



**Item No. 9**

**Meeting Date Wednesday 8<sup>th</sup> December 2021**

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

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**Welfare Rights and Money Advice Performance Report 2020-21**

<b>Purpose of Report:</b>	The purpose of this report is to report on the performance of Glasgow City Health and Social Care Partnership's (HSCP) Welfare Rights and Money Advice Team for 2020-21, including details of money advice provision commissioned by the Health Improvement Team. Also included are some details of the support provided as part of Glasgow City Council's response to the impact of the Coronavirus (COVID-19) pandemic on the city.
<b>Background/Engagement:</b>	The IJB Finance and Audit Committee noted the first comprehensive Welfare Rights and Money Advice performance report for 2017-18 at its September 2018 meeting. Subsequent reports for 2018-19 and 2019-20 were presented to the Committee's meeting in October 2019 and October 2020. Prior to the first report, Welfare Rights and Money Advice activity was being recorded in a variety of information systems but there were no formal performance reporting arrangements. The HSCP's Welfare Rights and Money Advice Team has developed and been implementing an electronic solution within Carefirst to ensure more consistent recording across the city.
<b>Recommendations:</b>	The IJB Finance, Audit and Scrutiny Committee is asked to:  a) note the content 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:**

<b>Reference to National Health &amp; Wellbeing Outcome:</b>	<p><b>Outcome 8.</b> People who work in health and social care services feel engaged with the work they do and are supported to continuously improve the information, support, care and treatment they provide</p> <p><b>Outcome 9.</b> Resources are used effectively and efficiently in the provision of health and social care services.</p>
<b>Personnel:</b>	The report outlines the current training and support activity and ongoing requirement to remain abreast of developments in welfare reform for frontline social work staff. The report also outlines the impact on workload created by the welfare reform agenda.
<b>Carers:</b>	The report covers support to carers provided by the Welfare Rights and Money Advice Team. Training is also provided to carers centres on relevant benefits matters.
<b>Provider Organisations:</b>	No Implications
<b>Equalities:</b>	No Implications
<b>Fairer Scotland Compliance:</b>	By supporting service users to maximise their entitlement to benefits, the HSCP seeks to reduce the impact of socio-economic disadvantage experienced by these citizens. Maximising income enables service users to reduce impacts of poverty and meet the financial costs of daily living. This in turn has a positive impact on their health and wellbeing.
<b>Financial:</b>	<p>The Welfare Rights and Money Advice Team is the main team that provides support and advice to service users, HSCP staff and partner agencies. The total staff compliment is 40.7 fulltime equivalent posts for which the annual staff costs are in the region of £1.9m.</p> <p>Over the course of April 2020 to March 2021 the Welfare Rights and Money Advice Team received 4,396 e-form referrals of which 1,831 required simple advice with the remaining 2,565 proceeding to full assessments. In addition, there were 460 appeal tribunals. This has resulted in generating £2.42m in annualised ongoing awards and £1.46m in backdated benefits.</p>
<b>Legal:</b>	No Implications

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<b>Economic Impact:</b>	Supporting benefit recipients to maximise their entitlement increases the ability of recipients to engage in economic activity within the city and reduces the economic impact of the reduction in benefits experienced as a result of wider benefits reform activity. The Fraser of Allander Institute has in reports quantified the linkage between benefit income being spent in local economies and the creation/retention of local jobs.
<b>Sustainability:</b>	No Implications
<b>Sustainable Procurement and Article 19:</b>	No Implications
<b>Risk Implications:</b>	If the performance of the Welfare Rights and Money Advice Team is not recorded, monitored and reported on, then there is a risk that resources are not used as effectively and efficiently as they can be with service improvements identified.
<b>Implications for Glasgow City Council:</b>	Staff will be required to record, analyse and report on HSCP Welfare Rights and Money Advice provision, whether provided or purchased, as part of the HSCP's/IJB's performance reporting arrangements.
<b>Implications for NHS Greater Glasgow &amp; Clyde:</b>	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 2019-20, including details of money advice provision commissioned by the Health Improvement Team.
- 1.2 This is the third comprehensive Welfare Rights and Money Advice performance report. The IJB Finance and Audit Committee previously noted previous reports at its [September 2018](#) , [October 2019](#) and [October 2020](#) meetings.
- 1.3 This year's performance report includes how the service has been impacted by and how it has responded to the Coronavirus (COVID-19) pandemic.

