

# **Social Security Scotland Statistics**

# Funeral Support Payment: high level statistics to 30 September 2024

#### **Key figures**

In the 2024/25 financial year, covering April to September 2024:

- 4,190 applications were received for Funeral Support Payment [Table 1].
- 4,370 applications for Funeral Support Payment were processed, of which 72% were authorised, 18% were denied, and 10% were withdrawn [Table 1].
- the average (median) processing time was 11 working days [Table 4].
- £6.3 million had been paid out to clients and funeral directors for Funeral Support Payment [Table 7].

#### Frequency of publications

The next publication, covering up to end of December 2024, will be released in March 2025.

Under the Code of Practice for Official Statistics<sup>1</sup> we publish a timetable of statistical releases for the twelve months ahead<sup>2</sup>.

<sup>&</sup>lt;sup>1</sup> The Code of Practice for Statistics is available on the <u>UK Statistics Authority website</u>.

<sup>&</sup>lt;sup>2</sup> The forthcoming publication timetable is available on Social Security Scotland website.

## Introduction

Social Security Scotland began taking applications for Funeral Support Payment on 16 September 2019. This publication provides information on applications and payments for Funeral Support Payment from this date to 30 September 2024. The Background section has further detail about the payment.

From the December 2024 release onwards, tables formerly cited as [Table 5a, Table 5b, Table 6, Table 7, Table 8, Table 9a and Table 9b] have been renumbered as [Table 5, Table 6, Table 7, Table 8, Table 9, Table 10 and Table 11] respectively.

All tables and charts relating to this publication can be found at <u>Social Security</u> Scotland statistics website.

If you have any comments or suggestions that you would like to provide us around these changes or other developments, please email <a href="MI@socialsecurity.gov.scot">MI@socialsecurity.gov.scot</a>.

These statistics are being published as official statistics in development. Official statistics in development may be new or existing statistics, and will be tested with users, in line with the standards of trustworthiness, quality and value in the <a href="Code">Code</a> of Practice for Statistics. The UK Statistics Authority has not yet assessed these statistics. They have not been designated as Accredited Official Statistics<sup>3</sup>.

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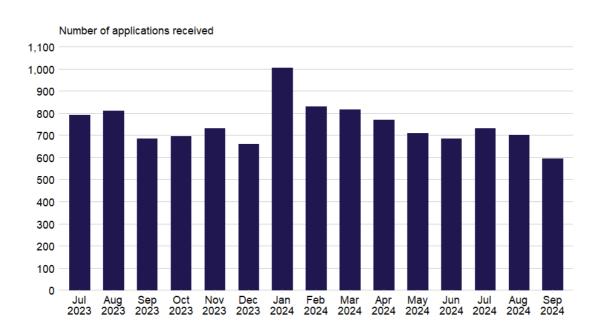
<sup>&</sup>lt;sup>3</sup> More information on official statistics in development is available on UK Statistics Authority website.

# Main findings

#### Applications received and processed

- In the 2024/25 financial year to date, 4,190 applications were received for Funeral Support Payment. In the same time period, 4,370 applications were processed, 72% of which were authorised [Table 1, Chart 1].
- In the latest quarter, 730 applications were received in July, 700 in August and 595 in September 2024 [Table 1, Chart 1].
- In the latest quarter, 785 applications were processed in July, 675 in August, and 630 in September 2024. The proportion of applications authorised was 73% in July, 70% in August, and 74% in September 2024 **[Table 1]**.
- From 16 September 2019 to 30 September 2024, 43,915 applications were received for Funeral Support Payment. Of these, 43,435 applications had been processed by 30 September 2024. Of these processed applications, 73% were authorised [Table 1].

Chart 1: Applications received by month (July 2023 to September 2024) – see the corresponding Excel Tables for an all-time version.



