



Social Security
Scotland

Tèarainteachd Shòisealta Alba

Client experiences of automatic payments 2024



Exploring this research

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For key findings in a more visual format, a separate [Summary report](#) has also been published.

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1. Findings at a glance

This report presents findings from a survey about automatic payments delivered by Social Security Scotland; Best Start Grant Early Learning Payment and Best Start Grant School Age Payment. These are one off payments automatically awarded on the basis of receipt of Scottish Child Payment and they aim to help with costs in key early stages of a child's life. The survey ran from October to December in 2024 and was sent to clients who had received one or both of the payments in the previous calendar year. It received 569 responses. The aim of the research was to explore what was working well for clients and what could be improved, as well as respondents' thoughts and preferences about automation of payments at Social Security Scotland. Below is a summary of the key findings.

Most respondents (57%) were aware that they were entitled to the payment they received before they received it. However, 47% were unaware that their payment was going to be made automatically. For respondents who did not know that the payment would be made automatically, 60% had planned to apply for it.

Across different forms of communication, between 91% and 100% of respondents agreed that communications about the automatic payment were easy to understand, gave them all the information they needed, made it clear they would not need to manually apply for the payment and made it clear how to find out about how Social Security Scotland uses client data to make automatic decisions about payments. There was some support for some forms of communication being sent to clients earlier. Respondents tended to say that communications were helpful, clear, timely and provided enough information about the process. A few respondents mentioned that they received a payment before the letter arrived to tell them about this. When asked what method of communication they would prefer to be informed about their automatic payment, respondents most often said email.

Over half of respondents had previously had to apply for a payment they had been automatically awarded and nearly all of these respondents (95%) agreed that they preferred receiving the payment automatically. Respondents were asked if they would like to see more Social Security Scotland benefits paid automatically and 92% said that they would.

The vast majority of respondents (95%) said their experience of receiving an automatic payment was good or very good. Most respondents said that the timing of receiving the automatic payment made it easier for them to get money at a time when they wanted or needed it (86%) and helped them financially to support their child at key stage/s of their life (93%). Most (72%) received all the automatic payments they were expecting to receive and 68% found it clear what the next steps they could take to query or challenge decisions on their payment were if they were not happy.

Similar themes came up across all open text questions in the survey. Respondents were mostly positive about automatic payments, saying they were easier, saved time, were less hassle or stress and prevented worry about applying at the right time. Respondents often spoke about how making time or remembering to apply for payments manually was difficult with their busy lives. Some respondents said they preferred automatic payments because they did not have to know if they were eligible for payments or not, with a few saying they received the payment without knowing that it existed. Many praised the positive impact the payment had on theirs and their children's lives. Some respondents mentioned positive interactions with staff. A few people mentioned they would have liked the choice to apply for and receive the payments at a different more appropriate time so that it would be more useful to them.

2. Executive summary

This report presents findings from a survey about automatic payments delivered by Social Security Scotland. This is when clients who are receiving Scottish Child Payment are sent Best Start Grant Early Learning Payment and/or Best Start Grant School Age Payment automatically without having to apply. These are one off payments that aim to help with costs in key early stages of a child's life. This is the first dedicated research to explore experiences of receiving payments automatically. The aim of the research was to explore what was working well for clients and what could be improved, as well as respondents' thoughts and preferences about automation of payments at Social Security Scotland.

The survey was sent to all clients who had received one or both of these payments from October 2023 to October 2024 – this was 34,863 clients. The survey was open from late October to early December in 2024 and received 569 responses (2% response rate). Below is a summary of the key findings.

Knowledge of payment automation

Almost six in ten respondents (57%) were aware that they were entitled to the payment they received before they received it. Respondents were slightly more likely to be unaware that their payment was going to be made automatically (47%) than to be aware of this (44%). For respondents who did not know that the payment would be made automatically, six in ten (60%) were going to apply for it and just over a quarter (27%) were not. When asked how they were first made aware that they might be receiving the payment automatically, respondents most often said through a letter about their Scottish Child Payment (28%), then by a letter confirming they would receive the automatic payment (16%) or an email (13%).

Communication

Respondents were asked to state how much they agreed or disagreed with statements about the communication they received that first made them aware that they might be receiving the automatic payment. The first four statements were:

- The letter I received was easy to understand
- The letter I received contained all the information I needed about the automatic payment
- The letter I received made it clear that I would not need to manually apply for the automatic payment
- The letter I received made it clear how to find out about how Social Security Scotland uses my data to make automatic decisions about payments I might be entitled to

For these statements, across all methods of communication, respondents agreed or strongly agreed between 91% and 100% of the time, with very few respondents disagreeing or strongly disagreeing. The next two statements were:

- I would have liked the letter to arrive earlier
- I would have liked the letter to arrive later

Responses were more mixed for these statements and it appeared there was some support for some forms of communication being sent to clients earlier (including the letter about Scottish Child Payment, the email about the automatic payment and the text confirming that clients would be considered for an automatic payment in the future).