### 2. Background and Service Description

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

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### 2.2 Social Work Directly Provided Provision (see also Section 4)

2.2.1 The Social Work Welfare Rights and Money Advice Team is managed centrally as part of the Business Development section within the HSCP. The service is integrated across the HSCP and provides assistance to frontline staff so they can support service users to ensure that their benefits are maximised. As the majority of service users rely on one or more benefits, many of which have been affected under the UK Government's welfare reforms, it is important that they are supported to maximise their entitlement. Where matters are of a more complex nature, the team takes referrals and works directly with service users.

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

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

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

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

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

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

## 3. Impacts on Performance Recording

3.1 The work activities of the different teams within Social Work Welfare Rights and Money Advice are recorded within a variety of systems/tools including Carefirst (Social Work Services' main client information system), Excel spreadsheets and Advice Pro (a debt recording tool).

3.2 The team is currently in a transition to a more systematic recording process within Carefirst using newly developed e-forms. The intention had been to start using the new e-forms this financial year; however, due to the COVID-19 pandemic and the requirement to work from home, work continues to fully embed the new processes.

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3.3 Carefirst is also now in the early stages of being replaced with a new client information system called Eclipse. The Welfare Rights and Money Advice Team is in phase one of the transition. This work has involved a further mapping of all the Welfare Rights and Money Advice processes to ensure that they dovetail with the other recording processes being transferred. The different service areas within the HSCP are transitioning to Eclipse at different times over the next three years. As welfare rights support cuts across all service areas it will be necessary to record part of the welfare rights performance data in both Carefirst and Eclipse during this transition.

3.4 The change in recording processes should also ensure that the service is capable of being measured against the Scottish Government's National Standards and the performance can be incorporated into HSCP/IJB routine performance reporting arrangements.

### 3.5 **COVID-19 Impact and Response**

3.5.1 The COVID-19 pandemic has had a significant impact on the way the Social Work Welfare Rights and Money Advice service has been delivered across all areas of the HSCP since March 2020. This was significant for the service because of the intensive and front-facing nature of the support and assistance provided to service users.

3.5.2 The Government and Public Health response to the pandemic introduced a range of necessary restrictions to limit and manage the spread of COVID-19 through one-to-one contact and minimise interaction in public and workplaces. Compliance with the requirements of COVID-19 related regulations and guidance meant that normal services were paused or significantly reduced.

3.5.3 This response was of course not specific to the HSCP, with many other public services impacted in a similar manner. Indeed, Government Agencies like HM Courts and Tribunals and the Department for Work and Pensions, which the Welfare Rights and Money Advice Service would in normal course engage with, also put on hold or reduced/restricted their services.

3.5.4 To begin with, HM Courts and Tribunals cancelled all face-to-face tribunals then eventually moved to telephone tribunals and video hearings. This impacted on service users who normally relied on the HSCP's Welfare Rights and Money Advice Appeals Team to provide representation at social security tribunals for a range of benefits including Personal Independence Payment, Attendance Allowance, Disability Living Allowance and Universal Credit.

3.5.5 The Department for Work and Pensions closed their in-person service to the public, which meant that assessments for Disability Benefits, Universal Credit and Employment Support Allowance were cancelled. A suspension of benefit conditionality compliance meant work coach interviews and other work-related activity were put on hold.

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- 3.5.6 At this time there was significant pressure on the Department for Work and Pensions because of a large increase in the numbers claiming Universal Credit. To deal with this increase they redeployed 10,000 staff across the UK to focus on claims and reduce delays and backlogs.
- 3.5.7 This reprioritisation of workload undoubtedly impacted on the types of benefit advice the Welfare Rights Services in Glasgow and across the country were dealing with. There was an increase in demand for advice about Universal Credit, Council Tax Reduction, Scottish Welfare Fund and Discretionary Housing Payment. There was less call on the service for advice relating to claiming disability benefits as the DWP timelines for review of existing awards were automatically given temporary extensions. Although the need to assist with submitting review claims was temporarily suspended, staff reported that they dealt with calls from service users who were worried that they would lose existing benefit entitlement as they had not heard from the Department for Work and Pensions.
- 3.5.8 Knowledge deficit around the new packages of Government support in response to COVID-19 financial hardship, like the furlough and self-employment schemes, also generated additional demand for advice from service users, HSCP/Council staff and the third sector.
- 3.5.9 Compliance with COVID-19 guidance saw most of this advice given by telephone or email with Welfare Rights and Money Advice staff working from home. In exceptional cases, where vulnerable service users were unable to act on this advice without support, an in-person service was given in accordance with Government and Public Health COVID-19 guidelines, agreed protocols and risk assessments.
- 3.5.10 This approach appears to be common across the advice sector in Scotland as evidenced in a recent report from the Improvement Service, [Impact of COVID-19 on local authority funded money and welfare rights advice services](#). The report quantified that 95% of advice services were offering telephone and email advice as a route to their service.
- 3.5.11 It was therefore vital that all staff within the Welfare Rights and Money Advice Team had access to mobile PC devices and telephones to continue to provide advice and assistance. To facilitate this, management conducted a review of what staff had access to and acted to ensure that any deficit was resolved. This also ensured that staff were able to access case management systems like Carefirst, Searchlight (DWP system) and Academy (Council Tax and Housing Benefit). Risk assessments were also completed, and appropriate support given to help staff adapt to homeworking.

