



**Item No. 12**

**Meeting Date Wednesday 21<sup>st</sup> October 2020**

**Glasgow City  
Integration Joint Board  
Finance, Audit and Scrutiny Committee**

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**WELFARE RIGHTS AND MONEY ADVICE PERFORMANCE REPORT 2019-20**

**Purpose of Report:**

The purpose of this report is to report on the performance of Glasgow City Health and Social Care Partnership's (HSCP) Welfare Rights and Money Advice Team for 2019-20, including details of money advice provision commissioned by the Health Improvement Team.

**Background/Engagement:**

The IJB Finance and Audit Committee noted the first comprehensive Welfare Rights and Money Advice performance report for 2017-18 at its September 2018 meeting. A subsequent report for 2018/19 was presented to the Committee's meeting in October 2019. Prior to the first report, Welfare Rights and Money Advice activity was being recorded in a variety of information systems but there were no formal performance reporting arrangements. The HSCP's Welfare Rights and Money Advice Team has developed an electronic solution within Carefirst that will ensure consistent recording across the city in the future. This will be reflected in the next report for 2020/21.

**Recommendations:**

The IJB Finance, Audit and Scrutiny Committee is asked to:

a) note the content of this report.

**Relevance to Integration Joint Board Strategic Plan:**

Developing a competent, confident and valued workforce, and focusing on continuous improvement within a culture of performance management, openness and transparency.

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**Implications for Health and Social Care Partnership:**

|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <b>Reference to National Health &amp; Wellbeing Outcome:</b> | <p><b>Outcome 8.</b> People who work in health and social care services feel engaged with the work they do and are supported to continuously improve the information, support, care and treatment they provide</p> <p><b>Outcome 9.</b> Resources are used effectively and efficiently in the provision of health and social care services.</p>                                                                                                                                                                                                                                                                                                                                     |
| <b>Personnel:</b>                                            | The report outlines the current training and support activity and ongoing requirement to remain abreast of developments in welfare reform for frontline social work staff. The report also outlines the impact on workload created by the welfare reform agenda.                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Carers:</b>                                               | The report covers support to carers provided by the Welfare Rights and Money Advice service. We also provide training to carers centres on relevant benefits matters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Provider Organisations:</b>                               | No Implications                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Equalities:</b>                                           | No Implications                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Fairer Scotland Compliance:</b>                           | By supporting service users to maximise their entitlement to benefits, the HSCP seeks to reduce the impact of socio-economic disadvantage experienced by these citizens. Maximising income enables service users to reduce impacts of poverty and meet the financial costs of daily living; this in turn has positive impact on their health and wellbeing.                                                                                                                                                                                                                                                                                                                         |
| <b>Financial:</b>                                            | <p>The Welfare Rights and Money Advice Team is the main team that provides support and advice to service users, staff and partner agencies. The total staff complement is 40.7 full time equivalent posts for which the annual staff costs are £1.9 million.</p> <p>Over the course of April 2019 to March 2020 the Income Maximisation Team has generated £5.09 million, and £3.1 million has been generated by the Appeals Team from successful tribunal representation. It is the intention to include in future reports the income generated for service users from the three area service teams, this will be possible when the functionality has been added to Carefirst.</p> |
| <b>Legal:</b>                                                | No Implications                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Economic Impact:</b>                                      | Supporting benefit recipients to maximise their entitlement increases the ability of recipients to engage in economic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

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|  | activity within the city and reduces the economic impact of the reduction in benefits experienced as a result of wider benefits reform activity. The Fraser of Allander Institute has in reports quantified the linkage between benefit income being spent in local economies and the creation/retention of local jobs. |
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| <b>Sustainability:</b> | No Implications |
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|------------------------------------------------|-----------------|
| <b>Sustainable Procurement and Article 19:</b> | No Implications |
|------------------------------------------------|-----------------|

|                           |                                                                                                                                                                                                                                                 |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Risk Implications:</b> | If the performance of the Welfare Rights and Money Advice Team is not recorded, monitored and reported on, then there is a risk that resources are not used as effectively and efficiently as they can be with service improvements identified. |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                               |                                                                                                                                                                                                        |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Implications for Glasgow City Council:</b> | Staff will be required to record, analyse and report on HSCP Welfare Rights and Money Advice provision, whether provided or purchased, as part of the HSCP's/IJB's performance reporting arrangements. |
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| <b>Implications for NHS Greater Glasgow &amp; Clyde:</b> | As above. |
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## **1. Purpose**