#### **Application channel (method of application)**

- From 16 September 2019 until 30 September 2024, 58% of total applications received were made online, 39% through telephone, and 4% through paper application [Table 2].
- In the 2024/25 financial year so far, online applications continue to be the most common application channel each month [Table 2].
- The <u>About the data</u> section has further information about the application channel data.

#### Applications Local authority area and non-Scottish postcodes

- Within the 2024/25 financial year to date, applications were received from people living in all local authority areas. The highest number of applications was 865 from Glasgow City which accounted for 21% of all applications received. The next highest was 415 from North Lanarkshire and 295 from South Lanarkshire [Table 3].
- In the 2024/25 financial year to date, the highest authorisation rate was for Clackmannanshire and Na h-Eileanan Siar, both with 83% of applications authorised [Table 3].

#### **Processing times**

- The median average processing time for applications processed in the latest quarter was 11 working days for July, 10 working days for August, and 11 working days for September 2024 [Table 4].
- For the applications processed in the 2024/25 financial year to date, the median was 11 working days [Table 4].
- This processing time includes time spent waiting to receive copies of documents or evidence requested from clients. It does not include additional time to make payments.

#### **Payments**

- The value of Funeral Support Payments paid out so far in the 2024/25 financial year was £6.3 million. Overall, £54.2 million had been issued between 16 September 2019 and 30 September 2024 [Table 7].
- The average<sup>4</sup> value of payments issued<sup>5</sup> in the 2024/25 financial year to date was £2,097, an increase from the average of £1,974 in the 2023/24 financial year<sup>6</sup> [Table 6]. This difference is partly attributable to increases in the standard flat rate paid to clients (see the background section for more information on payments).
- Of the payments issued in the 2024/25 financial year to date, 61% were paid to funeral directors at the request of clients. The remaining 39% were paid directly to clients [Table 7, Chart 2].
- At local authority area level, the highest total value of payments issued in the 2024/25 financial year to date was £1.4 million to clients in Glasgow City, followed by £722,349 to clients in North Lanarkshire and £450,593 to clients in South Lanarkshire [Table 8].
- In the most recent quarter, 560 payments were issued in July, 490 in August and 430 in September 2024 [Table 7, Chart 2].
- In total 29,275 payments were issued by to 30 September 2024. The vast majority of these were paid in cases where the person who had died was aged 18 or over. For cases where the age of the deceased person was 17 or under, the mean average amount paid in the 2024/25 financial year to date was £1,259. This compares to £2,110 for those aged 18 or over [Tables 5 and 61.

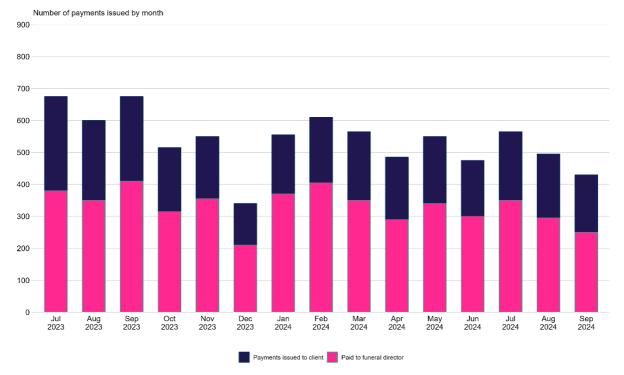
### Clients paid

- In the 2024/25 financial year so far, 2,980 individual clients received Funeral Support Payment. In total, 28,240 individual clients had at least one payment issued since the launch on 16 September 2019 [Table 9].
- In this section, a client refers to a person who has applied for the benefit, regardless of the payment being made to them or to the funeral directors. A client may be included in multiple financial years if they have successfully applied and received payment for different applications. See Data Quality section for more detail.

<sup>&</sup>lt;sup>4</sup> Averages are calculated using the mean value of payments.