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- 3.5.12 Telephone and email advice has proven to be a more time-consuming engagement with service users, especially during COVID-19. The telephone calls can be lengthy as it is often easier to describe what needs to be done in an in-person face-to-face setting and immediately respond to additional need for support. Staff also report that the discussion does in some cases indicate that the social isolation related to COVID-19 means that the service user welcomes this contact and takes the opportunity to have a wider conversation.
- 3.5.13 HM Courts and Tribunals move to telephone and video hearings required a change in the approach to provision of support for service users who were represented by the Welfare Rights and Money Advice Appeals Team. Additional scrutiny of the cases chosen by HM Courts and Tribunals was required as remote hearings were not suitable for all, especially more vulnerable appellants. Where it was decided that this approach was not suitable for the service user, they were contacted and with their agreement postponement or adjournment requests were made.
- 3.5.14 In most cases this assistance was again given by phone and email generating additional work for the team. It also involved greater engagement with HSCP colleagues who were assisting the service user and where appropriate family members, support agencies, foodbanks, housing associations and charities.
- 3.5.15 This wider engagement with support networks was replicated across all areas of the Welfare Rights and Money Advice service. It was essential to help the service user address the need they were facing and this often required contact and referrals to many organisations able to assist.
- 3.5.16 Welfare Rights and Money Advice staff significantly contributed to the wider Glasgow City Council response to the COVID-19 pandemic. Staff volunteered to take telephone calls from those who were required to shield due to underlying health conditions and vulnerability. In addition, they also volunteered to provide advice and assistance to those shielding who indicated that they were experiencing financial hardship. This advice varied but it included applications for Scottish Welfare Crisis Grants, Council Tax Reduction, Carer's Allowance, Disability Benefits, Universal Credit, New Style Employment and Support Allowance and Discretionary Housing Payments. Some of the requests for advice also related to the new Government COVID-19 support schemes and it was also noted that many of the requests for assistance came from people who had never before needed to navigate the UK and Scottish benefit systems.
- 3.5.17 The total number of successful Scottish Welfare Fund Crisis Grants for this period was 32,184 with a total spend of £3,899,519. For the same period the number of successful Self-Isolation Support Grant applications was 1,449 with a total spend of £724,500. As well as making some of these claims the Welfare Rights and Money Advice Team offered to assist in a processing role when there was a backlog due to the volume of applications.

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- 3.5.18 Staff also volunteered to deliver food parcels, complete welfare checks, assist service users to top up fuel cards, organise prescription deliveries and even helped at flu-vaccination and COVID-19 clinics.
- 3.5.19 The help and expertise provided by Welfare Rights and Money Advice staff was valued by Council colleagues and others. The necessary networks built from a desire to fully assist those impacted by COVID-19 will continue post-pandemic. This has also manifested itself in further joint working with, for example, the Welfare Rights and Money Advice Team providing training to the Glasgow Helps project that evolved from the team set up to assist those shielding.
- 3.5.20 In common with all areas of public services the COVID-19 pandemic meant it was not business as usual for the Welfare Rights and Money Advice Service. The normal activity required when engaging with the Department of Work and Pensions and other agencies on behalf of service users was curtailed. The service however remained active in assisting our most vulnerable service users and provided important support to HSCP staff. They also actively contributed to the Council's wider response to COVID-19 in a way that made a difference to those who needed support during a very challenging time.

