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Social Security Experience Panels: Overpayments Survey Findings



EQUALITY, POVERTY AND SOCIAL SECURITY



Introduction

The Scottish Government is becoming responsible for 11 of the benefits currently delivered by the Department for Work and Pensions. As part of the work to prepare for this change, the Scottish Government set up the Social Security Experience Panels. Over 2,400 people across Scotland who have recent experience of claiming at least one of the benefits that will be devolved to Scotland registered as panel members.

The Scottish Government is working with Experience Panel members to design a new social security system that works for the people of Scotland.

In October 2018, the Scottish Government carried out a survey with Experience Panel members to understand their views and experiences of receiving overpayments from government bodies. We asked panel members about how they think Social Security Scotland should contact people who have been overpaid, how overpayments should be repaid and the reasons behind their views.

This report highlights the findings and key themes that have emerged from this work.

Summary

The overpayments survey was completed by 141 panel members. Just over half (56 per cent) of Experience Panels members who responded to this survey had experience of receiving an overpayment from a government body. The majority of those with experience rated their experience as a negative one. Participants suggested that it was often difficult to contact DWP and that communication was poor. Many also expressed the view that repaying an overpayment was a time consuming process. Furthermore, participants spoke of how the client was rarely to blame or at fault for the overpayment.

Participants were asked how they would like to be contacted by Social Security Scotland if an overpayment were to occur. The two most popular methods of contact were post (73 per cent) and email (49 per cent).

Participants were also asked where they would like to pay back an overpayment. The most popular option was over the internet with almost half of participants selecting this option (48 per cent). We also asked how participants would like to pay back an overpayment. Agreeing to have the overpayment taken from future benefits and by setting up a direct debit or standing order were the most popular options.

Very few participants selected that they would like to pay back an overpayment in full in one lump sum.

About the research

This report details the findings from the Overpayments survey which took place in October 2018. The research was carried out through a survey that was available to complete online, on paper and over the phone. The majority of participants chose to complete the survey online.

All Experience Panels members were invited to complete the survey. Participation in Experience Panels research is optional, and in this case 141 people chose to complete the survey (a response rate of 6 per cent).

The Social Security Experience Panels are a longitudinal research project. The panels are made up of volunteers from the Scottish population who have experience of at least one of the benefits that will be devolved to Scotland. The results of this work should be regarded as being reflective of the experience and views of the participants only, and are not indicative of the wider Scottish population. The number of responses for the survey was small and this should be kept in mind when considering the results. Percentages are given only to give a broad sense of the balance of opinion across participants.

About the participants

This information was added to information from the '*About Your Benefits and You*' (Scottish Government, 2017¹) and '*Social Security Experience Panels: Who is in the panels and their experiences so far*' (Scottish Government, 2018²) surveys. The demographic data collected in these surveys was linked to the information supplied by participants of this survey as part of the longitudinal data set for this project.

Not all responses were linked in this way. This was due to missing or unclear information from the survey responses or participants not having previously supplied us with the relevant demographic information.

Around six in ten participants identified as 'woman or girl' (65 per cent) and a third (33 per cent) of participants identified as 'man or boy.'

¹ Scottish Government (2017). *Social Security Experience Panels: About Your Benefits and You – Quantitative Research Findings*. [Online] Available at: www.gov.scot/Publications/2017/11/7769/

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² Scottish Government (2018). *Social Security Experience Panels: Who is in the panels and their experiences so far*. [Online] Available at: www.gov.scot/Publications/2018/10/3083/

Table 1: Gender of survey participants (n=93)

	%
Male	33
Female	65
Prefer not to say	2
Total	100

Around eight in ten of participants were aged 45 or over (83 per cent) with just over one in ten aged between 25 and 44 (16 per cent.)

Table 2: Age of survey participants (n=94)

Age group	%
Under 25	0
25-44	16
45-59	44
60-79	39
80 or over	0
Prefer not to say	1
Total	100

Just over eight in ten participants had a disability or long term health condition.

Table 3: Disability status of participants (n=94)

	%
Disabled	83
Not disabled	17
Total	100

Around half of participants cared for a family member or friend (49 per cent.)

Table 4: Caring status of participants (n=91)

	%
Carer	49
Not a carer	47
Prefer not to say	4
Total	100

Participants had a wide range of experience claiming different benefit types. Amongst survey participants, the most common benefits claimed were Personal Independence Payment (69 per cent) and Disability Living Allowance (66 per cent.) The least common benefits claimed were Funeral Expenses (11 per cent) and Sure Start Maternity Grant (7 per cent.)

