
Citizens Advice Scotland submission to Social Justice Social Security Committee: Inquiry into the Scottish Social Security Budget

August 2025

Summary

- Social security must be adequate to provide a meaningful safety net and springboard that any of us can access to enable us to realise our potential and support us through the challenges of life. It is an investment in all of us.
- Investment in social security must be coupled with investment in advice services to ensure that people can access the payments that they are entitled to at the earliest opportunity to deliver impact. Fair and sustainable funding arrangements will help to deliver the highest levels of uptake and positive outcomes for people
- Our evidence indicates structural inequalities and broader social and economic change have collided with the ongoing cost-of-living crisis and the tightening of investment in the public sector. This has impacted on patterns of social security demand and needs.
- The payments being delivered by the social security budget are largely appropriately focused on strategic priorities such as tackling child poverty and removing the barriers faced by disabled people. Having a social security system that is rights-based and anchored in values is having a positive impact.
- Single working age people are not targeted by social security payments, with evidence from our network demonstrates the harms this group are facing. Consideration should be given to how social security could reduce poverty for this group.
- There is a pressing need for further investment in social security to address the harm that people are experiencing right now. In the long term, building a Scotland where everyone can thrive means a move away from mitigating poverty towards prevention.
- A Minimum Income Guarantee (MIG)¹ would place social security as a core component of a comprehensive system which ensures that everyone has enough to live a decent, dignified and financially secure life.

1. To what extent do you welcome the growth in devolved social security spend? Please explain your reasons.

When considering the growth in social security expenditure, it is essential to examine whether our social safety net is achieving the objectives of tackling poverty and supporting people to manage challenges of the life cycle, while reducing inequality and inequity. Social security must

¹ [Minimum Income Guarantee: report - a roadmap to dignity for all - gov.scot](https://www.gov.scot/publications/minimum-income-guarantee-report-2022/pages/1-introduction.aspx)

be adequate to meet these objectives, providing both a meaningful safety net and springboard to ensure that all of us can realise our potential and navigate life's ups and downs, with a particular focus on those who are experiencing the most harm.

Our network supports people often at the most difficult of junctures, including bereavement, abuse, illness, disability, homelessness, leaving care or the armed forces. Our evidence indicates that structural inequalities (including gender, disability, and ethnicity) and broader social and economic change have collided with the ongoing cost-of-living crisis and tightening of investment in the public sector. This is driving the well-recognised feedback loop between poor health and low income, impacting on people's ability to work.

Many people seeking advice from a local Citizens Advice Bureau (CAB) are struggling to access appropriate employment when they are impacted by sickness and disability. 66% of the people that we support are recorded as having a long-term health condition or disability. This is a cohort of people who are more likely to need to access social security. Many sick and disabled people have been affected by underlying trends in the labour market, including the weakening of support structures (such as *Access to Work*) and a reduction in some types of paid work suitable for some complex health profiles²

"I used to hold down a job thirty hours a week supported by Access to Work. In the last fifteen to twenty years, I think things are getting a lot worse. The last job I applied for, I faced a really, really bad attitude and discrimination." (Glasgow Disability Alliance member speaking to CAS, lives with cerebral palsy and visual impairment)

UK Government austerity, the COVID-19 pandemic, deteriorating public services and the rapid elevation of the cost of living have all had a significant impact on poverty in Scotland, forcing people to seek to access social security. This is reflected in the striking level of demand for social security support from our network.

"Most individuals on disability benefits and UC struggle to afford household bills, food shops and [costs associated with managing] their health conditions. They may struggle to clean or look after their home and need a cleaner to come in or to pay for food deliveries, which can be costly. People with disabilities struggle to get by on what they have already" (CAB Adviser survey response, May 2025)

CAS is the largest professional provider of ADP advice (outside of Social Security Scotland). During April to June this year, social security represented 49% of the advice work undertaken by Citizens Advice Bureaux (CABs); 22% of this concerned Adult Disability Payment (ADP). From April to June (Q1) 2025, the network gave almost 20,000 pieces of advice about the Daily Living Component of ADP to 8,355 people. Over half (57%) of the people we supported to access ADP were located in Scotland's most deprived areas (SIMD 1 and 2). Support from our network secured ADP entitlement worth £7,258,067 (ADP Daily Living entitlements worth £5,443,551 and ADP Mobility entitlements worth £1,814,516).