## 4. Social Work Directly Provided Provision

### 4.1 Social Work Income Maximisation Team

- 4.1.1 The Income Maximisation Team is a centre-based team that supports service users across the city who receive a chargeable non-residential care service to maximise their income. These services include Home Care, Day Care, Tele-care Alarms and Personalisation.
- 4.1.2 The Income Maximisation Team has read-only access to the Department for Work and Pensions' (DWP) Client Index System (CIS/Searchlight). This allows staff to identify service users who are already in receipt of their maximum benefit entitlement, and it enables the appropriate charge for the service to be applied without the need for a visit to the service user. Any service users where their income appears to be less than their benefit entitlement or who are not in receipt of an appropriate disability benefit are visited in their home by staff in the team, and they are supported to make any appropriate benefit claims. During the pandemic this contact has been being done via telephone where possible.
- 4.1.3 Number of Financial Assessments. In the past the team's work was recorded as activities with in Carefirst and the number of unique service users. As mentioned above the way the work is recorded has changed by using e-forms which measure results differently. For 2020-21, there were 2,580 referrals to the Income Maximisation Team resulting in 1,432 full assessments.

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4.1.4 Benefit Claim Volumes. The types of benefits most commonly under-claimed by service users who get a chargeable service are the disability benefits, and the Income Maximisation Team is often able to increase the rate of award of those benefits. The following table details the number of benefit claims and their type made for service users over the 12 months to April 2021. The disability benefits of Attendance Allowance, Disability Living Allowance (DLA) and Personal Independence Payments (PIP) account for 44% of the claims. A further 33% relates to consequential additional entitlement mainly Council Tax Exemption and Severe Disability Premium. The success rate for concluded benefit claims is 87% to date but the number of claims made over this period is down on the previous year (at the time of writing 352 (49%) of all claim made were still awaiting DWP decisions). This was primarily due to us not being able to engage in-person face-to-face with service users as a result of COVID-19. When assisting someone to claim by telephone we are unable to observe the service user and therefore not able to pick up when they over-estimate their ability to do things for themselves. This meant that we were not always able to identify some situations where a service user was possibly entitled to a higher rate of a disability benefit. In addition, DWP were extending some awards and not initiating renewal claims packs.

**Table: Number of Benefit Claims by Benefit Type and Percentage Breakdown. Note in 19/20 there were only details for the number of successful claims. In 20/21 all claims could be quantified (details of the number of successful claims are provided for comparison)**

Benefit Claim	Attendance Allowance	Carers Allowance	Council Tax Reduction / Exemption	Disability Living Allowance	Employment and Support Allowance	Housing Benefit	Scottish Welfare Fund	Pension Credit	Personal Independence Payment	Severe Disability Premium	State Pension	Universal Credit	Total
<b>2019/20 Success</b>	280	12	237	50	37	49	0	66	62	145	3	6	947
<b>% 19/20</b>	30%	1%	25%	5%	4%	5%	0%	7%	7%	15%	0%	1%	100%
<b>2020/21 Claims</b>	201	20	184	26	26	31	6	57	76	51	2	34	714
<b>% 20/21</b>	28%	3%	26%	4%	4%	4%	1%	8%	11%	7%	0%	5%	100%
<b>2020/21 Success (to date)</b>	102	11	60	15	6	17	5	28	27	27	1	18	317
<b>% 20/21</b>	32%	3%	19%	5%	2%	5%	2%	9%	9%	9%	0%	6%	100%

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4.1.5 Financial Gains Arising from Successful Claims. In 2020-21 the team generated £1.14m in additional benefits for service users. Of this amount, £789k was in arrears of benefit and £352k was ongoing entitlement. These figures have been compared to the end of year data for 2019-20 and 2018-19. The difference for 2020-21 is the result of fewer claims being made during the COVID-19 pandemic and the recording of successful claims not being attributed to the Welfare Rights and Money Advice Team as part of the migration to the new recording system.

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

Period	Arrears	Annual Additional Benefit	Combined
April 2018 to March 2019	£1.68 million	£2.87 million	£4.55 million
April 2019 to March 2020	£2.21 million	£2.88 million	£5.09 million
April 2020 to April 2021	£789k	£352k	£1.14 million

4.1.6 The workload for the Income Maximisation Team remains high due to the expansion of the charging policy in recent years to cover Telecare, Personalisation and Day Care in addition to traditional Home Care.

4.1.7 The impact of many benefit cuts under the UK Government's Welfare Reform agenda has to date not had such a detrimental impact to older people who are the predominant group of service users by the Income Maximisation team and have been exempted from the majority of the welfare reforms. Also, younger service users supported by this team have significant disabilities, and as such they have been able to achieve the tougher disability tests to maintain the same level of disability benefits. Furthermore, the receipt of the disability benefit for younger service users has in turn provided protection from other changes such as the Benefit Cap. In the coming two years the disability benefits will move from Department of Work and Pensions to the Scottish Government/Social Security Scotland and service users will require support to transition to these new benefits.