Table 5: Participants benefit experience (n=92)

Benefit	%
Personal Independence Payment	69
Disability Living Allowance	66
Carers Allowance	44
Cold Weather Payment	37
Winter Fuel Payment	34
Discretionary Housing Payment	23
Universal Credit	23
Scottish Welfare Fund	21
Attendance Allowance	20
Severe Disablement Allowance	17
Funeral Expenses	11
Sure Start Maternity Grant	7

Participants came from twenty-seven of the thirty-two local authorities, with the majority living in an urban area³ (80 per cent).

Table 6: Location of survey participants (n=94)

	%
Urban	80
Rural	20
Total	100

More detailed demographic information on the Experience Panels as a whole can be found in Social Security Experience Panels: Who is in the panels and their experiences so far (Scottish Government, 2018⁴).

Previous experience of overpayments

To design a process to deal with overpayments, we wanted to hear Experience Panel members' past experiences regarding overpayments from government bodies. Most participants talked specifically about DWP in their responses. Just over half of survey participants had previous experience of receiving an overpayment (56 per cent.)

Table 7: Participants experience of overpayments (n=141)

Experience of Overpayments	%
Yes	56
No	44
Total	100

Of those who had previous experience, we asked participants to rate that experience. Participants were asked "on a scale of 1 to 5, where 1 is 'very poor' and 5 is 'very good,' how would you describe your overall experience of being overpaid?"

³ 17% of the Scottish population lives in a rural area - Scottish Government (2018). Rural Scotland Key Facts 2018. [Online] Available at: www2.gov.scot/Resource/0054/00541327.pdf

⁴ Scottish Government (2018). Social Security Experience Panels: Who is in the panels and their experiences so far. [Online] Available at: www.gov.scot/Publications/2018/10/3083

Three quarters of participants (75 per cent) rated their experience as poor (a one or two). Only 14 per cent of participants rated their experience as positive (a four or five).

Table 8: Participants ratings of overpayment experience (n=77) ⁵

Ratings of experience	%
1	62
2	13
3	12
4	7
5	7

Participant Views

Participants were asked to tell us more about their experiences of receiving overpayments.

Many participants explained that the process of receiving and paying back an overpayment took a large amount of time. They explained that being notified of an overpayment took a long time and so to did sorting out the overpayment and paying it back:

“It took five years to resolve”

“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”

“Did not find out about the so called over payment until it was too late to appeal”

“many overpayments are due to failure of DWP to react and correspond with claimants clearly and within proper time scales”

⁵ Values are rounded so may not sum to 100.

The idea that the claimant was not at fault was expressed by many participants:

“Overpaid child tax credit through no fault of our own. We provided correct information at start of claim but they didn’t take this into account!”

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

“On two occasions the error was on part of DWP but it was left to us to prove it wasn’t our error. For example we notified DWP of increase in occupational pensions but they didn’t adjust DWP payments resulting in overpayment”

A common theme that emerged throughout participants answers was that of poor contact and communication. Many participants spoke of the difficulties they had in contacting DWP. Participants spoke about the inflexibility and limitations in how to contact DWP. They also told us about the high cost and time associated with the contact.

“Trying to arrange to pay it back at more than the minimum rate was a hassle. We had to write a letter in to the DWP to state we were happy to have more taken from our income support each week. I don’t see why a verbal communication on the phone isn’t enough.”

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

“Everything was done by post it was up to us to phone them and if I wanted to speak to someone it was a three hour phone call back”

“Being able to speak to someone about the mistake that they had made was impossible; no phone number; no answer to letters”

“they expect people to PHONE them – which is still an 0345 number and takes an average of an hour hanging on a phone to actually speak to someone.”

Throughout responses, many participants expressed their concerns over the manner in which staff handled the overpayment and how they were treated by staff.

Participants talked about staff being rude, not listening, and about the impact that this had on their health:

“We had been overpaid working tax credits and we have thought that they were quite rude in the way they were trying to get it back.”

“Sometimes feel as though they just don’t listen.”

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

“I experienced increased mental health problems due to the way I was being dealt with ie refused to be listened too[sic] and treated as if I was totally wrong.”

Modes of contact

Participants were asked what modes of contact they would be happy with if they were to receive an overpayment by Social Security Scotland. We asked participants to choose all of the modes of contact that they would be happy with.

Almost three quarters (73 per cent) of participants were happy for Social Security Scotland to contact them via post to notify them of an overpayment. Around half of participants (49 per cent) would be happy to be contacted via email. Social media was the least popular mode of contact with just one percent of participants choosing this option.

Table 8: Participants contact preferences (n=141)

Mode of contact	%
Post	73
Email	49
Telephone	33
In person	17
SMS/ text message	14
Through social media	1

The table below shows the number of participants who had selected one option only versus the number who had selected multiple options. Just over half (57 per cent) of participants selected more than one mode of contact they would be happy with Social Security Scotland using. No participants selected that they would like to be contacted through text or social media only.

