



**Item No. 12**

**Meeting Date Wednesday 14<sup>th</sup> December 2022**

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

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**Welfare Rights and Money Advice Performance Report 2021-22**

<b>Purpose of Report:</b>	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 2021-22, including details of money advice provision commissioned by the Health Improvement Team. Also included is some activity that we are undertaking as part of a response to the cost of living crisis.
<b>Background/Engagement:</b>	The IJB Finance and Audit Committee noted the first comprehensive Welfare Rights and Money Advice performance report for 2017-18 at its <a href="#">September 2018</a> meeting. Subsequent annual reports were presented to the Committee's meeting in <a href="#">October 2019</a> , <a href="#">October 2020</a> and <a href="#">December 2021</a> . Prior to the first report, Welfare Rights and Money Advice activity was being recorded in a variety of information systems but the HSCP's Welfare Rights and Money Advice Team with colleagues has developed and been implementing an electronic solution within Carefirst to ensure more consistent recording across the city.
<b>Governance Route:</b>	The matters contained within this paper have been previously considered by the following group(s) as part of its development.  HSCP Senior Management Team <input type="checkbox"/> Council Corporate Management Team <input type="checkbox"/> Health Board Corporate Management Team <input type="checkbox"/>

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	Council Committee <input type="checkbox"/> Update requested by IJB <input type="checkbox"/> Other <input type="checkbox"/> Not Applicable <input checked="" type="checkbox"/>
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<b>Recommendations:</b>	The IJB Finance, Audit and Scrutiny Committee is asked to:  a) note the content of this report.
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<b>Relevance to Integration Joint Board Strategic Plan:</b>
Developing a competent, confident and valued workforce, and focusing on continuous improvement within a culture of performance management, openness and transparency.

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

<b>Reference to National Health &amp; Wellbeing Outcome:</b>	<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  <b>Outcome 9.</b> Resources are used effectively and efficiently in the provision of health and social care services.
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<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.
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<b>Carers:</b>	The report covers support to carers provided by the Welfare Rights and Money Advice Team. Training is also provided to carers centres on relevant benefits matters.
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<b>Provider Organisations:</b>	No Implications
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<b>Equalities:</b>	No Implications
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<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 a positive impact on their health and wellbeing.
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<b>Financial:</b>	The Welfare Rights and Money Advice Team is the main team that provides support and advice to service users, HSCP staff and partner agencies. The total staff compliment is 40.7 fulltime equivalent posts for which the annual staff costs are in the region of £1.9m.
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	Over the course of April 2021 to March 2022 across all sections of the Welfare Rights and Money Advice Team there were a total of 4,676 e-form referrals of which 1,520 required simple advice with the remaining 3,156 proceeding to full assessments. In addition, there were 298 appeal tribunals. Collectively this has resulted in generating £3.97m in annualised ongoing awards and £1.85m in backdated benefits.
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<b>Legal:</b>	No Implications
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<b>Economic Impact:</b>	Supporting benefit recipients to maximise their entitlement increases the ability of recipients to engage in economic 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
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<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.
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<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 2020-21, including details of money advice provision commissioned by the HSCP's Health Improvement Team.
- 1.2 This is the fifth comprehensive Welfare Rights and Money Advice performance report. The IJB Finance and Audit Committee previously noted previous reports at its [September 2018](#), [October 2019](#), [October 2020](#) and [December 2021](#) meetings.

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- 1.3 This year's performance report includes a section on our current activity to address the cost of living impact. There are also some continuing aspects of how the service has been responding to the Coronavirus (COVID-19) pandemic.

## 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 continue to be affected under the UK Government's welfare reforms, and others that are in the process of Migration to the Scottish Government, it is important that they are supported to maximise their entitlement by frontline staff. Where matters are of a more complex nature, the team takes referrals and works directly with service users.

The service is delivered via several sub-teams at centre and in each of the HSCP's three localities. These are:

- Income Maximisation Team
- Appeals Team
- Information and Training Team and
- three area Locality Teams (North East, North West and South).

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

- 2.2.3 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)

- 2.4 There is a partnership between Glasgow City Council Financial Inclusion Team located in Glasgow City Council's Chief Executive Department and the HSCP. This offers a range of local money advice services for NHS staff to make referrals regarding patients and service users. Fuller details are in Section 5 of this report.

## 3. Impacts on Performance Recording

- 3.1 The work activities of the different teams within Social Work Welfare Rights and Money Advice are recorded within a variety of systems/tools including

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Carefirst (Social Work Services' main client information system), Excel spreadsheets and Advice Pro (a debt recording tool).