² [The deeper reason so many people are health-related inactive](#)

We welcome the achievements of Scottish social security as a service rooted in the values of dignity, fairness and respect. In our role as a leading member of the Scottish Coalition on the Right to Social Security (ScoRSS), we have long supported the development of a social security that starts from the position that social security is a human right and an investment in Scotland's people³.

Much of the social security spend in Scotland has been targeted at alleviating poverty amongst the most acutely affected cohorts. Six priority household types have been identified as being at highest risk of poverty: lone parent families, minority ethnic families, families with a disabled adult or child, families with a younger mother (under 25), families with a child under one, and larger families (three or more children)⁴. Spend here is essential to tackle the some of worst harms of poverty. Our evidence shows positive impacts from payments in these areas.

The Scottish Child Payment (SCP) is a lifeline to many families, but particularly priority households. Our advisers tell us of the positive impact of the SCP on households facing multiple pressures. For example, a West of Scotland CAB reports of relief that the SCP provided to a parent who faced unexpected unemployment and marital breakdown and found himself the sole carer for three children aged 5, 9 and 15. A South of Scotland CAB observed that parents of young children had been less affected by food insecurity; the CAB attributed this to the SCP.

Adult Disability Payment (ADP) is also a lifeline for many households. Investment in this payment has a profoundly positive effect, as demonstrated by Jane's experience below.

Jane had previous experience of applying for Personal Independence Payment (UK equivalent of ADP). The "dismissive" approach taken by the Department for Work and Pensions (DWP), the health assessment provider and First-tier Tribunal left Jane distrustful, intensely apprehensive and feeling "violated". She firmly believed that if her assessment had been recorded by default, the outcome would have been different⁵. By contrast, Jane described her experience of claiming ADP as "amazing" and empathetic. She considered this is to be a result of SSS in-house expertise, effective use of medical and informal evidence provided by Jane and her partner. An award was made to Jane based on a level of points ten times higher than her PIP application.

The Independent Review of ADP also reflects upon the positive impact of investment in ADP and the approach taken by SSS: "I heard the word 'kindness' on many occasions. I also witnessed first-hand the culture and values at the heart of the organisation, the willingness to listen to feedback and the genuine desire to improve the client experience⁶."

Looking to next year, the **Mitigation of the Two Child Limit** is certain to have a highly significant positive impact on households across Scotland. CAS supports this investment as an

³ [SCoRSS report Beyond a Safe and Secure Transition 0.pdf](#)

⁴ [Additional child poverty analysis 2025 - gov.scot](#)

⁵ The recoding of assessments by default on an opt out basis has improved the experience of people accessing ADP. The same system is not in place in respect of PIP

⁶ [Independent Review of Adult Disability Payment: final report - gov.scot](#)

essential step towards tackling child poverty⁷. Please see our recent consultation response for further detail of the CAS evidence and insight into the impact of mitigating the Two Child Limit⁸

CAS Solution: CAS supports the introduction of a Minimum Income Guarantee (MIG)⁹ to ensure that everyone has enough money to allow them to live a dignified, healthy and financially secure life, whatever their circumstances. Delivering a MIG would mean policy reform and investment across social security, employment and services such as transport and energy. We urge the Scottish Government to take forward the recommendations of the MIG Report.

Additionally, we call on the Scottish Government to better resource the essential role of the advice service in supporting people to navigate the complex social security system, increasing take up and individual financial gain. This is advice that changes lives. It is imperative that advice services, are adequately resourced to promote the efficacy of social security payments. This work helps to reduce operational costs, for example by reducing administrative burden associated with challenging decision making. Long-term and secure funding would provide job security to our advisers, retaining the knowledge and expertise that is trusted in communities across Scotland, enabling more people to access the advice and support that they need.

2. **To what extent are you concerned about the growth in devolved social security? Please explain your reasons.**

Social security spending in Scotland has been affected by UK Government austerity, the COVID-19 pandemic, challenges across public services (namely the NHS) and the cost-of-living crisis. These have all directly impacted on peoples need to access social security and therefore spend in this area. The spend also reflects the work that SSS is doing to deliver a values-based approach to complex payments (such as ADP) and that SSS is delivering payments only available in Scotland, for example SCP.

