

Social Security Experience Panels: Overpayments Survey Visual Summary

Background

The Scottish Government are becoming responsible for some of the benefits previously delivered by the Department for Work and Pensions (DWP). As part of work to prepare for this change, Scottish Government set up the Social Security Experience Panels. There are more than 2,400 people on the panels who have experience of these benefits.

**Department
for Work and
Pensions**



**Scottish
Government**



The Experience Panels are made up over 2,400 people from across Scotland who have recent experience of at least one of the benefits that are coming to Scotland.



The Scottish Government is working with Experience Panel members to create Scotland's new social security system.

**2,400+
Experience Panel
members**

About the research

This report details the findings of the 'Overpayments' research carried out with Experience Panels members. An overpayment is when you are paid more money than you are due.



2,456

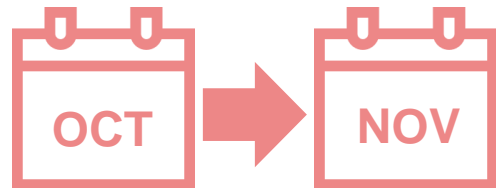
invites



141

survey
responses

The research took place in



2018

The research explored:



What went well and what went wrong in participants previous experience with overpayments



How participants would like to be contacted by Social Security Scotland about an overpayment



How participants would like to pay back an overpayment and why

Participants were between

25 – 79

years old



33%

Man or boy



65%

Woman or girl



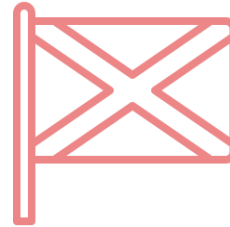
80%

lived in an urban location



20%

lived in an rural location



Participants took part in

27

out of

32

local authority areas

Just over 8 in 10 survey participants had a **disability** or **long term health condition**, including:



chronic pain



severe hearing impairments



severe visual impairments



other kinds of long term health condition

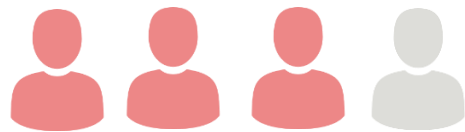


More than half

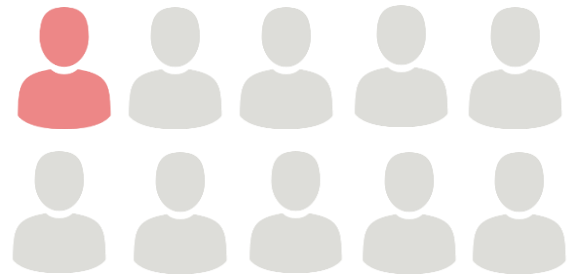
of survey participants had experience of receiving an overpayment e.g. from DWP

We asked participants who had experience of an overpayment to rate it on a scale from **'very poor'** to **'very good.'**

Three quarters of people said their experience was **poor** or **very poor**



Just over 1 in 10 said their experience was **good** or **very good**



We asked participants to tell us about their experience



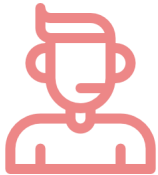
Participants told us that it **took a long time to resolve** and pay back an overpayment

“when they overpay you they don't want the money back right away, sometimes it is months before they ask for the return by which time it is spent”



Many participants told us that **they had trouble contacting DWP** about their overpayment and that communication was poor.

“Communication and response to the overpayment to resolve was awful, took numerous letters and phone calls over a 6 month period.”



Participants also told us that they were **poorly treated by staff** when trying to resolve their overpayment

“I was treated very badly with the majority of staff I dealt with.”



Many participants also told us that the overpayment that had occurred **was not their fault**

“It usually happens through no fault of the claimant!”

Being contacted by Social Security Scotland

We asked participants how they would like to be contacted by Social Security Scotland if they were to receive an overpayment

Post was the most popular option with almost **three quarters** (73 per cent) of participants saying they would be happy with this method



Email was also popular with **around half** (49 per cent) of participants selecting this option



1 in 3 participants said they would be happy to be contacted by **telephone** to tell them about an overpayment



Being contacted in person and by text message were **not popular options.**

Only **17 per cent** wanted to be contacted **in person**



Only **14 per cent** wanted to be contacted by **text message**



Less than 1 in 100 (1 per cent) participants said they would be happy to be contacted through **social media**