- 1.1 The purpose of this report is to report on the performance of Glasgow City Health and Social Care Partnership's (HSCP) Welfare Rights and Money Advice Team for 2019-20, including details of money advice provision commissioned by the Health Improvement Team.
- 1.2 This is the third comprehensive Welfare Rights and Money Advice performance report. The IJB Finance and Audit Committee previously noted the first report at its [September 2018](#) and [October 2019](#) meetings.

## **2. Background and Service Description**

- 2.1 The HSCP has Welfare Rights and Money Advice provision both within a Social Work and Health context.
- 2.2 **Social Work Directly Provided Provision (see also Section 4)**
  - 2.2.1 The Social Work Welfare Rights and Money Advice Team is managed centrally as part of the Business Development section within the HSCP. The service is integrated across the HSCP and provides assistance to frontline staff so they can support service users to ensure that their benefits are maximised. As the majority of service users rely on one or more benefits, many of which have been cut under the UK Government's welfare reforms, it is important that they are supported to maximise their entitlement. Where

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matters are of a more complex nature, the team takes referrals and works directly with service users.

2.2.2 The service is delivered via several sub-teams at centre and in each of the three localities (North East, North West and South). These are:

- Income Maximisation Team
- Appeals Team
- Information and Training Team and
- Area Locality Teams.

2.2.3 There are also centralised Welfare Rights/Money Advice functions relating to Kinship Care and the Debt Arrangement Scheme.

2.2.4 Outwith the Welfare Rights and Money Advice Team there is Social Work's Financial Assessment Income Team (FAIT). It currently focuses on supporting service users and their representatives to complete financial assessments for chargeable services, working closely with the Welfare Rights and Money Advice Team.

### **2.3 Health Purchased Service Provision (see also Section 5)**

2.3.1 A Financial Inclusion partnership between Glasgow City Council, the Wheatley Group and the HSCP is in operation and offers a range of local money advice services for NHS staff to make referrals regarding patients and service users.

## **3. Recording within Social Work Welfare Rights and Money Advice**

3.1 The work activities of the different teams within Social Work Welfare Rights and Money Advice are recorded within a variety of tools as it is not currently possible to capture all the information systematically within Carefirst (Social Work Services' main client information system). The other recording tools include Excel spreadsheets and Advice Pro (a debt recording tool).

3.2 The recording of Welfare Rights activities is done within Carefirst but this is still inconsistent and there are many activities that are similar to others. This has arisen over time due to many benefit changes and competing needs of the different teams while previously under separate management.

3.3 In 2019 Social Work Welfare Rights and Money Advice embarked on a review of recording activity within Carefirst to bring about consistent recording across the city. This work has involved mapping all the Welfare Rights and Money Advice processes and then devising a new eform to collect the information. Another reason for this change in recording is to ensure that the service is capable of being measured against the Scottish Government's National Standards. This has involved extensive support from other colleagues within the HSCP's Business Development Team and has taken considerably longer than originally anticipated. This is because the work of Welfare Rights and

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Money Advice interacts with other parts of the HSCP and it was necessary to ensure that any changes did not introduce problems or interfere with their workflow. Training on using the new eform took place in February 2020 for Welfare Rights and Money staff and the new process should be implemented before the end of financial year 2020-21 and will then allow the incorporation of HSCP Welfare Rights and Money Advice performance into HSCP/IJB routine performance reporting arrangements.