When asked what method of communication they would prefer to be informed about their automatic payment, respondents most often said email (36%), followed by letter or text, which both had 31% of the responses.

When asked if there was anything else they would like to say about communications about the automatic payment, respondents often described the payments and the automatic process of receiving them as having a positive impact on them. Some praised automation as it removed stress and meant they did not have to remember to apply or figure out if they were eligible for payments. Others praised the communications about the automatic payment – saying that they were helpful, clear, timely and provided enough information about the process. A few people did mention that they received a payment before the letter arrived to tell them about this. And a few mentioned they would have liked the choice to apply for and receive the payment at a different more appropriate time so that it would be more useful to them.

Preferences about automation of payments

Almost two thirds (64%) of respondents were not aware that they could opt out of receiving their payment automatically. Those who did not know that they could opt out of receiving the automatic payment before receiving it were asked if they would have preferred to do so and apply at a different time. Over nine in ten (91%) said 'no'. Those who did know that they could opt of payment automation were asked why they chose to receive the payment automatically. Respondents most often said that it was easier, faster, more convenient and allowed them to avoid worry about missing the deadline or knowing when to apply.

Over half of respondents had previously had to apply for a payment they had been automatically awarded, for example for another of their children. 95% of these respondents agreed or strongly agreed that they preferred receiving the payment automatically. Respondents said they preferred the automatic payments because they were easier, saved time, were less hassle and prevented worry about applying at the right time. Some respondents said they preferred the automatic payment because they did not have to know if they were eligible for the payment or not, with a few saying they received the payment without knowing about it at all. Respondents spoke about how making time or remembering to apply for the payment manually was difficult with their busy lives.

Respondents were asked if they would like to see more Social Security Scotland benefits paid automatically and 92% said that they would. When asked which benefit/s they would like to see automated, respondents most often said Scottish Child Payment when in receipt of Best Start Foods (70%), followed by Best Start Foods when in receipt of Scottish Child Payment (66%) and Best Start Grant Pregnancy and Baby Payment when in receipt of Scottish Child Payment (52%).

Experience of receiving automatic payments

Almost nine in ten respondents (86%) agreed or strongly agreed that the timing of receiving the automatic payment made it easier for them to get money at a time when they wanted or needed it. Over nine in ten respondents (93%) agreed or strongly agreed that the timing of receiving the automatic payment helped them financially to support their child at key stage/s of their life.

Nearly three quarters of respondents (72%) received all the automatic payments they were expecting to receive and 68% found it clear what the next steps they could take to query or challenge decisions on their payment were if they were not happy.

Over nine in ten (95%) said their overall experience of receiving an automatic payment was good or very good. Only 1% said their experience was poor or very poor.

Respondents who were aged 16-24 were less likely to respond positively to questions where they were asked about the timings of receiving an automatic payment and their overall experience of receiving an automatic payment.

Respondents were asked if there was anything else they would like to say about their experience of or thoughts on receiving an automatic payment. Most often respondents said they were happy with the service they had received and with the payment and the impact this had had on theirs and their children's lives. A few mentioned positive interactions with staff. Most said that the payment came at a useful time, however, a few said the payment would have been more useful at a different time and that they would have liked to choose when they received it. Some respondents also spoke about liking the automation of the payment as it meant that they did not have to worry about knowing if they were eligible for a payment or even knowing the payment existed.

3. Background and research methods

3.1. Background and research aims

If Social Security Scotland clients receive Scottish Child Payment and their child or children meet the age conditions, Social Security Scotland automatically check if they can receive Best Start Grant Early Learning Payment and/or Best Start Grant School Age Payment. These are one off payments that aim to help with costs in key early stages of a child's life. This report presents findings from a survey on respondents' experience of receiving one or both of these automatic payments.

The survey gave respondents an opportunity to say what was working well and what could be improved. The survey also asked respondents about their feelings on payment automation at Social Security Scotland. The research provides evidence to keep improving Social Security Scotland's service and processes. This report is the first time data about clients' experiences of and thoughts on payment automation has been published.

3.2. Who took part?

A survey on clients' experiences of automatic payments was sent to all clients who had received Best Start Grant Early Learning Payment and/or Best Start Grant School Age Payment from October 2023 to October 2024 – this was 34,863 clients. The survey was open late October to early December in 2024 and received 569 responses (2% response rate).

Demographic information on the survey respondents is set out in Annex A. This information is summarised below:

- Respondents were most often aged between were aged 35-44 (45%), followed by 25-34 (41%) and 45-54 (6%).
- Almost three quarters of respondents (74%) were white, 10% were Asian, Asian Scottish or Asian British and 5% were African.
- More than eight in ten respondents (84%) were women and 15% were men.

