



Item No. 10

Meeting Date

Wednesday 21st October 2026

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

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Welfare Rights and Money Advice Performance Report 2025-26

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 2025-26, including details of money advice provision commissioned by the Health Improvement Team.
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Background/Engagement:	The IJB Finance and Audit Committee noted the first comprehensive Welfare Rights and Money Advice performance report for 2017-18 at its September 2018 meeting. Subsequent annual reports were presented to the Committee's meetings in October 2019, October 2020, December 2021, December 2022, October 2023, October 2024 and October 2025.
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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.

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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 social work 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 1 April 2025 to 31 March 2026 across Income Maximisation and Locality team sections of the Welfare Rights and Money Advice Team there were a total of 5,330 new referrals financially assessed, of which 2,919 required further income maximisation. In addition, there were 249 appeal tribunals and 325 pensioner poverty benefit checks. Collectively this has resulted in generating

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	£9.43m in additional benefits (excluding Financial Assessment and Income Team and Health provided services explained in this report).
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 2025-26, including details of money advice provision commissioned by the HSCP's Health Improvement Team.

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- 1.2 This is the ninth 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](#) , [October 2024](#), and [October 2025](#).

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.
- 2.2.2 The service is delivered via several sub-teams at center 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.

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2.3 Health Purchased Service Provision (fuller details in Section 4)

- 2.3.1 There are a range of Health purchased services where NHS staff can make referrals for patients and service users for benefits advice and money advice services. These include Welfare Advice and Health Partnerships (WAHP), Whole Family Support in General Practice (WFSGP), Blossom Maternity Matters and Thrive Under 5, providing practical support to people and families experiencing financial insecurity across Glasgow. 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 prior to 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 2025-26, there were 2,796 new referrals to the Income Maximisation Team to be financially assessed, this was slightly down on 2,933 in 2024-25. Of these referrals that were financially assessed, 1,791 required to be further maximised, up on 1,563 in 2024-25.
- 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 2026. There were 1,003 successful benefit claims in 2025-26 down on 1,182 in 2024-25.

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

Benefit Claim	Adult Disability Payment	Pension Age Disability Payment +AA	Carers Allowance	Council Tax Exemption	Council Tax Reduction	Disability Living Allowance (+SDLA)	Housing Benefit	Pension Credit	Personal Independence Payment	Severe Disability Premium	Universal Credit + ESA	Other (IS DHP SRP SWF)	Total
Claims 2025-26	44	160	20	364	66	24	79	93	0	66	66	24	1,003
%25-26	4%	16%	2%	36%	7%	2%	8%	9%	0%	7%	7%	2%	100%
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%

3.1.5 Financial Gains Arising from Successful Claims. In 2025-26 the team generated £4.80m in additional benefits for service users. Of this amount, £2.19m was arrears of benefit and £2.61m was ongoing entitlement (see table below comparing this and previous 2 years).

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
April 2025 to March 2026	£2.19m	£2.61m	£4.80m

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.

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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. Over the last few years, disability benefits have been devolved from Department of Work and Pensions to the Scottish Government/Social Security Scotland. Service users receiving a chargeable service have been supported to transition to these new benefits. Child Disability Living Allowance, Personal Independence Payments and Attendance Allowance have now been replaced by Scottish Child Disability Payment and Adult Disability Payment. In March 2025 Social Security Scotland started migrating adults receiving Disability Living Allowance over to the new Scottish Adult Disability Allowance. In April 2025 Pension Age Disability Payment. was rolled out to the Glasgow area for new claimants with existing claimants transitioned 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 2026, the Appeals Team was contacted by HMCTS to represent service users and residents at 249 appeal hearings. This was up on 237 appeals in 2024-25.

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 again seen relatively few Disability Living Allowance (DLA) and Personal Independence Payment (PIP) appeal and an increase in the Scottish disability benefit, Adult Disability Payment (ADP). The HSCP is also continuing to see significant Universal Credit (UC) appeals in place of the legacy benefits it replaced. There is always a lag between the introduction of new benefits and the completion of appeals relating to the benefits that have been replaced.