<sup>&</sup>lt;sup>5</sup> These averages are calculated using the date that payments were issued to clients. Where payment rates have

Chart 2: Funeral Support Payment payments issued by recipient (July 2023 to September 2024) – see the corresponding Excel Tables for an all-time version.



#### Re-determinations and appeals

- In the 2024/25 financial year to date, 175 re-determinations were requested by 30 September 2024. This represents 4.0% of the total number of applications processed during this period. 40 re-determinations were received in July, 25 in August, and 25 in September 2024 [Table 10].
- By 30 September 2024, 1,270 re-determinations requests were received since the launch of Funeral Support Payment. This represents around 2.9% of all applications processed. In total, 1,250 of re-determination requests had been decided. Of these, 665 were disallowed, 530 were allowed or partially allowed, and 60 were withdrawn [Table 10].
- The median average response time for re-determinations that were completed in the 2024/25 financial year to date was 14 working days. This compares to for all-time response time of 12 days [Table 10].
- In the 2024/25 financial year to date, 25 appeals were received, with 20 cases having been considered by the tribunal. Of these, 10 were not upheld in the clients' favour, and 10 were upheld in the clients' favour [Table 11].
- In total, around 105 appeals were received by 30 September 2024. [Table 11].

# **Background to Funeral Support Payment**

As a result of the Scotland Act 2016<sup>7</sup> a wide range of powers, including welfare powers, have now been transferred to the Scottish Government and Scottish Parliament.

Social Security Scotland – the executive agency of the Scotlish Government responsible for delivering social security benefits for Scotland – began taking applications for Funeral Support Payment on Monday 16 September 2019. This replaced the Funeral Expense Payment, which the Department for Work and Pensions ceased to deliver in Scotland on the same day.

Further details about the benefit can be found on the <u>mygov.scot website</u>.

#### **Funeral Support Payment**

The Funeral Support Payment is a cash payment to help towards the costs of a funeral. The payment will be made to an individual responsible for paying for the funeral or directly to a funeral director if the client requests this. The payment usually will not cover the full cost of the funeral, but it will help pay some costs. For example, burial or cremation costs, applicant's travel costs, transport costs to move the deceased person, document costs, medical costs and a set amount for 'other funeral costs' such as funeral director fees or a coffin.

#### **Eligibility**

To be eligible to qualify for Funeral Support Payment, the applicant must meet all eight eligibility statements below. If any of the following statements are not met, then the client will not be eligible:

- 1. I live in Scotland.
- 2. I have not already had help with funeral costs from the UK government for this funeral.
- 3. I (or my partner) am getting at least one qualifying benefit. These are:
  - Income Support
  - Income Based Jobseekers Allowance
  - Income related Employment and Support Allowance
  - Pension Credit
  - Child Tax Credit
  - Disability or severe disability element of Working Tax Credit
  - Universal Credit
  - Housing Benefit

<sup>&</sup>lt;sup>7</sup> More information on the Scotland Act 2016 is available on UK parliament website.

- 4. I am applying after the person died, and up to six months<sup>8</sup> after their funeral.
- 5. The funeral is for someone who lived in the UK.
- 6. I (or my partner) am responsible for paying for the funeral.
- 7. It is reasonable\* for me (or my partner) to accept responsibility for the funeral costs.
- 8. The funeral is being held either in the UK, or in some circumstances in the European Union, or Iceland, Liechtenstein, Norway or Switzerland.

\*Usually, it is reasonable for the nearest relative of the deceased person to accept responsibility for the funeral costs. A nearest relative could be a partner, child, parent or sibling. If the applicant or their partner is not the nearest relative, they will need to explain to Social Security Scotland when they apply why it is reasonable for them to have accepted responsibility for the funeral costs.

The Funeral Support Payment can help towards funeral costs of an adult aged 18 or older or a young person (aged 17 or under) including a child, a baby, or a stillborn baby. If a baby died before the end of 24 completed weeks of pregnancy, Funeral Support Payment cannot help towards these costs. If the baby was born alive and subsequently died before 24 completed weeks of pregnancy, Funeral Support Payment can help towards the funeral costs.