- The vast majority of respondents (93%) did not consider themselves to be a trans person, 6% said they would prefer not to say and 1% considered themselves to be trans.
- Nearly two thirds of respondents (62%) did not have a physical or mental health condition or illness lasting or expected to last 12 months or more, 29% did and 9% said they would prefer not to say.
- Most respondents (84%) were heterosexual/straight, 11% said they would prefer not to say and 3% were bisexual.

Information on which benefit respondents received an automatic payment for can be found in table 1. More respondents had received Best Start Grant Early Learning Payment (66%), compared to Best Start Grant School Age Payment (48%).

Table 1: Which benefit the client received an automatic payment for.
Respondents could select more than one answer (number of respondents=563)

	% of respondents
Best Start Grant – Early Learning Payment	66%
Best Start Grant – School Age Payment	48%
Don't know/Can't remember	14%

3.3. Analysing and understanding findings

The findings in this report represent the views of survey respondents. We cannot assume that the results represent the views of Social Security Scotland's clients as a whole.

This report refers to respondents' experiences in relation to receiving 'a payment', but this may also encompass the experiences of respondents who received more than one payment.

This report includes breakdowns by demographic groups (e.g. gender, ethnicity) for some key questions that give an insight into respondents' overall experience of a process. Differences in how demographic subgroups responded to a question were only included where meaningful and where there was a percentage point difference of five or more between the response and the average response.

Quotes are used to illustrate the findings discussed in this report. In some cases, minor edits were made to quotes to make them easier to read. Quotes have been chosen to best reflect themes in the findings. The number of quotes used to illustrate each theme does not always match the total number of responses which spoke about that theme.

We have avoided acronyms throughout this report to make it easier to read.

Results presented in tables use percentages to show proportions of respondents choosing different answer options. Results are rounded to the nearest whole number. This means results included in tables may not sum to 100% due to rounding. Some percentages quoted in the report relate to questions that allowed respondents to choose more than one response. Again, these percentages will not sum to 100%. Where a result was less than 0.5%, this is shown as <1%. Where no respondents selected a particular answer, this is shown as '-' in tables.

Results for small groups of respondents (less than 25) are not published (shown as '#' in results tables) to make sure respondents are not identifiable. Where less than 100 respondents answered a question, results are discussed in the report but the corresponding table is only included in the annex. Where less than 100 respondents in a subgroup answered a question this is marked in results tables with an '**' (for example, respondents of different ethnicities).

4. Knowledge of payment automation

Most respondents (57%) were aware that they were entitled to the automatic payment they received before they received it, whereas a third (33%) were not (table 2).

Respondents were slightly more likely to be unaware that their payment was going to be made automatically than to be aware of this, with 47% responding 'no' when asked if they were aware of the automation and 44% answering 'yes' (table 2). Just under half of respondents (47%) knew when the automatic payment would go into their bank account before receiving it, whereas 41% did not (table 2).

Table 2: How respondents answered questions about their knowledge of automatic payments (number of respondents=563-566)

	% of respondents who said 'yes'	% of respondents who said 'no'	% of respondents who said 'don't know/can't remember'
Before you received this payment, were you aware that you were entitled to it? (number of respondents=566)	57%	33%	10%
Before you received this payment, were you aware that it was going to be made automatically? (number of respondents=565)	44%	47%	9%
Before receiving the payment, did you know when the payment would go into your bank account? (number of respondents=563)	47%	41%	12%

For respondents who did not know that the payment would be made automatically, six in ten (60%) were going to apply for it and just over a quarter (27%) were not (table 3).

Table 3: Whether respondents who did not know the payment would be made automatically were going to apply for it (number of respondents=265)

	% of respondents
Yes	60%
No	27%
Don't know/Can't remember	13%

When asked how they were first made aware that they might be receiving payment automatically, respondents most often said through a letter about their Scottish Child Payment (28%), then by a letter confirming they would receive the automatic payment (16%) or an email (13%) (table 4).

Table 4: How respondents were first made aware that they might be receiving the payment automatically (number of respondents=565)

	% of respondents
A letter about your Scottish Child Payment	28%
A letter confirming you would receive the automatic payment	16%
An email	13%
A text confirming that you would be considered for an automatic payment in the future	11%
A text confirming that your eligibility for automatic an payment was currently being reviewed	8%
Other	8%
Don't know/Can't remember	15%

5. Communication

Respondents were asked to state how much they agreed or disagreed with statements about communication received about their automatic payment. Respondents were asked only about whichever type of communication they received that first made them aware that they might be receiving automatic payment.