SSS is currently delivering fifteen social security payments, including the five families' payments and complex payments for disabled people. Shortly following the national launch of Pension Age Disability Payment, the agency will be preparing to deliver Pension Age Winter Heating Payment, Carer's Additional Person Payment, Two-Child Limit Payment, and, going forward, additional support for care leavers. Considering the underlying trends reviewed in our response to question one, it is clear that investment in social security is vital and the approach being taken by Scotland's social security system is having a positive impact. These payments are making a meaningful difference and are contributing to tackling poverty, especially child poverty.

When assessing the implications of social security expenditure, it is vital to recognise the value of upfront investment to design a dynamic system that can proactively learn and improve.

⁷ [Child poverty: trends and policy options | Institute for Fiscal Studies](#)

⁸ [Mitigation of the Two Child Limit: consultation response | Citizens Advice Scotland/CAS Response to Scottish Commission on Social Security call for views on draft Two Child Limit Payment \(Scotland\) Regulations | Citizens Advice Scotland](#)

⁹ [Minimum Income Guarantee: report - a roadmap to dignity for all - gov.scot](#)

Investing in the design of social security payments will reduce operational costs since the administrative burden associated with challenging decision making goes down.

For example, revising the ADP eligibility criteria (as modelled by the Independent Review of ADP) to focus on the impact of health on wellbeing and everyday outcomes in the context of modern life would deliver positive results. This includes significantly improving the experience of, and trust in, social security and its ability to identify and fulfil the needs of disabled people. Improving connections between social security to other agencies and services, such as local authority teams, would facilitate consistency in decision-making across services, and better anchor those services to the needs of individuals. Combined, these are the social security reforms that would move Scotland towards a process that sensitively explores the multiple dimensions of a person's life and health. A social security system that accounts for the way health conditions interact and explicitly recognises health related risks and potential harms would reduce downstream costs to the health and social services and local authority crisis support systems.

Social security must continue be seen as in investment in all of us. It is an essential part of the infrastructure of our society to build a better future for Scotland's people. For our social security system to realise its potential and deliver prevention, it must work in harmony with other key services such as the NHS, transport, childcare and advice. Accessible and person-centred advice ensure that people can access the payments that they are entitled to at the earliest opportunity.

CAS Solution: We urge the Scottish Government to continue to invest in a values-based approach to social security, and to build on what that approach has already achieved. This includes further investment in the SCP. The Child Poverty Act 2017 contains four income-based targets (persistent, relative and absolute poverty, and material deprivation) to meaningfully reduce child poverty in Scotland by 2030. There is no credible route to meeting these targets that does not include further investment in social security for families. In addition, CAS urges the Scottish Government to take forward the recommendations of the Independent Review of ADP.

As previously noted, while it is essential that our social security system is able to meet the needs of those who need it now, in the long-term CAS supports a shift away from mitigating and managing the symptoms of poverty and its consequences, toward prevention and the elimination of poverty. This includes the implementation of a MIG and sustainable funding arrangements for the advice sector to deliver the highest levels of uptake and positive outcomes for people accessing payments.

3. What is the evidence that spending on devolved social security is effective in supporting those who need it?

Adult Disability Payment (ADP): From maintaining equipment and transport for medical appointments, to additional energy, hygiene and specific dietary requirements, living with ill health and disability in Scotland today comes at a significant cost. These costs are even higher

for people who live in remote areas. These costs present a structural barrier to disabled people attaining a quality of life equal to that of nondisabled people. Over two-thirds of the clients supported by our Food Insecurity Pilot¹⁰ reported having a health condition or a disability, an indicator of the disproportionate impact of poverty on sick and disabled people.

People accessing ADP advice from our network are typically living with multiple health conditions. Most are in middle age. Four in ten of the 24,301 people that we provided with advice about ADP in 2024-25 were aged 45-59. People in this age group face particular challenges re-entering the labour market.

ADP is an enabling payment, to help people manage their health, and access employment. Our advisers speak of how Daily Living awards are used to heat homes adequately, charge equipment, purchase appropriate foods, fund private physiotherapy or counselling, access household cleaning services, maintain social networks and engage with support groups.