## 4.2 Social Work Appeals Team

4.2.1 The Appeals Team represents Social Work service users and other Glasgow residents at Social Security Appeal Tribunals to challenge unfavourable benefit decisions.

4.2.2 Number of Benefit Appeal Tribunals. In the year 1 April 2020 to 31 March 2021, the Appeals Team was listed to represent service users and residents at 460 benefit appeal tribunals. In the previous year 2019-20 there were 843 appeals where we were the listed representative.

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

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

Benefit Type/Appeal	Other benefit	Carers Allowance	Child Benefit	Tax Credits	Disability Living Allowance and Attendance Allowance	Employment and Support Allowance	Housing Benefit	Income Support / Job Seekers Allowance	Pension Credit	Personal Independence payments	Universal Credit	Total
<b>2019/20</b>	0	3	6	9	65	255	6	10	1	432	56	843
<b>2020/21</b>	3	1	2	0	55	25	0	2	0	311	61	460
<b>% 2019-20</b>					8%	30%				51%	7%	100%
<b>% 2020-21</b>					12%	5%				68%	13%	100%

4.2.4 There was a 45% reduction in the number of appeal tribunals hearings where we were the representatives. The number of appeal sessions only reduced by 30%. The reason for the difference was because fewer appeals were being listed for each session, and also due to them taking longer to conduct via telephone and video conference. 72 appeals were conducted by video conference with the remaining 390 conducted by telephone appeal.

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

	No of Appeal Sessions	Number of appeals
<b>2019/20</b>	<b>424</b>	<b>843</b>
<b>2020/21</b>	<b>295</b>	<b>462</b>
<b>Percentage Reduction</b>	<b>30%</b>	<b>45%</b>

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4.2.5 To ensure that there was nothing unusual about the volume of appeals within Glasgow, the HSCP checked with three other local authorities, North Lanarkshire, North Ayrshire and Dundee City, two of which usually represents at a similar number of appeals to Glasgow. The reduction in the number of appeals is broadly similar to what we have experienced in Glasgow City HSCP (see table below).

**Table: Reduction in Appeal numbers between 2019/20 and 2020/21 in Glasgow and three other Local Authorities**

<b>Council</b>	<b>No of Appeals 2019/20</b>	<b>Number of appeals 2020/21</b>	<b>Percentage Reduction</b>
Glasgow	843	462	45%
North Lanarkshire	762	440	42%
North Ayrshire	629	400	36%
Dundee	202 (extrapolated from 152 over 9 months)	112	45%

4.2.6 Success Rate of Concluded Appeals and Total Amount Gained. Of the 462 appeals we had a 67% success rate similar to the previous year at 70%. The success rate in previous years had remained relatively static around 65%. Over the last few years, the HSCP had anticipated a drop in the success rate to reflect the ever toughening rules for benefit but to date this has not materialised. This has been partly due to some favourable test cases and a developing expertise in PIP appeals along with a reduction in the number of ESA appeals that are often more difficult to win.

4.2.7 The total amount gained from appeals in the year to 31 March 2021 was £1.4 million down on £3.1 million last year but proportional to the reduction in the number of appeals being scheduled by HM Courts and Tribunal Service. From the concluded appeals there was an average financial gain of £6,268, which is slightly down on the average financial gain of £7,839 for 2019-20.

### 4.3 Social Work Information and Training Team

4.3.1 During the whole of 2020-21 welfare rights training provision was suspended due to the COVID-19 pandemic and Government and Public Health COVID-19 guidelines. The Information and Training Team would ordinarily have provided face-to-face, in-person training on benefits and debt issues to frontline Social Work staff and voluntary organisations. Training has this financial year (2021-22) recommenced in an online format using Microsoft Teams and will be reflected in the next year's performance report.

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- 4.3.2 The team keeps abreast of all benefit changes and in 2020-2021 instead of the regular schedule of presentations and briefings to staff and organisations, the team provided regular email updates for our welfare rights staff to ensure they were up to date with the many changes during the COVID-19 pandemic so that they could in turn support social work staff and service users.
- 4.3.3 Although there was no formal training there was input to local and national forums. This included presentations at the Legal Services Agency's (LSA) AGM and input to Rights Advice Scotland conferences.