### **4. Social Work Directly Provided Provision**

#### **4.1 Social Work Income Maximisation Team**

- 4.1.1 The Income Maximisation Team is a centre-based team that supports service users across the city who receive a chargeable non-residential care service to maximise their income. These services include Home Care, Day Care, Tele-care Alarms and Personalisation.
- 4.1.2 The Income Maximisation Team has read-only access to the Department for Work and Pensions' (DWP) Client Index System (CIS/Searchlight). This allows staff to identify service users who are already in receipt of their maximum benefit entitlement, and it enables the appropriate charge for the service to be applied without the need for a visit to the service user. Any service users where their income appears to be less than their benefit entitlement or who are not in receipt of an appropriate disability benefit are visited in their home by staff in the team, and they are supported to make any appropriate benefit claims.
- 4.1.3 Number of Financial Assessments. In the 12 months to April 2020, the Income Maximisation Team processed financial assessments for 3,969 service users (4,392 in 2018/19). Approximately 67% (60% in 2018/19) of these cases were identified as fully maximised by information obtained from the DWP's CIS/Searchlight system. 1,290 service users were visited at home to explore additional benefit entitlement (1,981 in 2018/19).
- 4.1.4 Successful Benefit Claim Volumes. The types of benefits most commonly under-claimed by service users who get a chargeable service are the disability benefits, and the Income Maximisation Team is often able to increase the rate of award of those benefits. The following table details the number of successful benefit claims and their type made for service users over the 12 months to April 2020. The disability benefits of Attendance Allowance, Disability Living Allowance (DLA) and Personal Independence Payments (PIP) account for 42% of the successful claims. A further 40% relates to consequential additional entitlement mainly Council Tax Exemption and Severe Disability Premium. At present the HSCP is only recording the numbers of successful claims. With improvements to recording in Carefirst we will in future also be able to quantify the numbers and types of unsuccessful claims.

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**Table: Number of Successful Benefit Claims by Benefit Type and Percentage Breakdown**

| Benefit Claim  | Attendance Allowance | Carers Allowance | Council Tax Reduction / Exemption | Discretionary Housing Payment | Disability Living Allowance | Employment and Support Allowance | Housing Benefit | Income Support | Pension Credit | Personal Independence Payment | Severe Disability Premium | State Pension | Universal Credit | Total |
|----------------|----------------------|------------------|-----------------------------------|-------------------------------|-----------------------------|----------------------------------|-----------------|----------------|----------------|-------------------------------|---------------------------|---------------|------------------|-------|
| <b>2019/20</b> | 280                  | 12               | 237                               | 0                             | 50                          | 37                               | 49              | 0              | 66             | 62                            | 145                       | 3             | 6                | 947   |
| <b>2018/19</b> | 251                  | 17               | 185                               | 5                             | 63                          | 56                               | 38              | 0              | 80             | 59                            | 168                       | 2             | 2                | 926   |
| <b>% 19/20</b> | 30%                  | 1%               | 25%                               | 0%                            | 5%                          | 4%                               | 5%              | 0%             | 7%             | 7%                            | 15%                       | 0%            | 1%               | 100%  |
| <b>% 18/19</b> | 27%                  | 2%               | 20%                               | 1%                            | 7%                          | 6%                               | 4%              | 0%             | 9%             | 6%                            | 18%                       | 0%            | 0%               | 100%  |

- 4.1.5 Financial Gains Arising from Successful Claims. In 2019/20 the team generated £5.09 million in additional benefits for service users. Of this amount, £2.21 million was arrears of benefit and £2.88 million was ongoing entitlement. These figures have been compared to the end of year data for 2018/19.