Table 9: Participants contact preferences flexibilities (n=141)

	%
Selected more than one option	57
Post only	28
Email only	11
Telephone only	3
In person only	1
Text only	0
Social media only	0

Re-paying an overpayment

We asked participants how and where they would like to go to in order to return an overpayment. First, we asked them ‘If you discovered Social Security Scotland overpaid you, where would you like to go to return the money?’ Again, we asked participants to choose all options that they would be happy with.

Almost half of participants (48 per cent) said they would be happy repaying the overpayment over the internet. Around a third of participants (34 per cent) said they would be happy visiting their local bank branch to repay the money with a similar percentage (33 per cent) happy to repay over the phone.

Table 10: Participants repayment preferences (n=135)

Mode of payment	%
Over the internet	48
Social Security Scotland building	39
Visiting your local bank branch	34
Over the phone	33

Again, the table below shows those participants who had selected multiple options for repayment modes, versus those who had selected only one option. Around 4 in 10 (38 per cent) participants selected more than one option.

Table 11: Participants repayment preferences flexibilities (n=135)

	%
Selected multiple options	38
Over the internet only	21
Social Security Scotland Building only	20
Over the phone only	11

For those that had selected they would be happy repaying an overpayment over the phone, we asked them how they would like to do this. Participants were asked to choose all options that they would be happy with. The most popular option was by talking to an operator, with almost 7 in 10 (69 per cent) selecting this option.

Table 12: Participants preferences for repayment via the phone (n=49)

Payment Method	%
By talking to an operator	69
Entering your card details into an operated system	33
I don't care	31

We then asked participants how they would like to pay back an overpayment. Again, we asked participants to choose all options that they would be happy with. The most popular option was agreeing to have the overpayment taken from future benefits with two thirds of participants (66 per cent) selecting this option. The least popular options were paying by cash (27 per cent) and by cheque (9 per cent).

Table 13: Participants repayment method preferences (n=134)

Mode of payment	%
Agreeing to have the overpayment taken from future benefits	66
By setting up a direct debit or standing order	51
Using a debit card	37
Cash	27
Cheque	9

The table below shows the number of people who selected multiple options versus the number who selected one mode of payment only. Around half (48 per cent) of participants selected more than one repayment method option.

Table 14: Participants repayment method flexibilities (n=134) ⁶

	%
Selected more than one option	48
Agreeing to have the overpayment taken from future benefits only	28
By setting up a direct debit or standing order only	12
Using a debit card only	8
Cash only	4
Cheque only	2

Participants were then asked to select how they would like to repay an overpayment. We asked if they would prefer to pay it back in full or in installments. We also gave participants an 'it depends' option.

⁶ Values are rounded so may not sum to 100

	%
In full	5
Installments	47
It depends	48

Only 5 per cent of participants selected the in full option. We provided participants the option to explain their choice for this question. The most prevalent theme that occurred was that of not wanting to be in debt:

“Do not like debt.”

“Don’t want to be in debt arrears.”

Almost half of participants (47 per cent) said they would prefer to pay an overpayment back in installments. Many expressed a concern that a one off payment would be unaffordable and suggested paying in installments would be easier to manage

“Its more affordable to pay back in installments when on benefits.”

“Due to receiving a limited budget every penny counts”

“Living on a very low income means it is extremely difficult to repay money in a lump sum as it woud always have been spent”

Finally, almost half of participants (48 per cent) selected the ‘it depends’ option. The most common reason supplied by participants for selecting this option was that it would depend on the amount of the overpayment:

“It would depend on how much and whether or not I could afford to pay it all in one go”

“I 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 for selecting this option was that it depends how soon the person was notified of an overpayment.

“It would depend on the timescale obviously. If it was an overpayment that I was not aware of and had gone on for a long time then I would need a lot of time to pay it back in installments. If it was a small amount and had only been paid for a short time then I would pay it back at once”

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

“If I was told about the overpayment as soon as it happens then I would want to pay it back in a lump sum. If the overpayment came to me in small amounts over many payments that I could not see it was happening, then I would want to pay it back in installments. “

What's next?

The findings of this research are feeding in to the development of the overpayments process. The next steps for overpayments involve adding in more ways to make a payment, including deducting a debt from any reoccurring benefits, and also how we 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 cross-cutting work to assist in the development of Social Security Scotland.

How to access background or source data

The data collected for this social research publication:

- are available in more detail through Scottish Neighbourhood Statistics
- are available via an alternative route
- may be made available on request, subject to consideration of legal and ethical factors. Please contact socialsecurityexperience@gov.scot for further information.
- cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.



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