



Item No. 9

Meeting Date Wednesday 23rd October 2024

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

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Welfare Rights and Money Advice Performance Report 2023-24

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 2023-24, including details of money advice provision commissioned by the Health Improvement Team.
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Background/Engagement:	The then IJB Finance and Audit Committee noted the first comprehensive Welfare Rights and Money Advice performance report for 2017-18 at its September 2018 meeting. Subsequent annual reports were presented to the Committee’s meetings in October 2019 , October 2020 , December 2021 , December 2022 and October 2023 .
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Governance Route:	<p>The matters contained within this paper have been previously considered by the following group(s) as part of its development.</p> <p>HSCP Senior Management Team <input type="checkbox"/></p> <p>Council Corporate Management Team <input type="checkbox"/></p> <p>Health Board Corporate Management Team <input type="checkbox"/></p> <p>Council Committee <input type="checkbox"/></p> <p>Update requested by IJB <input type="checkbox"/></p> <p>Other <input type="checkbox"/></p> <p>Not Applicable <input checked="" type="checkbox"/></p>
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Recommendations:	<p>The IJB Finance, Audit and Scrutiny Committee is asked to:</p> <p>a) Note the contents of this report.</p>
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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. This is in line with the 2023 – 26 Strategic Plan vision and priorities especially five, a healthy valued and supported workforce and the work of the team ensures support towards all partnership priorities, especially three, supporting people in their communities.

Implications for Health and Social Care Partnership:

Reference to National Health & Wellbeing Outcome:

Outcome 8. 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.
Outcome 9. Resources are used effectively and efficiently in the provision of health and social care services.

Personnel:

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.

Carers:

The report covers the training provided by the Welfare Rights and Money Advice Team to carers centres on relevant benefit matters.

Provider Organisations:

No implications.

Equalities:

No implications.

Fairer Scotland Compliance:

By supporting service users and citizens 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.

Financial:

The Welfare Rights and Money Advice Team is the main team that provides support and advice to service users, HSCP staff and partner agencies. Some support and advice is provided to Glasgow citizens aged 75 and over. The total staff compliment is 40.7 fulltime equivalent posts for which the annual staff costs are in the region of £2.10m.

Over the course of April 2023 to March 2024 across all sections of the Welfare Rights and Money Advice Team there were a total of 5,473 e-form referrals of which 2,706 were either maximised or required simple advice with the remaining 2,767 proceeding to full assessments. In addition, there were 344 appeal tribunals. Collectively this has resulted in generating £6.54m in additional benefits. In addition, the Welfare Rights and Money Advice Team took over the Pensioner Poverty Team in September 2023

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	from the Chief Executive's Department, which generated a further £2.68m over 2023-24.
Legal:	No implications.
Economic Impact:	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 and retention of local jobs.
Sustainability:	No implications.
Sustainable Procurement and Article 19:	No implications.
Risk Implications:	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.
Implications for Glasgow City Council:	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.
Implications for NHS Greater Glasgow & Clyde:	As above.

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 2023-24, including details of money advice provision commissioned by the HSCP's Health Improvement Team.
- 1.2 This is the seventh comprehensive Welfare Rights and Money Advice annual performance report. The IJB Finance, Audit and Scrutiny Committee previously noted reports in September 2018 , October 2019, October 2020, December 2021, December 2022 and October 2023.

2. Background and Service Description

- 2.1 The HSCP has Welfare Rights and Money Advice provision both within a Social Work and Health context.

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2.2 Social Work Directly Provided Provision (Fuller details in Section 3)

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. Most service users rely on one or more benefits, many of which continue to be affected under the UK Government's welfare reforms, and the forthcoming managed migration to Universal Credit. In addition, many disabled service users are still in the process of migration to the Scottish Government's Adult Disability Payment. With the continuing impacts of the cost-of-living crisis it is important that service users are supported to maximise their benefit entitlement by frontline staff and where matters are of a more complex nature, the Welfare Rights and Money Advice 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 HSCP's three localities. These are:

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

2.2.3 There is also a centralised Welfare Rights and Money Advice function relating to the Debt Arrangement Scheme (DAS).