**Table: Financial Gains Arising from Successful Claims**

| Period                   | Arrears       | Annual Additional Benefit | Combined      |
|--------------------------|---------------|---------------------------|---------------|
| April 2018 to March 2019 | £1.68 million | £2.87 million             | £4.55 million |
| April 2019 to March 2020 | £2.21 million | £2.88 million             | £5.09 million |

- 4.1.6 The workload for the Income Maximisation Team remains high due to the expansion of the charging policy in recent years to cover Telecare, Personalisation and Day Care in addition to traditional Home Care. The introduction of free personal care to those under 65 from April 2019 has also increased the workload.
- 4.1.7 The impact of many benefit cuts under the U.K. Government's Welfare Reform agenda has to date not had such a detrimental impact to the service users supported by this team as was anticipated. This is primarily due to the fact that older people have been exempted from the majority of the welfare reforms and those who are younger have significant disabilities such that they have been able to achieve the tougher disability tests to maintain the same level of disability benefits. Furthermore, the receipt of the disability benefit for younger service users has in turn provided protection from other changes such as the Benefit Cap. In the coming two years the disability benefits will move from

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Department of Work and Pensions to the Scottish Government/Social Security Scotland and our service users will require support to transition to these new benefits.

### 4.2 Social Work Appeals Team

- 4.2.1 The Appeals Team represents Social Work service users and other Glasgow residents at Social Security Appeal Tribunals to challenge unfavourable benefit decisions.
- 4.2.2 Number of Benefit Appeal Tribunals. In the year 1 April 2019 to 31 March 2020, the Appeals Team was listed to represent service users and residents at 843 benefit appeal tribunals. In the previous year 2018-19 there were 1,590 appeals where we were the listed representative.
- 4.2.3 Types of Appeals. The vast majority of these appeals related to disability benefits and benefits for people who are unfit for work (refer to the following table). This year the HSCP has seen a continuing decrease in the number of DLA appeals as a consequence of DLA claimants being obliged by the DWP to claim Personal Independence Payment with tougher entitlement rules. The HSCP has not yet seen the expected increase in the number of Universal Credit (UC) appeals. From September 2019, with the rollout of UC to all new claimants, the HSCP had anticipated that the number of UC appeals would start to rise and that the number of appeals for the legacy benefits would start to fall.
- 4.2.4 Some of the reasons for the decline in appeals this year has been due to the Department of Work and Pensions (DWP) not producing appeal documents for UC appeals. As a consequence the UC appeals were not being listed by HMCTS. It was taking DWP between 6 and 8 months to prepare the appeal document for UC. The transition of Employment and Support Allowance (ESA) claimants over to UC has resulted in a reduction of ESA appeals.
- 4.2.5 PIP cases were also not being prepared as quickly. This was because the DWP were having to review a large number of cases to restore the mobility component to claimants after regulations to limit entitlement for people with mental health conditions were found to be unlawful. This resulted in many cases being reviewed in the appellant's favour without the need to progress to an appeal.
- 4.2.6 To ensure that this was not something that was peculiar to Glasgow the HSCP checked with a neighbouring authority who usually represents at a similar number of appeals to Glasgow, and their reduction in appeals was almost identical to this HSCP's. In 2018/19, North Lanarkshire Council Welfare Rights Team represented at 1,443 appeals but in 2019/20 this dropped to 767 appeals.

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- 4.2.7 HMCTS advises that appeal levels will rise again as DWP starts to provide appeal documents

**Table: Number of Appeals by Benefit Type and Percentage Breakdown**

| Benefit Type/Appeal | Other benefit | Carers Allowance | Child Benefit | Tax Credits | Disability Living Allowance and Attendance Allowance | Employment and Support Allowance | Housing Benefit | Income Support / Job Seekers Allowance | Pension Credit | Personal Independence payments | Universal Credit | Total |
|---------------------|---------------|------------------|---------------|-------------|------------------------------------------------------|----------------------------------|-----------------|----------------------------------------|----------------|--------------------------------|------------------|-------|
| 2018-2019           | 8             | 4                | 4             | 5           | 99                                                   | 517                              | 4               | 37                                     | 3              | 898                            | 11               | 1590  |
| 2019/20             | 0             | 3                | 6             | 9           | 65                                                   | 255                              | 6               | 10                                     | 1              | 432                            | 56               | 843   |
| % 2018-19           |               |                  |               |             | 6.2%                                                 | 32%                              |                 |                                        |                | 56%                            | 1%               | 100%  |
| % 2019-20           |               |                  |               |             | 8%                                                   | 30%                              |                 |                                        |                | 51%                            | 7%               | 100%  |