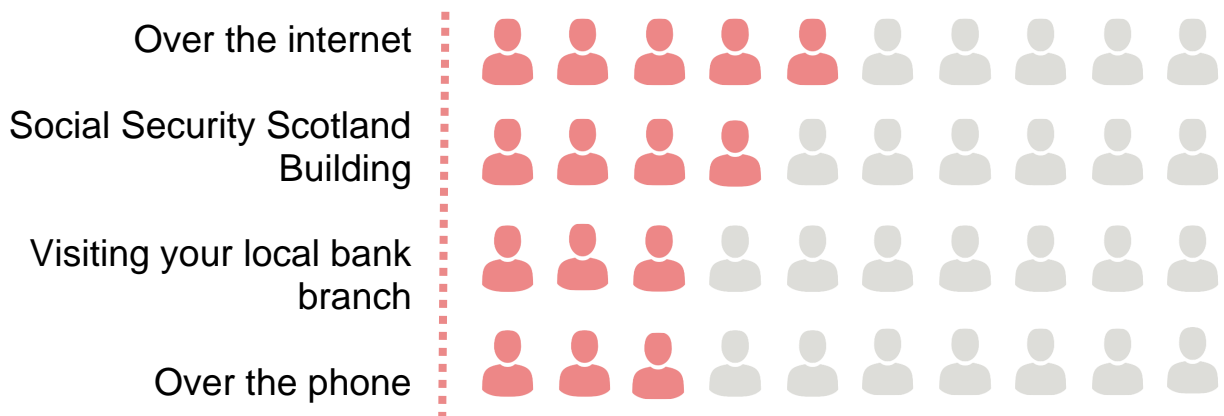


Paying back an overpayment

We asked participants **where** they would like to go to return to return an overpayment

Over the internet was the **most popular** option with **around half** (48 per cent) of participants saying they would be happy with this option.

Where were survey participants happy to repay an overpayment?



For the participants that said they would be happy to repay the money **over the phone**, we asked them **how** they would like to do this

Just over 2 in 3 (69 per cent) participants said they would be happy doing this by **talking to an operator**



1 in 3 (33 per cent) participants said they would be happy **entering their card details into an operated system** over the phone



Around 1 in 3 participants (31 per cent) said **they didn't care** how they repaid an overpayment



Payment methods

We then asked participants **how** they would like to pay back an overpayment

Agreeing to have the overpayment taken from future benefits was the most popular option with **two thirds** of participants (66 per cent) saying they would be happy with this option



Half of participants (51 per cent) said they would be happy **setting up a direct debit** or standing order



37 per cent of participants said they would be happy to pay back an overpayment by using a **debit card**



Around **1 in 4** participants said they would be happy to repay an overpayment in **cash**



Repaying an overpayment by **cheque** was the least popular option with **around 1 in 10** participants choosing this option



We asked participants if they would prefer to pay back an overpayment in full or in installments. We also gave them an ‘it depends’ option

Responses were mixed with **almost half** (47 per cent) of participants saying they would prefer to pay the overpayment back **in installments**

Participants told us why they selected this option. Reasons included a **one off payment being unaffordable** and that **paying in installments would be easier to manage**.

“It’s more affordable to pay back in installments when on benefits.”

“a longer term repayment would be best as some people find it difficult to budget”

Around half of participants (48 per cent) selected the ‘**it depends**’ option. The most common reason for selecting this option was that **it depends on the amount** of the overpayment.

“It depends how much I’ve been overpaid by. I’d prefer to pay it back in full but if it’s a lot I’d like to do it by installments.”

Another common reason given was that it would **depend on how soon they were notified they were overpaid**

“If the overpayment was not noticed immediately some may have been spent accidentally and an individual may then be unable to pay back the full sum in one.”

Finally, **only 1 in 20 participants** (5 per cent) said they would want to pay back an overpayment **in full**. The most common reason for this was that participants did not want to be in debt.

“Do not like debt.”

What's next?

The next steps for overpayments involve adding in more ways to make a payment. This will include deducting a debt from any reoccurring benefits. We are also looking at how we will work with DWP where a client has a debt from them and Social Security Scotland.

The Scottish Government will continue to work with the Experience Panels in the development of Scotland's new social security system. This will include further research on individual benefits in addition to work to assist in the development of how Social Security Scotland works.



© Crown copyright 2019

You may re-use this information (excluding logos and images) free of charge in any format or medium, under the terms of the Open Government Licence.

To view this licence, visit <http://www.nationalarchives.gov.uk/doc/open-government-licence/> or e-mail: psi@nationalarchives.gsi.gov.uk.

Where we have identified any third party copyright information you will need to obtain permission from the copyright holders concerned.

The views expressed in this report are those of the researcher and do not necessarily represent those of the Scottish Government or Scottish Ministers.

This report is available on the Scottish Government Publications Website (<http://www.gov.scot/Publications/Recent>)

The Scottish Government
St Andrew's House
Edinburgh
EH1 3DG

ISBN: 978-1-78781-788-3 (web only)

Published by the Scottish Government, April 2019