- 3.2 During 2020-21 we introduced a more systematic recording process within Carefirst using newly developed e-forms. However, due to the COVID-19 pandemic and the requirement to work from home following Government and Public Health guidance, we had not fully embedded the new processes. However, during 2021-22 we have further embedded the new recording process.
- 3.3 Carefirst is also now in the early stages of being replaced with a new client information system called Eclipse. The Welfare Rights and Money Advice Team were initially identified to be in phase one of the transition. This entailed a further mapping of all the Welfare Rights and Money Advice processes to ensure that they dovetail with the other recording processes being transferred. The different service areas within the HSCP are transitioning to Eclipse at different times over the next three years. As welfare rights support cuts across all service areas, it will be necessary to record part of the welfare rights performance data in both Carefirst and Eclipse during this transition.
- 3.4 The Welfare Rights team has been moved from phase 1 and will now transition at a future date to be determined.

### 3.5 **COVID-19 Impact on Service Delivery**

- 3.5.1 As reported in last year's performance report, the COVID-19 pandemic has had a significant impact on the way the Social Work Welfare Rights and Money Advice service has been delivered across all areas of the HSCP. During 2021-22 many of the changes have remained in place.
- 3.5.2 Government Agencies like HM Courts and Tribunals and the Department for Work and Pensions, which the Welfare Rights and Money Advice Service would in normal course engage with, were impacted in a similar manner and some restrictions remain in place.
- 3.5.3 At the start of the pandemic HM Courts and Tribunals cancelled all face-to-face tribunals before moving to telephone and video tribunal hearings. Currently there are now some face-to-face hearings with representatives attending by video link and there are still some appeals progressing by telephone. There have been exceptional cases where our Welfare Rights Officers have attended in-person with the service user, and we are expecting this to be extended further in the coming months.
- 3.5.4 The Department for Work and Pensions suspended benefit conditionality and other work-related activity was put on hold during the pandemic. This in turn prevented some situations where benefits could be withdrawn. Such concessions all ended during 2021-22.
- 3.5.5 During 2021-22 most advice continued to be given by telephone or email with Welfare Rights and Money Advice staff continuing to work from home in line with Government and Public Health guidance. In exceptional cases, where vulnerable service users were unable to act on this advice without support, an in-person service was given. This approach still appears to be common across the advice sector in Scotland.

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3.5.6 Advice delivered by telephone and email has been a more time-consuming engagement with service users; however, this is offset by avoiding the need for travel time. Telephone calls with service users are often lengthy as it is often easier to describe what needs to be done in an in-person, face-to-face setting. Staff also report that discussions sometimes indicate a degree of social isolation and the service user welcomes our contact and takes the opportunity to have a wider conversation.

### 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 contacted by staff in the team, and they are supported to make any appropriate benefit claims. During the pandemic this contact has been being done via telephone where possible.

4.1.3 Number of Financial Assessments. During 2021-22, there were 2,293 referrals to the Income Maximisation Team, this was slightly down on 2,580 in 20-21. Of these referrals, 1,869 proceeded to a full assessment up on 1,432 in 20-21 with the remainder being already maximised.

4.1.4 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 benefit claims and their type made for service users over the 12 months to April 2022. The disability benefits of Attendance Allowance, Disability Living Allowance (DLA) and Personal Independence Payments (PIP) account for 38% of the claims. A further 39% relates to consequential additional entitlement mainly Council Tax Exemption and Severe Disability Premium. The success rate for concluded benefit claims is 92% (compared to 87% last year). The number of claims made over this period is down on the years prior to the pandemic. This was primarily due to us not being able to engage in-person face-to-face with service users as a result of COVID-19. When assisting someone to claim by telephone we are unable to observe the service user and their circumstances/living environment and therefore not able to pick up when they over-estimate their ability to do things for themselves. This meant that we were not always able to identify some situations where a service user was possibly entitled to a higher rate of a disability benefit. In addition, DWP were extending some awards and not initiating renewal claims packs.

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

Benefit Claim	Attendance Allowance	Carers Allowance	Council Tax Reduction / Exemption	Disability Living Allowance	Employment and Support Allowance	Housing Benefit	Scottish Welfare Fund	Pension Credit	Personal Independence Payment	Severe Disability Premium	State Pension	Universal Credit	Total
<b>2020/21</b> Claims	201	20	184	26	26	31	6	57	76	51	2	34	714
<b>% 20-21</b>	28%	3%	26%	4%	4%	4%	1%	8%	11%	7%	0%	5%	100%
<b>2021-22</b>	139	12	161	15	23	27	7	38	42	40	2	13	519
<b>% 21-22</b>	27%	2%	31%	3%	4%	5%	2%	7%	8%	8%	0%	3%	100%

4.1.5 Financial Gains Arising from Successful Claims. In 2021-22 the team generated £2.3m in additional benefits for service users. Of this amount, £647k was in arrears of benefit and £1.67m was ongoing entitlement (see table below). Combined this was an increase up on £1.14m in 20-21.