- 4.2.8 Success Rate of Concluded Appeals and Total Amount Gained. Of the 843 appeals, 599 were concluded and the remainder adjourned or postponed to be completed on a later date. Of the concluded appeals, 392 were successful and 167 unsuccessful, representing a 70% success rate down from 81% last year but in line with 73% in 2017/18. The success rate in previous years had remained relatively static around 65%. Over the last few years the HSCP had anticipated a drop in the success rate to reflect the ever toughening rules for benefit but to date this has not materialised. This has been partly due to some favourable test cases and a developing expertise in PIP appeals along with a reduction in the number of ESA appeals that are often more difficult to win.

- 4.2.9 The total amount gained from appeals in the year to 31 March 2020 was £3.1 million down on £6.0 million last year but proportional to the reduction in the number of appeals being scheduled by HM Courts and Tribunal Service. From the concluded appeals there was an average financial gain of £7,839 which is slightly up on the average financial gain of £7,340 for 2018/19.

### 4.3 Social Work Information and Training Team

- 4.3.1 The Information and Training Team provides training on benefits and debt issues to frontline Social Work staff and voluntary organisations. The team keeps abreast of all benefit changes and has provided presentations and briefings on the various welfare reforms. During the transition from old to new benefits, and also the many changes to existing benefits, the whole benefit landscape became more complex. Furthermore, not all changes were being implemented in all areas at the same time, which introduced an additional layer of complexity.
- 4.3.2 The majority of Social Work service users are reliant on one or more welfare benefits, and it is therefore important that frontline staff are kept up to date



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with changes so that they are able to fully support their service users. Similarly, there are a range of voluntary organisations across the city who are also working with vulnerable citizens of which many are also HSCP service users.

- 4.3.3 Number of Training Events and Topic. During the year to 31 March 2020, the team provided 125 training events to a mixture of Social Work staff within the HSCP and support workers from agencies across Glasgow. This is down on the 2018/19 total of 150 but up on the 73 training events in 2017/18.

In 2018/19 the HSCP had provided extra UC training and awareness sessions in the run up to the full roll out of UC in Glasgow.

**Table: Number of Training Events by topic for 2019/20 (2018/19 figures in brackets)**

| Topic                              | Courses | Topic                   | Courses | Topic                            | Courses   |
|------------------------------------|---------|-------------------------|---------|----------------------------------|-----------|
| Personal Independence Payments/DLA | 10 (10) | Debt Arrangement Scheme | 1 (3)   | Employment And Support Allowance | 9 (10)    |
| Introduction to Debt               | 3 (6)   | Welfare Reform          | 12 (9)  | Sanctions                        | 6 (3)     |
| Housing Benefit                    | 8 (7)   | Other Training          | 12 (0)  | Benefits for Older People        | 4 (6)     |
| Scottish Welfare Fund              | 3 (5)   | Carers Benefits         | 4 (5)   | Universal Credit                 | 53 (86)   |
|                                    |         |                         |         | <b>Total</b>                     | 125 (150) |

## 4.4 Social Work Debt Arrangement Scheme

- 4.4.1 On the introduction of the Debt Arrangement Scheme (DAS) in 2004 there was a requirement to have specifically trained advisers to work in this area of debt advice. At that time additional funding was received from the Scottish Government to establish a small team. Since then the requirement to have specially accredited workers has been removed and now this is delivered by advice projects themselves. The staffing for this team has also diminished due to individuals taking voluntary retirement. This is now a reducing area of new work and referrals are now only from Glasgow City Council's Council Tax section. There are however existing cases that will take up to 10 years for the client to complete their repayment plan.
- 4.4.2 There is a new focus on promotion of the DAS scheme as part of the HSCP's general Welfare Rights and Money Advice training to up-skill other agencies and encourage them to use DAS themselves.

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- 4.4.3 The current level of activity within the DAS caseload is laid out in the following table.