Those who had received a letter about their Scottish Child Payment and automatic payment were generally positive about this communication (table 5). Over nine in ten respondents agreed or strongly agreed that the letter they received was easy to understand (97%), that it contained all the information they needed (96%), that it made it clear they would not need to manually apply for the automatic payment (92%) and that it made it clear how to find out about how Social Security Scotland uses their data to make automatic decisions about payments (91%). Just under half of respondents (46%) agreed or strongly agreed that they would have liked the letter to arrive earlier, with 38% disagreeing or strongly disagreeing that they would have liked it to arrive later. This suggests there may be support for the letter being sent to clients sooner.

Table 5: How much respondents who received a letter about their Scottish Child Payment and the automatic payment agreed or disagreed with statements about it (number of respondents=154-158)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
The letter I received was easy to understand (number of respondents=158)	97%	2%	1%
The letter I received contained all the information I needed about the automatic payment (number of respondents=158)	96%	2%	-
The letter I received made it clear that I would not need to manually apply for the automatic payment (number of respondents=158)	92%	2%	2%
The letter I received made it clear how to find out about how Social Security Scotland uses my data to make automatic decisions about payments I might be entitled to (number of respondents=158)	91%	2%	2%
I would have liked the letter to arrive earlier (number of respondents=158)	46%	35%	13%
I would have liked the letter to arrive later (number of respondents=154)	23%	31%	38%

There was a similar pattern of positive experience of communications for respondents who said they first learned about the automatic payment in a letter confirming they would receive it (table B1). Almost all respondents agreed or strongly agreed that the letter they received was easy to understand (99%) and that it contained all the information they needed (99%) and that it made it clear they would not need to manually apply for the automatic payment (97%). More than nine in ten (94%) agreed or strongly agreed that it made it clear how to find out about how Social Security Scotland uses their data to make automatic decisions about payments. A third of

respondents (33%) said they would have liked the letter to arrive earlier, although respondents were most likely to answer 'neither agree or disagree' (48%). Respondents were most likely to disagree or strongly disagree that they would have liked the letter to arrive later, with 45% answering this way.

Those who first learned about their automatic payment in an email about it were similarly positive about it (table B2). Over nine in ten agreed or strongly agreed that the email they received was easy to understand (96%), that it contained all the information they needed (96%) and that it made it clear they would not need to manually apply for the automatic payment (94%). There seemed to be support for this email being sent earlier, with almost two thirds of respondents (64%) agreeing or strongly agreeing with this statement. Opinions were split when respondents were asked if they would have liked the email to come later with just over a third (35%) agreeing or strongly agreeing with this and just under a third (32%) disagreeing or strongly disagreeing.

As with the other forms of communication, respondents who said they first learned about the automatic payment by text were largely positive about the text they received confirming that they would be considered for an automatic payment in the future (table B3). 95% or more of respondents agreed or strongly agreed that the text they received was easy to understand (98%), that it contained all the information they needed (95%) and that it made it clear they would not need to manually apply for the automatic payment (97%). Respondents were most likely to say that they would have liked this text to arrive earlier, with over four in ten (41%) agreeing or strongly agreeing with this. Respondents were most likely to disagree or strongly disagree that they would have liked the text to arrive later, with just over half (52%) answering this way. This suggests there may be support for this text being sent earlier.

Respondents reported a similar positive experience with the text they received confirming that their eligibility for an automatic payment was currently being reviewed (table B4). Over nine in ten respondents agreed or strongly agreed that the text they received was easy to understand (94%) and that the text they received contained all the information they needed (91%). All respondents (100%) who answered this question agreed or strongly agreed that the text they received made it clear that they would not need to manually apply for the automatic payment. Respondents were most likely to

answer 'neither agree nor disagree' when asked if they would have liked the text to arrive earlier, with 52% giving this response. Half of the respondents (50%) disagreed or strongly disagreed that they would have liked the text to arrive later.

When asked what method of communication they would prefer to be informed about their automatic payment, respondents most often said email (36%), followed by letter or text, which both had 31% of the responses (table 6). When asked to specify their answer when answering 'other', one respondent said they would like communication through health professionals.

Table 6: Which form of communication respondents would have preferred to be informed about their automatic payment. Respondents could select more than one answer (number of respondents=561)

% of respondents	
Email	36%
Letter	31%
Text	31%
Other (please specify)	<1%
Don't know	1%

Respondents were asked if there was anything else they would like to say about communications from Social Security Scotland about the automatic payment. Most often respondents left a comment describing the payments and the automatic process of receiving them as being positive. These respondents often mentioned the positive impact the payment had on theirs and their families' lives.