Further details about eligibility for Funeral Support Payment can be found at <a href="mygov.scot website">mygov.scot website</a>.

#### **Payment Amount**

The average payment issued by Social Security Scotland is referenced in both Table 6 and the Payments section of this publication. However, the actual amount a client will be paid is dependent on a number of factors, as outlined below.

#### Deceased person's assets

The amount paid will depend on the amount of money left behind by the deceased person that is available to be used towards the funeral costs. This can come in the form of any assets in the deceased's estate such as money, savings, other funds, insurance policies or money due from pensions or burial clubs. Any such money from the deceased person, if available, will need to be used to pay for the funeral expenses.

Social Security Scotland will deny applications if assets in the deceased's estate are available and sufficient to meet the costs of a funeral. These provisions only apply if the deceased person is aged 18 years old or over. Assets are not taken

<sup>&</sup>lt;sup>8</sup> If the client is relying on a backdated award of qualifying benefit that relates to at least one day in the 6 month period, then they can apply within 20 working days after the end of the 6 month period (provided they are applying within 3 months of being informed of the backdated award). Also, clients can now apply after the original 6 months following the funeral if the reason for the delay in applying is linked to Covid-19.

into consideration and no deductions will be made if the deceased person is aged 17 years old or under.

#### **Burial or cremation costs**

The amount paid will depend on the cost of burial or cremation in the local council area where the deceased person lived immediately prior to their death. The exact burial or cremation costs are known for different local council areas. This gives an indication of the likely costs that will be paid. More information on burial and cremation costs can be found on the mygov.scot website.

As it usually does not cost anything to bury or cremate a baby, child or young person aged 17 or under in Scotland, payments might be lower in these instances.

#### **Funeral Costs**

Under The Social Security (Up-rating) (Miscellaneous Amendments) (Scotland) Regulations 2024, we uprated the 'relevant figures' for Funeral Support Payment by 6.7% for applications made on and after 1 April 2024 to 31 March 2025<sup>9</sup>. The uprated standard flat rate payment is £1,257.75, which can be used to meet other funeral costs, such as the funeral car or funeral service. If the person who died had a pre-paid funeral plan, this amount will be reduced to £153.50.

The standard flat rate payment was previously increased from £1,000 to £1,010 for applications received from 1 April 2021 to 31 March 2022, from £1,010 to £1,070.60 for applications received from 1 April 2022 to 31 March 2023 and from 1070.60 to 1,178.75 for applications received from 1 April 2023 to 31 March 2024.

#### **Travel costs**

The Funeral Support Payment can help towards the cost of one return journey by the client for the purpose of arranging the funeral or to attend the funeral. This can include travel by car, bus or train, and can include travel by taxi, boat and plane in certain circumstances. For the Funeral Support Payment to cover the cost of this journey, it must not exceed the cost of a return journey from the client's home to the place of burial or cremation.

#### Transport costs to move the deceased person

The Funeral Support Payment can help with transport costs if the deceased person needs to be moved more than 49.7 miles from where the body is located to where the body will lie before the funeral within the United Kingdom. In some circumstances we will allow for transport costs from where the body is lying before the funeral to the funeral, for funerals in the European Union, or Iceland, Liechtenstein, Norway or Switzerland as well as the United Kingdom. Social

<sup>&</sup>lt;sup>9</sup> Under the Social Security (Up-rating) (Miscellaneous Amendment) (Scotland) Regulations 2024, we have uprated the "relevant figures" for Funeral Support Payment in line with inflation for applications made on or after 1 April 2024.

Security Scotland can only help pay for the transport over 49.7 miles, including return transport. This amount is calculated based on information provided by the funeral director or taken from the funeral bill.