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Table: Number of Appeals by Benefit Type and Percentage Breakdown

Benefit Type/Appeal	Other	Carers Allowance	Child Disability Payment	Adult Disability Payment	Disability Living Allowance and AA	Employment and Support Allowance	Housing Benefit	Income Support / Job Seekers Allowance	SCP/Funeral	Personal Independence payments	Universal Credit	Total
2025-26	8	1	7	122	7	13	3	1	2	1	84	249
%25-26	3%	0%	3%	49%	3%	5%	1%	0%	1%	0%	34 %	100%
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%

3.2.4 In 2025-26 the number of appeal tribunals, where we represented Glasgow residents, was up by 5% on 2024-25, from 237 to 249. This follows a drop the year before following the introduction of the Scottish Appeals system to handle the devolved benefit appeals. Since its introduction, the Scottish Appeals system has only been listing one appeal per tribunal session, whereas the UK Appeal system lists 2 and sometimes 3 appeals per session. This is leading to a back log in devolved Scottish appeals. We anticipate that the Scottish Appeals administration will move to increase the number of appeals listed per session to address the backlog.

3.2.5 Of the appeals in 2025-26 compared to the previous year: 44 (63) were conducted by telephone hearings, 17 (17) by video hearings and 184 (157) where the appellant attended in person; there were a further 4 appeals that were paper hearings. This shows a continuation in the increased 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	Total No. of appeal
2025-26	203	249
2024-25	191	237
Percentage Change	+6.3%	+5.1%

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- 3.2.6 Success Rate of Concluded Appeals and Total Amount Gained.
The success rate for completed appeals is 59.5%, which is slightly up on last year's figure of 58%. 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.
- 3.2.7 The total amount gained from appeals in the year to 31 March 2026 was £742k containing £345k in annualised ongoing entitlement and £397k in backdated benefit. The total gain is slightly down on last year's figure of £782k. The average financial gain for successful appeals was £9,169, which is slightly up last year's figure of £8,988.

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 HSCP's Parkhead Hub 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 2025-26

2024-25												
Training Subject	Benefits - EEA Nationals	Scottish Benefits	Universal Credit	Cost of Living	Older People	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

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2025-26													
Training Subject	Benefits - EEA Nationals	Benefits Overview	Universal Credit	Benefits - Unfit for work	Older People	Managed Migration	Adult Disability Payment	Scottish Welfare Fund	Sanctions	Child Disability Payment	Benefits for Carers	Appeals /welfare Reform	Total
2025-26	12	10	24	6	4	9	6	6	5	11	7	5	105

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 workers has been removed and now this work 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 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 decreases as cases reach the end of their repayment programme. The number of DAS cases held by the HSCP Welfare Rights team at the end of 2025-26 is 41 down from 50 cases at the end of 2024-25. The total amount of debt contained within the remaining 41 cases is £751,376.

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Table: DAS Activity

Activity	2024-25	2025-26
Total number of Open DAS Cases on Advice Pro.	50	41
Number of cases closed in the financial year	9	9
Number of new cases opened in the financial year	0	0
Debt remaining in the open cases	£984,469	£751,376

3.4.4 The decrease of 9 cases within the year 2025-26 exactly matches a decrease of 9 cases in the previous year. If this pattern continues then we would anticipate being cleared of all DAS cases in just over 4 years.

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) and
- support to service users who are migrating to new benefits and assisting to resolve problems where the transfer has resulted in an error in benefit payments. Incorrect benefit payments have a knock-on effect for Kinship Care payments and for HSCP income generated through charging for Residential and Non-Residential care.

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3.5.3 The number of new referrals to the team to be financially assessed was similar to the previous year, 2,534 compared to 2,575. Of the 2,534 financially assessed referrals, 1,128 (45%) required to be further maximised, whereas previously this was 885 (34%).

Table: Number of referrals financially assessed

Year	Referrals	Further Maximisation Required
2025-26	2,534	1,128
2024-25	2,575	885

3.5.4 In 2025-26 there were 612 new benefit claims lodged, up on 563 the previous year. The outcome of benefit claims made within the localities is also now recorded but only where service users share this information. See the following tables.