2.2.4 Outwith the Welfare Rights and Money Advice Team there is Social Work's Financial Assessment Income Team (FAIT). The FAIT team 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 (fuller details in Section 4)

2.3.1 There is a partnership between the 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 4 of this report.

3 Social Work Directly Provided Provision

3.1 Social Work Income Maximisation Team

3.1.1 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.

3.1.2 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

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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.

3.1.3 Number of Financial Assessments. During 2023-24, there were 2,861 new referrals to the Income Maximisation Team, this was up on 2,477 in 2022-23 and 2,293 in 2021-22. Of these referrals, 1,623 proceeded to full assessment, up on 1,528 in 2022-23 with the remainder being already maximised.

3.1.4 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 successful benefit claims and their type made for service users over the 12 months to April 2024. There were 549 successful benefit claims in 2023-24 up from 377 in 2022-23.

Table 1: Number of Successful 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/Tax Credits	Total
Claims 2022-23	94	10	103	9	21	11	5	50	22	45	1	6	377
% 22-23	25%	3%	27%	2%	6%	3%	1%	13%	6%	12%	0%	2%	100%
2023-24	89	17	325	2	0	43	0	32	9	27	0	5	549
% 23-24	16%	3%	59%	0%	0%	8%	0%	6%	2%	5%	0%	1%	100%

3.1.5 Financial Gains Arising from Successful Claims. In 2023-24 the team generated £3.58m in additional benefits for service users. Of this amount, £1.20m was arrears of benefit and £2.38m was ongoing entitlement (see table below). This is an increase on the combined gain of £3.39m in 2022-23.

Table 2: Financial Gains Arising from Successful Claims

Period	Arrears	Annual Additional Benefit	Combined
April 2021 to March 2022	£647k	£1.67m	£2.32m
April 2022 to March 2023	£1.40m	£1.99m	£3.39m
April 2023 to March 2024	£1.20m	£2.38m	£3.58m

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- 3.1.6 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.
- 3.1.7 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. Currently the disability benefits are moving 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 Disability Living Allowance and Personal Independence Payments have now been replaced by Scottish Benefits Child Disability Payment and Adult Disability Payment for all new claimants. The remaining benefit to replace Attendance Allowance is planned to be rolled out to pilot areas in October 2024 and full roll out from April 2025. Existing claimants of the legacy DWP disability benefits will remain on those benefits and will be transitioned to the new benefits through managed migration.

3.2 Social Work Appeals Team

- 3.2.1 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 HSCP Welfare Rights Officers are invited to participate where they are cited as the representative by the person pursuing the appeal. There is a service level agreement with the HSCP that specifies the maximum number of appeals session that the HSCP can represent at in any one week; there is however no minimum level. During the COVID-19 pandemic HMCTS scheduled appeals below the maximum and this continued through 2023-24.
- 3.2.2 Number of Benefit Appeal Tribunals. In the year to 31 March 2024, the Appeals Team was contacted by HMCTS to represent service users and residents at 344 appeal hearings. This was up on 323 appeals in 2022-23.
- 3.2.3 Types of Appeals. The majority of appeals continue to relate to disability benefits (refer to the following table). This year the HSCP has seen fewer Disability Living Allowance (DLA) and an increase in Personal Independence Payments (PIP) appeals. The HSCP is also now seeing the expected increase in the number of Universal Credit (UC) appeals. Since September 2019, all new, unfit-for-work claimants were 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. The DWP reduced the reassessment of existing ESA awards pending migration to UC.

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3.2.4 Table 3: Number of Appeals by Benefit Type and Percentage Breakdown

Benefit Type/Appeal	Other UK	Carers Allowance	Child Disability Payment	ADP	Disability Living Allowance and AA	Employment and Support Allowance	Housing Benefit	Income Support / Job Seekers Allowance	Funeral	Personal Independence payments	Universal Credit	Total
2022-23	5	5	0	0	16	3	1	0	0	265	28	323
Percentage	2%	2%	0%	0%	5%	1%	0%	0%	0%	82%	9%	100%
2023-24	2	0	3	6	13	7	2	1	3	198	109	344
Percentage	1%	0%	1%	2%	4%	2%	1%	0%	1%	58%	32%	100%

3.2.5 In 2023-24 the number of appeal tribunals, where we represented Glasgow residents, was up by 6.5% on 2022-23, from 323 to 344. This represents a second year of increase in appeals. In 2022-23 the team experienced an 8.7% increase in the number of appeal tribunals hearings in contrast to a 35% decrease in 2021-22.