Glasgow Disability Alliance (GDA) members, interviewed by CAS in June 2025, considered purchasing condition-appropriate food as one of the most important uses of their ADP award. Members summarised the point:

"My [ADP Daily Living] award means that I can afford food that makes my body happy. If I've not eaten properly my health deteriorates. I am on a special diet as my pancreas doesn't work. My son has Crohn's disease and is on a gluten free and dairy-free diet. I use Amazon a lot because it's so difficult to get what I need and even when supermarkets have it, it's really expensive"

The interviews also highlighted the critical role ADP has in preventing social isolation:

"If I didn't have the benefit, I would be Jonny 'nae pals'. I would even have to give up my Broadband contract, meaning I couldn't talk to people on social media let alone meet up with my pals".

One in four of those supported by a local CAB to access ADP are in work, reflecting the enabling role of this essential payment. The ability to manage health and to pursue employment because of an ADP award can have a profoundly positive impact on someone's whole life:

"ADP has been nothing short of lifesaving. It provides me with the financial support to survive, but also to improve my day-to-day living. For example, I've been able to buy tools and equipment that directly support my health and help me manage my conditions better. Beyond that, ADP has had a profound impact on my family. My mum and sibling, who also receive ADP, were able to buy and train service dogs. My mum can now afford to replace aids in her house and is saving for a motorised wheelchair — these are things that weren't possible before she got ADP. Before, she often couldn't even afford to eat

¹⁰ [20240321_cas_food_insecurity_pilot.pdf](#)

properly. Now, her quality of life has drastically improved.” (GDA member speaking to CAS in June 2025)

Scottish Child Payment: Advisers from CABs across Scotland report the positive impact of the SCP on households facing multiple pressure points and we would refer to evidence we previously submitted to the Committee in May 2024 ¹¹. For example, staff at a South of Scotland CAB explained that they have recently experienced a significant increase in demand for emergency food assistance, to the extent that volunteers are providing emergency food donations to plug gaps in foodbank opening times and advisers are observing physical evidence of malnutrition. The CAB observed that parents of younger children have been less affected, something they attributed to the impact of the Scottish Child Payment.

Who is missing: 33% of the people being supported by CABs are living in single person, working age households. Single people are more likely than other people coming to CAB to need advice on food insecurity and crisis support. For example, of those we supported with advice about their energy supply in 2023-2024, 2 in 5 (41%) were single and of working age¹². The advice typically needed during the winter of that year regarded fuel vouchers to top up unaffordable pre-payment meters¹³. Demand for advice on housing for this group is also high: around 45% of all people seeking housing advice were single/never married, and around 80% of people were under 65 years old, with younger groups most likely to seek advice about homelessness and the private rented sector (PRS). We have also seen average rent arrears in the PRS increase over the last 2-3 years, reflecting the affordability challenges facing many. This is undoubtedly in part due to Local Housing Allowance not meeting real rents.

Yet alleviating poverty amongst single, working age adults is not specifically targeted by devolved or reserved social security. “Replacement” rates (the value of social security provided to those looking for work relative to typical wage rates) of reserved working age payments are very low.

Lesley attended her local CAB for support to manage debts accumulated while she has been looking for work. The CAB adviser supported her to apply for Council Tax Reduction to reduce arrears, and a hardship fund managed by her energy supplier. Lesley is seeking work, but struggling to obtain employment, impacted by the fact she’s unable to drive. Lesley lives in a remote village: public transport can be unreliable and expensive.

The impact of restricted social security for working age adults more broadly is evident among young single parents. While these households benefit from Scottish social security aimed at tackling child poverty, this does not offset the impact of the lower rates of reserved support available for single people under twenty-five. Meanwhile understanding and accessing all entitlements can be difficult for those unfamiliar with the social security system.

¹¹ [Our vision for Scottish Child Payment | Citizens Advice Scotland](#)

¹² [The Energy Brief | Citizens Advice Scotland](#)

¹³ [The Energy Brief 18.02.25.pdf](#)

Debbie is a 24-year-old, lone parent of two children. She receives the lower rate of the UC standard allowance available to those under 25. Her older child is in receipt of Child Disability Payment. Debbie was awarded CDP in December 2022 and was subsequently awarded Carer's Element of UC six months later; Debbie was not advised that she is also entitled to a Disabled Child Element. When Debbie did become aware of this entitlement and requested it in July 2025, she was informed that since the request was made outwith the 13-month grace period, she would not be entitled to a backdated claim. Debbie lives with anxiety and struggles to leave the house to get her children safely to and from school. She told her CAB adviser that additional financial support would dramatically improve day to quality of life for her children.