"Already on point with communications which are very clear in what's happening. I think it's great, you're automatically put forward for the different payments you may be eligible for so no need to apply! It's such an amazing help these payments, I appreciate them very much so thank you!!!" [Survey respondent](#)

"I love the system. I didn't know about the payment. It was a very pleasant and welcome surprise and even better that I didn't need to fill out more forms. Getting a text was great as piles of letters in the post isn't just bad for the environment, they give me anxiety. Can't fault it." [Survey respondent](#)

Respondents also spoke about the payment being automatic and how they liked this as it removed stress and meant they did not have to remember to apply or figure out if they were eligible or not. Others praised the communications about the automatic payment – saying that they were helpful, clear, timely and provided enough information about the process.

“It makes it stress free when, why, where and how to apply. It’s not just helped in application process and procedure but also I wasn’t sure about the eligibility either.”

Survey respondent

“All communication I have with Social Security Scotland has been easy and clear to understand and the process has been very easy for me.”

Survey respondent

“I can’t have faulted the way Social Security Scotland informed me I was to receive this payment that I had no clue about, the text arrived 3 or 4 days after my son’s 2nd [birthday], it was clear to understand, it was informative and as it’s a well known fact with Department for Work and Pensions they won’t tell your entitlements you have to ask. So for me who didn’t know about this payment if it was the Department for Work and Pensions I wouldn’t have been informed and it certainly wouldn’t be done automatically, and it is a payment that’s needed as with young children who are in nursery you’re constantly battling stained clothing and constantly having to replace them or they go missing.”

Survey respondent

A few people did mention that they received a payment before the letter arrived to tell them about this. A few said that they would have liked the choice to apply for and receive the payment at a different more appropriate time so that it would be more useful to them.

“Sometimes the payment comes before the letter does, but it’s very fast and easy online and over the phone to confirm what the payment is for if you don’t already know. It’s hassle free and it means payments you weren’t aware you were eligible for is paid for automatically.”

Survey respondent

“I would have liked to have had the choice of when to apply for the payment. My child is going to school at 5 and not 4 so will not start until 2025. I would much rather have waited and applied for the payment when they were actually going to school. If someone had contacted me beforehand I could have had this discussion.”

Survey respondent

6. Preferences about automation of payments

Almost two thirds (64%) of respondents were not aware that they could opt out of receiving their payment automatically, whereas one fifth (20%) were aware that they could do this (table 7).

Table 7: Whether respondents knew that they could opt out of receiving an automatic payment before receiving it (number of respondents=558)

	% of respondents
No	64%
Yes	20%
Don't know/Can't remember	15%

Those who did not know that they could opt out of receiving the automatic payment before receiving it were asked if they would have preferred to do so and apply at a different time. Over nine in ten (91%) said 'no' and only 6% said 'yes' (table 8).

Table 8: Whether respondents who did not know they could opt out of receiving an automatic payment before receiving it would have preferred to do so and apply at a different time (number of respondents=358)

	% of respondents
No	91%
Yes	6%
Don't know/Can't remember	3%

Those who did know that they could opt of payment automation were asked why they chose to receive the payment automatically. Respondents most often said that it was easier, faster, more convenient and allowed them to avoid worry about missing the deadline or knowing when to apply.

"It is easier for me and I prefer it than filling our forms every time to apply when all the details are there for different grants." [Survey respondent](#)

“Because it is very convenient, fast and reduces paper consumption.” **Survey respondent**

“It will solve the problem of know when to apply and when not to.” **Survey respondent**

Over half of respondents had previously had to apply for a payment they had been automatically awarded, for example, before automatic payments were introduced for one of their other children. Over a quarter (28%) having applied for Best Start Grant Early Learning Payment, over one in ten (11%) having applied for Best Start Grant School Age Payment and just over a fifth (22%) having applied for both (table 9).

Table 9: Whether respondents had previously had to apply for a payment they were automatically paid. Respondents could select more than one answer (number of respondents=566)

	% of respondents
Yes – for Best Start Grant Early Learning Payment	28%
Yes – for Best Start Grant School Age Payment	11%
Yes – for both Best Start Grant Early Learning Payment and Best Start Grant School Age Payment	22%
No	28%
Don't know/Can't remember	27%

Those who had previously applied for at least one payment were asked how much they agreed or disagreed with a statement about receiving the payment automatically. More than nine in ten (95%) agreed or strongly agreed that they preferred receiving the payment automatically, with only 1% disagreeing or strongly disagreeing (table 10).

Table 10: How much respondents who had previously had to apply for a payment agreed or disagreed with a statement about receiving a payment automatically (number of respondents=273)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
I preferred receiving the payment automatically	95%	4%	1%

When asked to explain their answer, respondents most often said they preferred the automatic payments because they were easier, saved time, were less hassle and prevented worry about applying at the right time. Some respondents said they preferred the automatic payment because they did not have to know if they were eligible for the payment or not, with a few saying they received the payment without knowing about it at all. Respondents often spoke about how making time or remembering to apply for the payment manually was difficult with their busy lives.