3.2.6 Of the appeals in 2023-24: 34 were conducted by telephone hearings, 29 by video hearings and 281 where the appellant attended in person. This shows a slight increase in the number of appeals taking place face-to-face. This is markedly different to 2021-22 when there were only 20 of our appeals that were in person appeals.

3.2.7 Table 4: Number of appeal sessions and number of appeals

	No. of Appeal Sessions	No. of appeals within those sessions
2022-23	190	323
2023-24	190	344
Percentage Change	0%	+6.5%

3.2.8 The HSCP has again this year compared its appeal numbers with North Lanarkshire Council and North Ayrshire Council to ensure that there was nothing unusual about the volume of appeals within Glasgow. There is again this year a small increase for Glasgow compared to a reduction across the other two local authorities. In 2022-23, North Lanarkshire started supporting service users to go through the Mandatory Reconsideration process and this may account for their drop in appeals since then.

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3.2.9 Table 5: Change in Appeal numbers in Glasgow and two other Local Authorities for comparison.

Council	No. of Appeals 2021-22	No. of Appeals 2022-23	Increase / Decrease	No. of Appeals 2023-24	Increase / Decrease
Glasgow	298	323	8.4% increase	344	6.5% increase
North Lanarkshire	217	139	35.9% decrease	123	11.5% decrease
North Ayrshire	197	361	83.2% increase	237	34.3% decrease

3.2.10 Success Rate of Concluded Appeals and Total Amount Gained.

The success rate for completed appeals is 67% which is one percent up on last year's figure. 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 benefits, but this has not materialised.

3.2.11 The total amount gained from appeals in the year to 31 March 2024 was £1.66m containing £702K in annualised ongoing entitlement and £961K in backdated benefit. The total gain is up on last year's figure of £1.34m. The increase is to be expected due to the slight increase in the number of appeals and the uprating of benefits. The average financial gain for successful appeals was £8,114, which is up on last year's figure of £7,678 but down on the year 2021-22 figure of £10,505.

3.3 Social Work Information and Training Team

3.3.1 The Welfare Rights and Money Advice Team provides benefit training to frontline Social Work staff so that they can assist service users with basic benefits advice. We also invite voluntary organisations who work with our service users to participate in this training. The team delivers training out of the training centre at Brook Street but also travels to localities where appropriate. Details of the training delivered in 2023-24 are shown in the table at 3.3.2 below.

3.3.2 Table 6: The number and type of training events delivered during 2023-24 and 2022-23

2023-24	Benefits - EEA Nationals	Scottish Benefits	Universal Credit	Cost of Living	Older People	Universal Managed Migration	Adult Disability Payment	Scottish Welfare Fund	Sanctions	Child Disability Payment	Benefits for Carers
101 Events	14	12	24	5	4	14	7	4	6	4	7

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2022-23									
Training Subject	Benefits Entitlement for EEA Nationals	General Benefits	Universal Credit	Scottish Benefits	Cost of Living	Adult Disability payment Payments	Scottish Welfare Fund	Child Disability Payment	Other
109 Events	7	11	21	24	11	24	4	3	4

3.3.3 In addition to the above there was also input to local and national forums. This included online presentations to several of the quarterly Rights Advice Scotland conferences.

3.4 Social Work Debt Arrangement Scheme

3.4.1 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. Since then, the requirement to have specially accredited works has been removed and now this is delivered by advice projects themselves. The HSCP does not take on any new DAS cases but 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.

3.4.2 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.