#### **Document costs**

The Funeral Support Payment can contribute towards the cost of death certificates for releasing money belonging to the deceased person; and medical certificates needed to bury or cremate the deceased person such as a Medical Certificate of Cause of Death (only needed for deaths outside Scotland).

#### **Medical costs**

The Funeral Support Payment can contribute towards the cost of certain medical procedures needed before the funeral can go ahead. For example, the removal of a pacemaker from the deceased person before they can be cremated.

#### **Recovering payments**

Social Security Scotland can recover any Funeral Support Payment award made either in part or in full if money becomes available from the deceased person's estate.

#### An example of an amount paid out

The deceased person was over 18 and lived in the Glasgow City Council area. They had £250 in personal savings that is available to be used towards the funeral costs, but no funeral plan. The removal of a pacemaker was required.

The person who is responsible for the funeral lives in Aberdeenshire and needed to travel from Aberdeenshire to Glasgow for the funeral. They would be able to get a total payment of £1,842.50:

Cremation cost in Glasgow City = 849; Funeral costs = £1257.75; Travel costs from Aberdeenshire to Glasgow = £58; Transport cost to move deceased person = £0, Document costs = £0, Medical costs to remove pacemaker = £25.35; Deduct deceased person's accessible assets = -£250; Total = £ 1,940.10.

#### **Application and decision making process**

Applications can be made online (only by the applicant), by phone, and by paper form ('application channel'). Also, it is possible for Funeral Support Payment applicants to submit evidence online. If a client is applying online, they will receive a message guiding them to a portal to upload their documents.

Social Security Scotland processes each application received and makes a determination whether to approve or deny the application. An application will be denied if the client is not eligible or provides insufficient evidence to demonstrate their eligibility to receive a Funeral Support Payment. An application will be authorised if the applicant is eligible and can provide the appropriate evidence to

receive a Funeral Support Payment. Applicants may also withdraw their application before a determination is made. However, withdrawal of an application removes the right to a redetermination.

Social Security Scotland aims to process completed applications within ten working days of receiving all supporting evidence for an application, and they will make payment as soon as possible thereafter. Applications may take longer to process if copies of documents need to be requested and received from clients. This is less likely when applicants choose to work with a funeral director and provide Social Security Scotland with consent to contact that funeral director. This is because the funeral director often has most of the required information available and the payment can be made directly to the funeral director, if the client is eligible and consents for Social Security Scotland to pay the funeral director.

It should be noted that the measure of applications processed within ten working days included in this publication reflects the time between an application being received and a decision. It is not a measure of the time from all supporting evidence being received to decision. For further information on the calculation, see the processing times section of the background note.

#### Re-determinations and appeals

Funeral Support Payment applicants can ask Social Security Scotland to look again at a decision if their application is denied, or if they think the amount they are going to be paid is wrong. This is known as a re-determination. A request for a re-determination should be made within 31 calendar days of being notified of the determination. This is extended to up to 1 year when there is a good reason for lateness.

Social Security Scotland then has 16 working days to make the new determination. Funeral Support Payment applicants also have the right to appeal to a Tribunal if they do not agree with Social Security Scotland's redetermination, or if Social Security Scotland is not able to make a redetermination within 16 working days.

#### About the data

#### How the data is collected

The data in this publication is sourced from Social Security Scotland's case management system. The system holds information on all applications received, decisions and payments. Data about the applicant, their partner, and the deceased person is collected through the online application form, or is entered by client advisors during telephone applications, or the processing of paper applications. Information about the application outcome and payments is created in the case management system as an application is processed.

The information is held across multiple tables within the system. 100% extracts of administrative data are taken from this system every day for internal reporting purposes. Data cuts combine information from the different tables in the system into one daily extract that includes details of all Funeral Support Payment applications made since 16 September 2019.

To take into account backdating and delays between applications being authorised and payments being made, the data cut on 31 October 2024 has been used to produce statistics on applications received and decisions made up to 11.59 pm on 30 September 2024. Later data cuts may include additional retrospective changes to application details, including corrections to details in the case management system, and changes that have resulted from redeterminations and appeals.