“Often I didn’t have a trigger point to go “oh I should remember to apply before...” so it was hit or miss whether I remembered to apply or not.” [Survey respondent](#)

“As a busy single Mum, it was one less thing to worry about but still ensured I received the money which helped support and get things that my children needed.” [Survey respondent](#)

“Busy family life makes it harder to keep track of when to expect things. Automated takes the stress away.” [Survey respondent](#)

“It was a little bonus when it went straight into my bank account because I didn't know I was due to be paid anything from your company and was paid in nice timing for my child starting both Nursery Placement and Primary School which was good.”
Survey respondent

Respondents were asked if they would like to see more Social Security Scotland benefits paid automatically. Over nine in ten (92%) said that they would, with only 1% saying they would not (table 11).

Table 11: Whether respondents would like to see more Social Security Scotland benefits paid automatically (number of respondents=557)

	% of respondents
Yes	92%
No	1%
Don't know	7%

Those who were supportive of more benefit automation were asked which benefits they would like to see paid automatically. The most common response given by seven in ten respondents (70%) was Scottish Child Payment when in receipt of Best Start Foods, followed by Best Start Foods when in receipt of Scottish Child Payment (66%) and Best Start Grant Pregnancy and Baby Payment when in receipt of Scottish Child Payment (52%) (table 12).

Table 12: For respondents who were supportive of more automation, which benefit/s they would like to see paid automatically. Respondents could select more than one answer (number of respondents=502)

	% of respondents
Scottish Child Payment when in receipt of Best Start Foods	70%
Best Start Foods when in receipt of Scottish Child Payment	66%
Best Start Grant Pregnancy and Baby Payment when in receipt of Scottish Child Payment	52%
Best Start Grant Pregnancy and Baby Payment when in receipt of Best Start Foods	49%
Other	2%
Don't know/Can't remember	16%

7. Experience of receiving automatic payments

Respondents were asked to say how much they agreed or disagreed with statements about how the timing of their automatic payment impacted on theirs and their children's lives (table 13). Over eight in ten (86%) agreed or strongly agreed that the timing of receiving the automatic payment made it easier for them to get money at a time when they wanted or needed it. Only 2% disagreed or strongly disagreed. Those aged 16-24 were less likely to agree or strongly agree (70%). Some demographic groups were more likely to agree or strongly agree with this statement, including respondents aged 45-54 (94%), Asian, Asian Scottish or Asian British respondents (95%), African respondents (94%) and male respondents (92%). See Annex B for full tables.

Over nine in ten (93%) agreed or strongly agreed that the timing of receiving the automatic payment helped them financially to support their child at key stage/s of their life. Only 2% of respondents disagreed or strongly disagreed. Respondents aged 16-24 were less likely to agree or strongly agree (87%) (table B8 in Annex B).

Table 13: How much respondents agreed or disagreed with statements about the timing of their automatic payment (number of respondents=561-562)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
The timing of receiving the automatic payment made it easier for me to get money at a time when I wanted or needed it (number of respondents=561)	86%	8%	2%
The timing of receiving the automatic payment helped me financially to support my child at key stage/s of their life (number of respondents=562)	93%	3%	2%

Nearly three quarters of respondents (72%) said they received all the automatic payments they were expecting to receive, with 4% saying they did not and nearly a quarter (23%) saying that they did not know or could not remember (table 14).

Table 14: Whether respondents received all the automatic payments they were expecting to receive (number of respondents=561)

	% of respondents
Yes	72%
No	4%
Don't know/Can't remember	23%

Just over two thirds of respondents (68%) found it clear what the next steps were that they could take to query or challenge decisions on their payment if they were not happy (table 15). One in ten (10%) said they were not clear and nearly a quarter (23%) did not know or could not remember.

Table 15: Whether respondents found it clear what the next steps they could take to query or challenge decisions on their payment were if they were not happy (number of respondents=559)

	% of respondents
Yes	68%
No	10%
Don't know/Can't remember	23%

Respondents were asked to rate their overall experience of receiving an automatic payment (table 16). Over nine in ten (95%) said their experience was good or very good. Only 1% said their experience was poor or very poor and 2% said it was neither good nor poor. Respondents aged 16-24 were less likely to rate their overall experience as 'good' or 'very good' (84%) (table B9 in Annex B), whereas African respondents were more likely to rate their overall experience this way (100%) (table B10).

Table 16: How respondents rated their overall experience of receiving an automatic payment (number of respondents=562)

	% of respondents who said 'good' or 'very good'	% of respondents who said 'neither good nor poor'	% of respondents who said 'poor' or 'very poor'
Overall, how would you rate your experience of receiving automatic payment?	95%	2%	1%

Respondents were asked if there was anything else they would like to say about their experience of or thoughts on receiving an automatic payment. Themes that came up were similar to those discussed in other open text responses to the survey. Most often respondents said they were happy with the service they had received and with the payment in general. A few mentioned positive interactions with staff. They often spoke about the positive impact of the payment and how it had helped with costs for their children. One respondent said that the automation of the benefit/s removes the stigma of claiming for them.