### 4.4 Social Work Debt Arrangement Scheme

- 4.4.1 On the introduction of the Debt Arrangement Scheme (DAS) in 2004 there was a requirement to have specifically trained advisers to work in this area of debt advice. At that time additional funding was received from the Scottish Government to establish a small team. Since then, the requirement to have specially accredited works has been removed and now this is delivered by advice projects themselves. The staffing for this team has also diminished due to individuals taking voluntary retirement. This is now a reducing area of new work and referrals are now only from Glasgow City Council's Council Tax section. There are however existing cases that will take up to 10 years for the client to complete their repayment plan. There is one worker who supports the ongoing DAS cases, which amounts to less than a 0.5 FTE post.
- 4.4.2 There is a continuing promotion of the DAS scheme as part of the HSCP's general Welfare Rights and Money Advice training to up-skill other agencies and encourage them to use DAS themselves.
- 4.4.3 The current level of activity within the DAS caseload is laid out in the following table.

**Table: DAS Activity**

Activity	2019-20	2020-21
The total number of open DAS cases on Advice Pro	114	90
Total debt contained within those DAS cases	£3.69Mm	£3.12m
The number of new cases during financial year	0	0
Number of cases closed in the financial year	37	24

### 4.5 Social Work Area Locality Teams

- 4.5.1 Within each of the HSCP's three localities (North East, North West and South) there is a sub-team of Welfare Rights Officers who provide support to frontline social workers to deal with the benefit issues of their service users. This support builds on the training provided by the Information and Training Team and further enables frontline staff to support service users. Where matters are of a complex or complicated nature then the Welfare Rights Officer will take a referral and work directly with the service user to address benefit and debt issues. It is important that the correct balance is maintained between taking referrals and being available to provide support to frontline staff.

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4.5.2 The locality-based staff also provide the following support:

- support to Housing Association tenants where there is risk of an eviction
- support to community Case Work Teams
- ongoing support to Kinship Carers where there are benefit issues. There are approximately 1,000 Kinship Carers looking after approximately 1,300 children from Glasgow
- checking Residential Care financial assessments in conjunction with the Financial Assessment and Income Team (FAIT) (see Section 4.6 below) and
- support to service users who are still going through DLA to PIP transition.

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

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

4.5.5 Although a new referral and recording process had been introduced, some Social Work staff making referrals continued to do so by using activities as opposed to using referrals and full assessments within Carefirst. The use of activities should now have ended, and all new work will come through as a referrals and full assessments, but in 2020/21 during the migration there was a mixture of activities and the new referrals. The following figures outline the number of activities completed and recorded in the localities and the number of service users they relate to. Further below at Paragraph 4.5.6 there are details of the number of referrals and full assessments for 2021/22 within the localities.

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

Year	Activities	Service users	Unique Service Users
2019-20	7,297	4,225	3,005
2020-21	1,430	948	800

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

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

	Referrals	Full Assessments
2020-21	1,816	1,133

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

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

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

4.6.1 Within the HSCP, the Financial Assessment and Income Team (FAIT) supports the Community Care Finance section and care managers in relation to charging for Residential Care and Adults Personalisation service users. All associated financial assessment guidance and support is done through FAIT. Through the work of the FAIT this reduced the care manager’s workload and allowed them to concentrate on support and care management rather than dealing with financial assessments. The team uses the DWP’s Client Index System (CIS) to verify figures. The team ensures that income for the HSCP is correctly charged and the Welfare Rights and Money Advice Team ensures income is maximised. The FAIT carries out preventative work with regards to debt management with service users.

4.6.2 The FAIT works in partnership with a selection of services including care managers, Care Home Finance Team, Adults Finance Team, Welfare Rights and Money Advice Team, DWP, Glasgow City Council Customer and Business Services, Local Authority Care Home staff, service providers, Adults with Incapacity staff and the HSCP Commissioning Team. FAIT brings these areas together to deliver a service to some of the HSCP’s most vulnerable service users to complete financial assessments and support in debt management.

4.6.3 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

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capacity. The team has ensured the information in these instances is collated and passed to the Care Home Finance Team who assesses and monitors service users within these categories to ensure the accuracy of the assessment and ensure that the HSCP is reimbursed for any funding that has been provided when capital/property cannot be accessed by the service user.