When a re-determination or appeal is requested, the data in this publication will show the decision date, outcome, payment date and payment value after a re determination or appeal has been decided. Where a re-determination or appeal has been requested but not decided, decision date, outcome, payment date and payment value will be updated to reflect information about the re determination or appeal, rather than the original application.

Until March 2022, re-determinations and appeals were reported based on management information manually collected by the Client Experience team at Social Security Scotland. From April 2022 onwards, the figures reported in Table 10 for re-determinations are based on data extracted from the case management system. Similarly, while information on appeals are still manually collected, from October 2023 onwards the figures reported in Table 11 for appeals are based on data extracted from the case management system. This is part of an ongoing piece of work to improve the reporting of re-determinations and appeals across all benefits. As such the data source and resulting outputs are currently being reviewed and figures from April 2022 onwards may be subject to change.

In the previous publication it was not possible to extract the detailed information on the outcomes of re-determinations and appeals that occurred between 20 April and 30 June 2024 due to a data extraction issue. This has now been resolved and outcome information is provided for the previous and current quarter.

Within our statistical reporting, key dates are used to assign applications received, applications processed, and payments issued to time periods. This is a different methodology to that used in financial reporting and, as a result, there may be differences in the values reported for a given time period.

#### **Quality assurance**

The data used to produce the official statistics are the same as the data extracted from the case management system on a daily basis that is used for internal reporting within Social Security Scotland. As such, the data is checked

daily for consistency with previous extracts (i.e. do applications, decisions and payments figures increase as expected over time, and are they in proportion to each other) and compared to other sources of information such as the number of payment instructions reported by the finance team.

Additional quality assurance and cleaning has been carried out on the variables used in the official statistics:

- Check for duplicate and missing application references.
- Check that application dates, processing times and payment times are within the expected ranges.
- Check that payment date is present where a payment value is present.
- Check any postcodes that do not match to local authority areas see Geography section.

Once the data is aggregated and copied into the publication and supporting Excel tables, the final statistics are quality assured by a different member of the statistics team. The lead statistician checks the final documents.

#### **Data Quality**

Rounding and disclosure control

Application and outcome figures have been rounded to the nearest five for disclosure control. Data has been suppressed where it would disclose fewer than five applications or payments. This is also the case with re-determinations and appeals data.

Missing and duplicate applications

The data comes from 100% data cut of the case management system.

The data cut was checked for applications where the fields relating to application date and the outcome and payment of the application were blank. These applications would represent temporary 'prospect cases', which are created when clients contact Social Security Scotland without a National Insurance number and are later replaced once a National Insurance number is received from the applicant. Any such applications are therefore duplicates and are excluded from the statistics.

Clients may make repeated applications to Funeral Support Payment in certain circumstances. For instance, if their initial application is withdrawn or denied. This means that there can be several applications from the same client in the data cut. For this publication, we have retained all of these applications.

Number of clients who have received at least one Funeral Support Payment

The total number of clients to have been issued at least one Funeral Support Payment is calculated by summing up the number of unique individuals who have received at least one Funeral Support Payment since the benefit launched on 16 September 2019.

#### Unverified information from application form

Information about the client and the deceased person is taken from the application form completed by the client or by a client advisor over the telephone. This information may contain errors because it has not been verified by comparison to other sources of information such as records held by the Department for Work and Pensions. This means, for example, that it is possible to have authorised applications where the original application form did not include complete details of the deceased but was later amended as the application was processed.

#### Delay between application authorised and payment

In this publication, the date that applications were processed by client advisors is the date used to produce statistics of processed applications by month. After applications are authorised for payment by client advisors, a manager approves the decision, and then a payment is issued. In some cases, payments will be issued on the same day that payments are authorised by client advisors, however in other cases there can be a delay before payments are issued. Clients should receive money in their nominated account within four working days after payment is issued.