“The service has been excellent in not only providing myself and my kids extra support but giving me less to worry about as the automatic payments give me one less thing to do on top of my busy schedule. Staff to deal with are also fantastic and last phone call I had with a member was so informative and helpful. Thanks for helping not only my family but others too, the help doesn’t go unnoticed and appreciate it all.” [Survey respondent](#)

“I just want to say thank you for all the payments my children received. We wouldn’t have been able to buy healthy foods, formula, school uniforms without it. I love that the Scottish Government care about its children and their futures.” [Survey respondent](#)

“This service is remarkable! Total god send in today’s financial crisis. I feel this takes away the stigma of claiming a benefit. We are so grateful.” [Survey respondent](#)

Some spoke about the timing of the payment with most saying that the payment came at a useful time. However, a few said the payment would have been more useful at a different time and that they would have liked to choose when they received it.

“The school age payment was very helpful for me. I received it when I needed. I had no money to buy my child their necessities. Appreciate your support.” [Survey respondent](#)

“I wasn’t aware that I was entitled to the grant so when I received the letter saying that I qualified without having to apply it was a huge relief as it meant I would have the money to buy uniform and supplies for my child going into primary 1 without having to go without or not pay bills.” [Survey respondent](#)

“I feel the early learning payment was too early for my family situation. I received the payment about 1 year ago, but my child doesn’t start nursery until the coming January.” [Survey respondent](#)

Some respondents also spoke about liking the automation of the payment as it meant that they didn’t have to worry about knowing if they were eligible for a payment or even knowing that it existed.

“Through speaking with others, people tend to know about the Scottish Child Payment but very few knew about Best Start Foods or grants, so I think receiving this automatically when applying for Scottish Child Payment is best as more people apply for this than Best Start.” [Survey respondent](#)

“It is a very good idea as life can get busy and people can forget to apply or forget they are entitled to further payments aka school grants and early learning payments.” [Survey respondent](#)

8. Annex A: Respondent demographics

Table A1: Age groups of respondents (number of respondents=564)

	% of respondents
16-24	5%
25-34	41%
35-44	45%
45-54	6%
55-64	1%
65 or over	1%
Prefer not to say	1%

Table A2: Ethnicity of respondents (number of respondents=564)

	% of respondents
African	5%
Asian, Asian Scottish or Asian British	10%
Caribbean or Black	1%
Mixed or multiple ethnic groups	2%
Other ethnic group	2%
White	74%
Prefer not to say	5%

Table A3: Gender identity of respondents (number of respondents=560)

	% of respondents
Woman	84%
Man	15%
In another way	<1%
Prefer not to say	1%

Table A4: Whether respondents consider themselves to be a trans person
(number of respondents=555)

	% of respondents
Yes	1%
No	93%
Prefer not to say	6%

Table A5: Whether respondents have a physical or mental health condition or illness lasting or expected to last 12 months or more (number of respondents=556)

	% of respondents
Yes	29%
No	62%
Prefer not to say	9%

Table A6: Sexuality of respondents (number of respondents=541)

	% of respondents
Heterosexual/straight	84%
Gay/lesbian	<1%
Bisexual	3%
In another way	1%
Prefer not to say	11%

9. Annex B: Supplementary tables

Table B1: How much respondents who received a letter confirming they would receive the automatic payment agreed or disagreed with statements about it (number of respondents=88-90)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
The letter I received was easy to understand (number of respondents=90)	99%	1%	-
The letter I received contained all the information I needed about the automatic payment (number of respondents=90)	99%	1%	-
The letter I received made it clear that I would not need to manually apply for the automatic payment (number of respondents=90)	97%	2%	1%
The letter I received made it clear how to find out about how Social Security Scotland uses my data to make automatic decisions about payments I might be entitled to (number of respondents=90)	94%	2%	2%
I would have liked the letter to arrive earlier (number of respondents=90)	33%	48%	14%
I would have liked the letter to arrive later (number of respondents=88)	14%	38%	45%

Table B2: How much respondents who received an email about their automatic payment agreed or disagreed with statements about it (number of respondents=68-71)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
The email I received was easy to understand (number of respondents=71)	96%	3%	1%
The email I received contained all the information I needed about the automatic payment (number of respondents=69)	96%	3%	-
The email I received made it clear that I would not need to manually apply for the automatic payment (number of respondents=68)	94%	3%	1%
I would have liked the email to arrive earlier (number of respondents=69)	64%	26%	4%
I would have liked the email to arrive later (number of respondents=68)	35%	21%	32%