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

Period	Arrears	Annual Additional Benefit	Combined
April 2020 to March 2021	£789k	£352k	£1.14m
April 2021 to March 2022	£647k	£1.67m	£2.32m

4.1.6 The workload for the Income Maximisation Team remains high due to the number of service user that receive a chargeable service. The charging policy has expanded over the years to cover Telecare, Personalisation and Day Care in addition to traditional Home Care.

4.1.7 The impact of many benefit savings under the UK Government's Welfare Reform agenda has to date not had such a detrimental impact to older people who are the predominant group of service users by the Income Maximisation Team and have been exempted from the majority of the welfare reforms. Also, younger service users supported by this team have significant disabilities, and as such 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 Department of Work and Pensions to the Scottish Government/Social Security Scotland and service users will require support to transition to these new benefits. Child DLA and Personal Independence Payments have now been replaced by a Scottish benefits Child Disability Payment and Adult Disability Payment. The remaining benefit to replace

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Attendance Allowance is yet to be rolled out and there are no dates yet set for this to happen. Existing claimants of the legacy DWP disability benefits will remain on those benefits and will be transitioned to the new benefits in due course.

### 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. The volume of appeals and scheduling is under the control of HM Courts and Tribunals Service (HMCTS), and we are invited to participate where we are cited as the representative by the person pursuing the appeal. We have a service level agreement that specifies the maximum number of appeals we can represent at in any one week; there is however no minimum level. During the pandemic HMCTS have scheduled appeals well below the maximum.

4.2.2 Number of Benefit Appeal Tribunals. In the year to 31 March 2022, the Appeals Team was contacted by HMCTS to represent service users and residents at 298 appeal hearings. This was down on the 460 appeals in 2020-21. Although a 35% reduction, this was less of a reduction than the previous year for 2020-21 at 45%.

4.2.3 Types of Appeals. The vast majority of the appeals continue to relate to disability benefits (refer to the following table). This year the HSCP has seen fewer but proportionally comparable numbers of Disability Living Allowance (DLA) appeals as the migration of adult DLA claimants to Personal Independence Payments (PIP) has still not been completed. The HSCP has not yet seen the expected increase in the number of Universal Credit (UC) appeals. Since September 2019, all new, unfit-for-work claimants are required to claim UC instead of the former means-tested Employment and Support Allowance (ESA). 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. However due to the concession by DWP during the COVID-19 pandemic, claimants were not exposed to medical re-assessments of their ESA and this avoided adverse decisions and the need to pursue consequential appeals. It is also the case that PIP, DLA and Attendance Allowance claims were being extended avoiding the need for reassessment.



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

Benefit Type/Appeal	Other benefit	Carers Allowance	Child Benefit	Tax Credits	Disability Living Allowance	Employment and Support Allowance	Housing Benefit	Income Support / Job Seekers Allowance	Pension Credit	Personal Independence	Universal Credit	Total
<b>2020-21</b>	3	1	2	0	55	25	0	2	0	311	61	460
<b>% 2020-21</b>					12%	5%				68%	13%	100%
<b>2021-22</b>	3	2	3	1	33	14	4	4	1	198	35	298
<b>%2021-22</b>					11%	5%				66%	12%	100%

4.2.4 In 2021-22 there was a 35% reduction (45% in 2020-21) in the number of appeal tribunals hearings where we were the representatives. Of these, 108 were conducted by telephone hearings, 130 by video hearings and 60 where the appellant attended in person and we joined by video link. The year before there were no in-person appeals, there were only 72 appeals conducted by video conference with the remaining 388 conducted by telephone appeal. HMCTS are continuing to have a maximum of two appeals in any one session which means that fewer appeals are being heard in total; this is necessary due to appeals taking longer to conduct via telephone and video conference.

**Table: Number of appeals session and number of appeals**

	No of Appeal Sessions	Number of appeals
<b>2020-21</b>	<b>295</b>	<b>460</b>
<b>2021-22</b>	<b>210</b>	<b>298</b>
<b>Percentage Reduction</b>	<b>29%</b>	<b>35%</b>

4.2.5 We have again this year compared our appeal numbers with the same three local authorities as last year to ensure that there was nothing unusual about the volume of appeals within Glasgow. There is again this year a large reduction across these local authorities. However, the reduction in Glasgow is markedly less than is being experienced in these authorities elsewhere (see table below).

