



Item No. 10

Meeting Date Wednesday 22nd October 2025

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

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Welfare Rights and Money Advice Performance Report 2024-25

Purpose of Report:	The purpose of this paper is to report on the performance of Glasgow City Health and Social Care Partnership's (HSCP) Welfare Rights and Money Advice Team for 2024-25, including details of money advice provision commissioned by the Health Improvement Team.
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Background/Engagement:	The IJB Finance, Audit and Scrutiny 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 in October 2019, October 2020, December 2021, December 2022, October 2023, and October 2024.
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Recommendations:	The IJB Finance, Audit and Scrutiny Committee is asked to: a) Note the contents of this report.
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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.

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
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	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 annual staff costs are in the region of £2.2m. Over the course of April 2024 to March 2025 across all sections of the Welfare Rights and Money Advice Team there were a total of 5,508 e-form referrals of which 3,060 were either maximised or required simple advice with the remaining 2,448 proceeding to full assessments. In addition, there were 237 appeal tribunals. Collectively this has resulted in generating £9.31m in additional benefits.
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.

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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 paper is to report on the performance of Glasgow City Health and Social Care Partnership's (HSCP) Welfare Rights and Money Advice Team for 2024-25, including details of money advice provision commissioned by the HSCP's Health Improvement Team.
- 1.2 This is the eighth comprehensive Welfare Rights and Money Advice annual performance report. The IJB Finance and Audit Committee previously noted reports at its [September 2018](#), [October 2019](#), [October 2020](#), [December 2021](#), [December 2022](#), [October 2023](#) and [October 2024](#).

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 (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 ongoing 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 and Pension Age 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.

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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) legacy cases.

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 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 2024-25, there were 2,933 new referrals to the Income Maximisation Team, this was up on 2,861 in 2023-24. Of these referrals, 1,563 proceeded to full assessment, slightly down on 1,623 in 2023-24 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

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claims and their type made for service users over the 12 months to April 2024. There were 1,182 successful benefit claims in 2024-25 up on 549 in 2023-24.

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

Benefit Claim	Adult Disability Payment	Attendance Allowance	Carers Allowance	Council Tax Exemption	Council Tax Reduction	Disability Living Allowance	Housing Benefit	Pension Credit	Personal Independence Payment	Severe Disability Premium	Universal Credit	Other (IS ESA DHP SRP SWF)	Total
Claims 2024-25	45	183	39	427	131	27	76	126	4	59	42	23	1,182
% 24-25	4%	15%	3%	36%	11%	2%	6%	11%	0%	5%	4%	2%	100%
2023-24	0	89	17	325 (both)		2	43	32	9	27	5	0	549
% 23-24	0%	16%	3%	59%		0%	8%	6%	2%	5%	1%	0%	100%

- 3.1.5 Financial Gains Arising from Successful Claims. In 2024-25 the team generated £5.50m in additional benefits for service users. Of this amount, £2.64m was arrears of benefit and £2.86m was ongoing entitlement (see table below). This is an increase on the combined gain of £3.58m in 2023-24.

Table: Financial Gains Arising from Successful Claims

Period	Arrears	Annual Additional Benefit	Combined
April 2023 to March 2024	£1.20m	£2.38m	£3.58m
April 2024 to March 2025	£2.64m	£2.86m	£5.50m

- 3.1.6 The workload for the Income Maximisation Team remains high due to the number of service users 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 former UK Government's Welfare Reform agenda has to date not had such a detrimental impact on older people who are the predominant group of service users supported 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 still moving from Department of Work and Pensions to

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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, Pension Age Disability Payment, was rolled out to the Glasgow area 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 two separate bodies, HM Courts and Tribunals Service (HMCTS) for UK managed benefits and the Scottish Courts and Tribunal Service for devolved benefits. HSCP Welfare Rights Officers are invited to participate where they are cited as the representative by the person pursuing the appeal.
- 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 237 appeal hearings. This was down on 344 appeals in 2023-24.
- 3.2.3 Types of Appeals. The majority of appeals continue to relate to disability benefits and incapacity benefits (refer to the following table). This year the HSCP has seen fewer Disability Living Allowance (DLA) and Personal Independence Payments (PIP) appeals and an increase in the Scottish disability benefit, Adult Disability Payment (ADP). 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.