- 4.6.4 In 2020-21 the team supported 1,147 HSCP Older People service users compared to 2019-20 when over 1,500 were supported. This reduction was due the effect of COVID-19 on admissions to care homes. Within Adult Personalisation there were 1,158 service users through the financial assessment process compared to 900 in 2019-2020. This increase was always expected due to the FAIT taking over this area of work from care managers. Although the service was significantly affected by COVID-19 there was still significant demand for financial calculations in this area.
- 4.6.5 Due to COVID-19, the FAIT assisted with the Scottish Welfare Fund Grants introduced by the Scottish Government as part of the pandemic response. This significantly helped Glasgow City Council Financial Services during this period of demand, and it also showed the team's willingness to help in other areas and support in a time of crisis. Additionally, the team volunteered and supported the COVID-19 response line that was set up to assist the citizens of Glasgow with emergency services relating to the various challenges that COVID-19 was presenting with access to shopping, medication etc.

## 5. Health Purchased Service Provision

- 5.1 A Financial Inclusion partnership between Glasgow City Council, the Wheatley Group and the HSCP is in operation and offers a range of local money advice services for NHS staff within the HSCP to refer clients with money worries. The contribution from Health is approximately £400,000 per year, and this allows Health staff to make referrals for patients who require money and debt advice. The services operate by referral only, which can be made by any Health worker. All the advice providers are part of the Glasgow Advice and Information Network (GAIN).
- 5.2 The advice service is provided by GEMAP Scotland Ltd in North East locality, Money Matters and Castlemilk Citizens Advice Bureau (CAB) in South locality and Glasgow North West CAB, Drumchapel CAB and Drumchapel Money Advice Centre in North West locality.
- 5.3 In 2020-21, the impact of the COVID-19 pandemic on HSCP Financial Inclusion services was minimal as advice providers quickly initiated remote working for money advisors and the delivery of telephone and online appointments as an alternative to face-to-face contacts. Providers were able to continue to deliver the full service with the exception of home visits. Referral pathways and processes for NHS staff did not change. However, the opportunity for NHS staff to raise the issue of money worries, and make referrals to the service, was reduced with the significant reduction in routine,

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face-to-face contact with patients, in line with Public Health guidance. The first national lockdown in March 2020 caused a significant decrease in referrals from all NHS staff groups, and this was particularly marked for GP Practices. Since then, referral volumes have gradually increased over time, albeit there is variation between different NHS services areas and city localities.

- 5.4 During 2020-21, NHS staff in Glasgow City made 4,621 referrals and 3,617 clients received a service. This compares with 6,285 referrals and 4,437 clients in 2019-20, demonstrating the negative impact of COVID-19. Financial gains in 2020-21 were over £6.4 million with £760k of debt (both housing and non-housing) managed. In 2019-20, gains and debt managed were £7.6 million and almost £1.9 million, respectively.
- 5.5 In 2020-21, an embedded money advice service was delivered in 30 Deep End GP Practices in six GP Clusters across the city. GP Practice staff referred 636 patients with 449 receiving a service, the client financial gain was almost £1.8m with £77k debt managed. In comparison, during 2019-20 1,097 patients were referred, 835 clients were seen and the financial gain and debt managed were £2.3m and £663k, respectively. Building on the success of Glasgow's existing service, in March 2021 the Scottish Government announced a two-year £3.17m funding package to deliver Welfare Advice and Health Partnerships (WAHPs) in up to 150 GP Practices across Scotland serving deprived communities. 84 GP Practices in Glasgow have agreed to participate in WAHPs with the expanded service expected to begin in January 2022.
- 5.6 The Maternity Matters project, often referred to as SNIPS as it is initiated in the Special Needs in Pregnancy Service, continues to provide a citywide Money Advice service to pregnant women. The service, delivered by Money Matters, offers a tailored approach that takes account of the additional needs and high level of vulnerability of patients directly engaged at SNIPS clinics or referred by SNIPS Midwives. Attendance at clinics by support staff was halted during the pandemic and women were advised not to travel by public transport; direct referrals were therefore reduced. Home visits also ceased. In 2020-21, 76 new referrals were made to the service, 65 of whom engaged (86%), and 193 repeat clients were seen. The financial gain achieved was £263k and £23k in debt was managed.
- 5.7 In autumn 2020, NHS Greater Glasgow and Clyde was awarded £187k Scottish Government Childhood Obesity funding to pilot a whole system community food nurturing programme with families of pre-school children. The pilot will include action to mitigate food insecurity and eligible families will receive a financial health check, gain access to vouchers for fuel/cooking equipment, free recipes and meal ingredients and food pantry membership vouchers. The participating neighbourhoods are Ruchazie/Garthamlock/Cranhill (North East), Drumchapel (North West) and Priesthill, Househillwood, Nitshill and Pollok (South).