3.4.3 The level of activity within the DAS caseload is set out in the table below.

Table 7: DAS Activity

Activity	2022-22	2023-24
The total number of open DAS cases on Advice Pro	71	59
Total debt contained within those DAS cases	£1.57m	£1.21
The number of new cases during financial year	0	0

3.5 Social Work Area Locality Teams

3.5.1 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 Work staff 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.

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3.5.2 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 3.7 below)
- support to service users who are still going through migration process to new benefits and
- support to staff in Glasgow Life’s Family Finance Key Worker project.

3.5.3 Within South Locality there is the Roma Project where there is a dedicated Welfare Rights Officer working directly with the Roma community.

3.5.4 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. Outcomes of benefit claims made within the localities are also now recorded but only where service users share this information (see tables below).

3.5.5 **Table 8: Number of referrals within the locality teams and those that proceeded to a full assessment**

Year	Referrals	Full Assessments
2023-24	2,612	1,144
2022-23	2,762	1,424
2021-22	2,383	1,287

3.5.6 **Table 9: Number of Successful Benefit Claims in 2023-24 notified to locality team by Service Users**

Benefit Claim	Attendance Allowance	Carers Allowance	Child Benefit	Scottish Child Payment	Council Tax Reduction / Exemption	Universal Credits	Disability Living Allowance	Employment Support Allowance	Child Tax Credit	Pension Credit	Adult Disability Payment (Living)	Adult Disability Payment (Mobility)	Child Disability Payment (Care)	Child Disability Payment (Mob)	Other	Total
2023-24	48	8	61	7	7	34	12	16	7	7	23	9	24	18	6	287
% 23-24	17 %	3 %	21 %	2	2%	12 %	4 %	6%	2%	2%	8%	3%	8%	6%	2%	100 %

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3.5.7 Table 10: Number of Successful Benefit Claims notified by service users for previous year 2022/23 for comparison

Benefit Claim	Attendance Allowance	Carers Allowance	Child Benefit	Council Tax Reduction / Exemption	State Retirement Pension	Disability Living Allowance	Employment and Support Allowance	Child Tax Credit	Pension Credit	Personal Independence Payment	Adult Disability Payment	Child Disability Payment	Universal Credit	Other	Total
2022-23	39	5	33	8	5	7	11	6	11	137	10	19	25	4	320
% 22-23	12%	2%	10%	3%	2%	2%	3%	2%	3%	43%	3%	6%	8%	1%	100%

3.5.8 The team is unable to use the DWP database to monitor outcomes for general benefit claims. Use of Searchlight is only permitted for purposes specified in data sharing legislation. For the HSCP this is restricted to charging for Residential and Non-residential care services. As such the team is reliant on service users advising staff of the outcome of their benefit claim, which is not always a priority unless they are unhappy with the outcome.

3.5.9 There was a drop in the number of recorded outcomes primarily due to service users not informing staff but also due to many service users already being in receipt of their full benefit entitlement. Another factor is that service users are not currently having their disability benefits routinely reviewed by DWP during the migration of these benefits to Social Security Scotland.

3.5.10 From the decisions on benefit in 2023-24, the locality teams generated £1.30m in additional annualised on-going benefit. This is marginally up on £1.29m from last year. This does not however include all successful outcomes as service users do not always advise of their successful claim.

3.6 Pensioner Poverty Team

3.6.1 The Pensioner Welfare Advice and Support Project is a proactive welfare rights income maximisation service that provides support to residents who are 75+ years of age and have been identified as potentially eligible for Attendance Allowance, Pension Credit and other benefits.

3.6.2 The service transferred to the HSCP from the Chief Executive’s Department in September 2023.

3.6.3 Working with colleagues in the Council’s Revenue and Benefits Team, the project carries out a data matching exercise to identify citizens of the appropriate age who are eligible for this service and may be entitled to other benefits.

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- 3.6.4 Appointments are then pre-arranged, and letters issued to these clients to offer them a telephone appointment or a home visit to maximise their benefits.
- 3.6.5 In 2023-24, 1,656 clients were contacted and 911 benefit checks completed. This activity resulted in 775 financial gains for 466 clients, totalling £2,682,319.56. The range of benefits claimed can be seen in the table below.
- 3.6.6 The average financial client gain was £5,756.05.