Table: 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	SCP/Funeral	Personal Independence payments	Universal Credit	Total
2024-25	4	1	6	95	7	9	4	1	2	17	91	237
%24-25	2%	0%	3%	40%	3%	4%	2%	0%	1%	7%	38%	100%
2023-24	2	0	3	6	13	7	2	1	3	198	109	344
%23-24	1%	0%	1%	2%	4%	2%	1%	0%	1%	58%	32%	100%

- 3.2.4 In 2024-25 the number of appeal tribunals, where we represented Glasgow residents, was down by 31% on 2023-24, from 344 to 237. This follows two

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prior years where we saw an increase in appeals. In 2023-24 there was a 6.5% increase and in 2022-23 there was an 8.7% increase. In the year before that, 2021-22, there was a 35% decrease.

- 3.2.5 Of the appeals in 2024-25: 63 were conducted by telephone hearings, 17 by video hearings and 157 where the appellant attended in person. This shows a continuation in the proportion of appeals taking place face-to-face. This is markedly different to 2021-22 when only 20 were in-person appeals.

Table: Number of appeal sessions and number of appeals

	No. of appeal sessions	No. of appeals within those sessions
2023-24	190	344
2024-25	191	237
Percentage Change	+0.5%	-31%

- 3.2.6 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 a comparable decrease in appeals for North Ayrshire but a smaller drop in appeal numbers for North Lanarkshire. North Lanarkshire experienced a large drop in their appeals the year prior when they started supporting service users to go through the Mandatory Reconsideration process and this may account for a smaller drop in appeals since this year.

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

Council	No. of Appeals 2022-23	No of Appeals 2023-24	Increase / Decrease	No. of Appeals 2024-25	Increase / Decrease
Glasgow	323	344	7% increase	237	31% decrease
North Lanarkshire	139	123	12% decrease	117	5% decrease
North Ayrshire	361	237	34% decrease	153	35% decrease

- 3.2.7 Success Rate of Concluded Appeals and Total Amount Gained.
The success rate for completed appeals is 58%, which is down on last year's figure 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 success rate to reflect the ever-toughening rules for benefits, which until 2024-25 had not materialised.
- 3.2.8 The total amount gained from appeals in the year to 31 March 2025 was £782K containing £404K in annualised ongoing entitlement and £378K in backdated benefit. The total gain is down on last year's figure of £1.66m. The decrease is to be expected due to the decrease in the number of appeals and a reduction in the amount of arrears awarded. The average financial gain for successful appeals was £8,988, which is slightly up last year's figure of £8,114.

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3.3 Social Work Information and Training Team

- 3.3.1 The Welfare Rights and Money Advice Team provides benefits 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 are shown in the following table.

The number and type of training events delivered during 2024-25 and 2023-24

2024-25												
Training Subject	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	Total
2024-25	8	9	23	3	5	30	5	4	3	3	8	101
2023-24	14	12	24	5	4	14	7	4	6	4	7	101

- 3.3.2 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 staff member who supports the ongoing DAS cases, which amounts to less than a 0.5 FTE post.
- 3.4.2 There is also 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 following table. As expected, DAS cases and the total debt contained within them continues to decrease. There was a decrease of 9 open DAS cases during 2024-25, from 59 to 50, and the debt decreased from £1.21m to £984,469.

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Table: DAS Activity

Activity	2023-24	2024-25
The total number of open DAS cases on Advice Pro	59	50
Total debt contained within those DAS cases	£1.21m	£984,469
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.

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) and
- support to service users who are still going through migration process to new benefits.

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 The number of referrals to the team was similar to the previous year, 2,575 compared to 2,612, a difference of -1.4%. Of the 2,575 referrals, just over a third, 885, progressed to a full assessment, whereas the previous year over two-fifths of referrals, 1,144, progressed to a full assessment. The difference is because more service users already had their benefit entitlement maximised at the point of referral.

The 885 full assessments resulted in a total of 563 claims being lodged, up on 493 the previous year. Outcomes of benefit claims made within the localities are also now recorded but only where service users share this information. See the following tables.

