs. Many panellists, including some with communication support needs, highlighted the importance of in-person support being available to applicants to support dignity and respect. It was noted that often in-person support to apply for SWF is only available through third sector community organisations, including many working beyond capacity and who are not funded to deliver this work.

Panellists also highlighted the value if SWF applications triggered ‘wraparound support’ to maximise people’s income in more sustainable, dignified, rights-based ways. This would be helpful regardless of the outcome of the application. As one panellist said:

“The Scottish Welfare Fund is a sticking plaster - applying for a crisis grant in the first place is a horrible experience and one that could be avoided. Utmost dignity would be ensuring that people have enough money in the first place so they don't need get in to a crisis situation.”

Panellists supported the need for wider support and signposting for anyone applying to Scottish Welfare Fund, supporting Actions 9 and 12 (on referrals to welfare debt advice and other supports, regardless of SWF application outcome) as actions that will further enhance dignity, fairness and respect within people's interactions with the Fund.

In addition to choice and flexibility in how to apply for the Fund, a cash-first approach or at least a degree of choice in any goods that are provided directly through a SWF award could uphold dignity and respect. Participants highlighted examples of applicants receiving unsuitable goods that did not meet their needs or being put off applying due to the lack of choice and control they would have if successful.

“We had to go with carpet company council had chosen, probably not best value... you should be able to shop around and make the choice you feel is best.”

Finally, an important observation shared by one panellist was that many families need to access crisis grants in August after purchasing school uniforms, due to the late availability of school clothing grants.

“If that funding was accessible to people in July that would avoid people having to go with their begging bowls – that is not an approach with dignity and respect at its core, this is a top-down issue that starts with the Scottish Government.”

Key message 3

Clearer information on eligibility and support available through the Fund

Clearer promotion and information about the Fund were seen as essential to achieving dignity, fairness and respect.

Panellists recognised that the Fund is overstretched and under pressure. However, a lack of clear guidance for applicants was identified as a major barrier to dignity, respect and fairness and contributing to SWF being considered one of the most stressful and stigmatising benefits to apply for.

Panellists considered Action 14 of the Action Plan – restructuring the Statutory Guidance for improved accessibility and ease of use by decision makers, organisations and service users. A clear majority felt that a Statutory Guidance document is not a useful format for them when considering or applying to the Fund. Most agreed the document was too long, intimidating and full of jargon. Only two out of 11 said they would look to it for help with an application.

Panellists shared a strong preference for a simpler set of guidelines, in bullet point format, with clear and simple messages which would “make people feel more secure”, during times of crisis and financial difficulty

The information panellists would look for is aligned with what is described in Action 4 - detailing ‘the Fund’s purpose, eligibility requirements, avenues for application, what to expect during the application process and the right to review.’ Greater clarity on the right to review and appeal was felt to be especially important – affirming a rights-based approach that upholds dignity and respect. This should also include information on what those processes involve, as well as timescales.

Panellists recognised that the discretionary nature of the Fund makes it challenging to communicate eligibility information. One suggestion was to use case study examples of the types of circumstances and needs for which people have been awarded SWF. These could be positive examples that uphold dignity and a rights-based approach, helping to tackle stigma:

“case studies of those that have used the fund before might encourage people to apply because they can see themselves in situations that have been previously funded.”

Discussing eligibility, Panellists also challenged the exclusion of those with No Recourse to Public Funds from access to the SWF. Whilst acknowledging the complexity of extending the Fund to those seeking asylum, panellists would welcome an extension of eligibility to those with No Recourse to Public Funds.

It was also suggested that certain life circumstances could trigger an automatic award:

“What about homeless people age 16-21, the council should know that when they offer them a house or flat that they will need a community care grant – they shouldn’t need to apply. That should trigger the system straight away, to get a care pack – how can it not trigger white goods support? We know you don’t have a bed, you are leaving with two plastic bags.”

Discretion

Panellists discussed Action 5: “Review the Statutory Guidance to provide clearer definitions on eligibility and what constitutes ‘exceptional circumstances’ with regard to repeat applications.” They were in favour of clearer guidelines to improve consistency around how discretion is exercised and how ‘exceptional circumstances’ are understood.

One panellist suggested that while discretionary can allow for flexibility, there should be a ‘minimum floor approach’ - which would align with a human rights-based approach:

“There should be certain things that, as a minimum, mean an automatic granting of funding, like where someone has no food or electricity. It would have budget implications but there cannot be dignity in justifying why you should be able to eat.”

Panellists suggested that local discretion should be grounded in consistent principles and that these could be illustrated with local examples, such as the impact of living rurally on the cost of living, through lack of transport, higher food prices, or exposure to crisis following adverse weather.

The yearly limit of 3 crisis grant awards was felt to put single person households, and single parent families, at a disadvantage as they were already at greater risk of financial difficulty.

It was also flagged that the cost of living constitutes an ongoing crisis impacting disproportionately on those on low incomes, who are using crisis grants to top-up their income.

“In reality, people do need more than 3 crisis grants in a 12-month period and that is a result of the cost of living. People are now having to be tactical when they are applying and fear using up their last crisis grant. This means that people are going without food, families do not have enough coming in to support their children.”