Table: Number of successful claims 2025-26 and 2024-25 for comparison

Benefit Claim	Adult Disability Payment	Pension Age Disability + AA	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
2025-26	136	38	8	15	30	19	44	14	11	15	49	26	19	162	26	612
% 25-26	22%	6%	1%	2%	5%	3%	7%	2%	2%	2%	8%	4%	3%	26%	4%	100%
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%

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

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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 2025-26, the locality teams generated £2.82m in additional benefit. This is from £1.17m in arrears of benefit significantly up on last year's arrears figure £480k and £1.65m in on-going benefits up on £1.3m last year; this represents a 27% increase in relation to the recorded ongoing benefit element. It does not however include all successful outcomes as service users do not always advise of their successful claim. There was during this period lengthy delays in processing claims which accounts for part of the increase in the arrears of benefit awarded.

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.
- 3.6.5 In 2025-26, 794 clients were contacted and 325 benefit checks completed. This activity resulted in 211 financial gains for 148 pensioner households totalling £1,074,065.43. The range of benefits claimed can be seen in the table below.
- 3.6.6 The average financial client gain was £7,257.20, which is up on last year's figure of £5,799.06.

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Table: Number of Successful Benefit Claims in 2025-26

Benefit Claim	Attendance Allowance	Carers Allowance	Pension Age Disability payment	Council Tax Exemption	Council Tax Reduction	Disability Living Allowance	Housing Benefit/Housing Costs	Pension Credit	Blue Badge	Other	Total
2025-26	14	0	97	2	0	3	2	89	4	0	211
%25-26	7%	0%	46%	1%	0%	1%	1%	42%	2%	0%	100%
2024-25	182	4	0	2	9	21	1	101	13	2	335
% 24-25	54%	1%	0%	1%	3%	6%	0%	30%	4%	1%	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 2025-26 the team supported 1,394 service users within Older People Services and 911 within Adult Services through the financial assessment process – a total of 2,305. Compared to financial year 2024-25 where the team supported 1,372 and 1,109 service users respectively – a total of 2,481. Care home debt collected for year 2025-26 was £110k, compared to financial year 2024-25 when £273k was collected.
- 3.7.5 Points to note for year 2025-26 and 2024-25:
- A change to the SDS Support Plans (Eform Process) has resulted in a reduction in cases being received by FAIT, from April 2026 FAIT are proactively looking at service users that have not received a financial assessment in over 2 years and now working through issuing assessments, so numbers are expected to increase for current year.
 - For HSCP there is now a dedicated finance officer who will be pursuing care home arrears. The annual arrears collection is expected to fluctuate due to varying service user arrears circumstances.

4. Health Purchased Service Provision

4.1 HSCP Financial Inclusion and Child Poverty Programme Update 2025/26

- 4.1.1 During 2025/26, Welfare Advice and Health Partnerships (WAHP), Whole Family Support in General Practice (WFSGP), Blossom Maternity Matters and Thrive Under 5 continued to provide practical support to people and families experiencing financial insecurity across Glasgow.
- 4.1.2 The programmes provide complementary support, including specialist welfare rights and debt advice, financial capability support, income maximisation, advocacy, emergency assistance and help to address food insecurity. Linking this support with health and primary care services helps address financial pressures that can contribute to stress, poor health and family instability.

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4.2 Welfare Advice and Health Partnerships (WAHP)

- 4.2.1 Despite reduced funding and a redesigned delivery model, WAHP maintained a substantial presence across Glasgow City during 2025-26. The service operated in 53 GP practices, prioritising communities experiencing the greatest levels of poverty and health inequality.
- 4.2.2 Embedding welfare rights advice within general practice provides a direct route to specialist support for people who may not otherwise approach a mainstream advice service. It also gives GP practice staff and Community Link Workers a practical referral option when money worries are identified.
- 4.2.3 During 2025-26, WAHP received 3,499 referrals and supported people with more than 9,000 individual cases. The service secured more than £9.6m in financial gains and helped clients manage over £1.6m in debt.
- 4.2.4 WAHP helped people increase household income, manage debt and access specialist support through trusted GP practice relationships. This reduced barriers to seeking advice and helped address financial difficulties before they had a greater impact on health and wellbeing.
- 4.2.5 Case Study. A family caring for a disabled child was referred following a Universal Credit migration notice. The adviser supported the claim process, secured transitional protection and ensured the parents' caring responsibilities were reflected in their work-related requirements. The intervention secured a stable Universal Credit award worth £25,685 annually, protecting the family's income and reducing financial pressure during a complex benefits transition.