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

Year	Referrals	Full Assessments
2024-25	2,575	885
2023-24	2,612	1,144

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Table: Number of claims lodged 2024-25 and 2023-24 for comparison

Benefit Claim	Adult Disability Payment	Attendance Allowance	Best Start Grant	Carers Allowance	Child Benefit	Child Disability Payment	Council Tax Reduction / Exemption	Discretionary Housing Payments	Employment Support Allowance	Housing Benefit	Pension Credit	Scottish Child Payment	Scottish Welfare Fund	Universal Credits	Other	Total
2024-25	168	44	5	8	12	19	34	7	17	13	55	14	16	128	23	563
% 24-25	30%	8%	1%	1%	2%	3%	6%	1%	3%	2%	10%	2%	3%	23%	4%	100%
2023-24	148	41	3	12	21	16	25	9	25	5	28	23	20	89	28	493
% 23-24	30%	8%	1%	2%	4%	3%	5%	2%	5%	1%	6%	5%	4%	18%	6%	100%

3.5.5 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.

3.5.6 From the decisions on benefits notified to the teams in 2024-25, the locality teams generated £1.56m in additional benefit, £480K in arrears of benefit and £1.08m in on-going benefits. This is 20% up on the combined total of £1.30m 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 Glasgow City 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.

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.

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3.6.5 In 2024-25, 1,539 clients were contacted and 655 benefit checks completed. This activity resulted in 335 financial gains for 254 pensioner households totalling £1,472,961.83. The range of benefits claimed can be seen in the table below.

3.6.6 The average financial client gain was £5,799.06, which is slightly up on last year's figure of £5,756.05.

Table: Number of Successful Benefit Claims in 2024-25

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 Credit Fund	Blue Badge	Other	Total
2024-25	182	4	0	2	9	21	0	1	101	0	0	13	2	335
% 24-25	54%	1%	0%	1%	3%	6%	0%	0%	30%	0%	0%	4%	1%	100%
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 Adult 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 2024-25 the team supported 1,372 service users within Older People Services and 1,109 within Adult Services through the financial assessment process – a total of 2,481. This is compared to financial year 2023-24 where the team supported 1,321 and 1,449 service users respectively – a total of 2,770.
- 3.7.5 Points to note for years 2024-25 and 2025-26:
- reduction in Self Directed Support (SDS) Budgets has affected the volume of services/cases received
 - a change to the Self Directed Support Plans (Eform Process) has resulted in a reduction in cases being received however an increase is anticipated and will be noted within FAIT when the new process becomes business as usual
 - for SDS 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 HSCP Financial Inclusion Partnership

- 4.1.1 For a number of years, Glasgow City HSCP has funded Financial Inclusion services across the City, enabling community based NHS staff to refer patients to financial advice. Due to funding challenges, the referral pathway closed in November 2024, and the service terminated in January 2025. The service played a key role in supporting holistic care to address the health impacts of financial insecurity and poverty.
- 4.1.2 In 2024-25, NHS staff made 2,779 referrals, 1,756 of which were for families with young children, aligning with the HSCP's strategic commitment to early years and child poverty prevention. Notably, 2,202 referrals were for new clients, often accessing the service for the first time. Clients achieved £4.56m in financial gains and over £1m of debt was successfully managed. This included £301,215 in housing debt and £714,466 in non-housing debt.
- 4.1.3 These outcomes reflect the success of a partnership model that brought together NHS and financial inclusion services to deliver targeted, practical support where it was most needed. The learning and impact from this work underline the importance of integrated approaches in reducing inequalities and improving lives across Glasgow.

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4.2 Welfare Advice and Health Partnerships (WAHPs)

- 4.2.1 Scottish Government funding supported the delivery of an embedded Welfare Rights service across 79 GP Practices, focusing on deprived communities. Locating advice services within GP Practices helped reduce stigma and access barriers by offering support in a familiar, non-judgemental setting.
- 4.2.2 Despite reduced funding in 2024-25, the service remained in high demand, with 4,663 referrals, a 9% increase from the previous year, generating over 11,500 cases. Clients gained £12m in financial support and managed £1.78m in debt, with a shift from housing related debt to credit card and energy debt.
- 4.2.3 The WAHP approach continues to demonstrate that offering advice in General Practice is effective in reaching people earlier, tackling inequality and supporting long term change.