**Table: Reduction in Appeal numbers in Glasgow and three other Local Authorities for comparison.**

Council	No of appeals 2020/21	Percentage Reduction in 2020/21	No of Appeals 2021/22	Percentage Reduction in 2021/22
Glasgow	462	45%	298	35%
North Lanarkshire	440	42%	217	50%
North Ayrshire	400	36%	197	51%
Dundee	112	45%	44	60%

4.2.6 Success Rate of Concluded Appeals and Total Amount Gained. Of the 298 appeals we had a 54% success rate down on the previous year's success rate of 67%. 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

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success rate to reflect the ever-toughening rules for benefits. Factors attributable to the reduction in success rate last year are the screening by HMCTS that allows some appeals without the need for a hearing and also the fact that there were more hearings where the appellant did not attend on the day.

4.2.7 The total amount gained from appeals in the year to 31 March 2022 was £1.04m containing £598K in annualised ongoing entitlement and £443K in backdated benefit. The total gain is down on last year's figure of £1.4M year but IS proportional to the reduction in the number of appeals being scheduled by HMCTS. The average financial gain for successful appeals is £10,505, which is up on last year's figure of £6,268 for 2020-21 and also up on £7,839 for 2019-20.

### 4.3 Social Work Information and Training Team

4.3.1 During the whole of 2020-21, welfare rights training provision was suspended due to the COVID-19 pandemic. The Information and Training Team would ordinarily have provided face-to-face, in-person training on benefits and debt issues to frontline Social Work staff and voluntary organisations. During 2021-22 our training recommenced in an online format using Microsoft Teams (see table at 4.3.4 below)

4.3.2 The Information and Training keeps abreast of all benefit changes. During the 2021-22 we continued a practice we started during lockdown to provide our welfare rights officers with regular email updates to ensure they were up to date with the many benefit changes during the COVID-19 pandemic and beyond so that they could in turn support social work staff and service users.

4.3.3 The training team also provided training to Glasgow City Council's 'Glasgow Helps' project that evolved from the team set up to assist Glasgow residents who were shielding during the pandemic.

#### 4.3.4 Table showing the number of training events delivered during 2021/22

Training Subject	Benefits Entitlement for EEA Nationals	General Benefits	Universal Credit	Employment & Support Allowance	Universal Credit SDP Gateway	Personal Independence Payments	Disability Benefits Case transfers	Child Disability Payment	Benefits for Carers
No of Events	20	15	19	3	11	5	1	1	1

4.3.5 In addition to the above there was also input to local and national forums. This included online presentations at the National Association of Welfare Rights Advisers conference and to several of the quarterly Rights Advice Scotland conferences.

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### 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 works 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. There is one worker who supports the ongoing DAS cases, which amounts to less than a 0.5 FTE post.

4.4.2 There is a continuing 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.

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

**Table: DAS Activity**

Activity	2020-21	2021-22
The total number of open DAS cases on Advice Pro	90	78
Total debt contained within those DAS cases	£3.12m	£1.74m
The number of new cases during financial year	0	0

### 4.5 Social Work Area Locality Teams

4.5.1 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.

4.5.2 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 who are still going through migration process to new benefits.

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4.5.3 Within South Locality there is also a citywide resource – the East Pollokshields Project. It provides a Welfare Rights Officer to support the BME community.

4.5.4 Also, within South Locality there is the Roma Project where there is a dedicated Welfare Rights Officer working directly with the Roma Community.

4.5.5 From the new e-forms that were implemented in 2020-21, the team has been able to record the number of referrals and how many of those progressed to a full assessment. Details of benefit claims made within the localities are also now recorded (see tables below).

4.5.6 **Table: Number of referrals within the locality teams and those that proceeded to a full assessment**

Year	Referrals	Full Assessments
2020-21	1,816	1,133
2021-22	2,383	1,287

4.5.7 **Table: Number of Benefit Claims by Benefit Type and Percentage Breakdown for Claims made in the Locality Teams**

Benefit Claim	Attendance Allowance	Carers Allowance	Child Benefit	Council Tax Reduction / Exemption	Discretionary Housing Payment	Disability Living Allowance	Employment and Support Allowance	Housing Benefit	Pension Credit	Personal Independence Payment	Severe Disability Premium	Scottish Welfare Fund	Universal Credit	Other	Total
<b>2019-20</b>	The new method of recording was not in place during 2019/20														
<b>2020-21</b>	36	29	63	43	9	69	48	31	67	210	20	24	100	33	782
<b>% 20-21</b>	5%	4%	8%	5%	1%	9%	6%	4%	9%	27%	3%	3%	13%	4%	100
<b>2021-22</b>	41	17	27	32	7	37	33	12	38	169	14	21	52	12	512
<b>% 21-22</b>	8%	3%	5%	6%	1%	7%	6%	2%	7%	33%	3%	4%	10%	2%	100

4.5.8 There was drop in the number of claims made primarily due to many service users already being in receipt of the full benefit entitlement. From the decisions on benefit in 2021-22 the locality teams generated £2.46m, of which £761K was arrears of benefits and £1.7m in additional annualised on-going benefit. This will not include all successful outcomes as service users did not always advise of their successful claim.