Table 11: Number of Successful Benefit Claims in 2023-24

Benefit Claim	Attendance Allowance	Carers Allowance	Funeral Grant	Council Tax Exemption	Council Tax Reduction	Disability Living Allowance	Employment Support Allowance	Housing Benefit/Housing Costs	Pension Credit	Adult Disability Payment (Living)	Emergency Crtedit Fund	Blue Badfe	Other	Total
2023-24	359	54	1	3	83	28	1	43	226	3	41	50	1	893
% 23-24	40%	6%	0%	0%	9%	3%	0%	5%	25%	0%	5%	6%	0%	100%

3.7 Social Work Financial Assessment and Income Team (FAIT)

- 3.7.1 Within the HSCP, the Financial Assessment and Income Team (FAIT) supports the Community Care Finance (Care Home 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 Searchlight system and Glasgow City Council Revenues and Benefits Academy system to verify figures. FAIT ensures that income collected through client contributions for the care and support the service user receives is correctly charged. FAIT also refers to the Welfare Rights and Money Advice Team to ensure that income is maximised. The FAIT carries out preventative work with regards to debt management with service users.
- 3.7.2 The FAIT works in partnership with a selection of services including care managers, Community Care Finance (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.

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- 3.7.3 The FAIT provides a more 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.
- 3.7.4 In 2023-24 the team supported 1,321 service users within Older People Services and 1,449 within Adult Services through the financial assessment process – a total of 2,770. Compared to financial year 2022-23 where the team supported 1,368 and 1,331 service users respectively. – a total of 2,699.
- 3.7.5 Points to note for year 2023-24 and 2024-25:
- for non-residential assessments FAIT now includes disability related expenditure (DRE) as part of assessment. This ensures a service user's expenditure over and above their care package is included if it is as a result of their disability and requires further in-depth assessment and
 - for HSCP there is now a dedicated finance officer that will be pursuing care home debts.

4. Health Purchased Service Provision

4.1 Financial Inclusion Partnership

- 4.1.1 The HSCP partners with Glasgow City Council to fund Financial Inclusion services across the City. This partnership enables community-based NHS staff to refer patients facing financial difficulties to dedicated Money Advice providers. By addressing financial instability, the partnership aims to reduce health inequalities.
- 4.1.2 In 2023/24, NHS staff made 4,917 referrals, a 3% increase from 2022-23. Notably, 64% (3,166) of these referrals were made by Health Visiting and Midwifery services which focus on families with children under five years old. This is crucial for reducing child poverty and health inequalities. 3,346 new clients engaged with the service, that is, for the first time or returning after more than 12 months, reflecting the reach of the programme.
- 4.1.3 The Financial Inclusion service reported significant outcomes, with clients gaining almost £5.3 million; Early Years and other NHS clients contributed £2.7 million and £2.6 million respectively. The service managed nearly £1.6 million in debt, including £348k in housing debt and £1.2 million in non-housing debt. Council Tax managed totalled £187k.
- 4.1.4 **Case Study: Support and Benefits for Client with Indefinite Leave to Remain Status**

The client, recently granted indefinite leave to remain, was referred by a Health Visitor after giving birth to her second child. She is part of a couple with two children, the eldest aged two years old with Autism Spectrum Disorder. The partner is on sick leave due to a new illness. A financial health check

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revealed eligibility for several benefits: Universal Credit, Child Benefit for the second child, Scottish Child Payment, Best Start Grant (Baby and Nursery), and Child Disability Payment. Applications were successfully made, resulting in total annual support of £18,555, comprising regular payments and one-off grants.

4.2 Welfare Advice and Health Partnerships (WAHPs)

4.2.1 Scottish Government funding supported delivery of an embedded Welfare Rights service in 84 GP Practices (specifically targeting deprived communities) across Glasgow HSCP until January 2024. Additional funding has been secured to sustain a slightly reduced service in 79 GP Practices until March 2025.