**Table: DAS Activity**

| Activity                                         | 2018/19 | 2019/20 |
|--------------------------------------------------|---------|---------|
| The total number of open DAS cases on Advice Pro | 151     | 114     |
| Total debt contained within those DAS cases      | £3.74 M | £3.69M  |
| The number of new cases during financial year    | 0       | 0       |
| Number of cases closed in the financial year     | 48      | 37      |

**Social Work Local Area Service Teams**

- 4.4.4 Within each of the HSCP's three localities (North East, North West and South) there is a sub-team of Welfare Rights Officers who provide support to frontline social workers to deal with the benefit issues of their service users. This support builds on the training provided by the Information and Training Team and further enables frontline staff to support service users. Where matters are of a complex or complicated nature then the Welfare Rights Officer will take a referral and work directly with the service user to address benefit and debt issues. It is important that the correct balance is maintained between taking referrals and being available to provide support to frontline staff.
- 4.4.5 The locality-based staff also provide the following support:
- support to Housing Association tenants where there is risk of an eviction
  - support to community Case Work Teams
  - ongoing support to Kinship Carers where there are benefit issues. There are approximately 1,000 Kinship Carers looking after approximately 1,300 children from Glasgow.
  - checking Residential Care financial assessments in conjunction with the Financial Assessment and Income Team (FAIT) (see Section 4.6 below) and
  - support to service users going through DLA to PIP transition.
- 4.4.6 Within South Locality there is a citywide resource – the East Pollokshields Project. It provides a Welfare Rights Officer to support the BME community.
- 4.4.7 Also within South Locality there is the Roma Project where there is a dedicated Welfare Rights Officer working directly with the Roma Community.
- 4.4.8 At this time the recording of the locality team work in Carefirst is variable across the different areas of the city with not all work being recorded against Carefirst activities. As mentioned at Paragraph 3.3, this is part of a wider review of how Welfare Rights and Money Advice work is recorded. The following figures outline the number of welfare rights activities completed and recorded in the localities during the last three financial years, and the number of service users they relate to. This does not include eviction work as this

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information is not recorded in Carefirst.

**Table: Number of Welfare Rights Activities in Localities**

| Year    | Activities | Service users | Unique Service Users |
|---------|------------|---------------|----------------------|
| 2019/20 | 7,297      | 4,225         | 3,005                |
| 2018/19 | 8,663      | 5,594         | 3,709                |
| 2017/18 | 7,556      | 4,330         | 3,123                |

**4.5 Social Work Financial Assessment and Income Team (FAIT)**

- 4.5.1 Within the HSCP there is also the Financial Assessment and Income Team (FAIT) supporting the Community Care Finance section and care managers in relation to charging for Residential Care and Adults Personalisation service users. All associated financial assessment guidance and support is now done through FAIT, reducing care manager workload and allowing them to concentrate on support and care management. The team uses the DWP's Client Index System (CIS) to verify figures and refers on to the Welfare Rights and Money Advice Team for further income maximisation. This generates income for the HSCP and is also preventative work with regards to debt management.
- 4.5.2 In 2019/20 the team supported more than 1,500 HSCP Older People service users, up on 1,300 last year and more than 900 HSCP Adult Personalisation service users through the financial assessment process. FAIT provides a financial assessment working in partnership with a selection of services including Care Managers, Care Home Finance Team, Adults Finance Team, Welfare Rights and Money Advice Team, DWP, Customer and Business Services, Local Authority Care Home staff, Service Providers, Adults with Incapacity staff and the Commissioning Team. FAIT brings these areas together to deliver a service to some of the HSCP's most vulnerable service users.
- 4.5.3 Since the introduction of the FAIT a more robust and holistic assessment process ensures that service users' income is maximised in all cases and that the financial assessment information is received timeously. The financial assessment process can become particularly complex when property and capital are involved, as well as when there are vulnerable service users who lack capacity. The team has ensured the information in these instances is collated and passed to the Older People Team who assess and monitor service users within these categories to ensure the accuracy of the assessment and ensure that the HSCP is reimbursed for any funding that has been provided when capital/property cannot be accessed by the service user.