CAS Solution: Payments such as ADP and SCP are transforming lives. Learnings from the delivery of these payments must be taken and built upon; this will require continued and significant new investment. We urge the Scottish Government to use investment in social security as a corner stone of the actions needed to ensure that we meet the child poverty targets and lift many thousands more children out of poverty. The Scottish Government should commit to implementing the recommendations of the Review of ADP. While adequacy was not within the remit of the Review of ADP, a comprehensive evaluation of both Child and Adult Disability payments is necessary to ensure social security is sufficient to address poverty. Finally, consideration should be given to the people that social security in Scotland is not reaching. The implementation of a MIG is the keyway to ensure everyone is able have sufficient income to live a decent and dignified live.

4. Do you think further increasing any particular social security payments would be a cost-effective way of reducing child poverty? If you think that it would, what increases to which payments should be considered?

Social security is playing a pivotal role in reaching the targets established by the Child Poverty (Scotland) Act 2017. However, further investment is needed. The role of Scottish social security in tackling poverty while mitigating for the worst impacts of reserved payment related design flaws is illustrated by Emma's experience. Her experience also highlights opportunities to provide cost effective increases to Scottish social security payments in a way that targets child poverty in priority households.

Emma is a single parent of an eight-month-old baby and has been in receipt of Maternity Allowance (MA) which is due to come to end. Emma's income has been MA at £187.18 weekly topped up with £471 per month Universal Credit. Her next payment of Universal Credit will still total £471 since the calculation will not yet have accounted for the ending of Maternity Allowance eligibility. This will leave Emma with an income shortfall of £700, which will impact on her ability to manage her private rental liability as well as daily living costs. Emma is self-employed but is not yet able to return to work due to severe post-natal depression; she has applied for health-related social security with support from her health visitor and Perinatal mental health nurse. Emma has received a baby box, a Best Start Pregnancy grant and Scottish Child Payment. Being self-employed has had a significant negative impact on Emma as she was not entitled to Statutory

Maternity Pay (SMP). Unlike SMP, MA is treated as unearned income and deducted in-full from any UC entitlement. The resulting decrease in Emma's UC entitlement means the role of Scottish social security payments are even more important to ensuring that she can meet her and her baby's needs.

Scottish Child Payment: Child poverty rates in Scotland have fallen, while they have continued to rise in the rest of the UK¹⁴. The three-year average poverty rate has fallen in Scotland; between 2021 and 2024 it was 23%, down from 24%¹⁵. This is likely to be due, at least in part, to the Scottish Child Payment. This highlights the effect a cash first approach can have in reducing poverty.

SCP was introduced at a rate of £10/week to children under 6 in February 2021 and was subsequently increased to £25/week and extended to under 16s in November 2022. In the corresponding timeframe, we saw changes in demand for food insecurity advice. The proportion of households with children receiving food insecurity advice from us had increased by 29% over February to March in 2021-22. Over the same period in 2023-24 it decreased by 10%. This may be attributed to SCP, which is one factor that has impacted on households with children in this time frame. During the months February-March 2021, the percentage of people receiving food insecurity advice from us recorded as caring for a child without a disability, grew by 11%. During the three months from January-March 2024 the growth had slowed down to 5% increase.

However, it is essential to acknowledge that interim child poverty targets have not been met. In the single year 2023/24 22% of children were living in relative poverty against a target rate of less than 18%, while persistent poverty rates were modelled at 23% compared to an interim target of 8%¹⁶. Ambition and action are urgently needed if 2030 targets are to be met.

Action could include an extension of SCP to parents of young people aged sixteen to nineteen. This would be on the same basis as Child Benefit, and it would provide support to families to effectively transition young people into adult-life and incentivising continuing education.

Five family payments: We support the upcoming call that has been developed by Save the Children on Scotland's political parties to commit to increase the value of both Best Start Grants and Best Start Foods in respect of households including children under the age of one. In line with Child Benefit, the amounts provided for second and subsequent children would be set lower. While this proposal does incorporate an age-based cliff edge, it is well targeted at a vital stage of early years development, and therefore to tackling child poverty.