4.2.2 In 2023-24, 4,466 patients were referred to the service resulting in 11,165 individual welfare rights and money advice cases. Clients achieved over £9.2 million in financial gains. Additionally, £1.7 million in debt was managed, £1.1 million in non-housing debts and £600k in housing-related debts, respectively.

4.2.3 A national evaluation of the WAHPs' test-and-learn programme is expected before the end of 2024. Early findings from the evaluation indicate:

- 87% of patients had never sought advice previously
- over 80% sought advice on the suggestion of GP Practice staff
- a third have a household income of less than £10,000
- nearly three-quarters live in rented accommodation
- a third live in families with children and
- over a third sought advice due to financial difficulties, and about a third due to inability to work for health reasons.

4.2.4 Client Feedback

"The advisor was amazing and very easy to talk to. The fact that my medical records were available was a great help in understanding the situation. I hadn't been sleeping before I saw the advisor as result of stress and worry. As soon walked out of the appointment, I felt a massive relief. That night was the best sleep I'd had in ages because the advisor explained everything to me and helped with all the claims I needed".

4.3 Blossom - Maternity Matters

4.3.1 Maternity Matters, the Money and Debt with Advocacy Service for women attending the Blossom Maternity Service, is a specialist service that supports vulnerable women during pregnancy. In 2023-24, 68% of service users were single parents, 44% were <25 years old and 51% identified that they had a disability. 14% needed an interpreter to engage with the service. 158 referrals were made to the service with 270 repeat clients. Clients achieved financial gains of £660k and total debt managed was £454k. 89% of those the service has seen would be classed as living in poverty before seeing the service. A total of 114 travel cards were provided to women who had no money to pay for travel to their maternity appointments.

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4.4 Thrive Under 5 (TU5)

4.4.1 TU5 is an early intervention project to support healthy weight for children under five years old, with a focus on mitigating food insecurity and child poverty. Participating families receive a financial health check and gain access to a suite of enhanced supports in line with their needs. The project currently operates in three neighbourhood areas: Ruchazie / Garthamlock / Cranhill (North East), Drumchapel (North West) and Priesthill, Househillwood, Nitshill and Pollok (South). The project has received Whole Family Wellbeing Funding and has been extended until March 2026.

4.4.2 In 2023-24, 230 families were referred to the Financial Inclusion Pathway generating £286,707 in financial gains. In relation to receipt of additional supports:

- 129 families received a free pantry membership with access to 12 free 'shops' (1,548 shops in total)
- 116 families received a £20 voucher to purchase cooking equipment
- 126 families received meal packs, once a week for 8 weeks (1,008 family meals distributed) and
- 144 families (287 children) accessed the Alexandra Rose Voucher Scheme to spend on fruit and vegetables.

5. Support to Internal and External Groups

5.1 With continuous Government changes to welfare benefit entitlement and the ongoing pressure from cost-of-living crisis, there has been a consistent need for the HSCP Welfare Rights and Money Advice Team to participate in a number of steering groups and boards to provide welfare reform updates, as well as expert advice on benefit issues. There are also several benefits that are still in the process of being devolved to the Scottish Government, requiring the introduction of new Scottish Regulations that will continue this need.

5.2 Corporate groups supported by the Welfare Rights and Money Advice Team during 2023-24 and continuing include:

- Corporate Welfare Reform Group. The HSCP takes the lead on 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
- Kinship Care Steering Group and
- Child Poverty Steering Group.

5.3 The team also provides input to external groups:

- Scottish Government Illness and Disability Benefits Advisory Group
- Scottish Government Terminal Illness Implementation Group
- Scottish Government Benefit Take Up Group
- Social Security Scotland Operational Reference Group

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- 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.