4.3 Whole Family Support in General Practice (WFSGP)

- 4.3.1 During 2025-26, Glasgow City HSCP continued to deliver the Family Poverty element of the Whole Family Wellbeing in Primary Care programme, now known locally as Whole Family Support in General Practice (WFSGP).
- 4.3.2 The programme aims to reduce child poverty and improve family wellbeing by embedding financial inclusion and wider family support within GP practices. The Family Poverty element provides a coordinated, tiered financial wellbeing offer through Money Advisors and Family Finance Advisors.
- 4.3.3 Money Advisors provide specialist welfare rights and debt advice, including benefit checks, claims, appeals and income maximisation. Family Finance Advisors provide earlier financial capability support, helping families develop budgeting skills, improve financial confidence and plan for changes before difficulties escalate.

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- 4.3.4 Family Finance Advisors provide tailored, client-led support that is delivered at a pace that works for each family.
- 4.3.5 Both roles work closely with GP practice teams, Family Wellbeing Workers and Community Link Workers. Families can also be connected with wider support, including fuel assistance, pantry memberships, meal packs and Thrive Under 5.
- 4.3.6 During 2025-26, the Family Poverty offer operated across 12 GP practices, comprising five practices in the North East, four in the North West and three in the South.
- 4.3.7 Across the 12 practices, Money Advisors received 1,120 referrals and supported families with 2,222 individual cases. The service secured £2.4m in financial gains and helped families manage £559,008 of debt. Family Finance Advisors provided more intensive financial capability support to 66 families, helping them improve budgeting skills, build financial confidence and develop greater financial resilience.
- 4.3.8 WFSGP combined specialist welfare rights and debt advice with earlier preventative financial capability support. This helped families increase their income, stabilise debt, develop budgeting and financial planning skills and access emergency food, fuel and wider family support. The programme also strengthened collaboration across primary care and contributed to local priorities around prevention, child poverty, family wellbeing and reducing health inequalities.
- 4.3.9 Building on the learning and outcomes from the original programme, work is under way to bring a further 12 GP practices into WFSGP on a phased basis from autumn 2026.
- 4.3.10 The expansion includes five new practices in the North East, three in the North West and four in the South. Once fully implemented, WFSGP will operate across 24 GP practices citywide, comprising 10 practices in the North East, seven in the North West and seven in the South.
- 4.3.11 The expansion will extend access to integrated Money Advice, Family Finance Advisor and wider whole-family support through general practice.
- 4.3.12 Case study. A 22-year-old single mother experienced a reduction in income when she moved onto Statutory Maternity Pay. The Family Finance Advisor identified potential entitlement to Universal Credit, Scottish Child Payment and the Best Start Grant, and arranged specialist advice to support the applications. Alongside this, the Family Finance Advisor helped her develop budgeting skills and improve her spending habits. At follow up, she reported

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greater confidence in managing her finances and had started setting financial goals for herself and her baby.

4.4 Blossom - Maternity Matters

4.4.1 Maternity Matters receives referrals from the Blossom Maternity Teams to provide specialist support with money, welfare rights, debt, financial capability and advocacy. The Blossom Teams provide specialist midwifery care to women with the most complex and vulnerable needs across all maternity units within NHS GGC, throughout the antenatal and postnatal periods. This includes women experiencing drug and/or alcohol addiction, vulnerable asylum seekers (including survivors of human trafficking), gender-based violence and complex trauma.

4.4.2 During the last financial year, 179 referrals were made to Maternity Matters, alongside 190 repeat clients. The service secured £833,936.48 in financial gains for clients and supported with £57,966 of housing and non-housing debt. The client profile demonstrates the level of need, with 45% of clients from BAME communities, 22% requiring translation services, 90% reporting an annual income of less than £15,000 and 50% identifying as having a disability.