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### 4.6 Social Work Financial Assessment and Income Team (FAIT)

- 4.6.1 Within the HSCP, the Financial Assessment and Income Team (FAIT) supports the Community Care Finance section and care managers in relation to charging for Residential Care and Adults Services service users. All associated financial assessment guidance and support is done through FAIT. Through the work of the FAIT this reduces the care manager's work in this area and allows them to concentrate on support and care management rather than dealing with financial assessments. The team uses the DWP's Client Information System (CIS) to verify figures. The team ensures that income for the HSCP is correctly charged and the Welfare Rights and Money Advice Team ensures income is maximised. The FAIT carries out preventative work with regards to debt management with service users.
- 4.6.2 The FAIT works in partnership with a selection of services including care managers, Care Home Finance Team, Adults Finance Team, Welfare Rights and Money Advice Team, DWP, Glasgow City Council Customer and Business Services, Local Authority Care Home staff, service providers, Adults with Incapacity staff and the HSCP Commissioning Team. FAIT brings these areas together to deliver a service to some of the HSCP's most vulnerable service users to complete financial assessments.
- 4.6.3 The FAIT provides a robust and holistic assessment process to service users ensuring 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 ensures the information in these instances is collated and passed to the Care Home Finance 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.
- 4.6.4 In 2021-22 the team supported within Older People Services more than 1,300 service users and within Adult Services more than 1,200 service users through the financial assessment process.
- 4.6.5 Due to COVID-19, the FAIT assisted with the Scottish Welfare Fund Grants introduced by the Scottish Government as part of the pandemic response. This significantly helped Glasgow City Council Financial Services during this period of demand, and it also showed the team's willingness to help in other areas and support in a time of crisis. Additionally, the team volunteered and supported the COVID-19 response line that was set up to assist the citizens of Glasgow with emergency services relating to the various challenges that COVID-19 was presenting with access to shopping, medication etc.

### 5. Health Purchased Service Provision

The contents of this section have been provided by Health Improvement colleagues within the HSCP.

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### 5.1 **Financial Inclusion Partnership**

Glasgow City HSCP is a key funding partner with Glasgow City Council for Financial Inclusion services. The service enables community-based NHS staff to refer patients with money worries to several dedicated Money Advice providers. The services operate by referral only and all of the advice providers are part of the Glasgow Advice and Information Network. As a result of the Covid-19 pandemic, Advice Providers initiated remote working and delivery of telephone and online appointments as an alternative to face-to-face contacts. Although face-to-face appointments can now resume, many clients still prefer to access the service remotely (reflected in increased engagement levels), thus telephone and online appointments will be sustained moving forwards.

5.2 In 2021-22, NHS staff across the Financial Inclusion Partnership made 5,074 referrals and 3,552 individual clients engaged with the service. The majority of referrals (3,085) were made by NHS staff groups (Health Visiting, Midwifery) engaging with families with children under 5 years old, thus contributing to mitigation of child poverty. Total financial gains of over £5.25m were achieved for clients. Housing debt of £261k and non-housing debt of £313k were managed, and Council tax arrears of £141k negotiated.

### 5.3 **Maternity Matters**

Maternity Matters, the Money and Debt with Advocacy Service for women attending the Special Needs in Pregnancy Service (SNiPS), is a specialist service that supports vulnerable women during pregnancy. Some women accessing the service may have left the care system, be survivors of domestic abuse, asylum seekers, ex-offenders and/or be experiencing substance misuse problems, mental health issues or other vulnerabilities. In 2021-22, 152 new and 258 repeat clients engaged with the Maternity Matters service, with £382k in financial gains and £51k in debt managed. 99% of clients have an annual income of <£15,000 with 46% with <£6,000.

### 5.4 **Rowanbank Medium Secure Inpatient Forensic Psychiatry Clinic**

NHSGGC Health Improvement staff developed an evaluation of the Money Advice service in Rowanbank clinic delivered by GEMAP Scotland Ltd. The service was delivered via telephone due the Covid-19 pandemic. The evaluation included both qualitative and quantitative elements, including staff and patient surveys, the number of patients engaged and financial gains secured. The data is in the process of analysis with a final report expected.