4.3 Family Finance Project

- 4.3.1 In September 2024, the Family Finance Project commenced in 12 GP Practices as part of the larger Whole Family Wellbeing through Primary Care programme. This introduced Family Finance Advisors (FFAs) to work closely with GPs, WAHP Advisors and Family Wellbeing Workers. The role of FFAs is to give early, flexible financial help to families, especially those at risk of poverty, to help build resilience and prevent money issues from spiralling.
- 4.3.2 **Case study.** A 22 year-old single first time mother living in social housing with her mum and sister sought financial advice after her income dropped to Statutory Maternity Pay required support to manage her finances effectively. Referred by her GP, she met with an FFA who identified potential entitlements including Universal Credit, Scottish Child Payment and the Best Start Grant. She was referred to the WAHP Advisor for application support. The FFA also helped her review spending habits and introduced budgeting strategies like using shopping lists and tracking bank statements. She was asked to complete a Budget and Action Plan Journal before their next meetings. At follow up, she felt more confident managing her money, had reduced impulse spending, and was using budgeting tools. They discussed savings options for her baby and set financial goals with check-ins planned. The support from WAHP and FFA helped her gain financial independence and confidence, demonstrating effective collaboration between services.

4.4 Blossom - Maternity Matters

- 4.4.1 Maternity Matters, the Money and Debt with Advocacy Service for women attending the Blossom Maternity Service, offers a holistic, person-centred approach to vulnerable women during pregnancy. Women receive a benefits and welfare rights assessment, income maximisation check, support for managing debt and housing challenges, access to emergency food and foodbanks and guidance in applying for relevant grants. For women who are ready, the service also provides pathways to education, training and employment opportunities – supporting long-term financial security and independence.

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4.4.2 In 2024-25, the service received 155 referrals (131 from Glasgow City) and 154 repeat clients were also seen. Clients achieved financial gains of £660,836, had £198,801 in debt managed and 138 travel cards were provided to women who had no money to pay for transport to their appointments. The profile of new clients demonstrates that the service is being accessed by those most in need of advice and support:

- 80% had a household income that would be classed as living in poverty
- 61% identified that they had a disability
- 31% were BME
- 30% needed an interpreter to engage
- 23% were under 25 years old and
- 35% were single parents.

4.5 Thrive Under 5 (TU5)

4.5.1 Thrive Under 5 (TU5) is a Scottish Government funded early intervention project to support healthy weight for children under 5 years old, with a focus on mitigating food insecurity and child poverty. Participating families received a financial health check (until December 2024) and have continued to gain access to a series of enhanced supports as per their needs, including vouchers for basic cooking equipment; access to recipes and meal ingredient packs and Food Pantry membership vouchers plus 12 'shops'. Alexandra Rose voucher recipients receive vouchers to redeem for free fruit and vegetables in local communities; this element was primarily funded by Glasgow City Council's Tackling Poverty fund. Access to free family physical activity sessions were also provided.

4.5.2 In 2024-25, the following outcomes were achieved for families:

- £198,450 in financial gains
- 47 families received 8 meal packs
- 107 families received 12 Pantry 'shops'
- 135 families received a cooking equipment voucher
- 108 families received fruit/vegetables via the Alexandra Rose Voucher Scheme and
- 112 families took part in physical activity sessions (in partnership with Early Years Scotland).

4.5.3 Feedback from a parent/carer involved in TU5: "the Rose vouchers are definitely changing what we eat because my kids absolutely love eating fruit and veg, we get through a lot. Without the vouchers we would have been eating less, definitely – especially aubergines and carrots. I eat things I couldn't otherwise."

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.

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5.2 Corporate groups supported by the Welfare Rights and Money Advice Team during 2024-25 and continuing include:

- Scottish Welfare Fund Steering Group
- Benefit Cap 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
- Department of Work and Pensions (DWP) Scottish Customer Representatives Group
- Rights Advice Scotland and
- Welfare Rights training to voluntary organisations.

6. Summary Analysis

6.1 The figures in this year's performance report show a slight overall increase in the amount of money that the HSCP has been able to generate for service users through its Welfare Rights and Money Advice service, £9.31m compared to £9.22m. There has been an increase in the income generated by the Locality Teams and by the Income Maximisation Team. There has, however, been a drop in appeal tribunal income and a reduction in the income generated within the Pensioner Poverty Team.