Notably, of all those supported by our Food Insecurity Pilot¹⁷, 1,070 (34%) were families with children belonging to one of the six priority family groups. Equal proportions (10% respectively) of that 1,070 were households with infants under one or larger families with more than three

¹⁴ [Child poverty statistics 2025.pdf](#)

¹⁵ [Poverty and Income Inequality in Scotland 2021-24](#)

¹⁶ [Child poverty summary](#)

¹⁷ [20240321_cas food insecurity pilot.pdf](#)

children. Since these payments are available to those granted refugee status or who have humanitarian protection (including beneficiaries of the Afghanistan and Ukrainian resettlement schemes) in respect of children born before a claimant's arrival in the UK, they reach cohorts in especially difficult circumstances. Importantly, Best Start Foods are available to those without access to public funds, a cohort at particular risk of destitution.

Other actions could be taken, including widening eligibility for free school meals and school uniform grants and providing low-income parents automatic financial support for school trips and other similar opportunities for social connection and skills development.

Mitigation of the Two Child Limit: Of all those supported by our Food Insecurity Pilot¹⁸, 1,070 (34%) were families with children belonging to one of the six priority family groups. Seven in ten were single parents¹⁹. Analysis by the Scottish Government reveals the extent to which households with three or more children and lone parent households are disproportionately living in relative and absolute poverty²⁰. The impact of removing the two-child limit on child poverty is therefore certain to be profound.

Extra costs of disability - adequacy: The relative and absolute poverty rate among children in Scotland living in households including a disabled person is 27% and 23%, respectively. 29% of children living in a lone parent household are living in a household with a disabled person²¹.

18% of those who sought advice from us about the Daily Living component of ADP in Quarter 1 of 2025-26 were living in households with children, of which 8% were lone parents. As detailed, households that include a disabled person face significant additional costs that mean many have insufficient income to afford the essentials that we all need to live decent and dignified lives.

Increasing the incomes of households affected by sickness and disability will have a significant impact on child poverty. While adequacy was not within the remit of the Independent Review of ADP, a comprehensive evaluation of both Child and Adult Disability payments is necessary to ensure social security is sufficient to address poverty.

The relationship between social security inadequacy, health and poverty is reflected in our debt advice data. In 2023, 28% of those who sought our help with complex debt were recorded as being unable to work due to their health, and over one in two (53%) recorded social security as their sole income. Angela's experience is characteristic of the day-to-day challenges facing households impacted by sickness and disability.

Angela is a lone parent supporting two children. Her daughter has a sensory disorder which requires the use of devices that increase energy bills. Due to rising bills, Angela has been unable to use the sensory equipment in her home. This has meant her

¹⁸ [20240321_cas_food_insecurity_pilot.pdf](#)

¹⁹ [20240321_cas_food_insecurity_pilot.pdf](#)

²⁰ [Additional child poverty analysis 2025 - gov.scot](#)

²¹ [Additional child poverty analysis 2025 - gov.scot](#)

daughter has not been attending school. Angela is currently receiving Scottish Child Payment, Child Disability Payment, Child Tax Credit and Working Tax Credit; she is undergoing a managed migration to UC. Angela is in debt both with her energy supplier and a credit card and is having to make impossible choices between her energy bills and other necessities like food and clothes.

CAS Solution: In the short term, if the 2030 child poverty targets are to be met, we need solutions that target the issues faced by six priority households. There is no credible route to meeting the targets that does not include further investment in social security for families as described above. In the long term, CAS urges the Scottish Government to take forward recommendations from the MIG Expert Group Report. This will deliver progress towards a comprehensive system which ensures that everyone has enough money to allow them to live a dignified, healthy and financially secure life, whatever their circumstances.

5. What are your views on the advantages and disadvantages of universal benefits compared to those targeted at low-income households?

Universal payments are valuable for their administrative simplicity and their role in reducing stigma. They are, in general terms, best deployed where targeting is either excessively onerous (in terms of the administrative burden on people and the delivery agency) or where delivery is limited to a specific social setting.