4.5 Thrive Under 5 (Tu5)

4.5.1 Thrive Under 5 (Tu5) is an early intervention initiative that supports healthy weight outcomes in children. Tu5 tackles child poverty by responding to the barriers faced by families to enact a healthy lifestyle. Barriers include low income, food insecurity, access to cooking utensils to cook healthily and physical activity opportunities.

4.5.2 Progress: Data Snapshot. Between 1 April 2025 and 31 March 2026, Tu5 continued to expand its impact:

- 11,375 meal packs with recipes were distributed in partnership with TSPN Enterprise, supporting confidence and skills development in home cooking
- 1,615 pantry 'shops' were redeemed by 281 families
- 205 families received vouchers to purchase basic cooking equipment
- via the Alexandra Rose Charity Voucher Scheme, circa 105 families have accessed weekly fruit and vegetables across Drumchapel, Ruchazie and Govan, achieving a 99.1% redemption rate. 3D Families, Growing 21 and Govan Help are key partners
- 4 early learning and childcare centres participated in the 'Yes to Veg' project with Nourish Scotland, contributing to an academic evaluation. This project is a food systems approach to increase vegetable exposure and agency to preschool children

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- 44 families and 39 children have benefitted from attending a weekly Tu5 physical activity session in Pollok Community Centre with Early Years Scotland.
- 4.5.3 Meal Pack recipients feedback. “The meal packs made cooking so much easier for us, everything was measured and ready to go.” “We really enjoyed trying new recipes we wouldn’t normally cook.”
- 4.5.4 Pantry recipient feedback. “It supports us as a family financially and the money we save can go towards other bills or a treat for the children. Thank you very much for this kind gesture. This means so much to my family as we now eat more healthily, and it also saves us money as we are a family of six. We really appreciate the support.”
- 4.5.5 Alexandra Rose recipient feedback. “The fruit is beautiful, and the children love it very much. They have tried different fruits they haven’t tried before. They look forward each week to see what fruit/veg they will be eating. We are vegetarian/halal and would not be able to buy what we receive each week as fruit is too expensive.”

5. Support to Internal and External Groups

- 5.1 With continuous Government changes to welfare benefit entitlement and the ongoing cost-of-living pressures, 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. Not all the benefits that are yet fully devolved to the Scottish Government, so there will be further new Scottish Regulations introduced that will continue this need.
- 5.2 Corporate groups supported by the Welfare Rights and Money Advice Team during 2025-26 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

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- Rights Advice Scotland and
- Welfare Rights training to voluntary organisations.

6. Summary Analysis

- 6.1 The 2025-26 figures in the performance report show that there has been an increase in the income generated by the Locality teams with a significant increase in back-dated payments. There has also been an increase in income generated from successful appeal tribunals. There has been a drop in income generated by Income Maximisation team, mainly in relation to backdated payments but also in ongoing income and a reduction in the income generated within the Pensioner Poverty Team. However, looking at the whole Welfare Rights and Money Advice Team there is small increase in the overall amount of money that has been able to generate for service users, £9.43m in 2025-26 compared to £9.31m in 2024-25.
- 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 the age of 80 to currently those over 75. With the older age group, it was more likely that we would identify successful claims for Attendance Allowance/Pension Age Disability Payment and the consequential passported benefits this opened. Secondly, for the majority of 2025-26 the team was operating with a vacancy.
- 6.3 Within the Appeals Team there was a 5% increase in the number appeal tribunals and a similar increase in the number of sessions that the HSCP Welfare Rights and Money Advice Service attended. The appeal tribunals relating to Scottish Benefits are far more technical and complex, as a result the Scottish Tribunal administration is presently unable to list more than one appeal per session. This is now causing a 12-month waiting period for an appeal to be heard. We anticipate that the Scottish Appeals administration will look to address the backlog and increase the number of Scottish appeals by listing more than one tribunal per session.
- 6.4 Appeal tribunal representation is provided to HSCP service users and to other residents of Glasgow, with approximately 70% being for HSCP service users. These appeals are predominantly in relation to disability and incapacity for work. Several local advice agencies use the HSCP Welfare Rights and Money Advice Service to provide representation where they do not have the capacity or resources to represent clients themselves. The Training and Information Team promotes the importance of pursuing matters to an appeal highlighting the success rate as part of training.
- 6.5 Many of the HSCP's appeals relating to disability or incapacity for work have in recent years been for repeat service users who need to engage with the