### 5.5 **Challenging Child Poverty**

Health Improvement continued to lead the city's Challenge Child Poverty Partnership with strong attendance from over 25 organisations including Social Security Scotland and Department of Work & Pensions. Key work areas included reaching priority groups who are more vulnerable to experiencing poverty, and maximising take up of entitlements and accessibility of Financial Inclusion services.

### 5.6 **Welfare Advice & Health Partnerships**

Health Improvement staff have successfully implemented the national Welfare Advice & Health Partnerships (WAHPs) programme in Glasgow City HSCP. The two-year WAHPs programme is funded by the Scottish Government to deliver an embedded welfare rights service in 150 GP Practices across Scotland serving deprived communities to help address growing mental health

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concerns caused by money and housing insecurity. The programme is overseen by The Improvement Service. The WAHPs programme builds on the success of Glasgow HSCP's Deep End Money Advice Project which created an embedded money advice in 30 GP Practices across the City from 2015 onwards.

- 5.7 Following an NHSGGC procurement process, in February 2022 four Money Advice providers (GEMAP Scotland Ltd, Money Matters, Glasgow North West CAB, Drumchapel CAB) started service delivery in 83 GP Practices (35 North East, 26 North West, 22 South). Service delivery is also expected to commence in one Citywide GP Practice (for patients excluded from mainstream GP services) in 2022-23, after an additional procurement process has been completed. Each practice receives one day per week of Welfare Rights Advisor time, including half a day on site to directly engage with patients and half a day to process resulting tasks. A dedicated advisor is aligned to each practice providing continuity of care for patients.
- 5.8 The initial impact of the WAHPs programme has been significant. In Quarter 4 2021-22, GP Practices referred 735 patients who secured over £372k in Financial Gains. In addition, patients received assistance to manage over £133k in debt and over £10k in Council Tax arrears were negotiated.
- 5.9 **Thrive Under 5 Project (TU5)**  
TU5 is an early intervention project to support healthy weight for children under 5 years old, whilst mitigating child poverty impacts. The project operates in three neighbourhood areas: Ruchazie / Garthamlock / Cranhill (North East), Drumchapel (North West) and Priesthill, Househillwood, Nitshill and Pollok (South). A TU5 network has been established in each of the three neighbourhoods, and local action plans developed. The project has also worked in partnership with the Alexandra Rose Charity to provide Rose vouchers to eligible families in Drumchapel to access free fruit and vegetables.
- 5.10 In February 2022, a TU5 Financial Inclusion Pathway (delivered by Money Matters) was launched to offer enhanced supports for eligible families, including provision of vouchers for fuel and cooking equipment, a free weekly meal delivery service and food pantry membership vouchers. Eligible families can be referred by various HSCP services (e.g., Health Visiting, Social Work), Glasgow City Council Early Learning & Childcare, and third sector organisations. Outcomes achieved for February to March 2022 are outlined in the following table.

<b>Financial Inclusion Referrals</b>	45 families
<b>Total Financial Gains</b>	£1661.64
<b>In receipt of weekly meal delivery service</b>	14 families (112 meals)
<b>Food Pantry memberships and voucher beneficiaries</b>	11 families (132 shops)
<b>Receiving weekly Alexandra Rose vouchers (Drumchapel)</b>	25 families (69 children), £12.42 average weekly value for fruit/veg per family

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### 6. Support to Internal and External Groups

6.1 With continuous Government changes to welfare benefit entitlement, there has been a consistent need for the HSCP 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 several benefits that are in the process of being devolved to the Scottish Government, requiring 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 2021-22 and continuing include:

- Corporate Welfare Reform Group. The HSCP takes the lead on the following three workstreams:
  - Personal Independence Payments
  - Engagement and
  - Council Charging
- Poverty Leadership Panel (PLP)
- Scottish Welfare Fund Steering Group
- Benefit Cap Group
- No Recourse to Public Funds (NRPF) Internal Group
- Kinship Care Steering Group.
- Child Poverty Steering Group

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 Government Data Sharing (Benefits) Steering Group
- Scottish Government Benefit Take Up Group
- Social Security Scotland Operational Reference Group
- Department of Work and Pensions (DWP) Scottish Customer Representatives Group
- No Recourse to Public Funds (NRPF) Scotland Network
- Rights Advice Scotland and
- Welfare Rights training to voluntary organisations.

### 7. Cost of Living Crisis

7.1 In 2010 the UK Govt put in place a series of Welfare Reforms designed to make savings from Welfare Benefits. These included changing the way that benefits were increased annually as well as freezing of some income replacement and child benefits. This has resulted in benefits being paid at a level lower than they would otherwise have been. The reforms also included replacing Disability Living Allowance with Personal Independence Payments and the introduction of Universal Credit to replace 5 other benefits.