The existing provision of school meals to younger primary school children is the model for the latter scenario; universal provision can play a significant role in reducing stigma and enhancing social cohesion in this context. It is worth noting, however, that a Scottish Government Impact Assessment of the expansion of universal provision of free school meals stated that “concerns were raised that a universal policy for primaries 1-3, with many well-off families benefitting, was seen at the expense of less well-off families with children in primaries 4-7”²². The assessment concluded that, on balance, extending provision “may not deliver the intended policy aims of eradicating child poverty and therefore a focussing on the delivery of SCP support would be more beneficial in order to achieve these policy aims within the current fiscal context”²³. This is a clear example of the “trade offs” involved in universal provision. While universal provision has value, it can be complex to design it in it such as way that it perceived to be fair and is effective in delivering a specific objective.

Universal provision also has a role in preventing harms caused by “cliff edges” (where entitlement drops off suddenly when changes in circumstances occur). While use of well-considered tapering would improve this dimension of targeting. However, in the absence of seamless links between parts of the social security system and other public services – preventing harms caused by “cliff edges” will remain a challenge.

²² [equality-impact-assessment-change-policy-expansion-universal-free-school-meal-provision-primary-6-7-pupils-expansion-free-school-meals-primary-6-7-pupils-receipt-scottish-child-payment-results.pdf](#) page 6

²³ [equality-impact-assessment-change-policy-expansion-universal-free-school-meal-provision-primary-6-7-pupils-expansion-free-school-meals-primary-6-7-pupils-receipt-scottish-child-payment-results.pdf](#) page 10

Jane works 15 hours per week and is having to engage with weekly calls from Job Centre Plus to discuss increasing her earnings. She secured an extra 5 hours overtime each week, but this is not a contractual arrangement and may be temporary according to the needs of her employer. Jane is a single parent caring for two children aged 7 and 11 years. She applied for a school clothing grant, but her application was not successful because in her last UC assessment period she earned £850, over the earnings limit that applies in her area (£795 monthly). The extra hours have also taken Jane over the limit for free school meals (also £795 monthly). Jane's youngest child has complex needs and Jane is in receipt of Child Disability Payment (CDP) to reflect this. Her son is undergoing a Child and Adolescent Mental Health Services (CALMHS) assessment. Jane is unable to find suitable childcare for her son due to the intensity of his behavioural needs. The only option open to Jane is to report a change of circumstances in respect of CDP; if her child's care needs are found to have increased, uplifting the CDP award rate, then she will be relieved of the expectation to earn more.

Given the current restraints on resourcing, there is a need to take into consideration efficacy and administrative burden. Therefore, deciding whether to take a universal approach much be considered on a case-by-case basis.

Focusing on need: While there are advantages to universal provision, social security performs at its best when it is anchored to its purpose of providing a needs driven springboard and safety net, getting much needed support to those who need it most. Targeting by its nature involves eligibility verification, which can have a profound impact on a person's sense of dignity. This can cause distrust because eligibility verification can feel underpinned by a moral judgement concerning an individual's circumstances. Targeting also has the potential to generate narratives about who is "deserving" of financial support. Even when support is awarded, the application process reinforces the level of need that a person is experiencing, this can feel degrading or be difficult for them to come to terms with.

However, for others the application process can provide an opportunity to seek support and explore options in relation to the challenges that they are facing. This is why a rights-based approach, rooted in the values of dignity, fairness and respect, is so key to effectively delivering targeted social security. Such an approach engenders social solidarity by positioning the concept of social security as concerning all of us. Involving people with lived experience in service design and delivery also has a role in reducing stigma and shame.

CAS Solution: We support the recommendation of the Review of ADP to reinstate an "expert by experience" group to guide the next stage of the evolution of ADP. In the long term, the introduction of a MIG uses a targeted approach to introduce a minimum income floor so that everyone can live a decent and dignified life. A MIG is a systemic approach, operating across social security, employment and services. It combines the benefits of universality, in that it is a guarantee to all citizens, while enabling dynamic targeting relatively free of arbitrary "cut off" points and "cliff edges".

6. To what extent is the Scottish Government's ability to manage the devolved social security budget affected by UK Government policy choices?

Policy choices at UK Government level are not only directly reflected in social security budget decisions that must then be made in Scotland but also play a significant role in the setting the cultural context and attitudes towards social security.

The public and political discourse surrounding the *Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper* has highlighted the scale of the potential impact of UK level decisions on the Scottish Government's ability to manage the devolved social security budget. If, as a result of future changes to PIP, spending is forecast to fall in real terms, while ADP spend in Scotland stays the same, this may result in the gap between the Block Grant and actual spend getting bigger. The scale of impact will become clearer once the UK welfare reforms are set out in more detail.