6.2 Within the Pensioner Poverty team there are a couple of factors that contributed to the lower amount of income generated. Firstly, the team is now assisting pensioners when they reach age 75 whereas before they were in a transition period from helping those over 80 to currently those over 75. With the older age group, it was more likely that we would identify successful claims for Attendance Allowance and the passported benefits this opened up. The second factor is that up until March 2024 there were two additional temporary Welfare Rights Officers seconded to the Pensioner Poverty Team to assist during the transition from assisting those over age 80s to the present position of those over age 75.

6.3 Within the Appeals Team, although there was a drop in appeal tribunal numbers there was no reduction in the number of appeal sessions that the HSCP Welfare Rights and Money Advice Service was asked to attend. The appeal tribunals relating to Scottish Benefits has become more technical and complex and the Scottish Tribunal administration is presently unable to list more than one appeal per session.

6.4 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 represent clients themselves. 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.

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- 6.5 Many of the HSCP's appeals relating to disability or incapacity have in recent years been 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 routine reassessment of the disability benefits by DWP is not happening due to migration of the UK benefits to their Scottish counterparts.
- 6.6 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.
- 6.7 Collectively across the teams the total referrals to the Welfare Rights and Money Advice Service was similar to last year. There were fewer full assessments as many service users were already receiving their full benefit entitlement. Where the service was able to identify claims for benefit the results recorded show a higher income generation than last year.
- 6.8 There continues to be long delays with both DWP and Social Security Scotland decision-making. Disability benefits decisions were often taking in excess of six months, but 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.
- 6.9 In 2024-2025 the HSCP's Welfare Rights and Money Advice Service was invited to participate in a pilot with Social Security Scotland to explore an escalation route to resolve cases where there were barriers to decisions being made. This pilot has now been extended to include two other Local Authorities and three voluntary organisations. Social Security Scotland will evaluate the pilot in the current year and hopefully this will be maintained and extended to all Local Authorities and advice agencies.

7. Future

- 7.1 The transition to devolve the 11 benefits from the DWP to the Scottish Government is nearing completion. Child Disability Payment was introduced towards the end of 2021; Adult Disability Payment was rolled out across Scotland and the Scottish Child Payment was extended to children over the age of 6 in 2022. Pension Age Disability Payment replaced Attendance Allowance for new claimants in Glasgow in April 2025. Existing claimants are now being moved over without being required to make a claim.
- 7.2 Scottish Carer Support Payment replacing the UK Carers Allowance was rolled out to remaining areas including Glasgow in November 2024. Again, existing claimants are being moved over without being required to make a claim.

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- 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. The transition to fully devolved disability benefits is not yet completed. This will mean that the Welfare Rights and Money Advice Service 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 changes and how they interact with existing benefits.
- 7.4 The DWP is still working through its Universal Credit (UC) managed migration process to move remaining claimants receiving legacy means tested benefits to UC. They plan for this to be completed by the end of 2025. This presents 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 were not fully protected within UC and required help and assistance from the Welfare Rights and Money Advice Service to allow their Kinship Payments from the HSCP to be reassessed. We are now nearing the end of this exercise.
- 7.5 The Scottish Government will mitigate the 2-Child Policy in Scotland commencing on 2 March 2026. The mitigation payments, while disregarded as income for UK means tested benefits, will count as Income for Council Tax Reduction and also for assessing Kinship Care Payments.
- 7.6 The cost of living will continue to be a factor affecting the finances of all HSCP service users and the importance of benefit maximisation will continue to be a priority. Fuel costs are set to rise from October this year when the Ofgem Price Cap rises by 2%. Last year the HSCP led on a cross-Council take-up exercise to promote the take up of Pension Credit, this being the gateway to residents receiving the Pension Age Winter Heating Payment.
- 7.7 The age profile of staff within the Welfare Rights and Money Advice Service means that we are now seeing team members seeking to retire in the short to medium-term. Given the potential impact this will have on service delivery and the ability of the service to meet the HSCP's/IJB's strategic priorities, consideration is being given to how to plan for this and the team is proactively reviewing its succession planning arrangements to ensure the long-term sustainability of the service.
- 7.8 The UK Government's planned Welfare Reforms were halted earlier this year and we await any new plans for change and what if any knock-on effect there may be for HSCP service users.

8. Recommendations

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

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