

# Client experiences of automatic payments 2024

Summary report

Dignity,  
fairness,  
respect.

## Contents

Background	2
About the survey respondents	3
Knowledge of payment automation	4
Communication	5
Preferences about automation of payments	6
Experience of receiving automatic payments	7

## Background

- 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.



## About the survey respondents

- The survey was sent to all clients who had received one or both of these payments from October 2023 to October 2024 and received 569 responses.

More respondents had received



Best Start Grant  
Early Learning Payment

**66%**

compared to



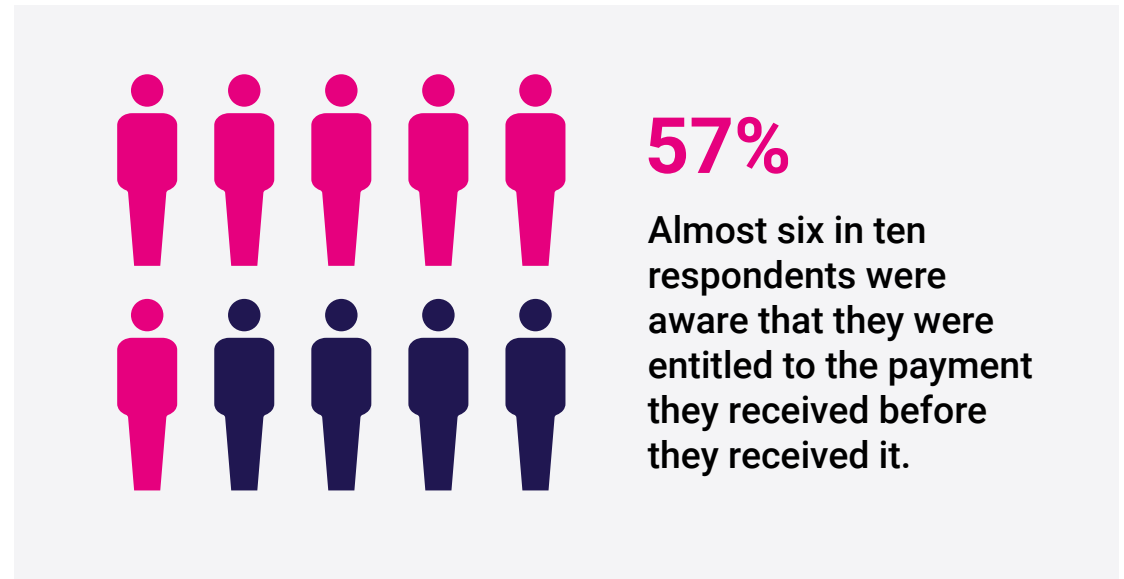
Best Start Grant  
School Age Payment

**48%**

- Demographic characteristics of survey respondents were as follows:
  - Respondents were most often aged between 35-44 (45%) or 25-34 (41%)
  - 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
  - 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 and 29% did
  - Most respondents (84%) were heterosexual/straight, 11% said they would prefer not to say and 3% were bisexual

## Knowledge of payment automation

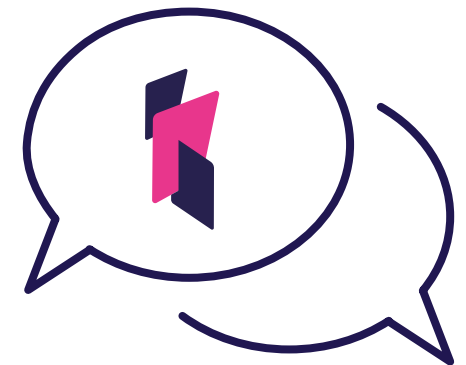
- Respondents were slightly more likely to be unaware that their payment was going to be made automatically (47%) than to be aware of this (44%).
- For respondents who did not know that the payment would be made automatically, six in ten (60%) were going to apply for it and just over a quarter (27%) 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%).



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.

## Communication

- Respondents were asked 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.
- 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 there was 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 if there was anything else they would like to say about communications about the automatic payment, respondents said:
  - Communications were helpful, clear, timely and provided enough information about the process
  - A few mentioned that they received a payment before the letter arrived to tell them about this



## 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 were asked if they would have preferred to opt out of the automatic payment 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 that they preferred receiving the payment automatically.

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.

- 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:



**70%**

Scottish Child Payment when in receipt of Best Start Foods



**66%**

Best Start Foods when in receipt of Scottish Child Payment



**52%**

Best Start Grant Pregnancy and Baby Payment when in receipt of Scottish Child Payment

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.

## Experience of receiving automatic payments

- Almost nine in ten respondents (86%) 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 that the timing of receiving the automatic payment helped them financially to support their child at key stage/s of their life.

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.

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.

- 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. Some themes in the written responses across the survey included:
  - Respondents being happy about the payment and the impact this had had on theirs and their children's lives
  - Many 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
  - Respondents 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
  - 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

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.



Social Security  
Scotland

Tèarainteachd Shòisealta Alba

### Contact us



[socialsecurity.gov.scot](https://socialsecurity.gov.scot)



@SocSecScot



Social Security Scotland

ISBN: 978-1-83691-784-7