ADP is, at present, considered analogous to PIP by the UK Government, allowing it to be used as a 'passport' by people in Scotland to qualify for reserved social security payments. If ADP is considered too divergent from PIP, this could have many complicated knock-on effects. For example, it is not yet clear what effect this could have on Scotland's Carers Support Payment (in respect of cared-for persons of working age receiving ADP) and whether this will continue to enable access to the Carers Element of Universal Credit. This will become even more challenging if, going forward, PIP is to become a gateway to a new UC health element in the absence of the Work Capability Assessment (WCA) and the Limited Capability for Work Related Activity component.

The extent of interdependency between reserved and devolved social security cannot be overstated. During quarter 1 of 2025-26, 77% of the people accessing advice about ADP from us were also provided with advice about other forms of social security, mostly regarding UC. Scotland has a higher proportion of UC claimants on the UC health journey than anywhere else in the UK (43% of Scotland's UC claimants in March 2025, a caseload of 263,997²⁴).

There is currently significant policy uncertainty surrounding the future of social security. This is already causing distress, anxiety and confusion to people coming through the door of their local CAB. Advisers describe 'bracing themselves' for the impacts of these reforms that are going to cause further harm to those already experiencing some of the worst of poverty.

"We've already seen a spike in demand from people asking about what this is going to mean for them. People are so worried – I don't know how much more they can take. Or our advisers. How do we tell even more people who are cold and hungry, facing mounting debts and deteriorating health that there is nothing else we can do for them to increase their incomes? This will be devastating for all of us." Glasgow CAB CEO

Part of the uncertainty here is due to the number of separate pieces of work directly relevant to the experience of accessing social security across the UK now underway. There is currently no clarity surrounding how all the pieces fit together and the eventual impact on the people of Scotland and the Scottish social security budget going forward. The UK Government is currently

²⁴ [Universal Credit Work Capability Assessment, April 2019 to March 2025 - GOV.UK](https://www.gov.uk/universal-credit-work-capability-assessment)

undertaking a Review of Universal Credit, a Review of PIP being led by Sir Stephen Timms, and a review of employment practices (Get Britain Working) being led by Sir Charlie Mayfield. There are no published terms of reference or reporting timetable in respect of the UC Review and its remit and scope remains unclear. Meanwhile each nation has an individual child poverty strategy. The consultation exercise carried out alongside the *Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper* is yet to be analysed; legislation surrounding the future of the WCA, which will have a profound impact on all the previously referenced work, is not expected to be influenced by this analysis. These factors pose a real challenge to achieving a coherent, streamlined and targeted system that delivers positive outcomes for people.

CAS Solution: Meaningful and deep collaboration, at the earliest opportunities, between the UK and Scottish Governments will be required if the interests of the UK population as a whole are to be served. The reserved system, upon which Scotland's social security system still depends, is deeply flawed. Universal Credit causes destitution by design. Those accessing it are all too frequently left bewildered by arbitrary administrative expectations, cliff edges and caps, including the two-child limit, that drive poverty. The five week wait, young person penalty, sanctions, deductions, conditionality and inadequate core levels of payments mean that people do not have enough income to afford the essentials in life that we all need. Unless urgent action is taken to invest in the UK-wide social security system, people across Scotland will be forced experience enduring harm and advisers stretched to breaking point as they endeavour to support people..

Background

The Citizens Advice network in Scotland is Scotland's largest independent advice provider. Advisers across all corners of the country work in Citizens Advice Bureaux (CAB) to provide free, impartial and confidential advice. Our Extra Help Unit (EHU), based in Glasgow, helps people resolve complex and time-sensitive energy problems. Each year our network supports hundreds of thousands of people, unlocking millions of pounds worth of financial gains. By looking at a person's complete circumstances, CAS gains an unparalleled insight into the scale and complexity of what's happening in communities throughout Scotland. We welcome this opportunity to support the Committee's inquiry into the Scottish social security budget.

For more information, please contact:

Erica Young, Senior Policy Officer (social security) erica.young@cas.org.uk

To explore our work developing solutions based on our evidence of the social security system, devolved and reserved, visit our [social security hub](#).