7.2 During the pandemic there was a £20 per week uplift to Universal Credit, this effectively restored income replacement benefits to where they would have prior to welfare reform savings. The DWP also suspended medicals and some aspects of conditionality, and this prevented many people from having their

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benefits re-examined stopped. All these extra measures were however withdrawn by the end of September 2021.

- 7.3 In recent months we have seen a sharp increase in the cost of fuel with an increase to the energy price cap of approximately £700. Consequently, many households have seen their domestic fuel costs nearly double in price and there is a further increase to the energy price cap in the region of £800 scheduled for October 2022.
- 7.4 In April the annual uprating of all UK benefits increased in line with the September Consumer Price Index (CPI) figure of 3.1%. However, at the time of uprating (11 April 2022) the CPI figure was in excess of 7% and has since risen to 10% and may rise further. As such the value of benefits this year is not keeping pace with the rise in prices.
- 7.5 The cost of living crisis will affect many residents of Glasgow and not just HSCP service users. There are a variety of different services providing advice and support to residents. Within the HSCP we aim to provide support to our service users to maximise their benefit entitlement. A large majority will already be maximised but there will be others where there is further entitlement.
- 7.6 The UK Government announcement of additional support on 26 May 2022 will be provided automatically without the need for a claim. However, the key to accessing support is being in receipt of an appropriate DWP benefit or being over pension age. Additional support includes:
- A previously announced £200 loan will be doubled to £400 and will now be a grant and not a loan. This will be delivered as a credit to household fuel bills from October 2022.
  - A £650 cost of living payment which to households in receipt of universal credit, income-based jobseeker's allowance (JSA), income-related employment and support allowance (ESA), income support, pension credit and Tax Credits on 25 May 2022.
  - This will be paid in two lump sums directly into the claimant's bank account - the DWP will have made the first payment of £326 from July 2022 and the second of £324 in the autumn, while payments from HMRC for those on tax credits will follow shortly after to avoid duplicate payments.
  - £300 pensioner cost of living payment to all pensioner households where there is a person over 66 in the household in the week of 19-25 September 2022. It will have been paid as a top-up to their annual winter fuel payment in November-December 2022, and is not taxable and does not affect eligibility for other benefits and will be paid on top of any other one-off support the household is entitled to.
  - £150 disability cost of living payment which is payable to people who, on 25 May 2022, were in receipt of disability living allowance, personal independence payment, attendance allowance, Scottish disability benefits, armed forces independence payment, constant attendance allowance or war pension mobility supplement. This will have been paid directly to eligible people from September 2022.
  - Additional funding £1b to the Household Support fund to be delivered by local Authorities in England. The Scottish Government will receive additional funding as a Barnett consequential and a similar funding arrangement will be put in place. The details or amounts are not yet known

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but expected to be along similar line to some of the support provided during the pandemic.

7.7 In order to ensure that key messages get to the frontline staff to support our HSCP service users, there are a number of actions we intend to take:

- The HSCP Welfare Rights team will prepare a briefing on the additional supports recently announced along with other new entitlements, for example, extension of Scottish Child Payments to be delivered/cascaded to frontline staff via MS Teams. These briefings will include where to direct service users where the HSCP is not the best place to provide support, for example, for energy efficiency advice. We will consider the use of a check list to aid front line workers.
- Additional Welfare Rights training courses will also be provided to go into specific benefits in greater depth, so staff have the confidence to address non-complex matters with their service users particularly in relation to the benefits that are the access to the additional payment.
- A communication to frontline staff to advise of the support and to reinforce that all frontline staff have a duty to assist service users to maximise their benefit income and that onward referrals to the HSCP Welfare Rights Team can be made when matters become more complex.
- Promote to frontline staff the value of challenging negative benefit decisions and how to do so for service users. Success at appeal tribunals is ordinarily around the 65% but the numbers seeking appeals has significantly decreased during the pandemic. This will include refreshing the online appeals pack and promoting it to staff and voluntary organisations: <https://www.glasgow.gov.uk/index.aspx?articleid=18636>
- Welfare Rights Team will engage with Home Energy Scotland and G-Heat to ensure that we know what specific help there is for fuel costs/energy advice and the preferred referral pathways. Some of this information to be included in the briefing sessions to staff.
- We will also consider how Welfare Rights teams can best support frontline staff to address their service users benefit entitlement. For example, we will explore the viability of Welfare Rights Drop-in sessions on MS Teams where social work staff can attend and be taken to a breakout room with a WRO to discuss any benefit issue relevant to a service user.