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### 5. Health Purchased Service Provision

- 5.1 A Financial Inclusion partnership between Glasgow City Council, the Wheatley Group and the HSCP is in operation and offers a range of local money advice services for NHS staff within the HSCP to refer clients with money worries. The contribution from Health is approximately £400,000 per year, and this allows Health staff to make referrals for patients who require debt advice. The services operate by referral only, which can be made by any Health worker. All the advice providers are part of the Glasgow Advice and Information Network (GAIN).
- 5.2 During 2019-20, in Glasgow City across the Financial Inclusion Partnership there were 4,979 (5,128 in 18/19) referrals made by NHS staff and 3,655 (3,712) individual clients seen. Financial gains were over £7.9 million (£8.7 million) with £1.8 million (£1.5 million) of debt being managed, both housing debt and non-housing debt. Referral figures and outcomes for Quarter 4 (2019-20) are estimates based on quarterly average data for Q1 to Q3; Quarter 4 reports were not requested from Advice Providers due to the impact of the COVID-19 pandemic on service delivery.
- 5.3 In the North East this advice service is provided by GEMAP Scotland Ltd. In South, it is provided by two agencies: Money Matters and Castlemilk Citizens Advice Bureau (CAB). In North West it is provided by three agencies: Glasgow North West CAB, Drumchapel CAB and Drumchapel Money Advice Centre.
- 5.4 Within the South Locality there is a Special Needs In Pregnancy Service (SNIPS). The service has received funding from the Money Advice Service via Money Matters to deliver a service citywide.
- 5.5 In 2019/20, an embedded money advice service was delivered in 30 Deep End GP Practices in five GP Clusters across the city. In North East locality, 17 GP Practices referred 1,024 patients, the client financial gain was almost £2.2m with £622k debt managed.
- 5.6 In response to the recent Child Poverty Act (2017), Health Improvement delivered a pilot 'Cost of the Nursery Day' project on behalf of the PLP Child Poverty Group. The Project engaged with 46 parents and carers to understand their lived experience of how Early Learning and Childcare (ELC) structures, policies and practices affect low income households and where financial barriers to participation exist throughout the nursery day. 323 Glasgow City Council ELC staff (in 21 establishments) participated in awareness sessions to increase understanding of the causes of poverty and its impacts, how to raise the issue of money worries and make a referral to money advice. 192 staff in 12 of the establishments also appraised the impacts of policies and practices on families at risk of experiencing poverty. Following training, staff demonstrated improved knowledge of the causes and consequences of poverty, felt more confident in raising the issue of money worries and reported

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that their establishment could do more to support families on low incomes. Parents felt that the cost of additional childcare hours was expensive and, along with the limited flexibility of hours on offer, could impact decisions to enter, or increase hours of employment. Parents reported that the arrears system for collecting overdue payments could be improved, felt pressurised into paying voluntary toy funds and would welcome more transparency on how these are used. Nursery fun events, fundraising activity and photographs and uniforms bought from the nursery were deemed to be financially challenging. Parents felt that clothing grants should be made available for nurseries and were supportive of developing clothing bank initiatives. The research report recommends potential modifications in ELC policies and practices which could be considered to help lessen the financial burden on families. Next steps are to feedback the report findings to Glasgow City Council and key strategic partners.