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appeal process every time their benefit is reassessed by DWP. Many are already familiar with the process of lodging appeals and nominating the HSCP's Welfare Rights and Money Advice Team as their representative when lodging their own appeals. During the migration period to the new UK and to devolved Scottish Benefits there were fewer routine reassessments of disability benefits and incapacity benefits by DWP. As the disability benefits have now been fully devolved to Social Security Scotland and all claimants in receipt of incapacity benefits migrated to Universal Credit, we expect to see an increase in appeals arising from routine reassessments.

- 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 and to deal with disputes via an internal review. 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 Across the Income Maximisation and Locality teams the total referrals to the Welfare Rights and Money Advice Service were similar to last year, 5,330 this year compared to 5,508 last year. However, there were a greater number of cases requiring further income maximisation, 2,919 this year compared to 2,448 last year. Where the service was able to identify claims for benefit for service users, the results recorded, show a higher income generation than last year.
- 6.8 There continues to be delays with both DWP and Social Security Scotland decision-making. Disability benefit decisions were often taking more than six months, but this has now improved in 2025-26 to closer to 3 months. 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 DWPs database but again only for those receiving a chargeable service.
- 6.9 In 2024-2025 the HSCP's Welfare Rights and Money Advice Service was invited to participate in a pilot exercise with Social Security Scotland to explore an escalation route to resolve cases where there were barriers to decisions being made. Social Security Scotland is still to fully evaluate the pilot but it is expected that it will be maintained and extended to all Local Authorities and advice agencies.

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7. Future

- 7.1 The HSCP's Welfare Rights and Money Advice Team was recently reviewed by the IJB's/HSCP's STEP Forward Programme, and the outcome of the review was reported to the IJB at its meeting on [23 September 2026](#). The IJB approved a recommendation to reconfigure the welfare rights service based on a revised service model and staffing establishment. An implementation group has been tasked to take forward the decision of the IJB.
- 7.2 The transition to devolve 11 benefits from the DWP to Social Security Scotland is nearing completion. The disability benefits, Child Disability Payment and Adult Disability Payment transferred in previous years and finally Pension Age Disability Payment replaced Attendance Allowance in April 2025. There is now only Industrial Injuries Disablement Benefit remaining with DWP and still to be devolved. There is also the Independent Review of Adult Disability Benefit, the Scottish Government published its response to the final report in February 2026, and we await any planned changes.
- 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. With the transfer of Industrial Injuries to Scottish Employment Injury Assistance still to happen and the review of Adult Disability Payment it means that the Welfare Rights and Money Advice Service will continue to be involved in further consultation processes and will need to provide training/support to HSCP frontline staff and to local organisations on the changes, how they will impact on our service users and their interaction with existing benefits.
- 7.4 Universal Credit (UC) managed migration process to move remaining claimants receiving legacy means tested benefits to UC ended in July 2026. This presented many HSCP service users with challenges moving to a monthly payment and to engage with DWP via a computer or other digital device. The Transitional Protection element within UC to prevent people from being worse off at point of transfer has resulted in errors due to complexities for some of our service users. 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. During this exercise we have come across some Kinship Carers who are wrongly being overpaid Universal Credit in respect of kinship children, and we are still assisting them to resolve this.
- 7.5 The abolition of the two-child policy did not bring about extra income for some households due to the application of the overall benefit cap. These were predominantly households wholly reliant on benefits in the rented sector with

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three or more children. The overall benefit cap remains frozen at £22,020 per year. This means in practice that service users in those households will not receive the anticipated additional Universal Credit. The Welfare Rights and Money Advice Team will continue working with these families to explore exemptions from the benefit cap or to make a claim for a Discretionary Housing Payment to mitigate the impact of the benefit cap.

- 7.6 The rise in 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 again from October 2026 when the Ofgem Price Cap rises by 4% and food inflation also expected to be at 4% by the end of the year.
- 7.7 The age profile of staff within the Welfare Rights and Money Advice Service means that we are now seeing team members retiring, which will continue 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 last year and we await any new plans for changes 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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