## 8. Summary Analysis

8.1 The figures in this year's performance report show an increase in the amount of money that the HSCP has been able to generate for service users. There is however a reduction in the number of appeals which is significantly lower on those recorded in previous years. While it was to be expected that there would be a drop in numbers due to the COVID-19 pandemic consideration has been given to whether there are other reasons or if the drop in numbers is indicative of people being unable to connect with the service.

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- 8.2 Access to Services – Were Service Users able to Access the Service. The service remained open and available throughout the pandemic. With the exception of appeal representation, work comes to the service by referrals from social workers within the HSCP. This remained in place throughout the pandemic; there were however fewer referrals.
- 8.2.1 Face-to-face appointments and visits were switched to telephone support and advice. However, if someone was unable to engage by telephone and this would have effectively denied them a service, then in-person face-to-face arrangements were made with the use of appropriate PPE. During 2021-22 we increased the instances where we had in-person, face-to-face contact with service users
- 8.2.2 Appeals tribunal representation is provided wider than just to HSCP service users. Several local advice agencies use the HSCP's Welfare Rights and Money Advice service where they do not have resources to do it. The HSCP also has an online appeal form that can be accessed and completed by anyone on Glasgow City Council's website.
- 8.2.3 Many of the appeals for PIP and ESA are for repeat service users who need to engage with the appeal process every time their benefit is reassessed by DWP. Many are already familiar with the process for lodging appeals and nominating the HSCP's Welfare Rights and Money Advice service as their representative.
- 8.3 Demand for a Service – Did it Decrease. There was decisive action taken by DWP in the first year of the pandemic to avoid situations that could have resulted in people having their entitlement stopped, which subsequently meant there was less demand for a Welfare Rights and Money Advice service. The concessions extended into the first half of 2021-22:
- suspension of conditionality for Universal Credit and Jobseekers Allowance
  - suspension of medical re assessments for DLA, PIP, ESA and UC
  - suspension of DWP debt recovery
  - extra money for COVID being added to UK benefits and
  - there were also additional payments as part of the devolved Scottish Benefits.
- 8.3.1 Many HSCP service users were in receipt of the benefits where there were DWP mitigations applied and this greatly reduced instances of unfavourable decisions which would have ordinarily required referral to Welfare Rights. All DWP concessions ended by the end of September 2021 and referrals have accordingly increased within the locality teams again.
- 8.3.2 Although there were more referrals to welfare rights this year there were fewer claims lodged primarily due to many service users were already receiving their full entitlement. Where we were able to identify claims for benefit the results recorded show a higher income generation than last year.
- 8.4 Other Impacts on Performance Reporting. Carefirst was not designed to be an advice work recording tool#, and as such impacts on the recording of welfare rights activity. This requires the service to record claims and back-dated payments within the new e-form but any ongoing benefit awards need to be recorded in separate finance screens. The finance screens were designed to

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enable the Finance section to calculate charges for residential and non-residential care. They also provide a means for calculating Kinship care payments.

- 8.4.1 The Welfare Rights and Money Advice Team was initially scheduled to be included in phase 1 of the migration to a new HSCP client database called Eclipse but this has since been revised and we will now migrate at a later stage. It is not currently possible for the welfare rights e-form to populate the finance screens within Carefirst but it is hoped that Eclipse when introduced will provide this functionality and allow a more streamlined method of recording. Current recording within Carefirst still needs further refinement until welfare rights can move to Eclipse.
- 8.4.2 There has also been longer delays within the DWP decision making, sometimes disability benefits taking up to 6 months. The Welfare Rights Team has access to the DWP database where staff can check decisions but only for cases involving chargeable services. We do not have access for any other purposes and therefore the service relies on service users to advise of the outcome of their benefits claims.

## **9. Future**

- 9.1 The transition to devolve the 11 benefits from the DWP to the Scottish Government has been progressing. Child Disability Payment was introduced towards the end of 2021 and Adult Disability Payment was rolled out across Scotland on 29 August 2022.
- 9.2 As a result the role of Social Security Scotland has expanded significantly and now plays a major role in delivering benefits in Scotland. The DWP and HM Revenue and Customs still administer the UK-wide benefits and with Local Authorities also delivering benefits on behalf of both DWP and Scottish Government, the benefit landscape has become far more complex. This will mean that the HSCP Welfare Rights and Money Advice Team will be involved in further consultation processes and will need to provide training and support to our frontline staff and to local organisations on the new system and how it interacts with existing benefits.
- 9.3 The cost of living will continue to be a factor affecting the finance of all HSCP service users and the importance of benefit maximisation will continue to be a priority.

## **10. Recommendations**

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