Definitions of ‘exceptional circumstances’ should reflect this ongoing crisis and, linking to the idea of a minimum floor, leave no-one without food or heating, whilst also providing dignified support to reach an adequate income in the longer term.

Key message 4

Accessible and effective promotion of the fund

Panellists strongly agreed that there should be more, accessible promotion of the Scottish Welfare Fund. There was a shared sense that stigma was a barrier to information spreading through word of mouth within families and communities. This was particularly the case amongst minority ethnic communities, where word of mouth plays a key role in sharing information about services and supports:

“But people don’t want to share when it comes to benefits so that’s a big barrier.”

The stigma around SWF means culturally sensitive solutions are needed: for example, a simple, short pamphlet in multiple languages with links to support and the key message that “there is help out there if you need it”.

Panellists agreed on the importance of physical leaflets and clear information being shared through community access points: churches, mosques, libraries, pharmacies and other health services like chiropodists and care workers who often serve older people who may be house-bound; foodbanks, bingo halls, community centres and other community organisations. They also suggested that information could be shared with parents in letters from schools, or in letter about council tax e.g. to those with low income discounts.

Some panellists were frustrated at a lack of knowledge of the Fund amongst some public service workers and emphasised that training and awareness raising is needed amongst all support services that people on low incomes may come into contact with.

Panellists emphasised the need to keep messaging clear and simple, and link people to wider forms of support:

“If you are in crisis, call this number or look at this link.” What you really want is to talk to someone to ensure that you are getting holistic support. To help people fully, you need engagement. There is a risk that putting lots of detail on the leaflet might put people off applying.”

Panellists also urged clear messaging to combat the common fear that applying for a crisis grant might trigger child protection proceedings.

“Put something in about applying for a crisis grant will not mean there'll be social work involvement because that is a huge barrier to people. They think if they tell the council they've no money, that they're going to come knocking for their kids. That is a genuine fear.”

Key message 5

Improved accountability processes

Panellists emphasised that accountability is crucial to a system that upholds dignity and respect and achieves a human rights based approach. It was felt that actions to clarify eligibility, improve transparency of decision making and promotion of the right to review and appeal would all strengthen accountability within the SWF system.

“You are left feeling ‘Why have I been turned down?’ The least they can do is say why. How can you appeal if you don’t know the reason why you have been turned down?”

Panellists discussed proposals to run a survey monitoring applicants’ experiences of dignity and respect within the SWF process. There were mixed views as to how effective a survey might be, with people in crisis potentially unlikely to have capacity to take part.

They agreed that a clear feedback mechanism would only be valuable if acted on.

Some agreed there was value in being given the opportunity to briefly feedback on their experiences and treatment following an application or decision letter. Others felt this should be part of wider systematic monitoring of dignity, fairness and respect:

“Councils should proactively review how they are treating people, maybe with staff peer review and also by reviewing how they have documented the case and the correspondence given to applicants.”

A further suggestion was to resource a focus-group approach that would provide more in-depth and considered feedback as part of a wider monitoring and evaluation process. Participants would include a diverse range of people from a variety of local authorities, who have experience of applying for the Fund. Resourcing this so that participants can be compensated for their time would allow for more meaningful participation by people living on low incomes, and deeper insights from their vital perspectives on how the Fund is operating, how it is fulfilling its purpose and how far it is upholding the values of dignity, fairness and respect.

5. Process Evaluation

A short evaluation survey was shared following the last online session. Of the 6 responses received:

- 100% agreed or strongly agreed that they had learned something new during the session.
- 100% agreed or strongly agreed that they felt that had been supported to participate.
- 100% agreed or strongly agreed that they had the opportunity to share their own views and experiences.
- 100% agreed or strongly agreed that the aims of the discussion were clearly communicated.
- 100% agreed or strongly agreed that the facilitators ensured that everyone was involved.

Comments shared included:

Even though there were only 2 sessions I believe we covered the topic really well and the facilitation was fantastic as usual by all at the poverty alliance staff. I enjoyed being part of it. Let's hope for change and to build a better future for everyone in Scotland.

Taking part in the Scottish Welfare Fund sessions and the citizen panel process offers me a place to effect meaningful change, learn about critical issues, connect with others, getting support and encouragement and strengthen my advocacy and communication skills.

Acknowledgements

Poverty Alliance is grateful to all panellists for the time, energy, openness and expertise they contributed to this project, while supporting one another with dignity, respect and empathy. The emotional labour of sharing and reflecting on painful personal experiences cannot be taken for granted, and the dedication of each panellist to working to change and improve systems for the wider benefit of their communities and society is commendable.

Poverty Alliance is grateful to Scottish Government colleagues for their openness and commitment to engaging positively with panellists throughout the process.

The Poverty Alliance is Scotland's anti-poverty network. Together with our members we influence policy and practice, support communities to challenge poverty, provide evidence through research and build public support for solutions to challenge poverty. The views in this report are those of Panellists and do not necessarily reflect the views of the Poverty Alliance or our members.