6. Summary Analysis

- 6.1 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 also a small increase in the number of appeal tribunals, but this is still lower than in the years prior to the COVID-19 pandemic. While it was to be expected that there would be a drop in appeal numbers during the COVID-19 pandemic consideration has been given to whether there are other reasons or if the drop in numbers is indicative of people giving up after the Mandatory Reconsideration.
- 6.2 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 Training and Information team ensure that it emphasises the importance of pursuing matters to an appeal as part of training to HSCP staff and to external organisations.
- 6.3 Many of the HSCP's appeals for Personal Independent Payments (PIP) and Employment and Support Allowance (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. At present the routine reassessment of these benefits are not being conducted due to the migration of ESA to Universal Credit and also the migration of PIP to Adult Disability Payment.
- 6.4 Several years ago the DWP introduced a requirement for all claimants to pursue an internal process called a Mandatory Reconsideration (MR) before being given a formal right of appeal. The purpose of this process was to reduce the number of appeals. Initially this new process did not significantly impact on the number of appeals in Glasgow. It may be that this process is now achieving the Government's original objective. The HSCP is giving consideration to providing an extension of its Appeals Team's remit to also provide support to those going through the MR process. This may increase the chance of a successful MR and also provide a connection that may enable those unsuccessful at MR to proceed with our support to an appeal.
- 6.5 Collectively across the teams there were more referrals to the Welfare Rights Team this year than last year and more full assessments. However, many service users were already receiving their full benefit entitlement. Also, DWP stopped conducting routine reviews of benefit claims that were due to migrate to the Scottish system, as such the team's input to assist with renewal claims following a termination of benefit, was not required. Where the team was able to identify claims for benefit the results recorded show a higher income generation than last year.

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6.6 There has also been longer delays with both DWP and Social Security Scotland decision-making. During the year 2023-24, disability benefits decisions were often taking in excess of six months, this has now improved in the current year. The Welfare Rights and Money Advice Team has access to the DWP database where staff can check decisions but only for cases involving chargeable services. The team does not have access for any other purposes and therefore the service relies on service users to advise of the outcome of their benefits claims. At present the team can see details of the Scottish benefits within the DWP's database but again only for those receiving a chargeable service. A Scottish data sharing portal is now in place and in the coming year the details of the Scottish Benefits will only be visible within that portal.

7. Future

- 7.1 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. The Scottish Child Payment was extended to children over the age of 6 from 14 November 2022. The introduction of Pension Age Disability Payment to replace Attendance Allowance will commence in pilot areas in October and is planned for full roll out in April 2025. Glasgow is not one of the pilot areas. Existing claimants will be moved over without being required to make a claim.
- 7.2 Scottish Carer Support Payment is replacing the UK Carers Allowance and has been piloted from 20 November 2023 with national roll out from November 2024. Glasgow is not in one of the pilot areas. Existing claimants will be moved over without being required to make a claim.
- 7.3 The role of Social Security Scotland has expanded significantly and now plays a major part 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, and the transition is not yet completed. This will mean that the Welfare Rights and Money Advice Team will continue to be involved in further consultation processes and will need to provide training and support to HSCP frontline staff and to local organisations on the new system and how it interacts with existing benefits.
- 7.4 The DWP is now working through its Universal Credit (UC) managed migration process to move existing claimants who still receive legacy means tested benefits to UC. They plan for this to be completed by the end of 2025. This will present many HSCP service users with challenges to move to a monthly payment and to engage with DWP via a computer or other digital device. There is a Transitional Protection element within UC that aims to prevent people being worse off at point of transfer. However, due to complexities within the Transitional Protection rules many of the HSCP's Kinship Carers will not be fully protected within Universal Credit and will therefore require help and assistance from the Welfare Rights and Money Advice Team.

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- 7.5 The cost of living will continue to be a factor affecting the finance of all HSCP service users. Fuel costs are set to rise from October this year and with the recent changes to the eligibility for winter fuel payments in England and the knock-on consequence for the Pension Age Winter Heating Payment in Scotland, the importance of benefit maximisation will continue to be a priority. The HSCP is considering the roll of the Pensioner Poverty Team in how the team can offer support to mitigate financial losses.
- 7.6 The age profile of the Welfare Rights and Money Advice team indicates that there may be members seeking to retire in the short to medium term. Given the potential impact this would have on service delivery and the ability of the team to meet the IJB's strategic priorities, consideration needs to be given how to plan for this and the team is proactively reviewing its succession planning arrangements to ensure the long term sustainability of the team and support for the health and wellbeing of its members.

8. Recommendations

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