In this publication, we report on the value of payments that have been issued by the end of each month and not the payments successfully received by the applicants.

#### Application channel

Application channel is automatically entered into the case management system for online applications, and manually entered for applications taken by phone or paper. If ever an application channel has been manually entered incorrectly, the application channel will be classed as 'unknown'.

#### Geography

Applications are assigned to local authority areas by postcode using a Scottish Government lookup file. For some applications, the postcode will not match to the lookup file. This can be because the postcode is not in a Scottish local authority area, or because the postcode has been introduced too recently to appear on the lookup file, for example if a property is in a new development.

For postcodes that could not be matched to a Scottish local authority area, the postcode area was used to check whether the postcode was in Scotland or elsewhere. Non-matching postcodes from Scottish border postcode areas (postcodes starting 'DG' and 'TD') were also checked individually and assigned to Scottish local authority areas or as 'non-Scottish postcodes' manually.

Following these checks on postcodes, in this publication a small proportion of applications did not include address information and therefore could not be matched to a local authority area or country [Table 3].

#### Effect of re-determinations

Application decision dates, outcomes and payment amounts are updated to reflect information about re-determinations and appeals as described in the <a href="How the data is collected">How the data is collected</a> section. Information in tables about decisions, outcomes and payments should therefore be viewed as the final decision, outcome and payment value, after a re-determination request or appeal has been received and/or decided. This excludes the processing times table, where applications with re-determinations and appeals have been removed from the processing times calculations.

#### Processing time

Processing time is the number of days from the application being received to a decision being made or the application being withdrawn. It includes time spent waiting to receive copies of documents from clients or funeral directors. It does not include additional time to make payments. It is calculated in working days. Weekends and public holidays are excluded, even if applications were processed by staff working overtime on these days. The time of day that an application was received or processed is not taken into account.

Processing times calculated do not include any applications that are flagged as having had a re-determination request because the decision date for these applications will represent the re-determination decision date, which can be some time after the original decision date. The number of applications in the processing times table is therefore lower than the number of applications shown as processed or decided in other tables. The number of applications flagged with re-determinations may differ from clerical re-determinations data displayed elsewhere. Re-determinations are a small proportion of the total applications processed, and the initial average processing times for applications that go on to re-determination or appeal compared to other applications should not differ from all other applications. Therefore, removal of these should not affect the average processing times shown in the table.

Processing time is only calculated for applications that were decided within the period being reported on. Data is presented by the month of decision rather than month the application was received.

#### **Future developments**

We will be seeking users' views on the content of this publication to ensure it best meets their requirements. If you have any comments or suggestions that you would like to provide us, please email MI@socialsecurity.gov.scot.

# Information on Department for Work and Pensions Funeral Expense Payment statistics

Department for Work and Pensions publish information about Funeral Expense Payment in the <u>Social Fund annual report</u> at Great Britain level only. Department for Work and Pensions also publishes annual expenditure for Funeral Expense Payments at Great Britain level in their <u>Benefit expenditure and caseload tables</u>.

#### **Related Social Security Scotland publications**

Statistics published by Social Security Scotland can be found at Social Security Scotland statistics.

#### An Official Statistics publication for Scotland

Official Statistics are produced to high professional standards set out in the Code of Practice for Official Statistics. They undergo regular quality assurance reviews to ensure that they meet customer needs and are produced free from any political interference.

#### **Correspondence and enquiries**

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E-mail: statistics.enquiries@gov.scot

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|---|
| The data collected for this statistical bulletin:  ☐ are available in more detail through statistics.gov.scot   |
| oxtimes are available via an alternative route. Summary tables are available at:  |
| Social Security Scotland statistics.  |
| ☐ may be made available on request, subject to consideration of legal and ethical factors. Please contact MI@socialsecurity.gov.scot for further information. |
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