### **6. Support to Internal and External Groups**

- 6.1 With the continuous Government changes to welfare benefit entitlement, there has been a consistent need for the Social Work Welfare Rights and Money Advice Team to participate in a number of steering groups/boards to provide welfare reform updates, as well as expert advice on benefit issues. There are also a number of benefits being devolved to the Scottish Government, and this will require the introduction of new Scottish Regulations that will continue this need.
- 6.2 Corporate groups supported by the Welfare Rights and Money Advice Team during 2019/20 and continuing include:
- Poverty Leadership Panel (PLP), in particular the Welfare Reform workstream
  - Corporate Welfare Reform Group, which meets every six weeks. The HSCP takes the lead on the following three workstreams:
    - Personal Independence Payments
    - Engagement and
    - Council Charging
  - Scottish Welfare Fund Steering Group
  - Benefit Cap Group
  - No Recourse to Public Funds (NRPF) Internal Group
  - Children's Champions Board and
  - Glasgow City Alcohol and Drug Partnership.
- 6.3 The team also provides input to external groups:
- Scottish Government Illness and Disability Benefits Advisory Group
  - Scottish Government Terminal Illness Implementation Group
  - Scottish Legal Aid Board (SLAB) - National Advice Standards Working Group
  - Department of Work and Pensions (DWP) Scottish Customer Representatives Group
  - No Recourse to Public Funds (NRPF) Scotland Network
  - Rights Advice Scotland and
  - Welfare Reform training to voluntary organisations.

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### 7. Universal Credit

- 7.1 The impact of Universal Credit (UC) on HSCP service users has not yet fully materialised.
- 7.2 UC Full Service was rolled out to new claimants in parts of the city in September 2018 and then progressed to all parts of the city by December 2018. Existing claimants are still able to remain on the old benefits.
- 7.3 The majority of HSCP service users were already receiving benefits and as such were not immediately affected by the introduction of UC. For it to impact on them there would need to be a change in their circumstances requiring a new claim or for the Government to move to managed migration of the existing claimants.
- 7.4 Although it was the Government's ambition to be migrating claimants by now, this, like much of the UC rollout programme, has been subject to delay.
- 7.5 From 24 July 2019 DWP began a managed migration pilot in Harrogate area of England before there is consideration of rollout in other parts of the UK. DWP had intended to migrate all claimants over by 2024 but this time scale may change due to Coronavirus. As such at present Glasgow claimants will continue on their existing benefits unless there is a change in their circumstances that would require a new claim.
- 7.6 Universal Credit will present issues for the HSCP:
- Kinship Carers receiving UC will not qualify for additional UC in respect of looked after children. Where this happens the Kinship Care payments the HSCP makes will be higher than would have been the case under Tax Credits. There will be transitional protection for existing claimants, but this will diminish over time. The financial impact that this will have for the HSCP will be monitored and estimated when things become clearer.
  - pensioner couples where one of the couple is below pension age will not qualify for Pension Credits but instead will need to claim UC, which will provide a lower income and will therefore reduce their available income to contribute towards non-residential care charges and
  - vulnerable service users may struggle to interact with DWP via the online claim form and to maintain their account via an online journal
  - Training from the Welfare Rights and Money Advice Team to HSCP staff and to external organisations on UC will adapt to meet demand.

### 8. Future

- 8.1 The transition to devolve the 11 benefits from the DWP to the Scottish Government has been progressing, with the Disability and Carers benefits are still to transition. The timetable for new replacement benefits has been delayed by COVID-19 but should happen during 2021. Social Security Scotland has

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been created to administer the new benefits and exits in addition to the Department of Work and Pensions (DWP) and HM Revenue and Customs administering the UK wide benefits. The introduction of the new benefits will involve the Welfare Rights and Money Advice Team in further consultation processes and will require training and support to frontline staff on the new system and how it interacts with existing benefits.

- 8.2 The Coronavirus (COVID-19) response has brought about several changes to benefit entitlement and decision making to mitigate some of the problems that would otherwise have occurred. For example, suspension of reviews of Employment and Support Allowance and Personal Independence Payments has removed the risk of these benefits being withdrawn and this has prevented the need for action to ensure that benefits were restored, or new claims submitted.
- 8.3 Appeal tribunals are also no longer being conducted face-to-face. Initially they were changed to telephone conference calls and since August are being considered for a video conference appeal.
- 8.4 The figures in this report relate to 2019/20 and as such are not impacted by COVID-19. The impacts of COVID-19 will be reflected in the report for 2020/21

## **9. Recommendations**

- 9.1 The IJB Finance, Audit and Scrutiny Committee is asked to:
  - a) note the content of this report.