Table B3: How much respondents who received a text confirming that they would be considered for an automatic payment in the future agreed or disagreed with statements about it (number of respondents=63-64)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
The text I received was easy to understand (number of respondents=64)	98%	2%	-
The text I received contained all the information I needed about the automatic payment (number of respondents=64)	95%	3%	-
The text I received made it clear that I would not need to manually apply for the automatic payment (number of respondents=64)	97%	2%	2%
I would have liked the text to arrive earlier (number of respondents=64)	41%	33%	23%
I would have liked the text to arrive later (number of respondents=63)	22%	24%	52%

Table B4: How much respondents who received a text confirming that their eligibility for an automatic payment was currently being reviewed agreed or disagreed with statements about it (number of respondents=45-48)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
The text I received was easy to understand (number of respondents=48)	94%	4%	-
The text I received contained all the information I needed about the automatic payment (number of respondents=45)	91%	7%	-
The text I received made it clear that I would not need to manually apply for the automatic payment (number of respondents=46)	100%	-	-
I would have liked the text to arrive earlier (number of respondents=46)	20%	52%	26%
I would have liked the text to arrive later (number of respondents=46)	13%	35%	50%

Table B5: How much respondents of different age groups agreed or disagreed that the timing of receiving the automatic payment made it easier for them to get money at a time when they wanted or needed it (number of respondents=559)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
16 to 24*	70%	13%	3%
25 to 34	84%	11%	1%
35 to 44	88%	8%	2%
45 to 54*	94%	-	6%
55 to 64	#	#	#
65 or over	#	#	#
Prefer not to say	#	#	#

*Number of respondents fewer than 100 (16 to 24: 30; 45 to 54: 36)

Table B6: How much respondents of different ethnicities agreed or disagreed that the timing of receiving the automatic payment made it easier for them to get money at a time when they wanted or needed it (number of respondents=560)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
African*	94%	3%	-
Asian, Asian Scottish or Asian British*	95%	2%	-
Caribbean or Black	#	#	#
Mixed or multiple ethnic groups	#	#	#
Other ethnic group	#	#	#
White	83%	10%	2%
Prefer not to say*	93%	4%	-

*Number of respondents fewer than 100 (African: 31; Asian, Asian Scottish or Asian British: 57; prefer not to say: 27)

Table B7: How much respondents of different genders agreed or disagreed that the timing of receiving the automatic payment made it easier for them to get money at a time when they wanted or needed it (number of respondents=557)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
Woman	85%	9%	2%
Man*	92%	3%	2%
In another way	#	#	#
Prefer not to say	#	#	#

*Number of respondents fewer than 100 (Man: 86)

Table B8: How much respondents of different age groups agreed or disagreed that the timing of receiving the automatic payment helped them financially to support their child at key stage/s of their life (number of respondents=559)

	% of respondents who 'agreed' or 'strongly agreed'	% of respondents who 'neither agreed or disagreed'	% of respondents who 'disagreed' or 'strongly disagreed'
16 to 24*	87%	7%	-
25 to 34	96%	2%	1%
35 to 44	92%	3%	2%
45 to 54*	97%	-	3%
55 to 64	#	#	#
65 or over	#	#	#
Prefer not to say	#	#	#

*Number of respondents fewer than 100 (16 to 24: 30; 45 to 54: 36)

Table B9: How much respondents of different age groups rated their overall experience of receiving an automatic payment (number of respondents=560)

	% of respondents who said 'good' or 'very good'	% of respondents who said 'neither good nor poor'	% of respondents who said 'poor' or 'very poor'
16 to 24*	84%	3%	-
25 to 34	96%	3%	1%
35 to 44	96%	2%	1%
45 to 54*	94%	3%	3%
55 to 64	#	#	#
65 or over (number of respondents=3)	#	#	#
Prefer not to say (number of respondents=6)	#	#	#

*Number of respondents fewer than 100 (16 to 24: 31; 45 to 54: 36)

Table B10: How much respondents of different ethnicities rated their overall experience of receiving an automatic payment (number of respondents=561)

	% of respondents who said 'good' or 'very good'	% of respondents who said 'neither good nor poor'	% of respondents who said 'poor' or 'very poor'
African*	100%	-	-
Asian, Asian Scottish or Asian British*	91%	3%	2%
Caribbean or Black	#	#	#
Mixed or multiple ethnic groups	#	#	#
Other ethnic group	#	#	#
White	95%	2%	1%
Prefer not to say*	93%	4%	-

*Number of respondents fewer than 100 (African: 31; Asian, Asian Scottish or Asian British: 58; prefer not to say: 28)

How to access background or source data

The data collected for this report:

- ☐ 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 ResearchRequests@socialsecurity.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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