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### 6. Support to Internal and External Groups

6.1 With the continuous Government changes to welfare benefit entitlement, there has been a consistent need for the Social Work Welfare Rights and Money Advice Team to participate in a number of steering groups/boards to provide welfare reform updates, as well as expert advice on benefit issues. There are also several benefits being devolved to the Scottish Government, and this will require the introduction of new Scottish Regulations that will continue this need.

6.2 Corporate groups supported by the Welfare Rights and Money Advice Team during 2020-21 and continuing include:

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

6.3 The team also provides input to external groups:

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

### 7. Benefit Changes to Ease the Impact of the COVID-19 Pandemic

7.1 The UK Government and Scottish Governments introduced several benefit changes in response to the COVID-19 pandemic. These helped to keep service users and benefit staff safe and ease pressure on claimants. This in turn prevented some situations where benefits could be withdrawn and also made it easier to establish remote working for advisers to assist service users.

7.2 Within UC there was an increase of £20 per week from April 2020. This was continued in 2021 temporarily and the increase ended on 30 September 2021.

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- 7.3 An increase of approximately £20 per week was added to Working Tax Credits to match the increase in UC. This was replaced in April 2021 with a final lump sum payment of £500; this being equivalent to the April to September extra £20 within UC.
- 7.4 There was an extra £20 earnings disregard applied to Housing Benefit for households working more than 30 hours per week. This was not extended and it ended at the start of April 2021.
- 7.5 There was no corresponding uplift applied to the other means tested benefits, Income Support, Job Seekers Allowance or Employment and Support Allowance (ESA). For claimants of these benefits to receive any extra money they were required to claim UC and many preferred not to do so.
- 7.6 The Benefit Cap was not increased meaning that some households were not eligible to receive some, or all, of the £20 per week increase.
- 7.7 Medical Assessments for Personal Independence Payment (PIP), ESA and UC were suspended from 17 March 2020. This removed the risk of these benefits being withdrawn and prevented the need for action to ensure that benefits were restored. However, assessments have returned and are being conducted by telephone; since November 2020 video assessments have started to be introduced.
- 7.8 From April 2021 advance payments of UC could be repaid over a longer period, increased from 12 to 24 months, and the maximum deduction from benefit was reduced to 25%.
- 7.9 The Scottish Government made provision for several measures to help households affected by the pandemic.
- 7.10 A Low Income Pandemic Payment. This was a one-off payment of £130 to help with increased costs due to Coronavirus to households in receipt of Council Tax Reduction and some households exempt from Council Tax.
- 7.11 Family payments were made to households entitled to free school meals:
- the COVID-19 Spring Hardship payment (£100) paid at Easter 2021
  - the Family Pandemic Payment (£100) paid at Summer 2021
  - an autumn payment (£160) to be paid in October 2021 and a winter payment (£160) to be paid in December 2021.
- 7.12 In 2022, the above family payments will be made equal payments of £130 and paid at Easter, Summer, October and Christmas in line with the start of the school holidays.
- 7.13 The Scottish Government made an extra Carers Allowance Supplement payment of £230.10 in June 2020. This was a one-off payment to provide some more support for carers during coronavirus.

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- 7.14 Self-Isolation Payments of £500 to low income households who have lost income due to a requirement to self-isolate. These are being managed as an extension to the Scottish Welfare Fund.

### 8. Summary Analysis

- 8.1 The figures in this year's performance report are significantly lower on those recorded in previous years. While it was to be expected that there would be a drop in numbers due to the COVID-19 pandemic consideration has been given to whether there are other reasons or if the drop in numbers is indicative of people being unable to connect with the service.

- 8.2 Access to Services – Were Service Users able to Access the Service. The service remained open and available throughout the pandemic. With the exception of appeal representation, work comes to the service by referrals from social workers within the HSCP, and this remained in place, there were however fewer referrals.

Face-to-face appointments and visits were switched to telephone support and advice. However, if someone was unable to engage by telephone and this would have effectively denied them a service, then in-person face-to-face arrangements were made with the use of appropriate PPE.

Appeals tribunal representation is provided wider than just to HSCP service users. Several local advice agencies use the HSCP's Welfare Rights and Money Advice service where they do not have resources to do it. The HSCP also has an online appeal form that can be accessed and completed by anyone on Glasgow City Council's website.

Many of the appeals for PIP and ESA are for repeat service users who need to engage with the appeal process every time their benefit is reassessed by DWP. Many are already familiar with the process for lodging appeals and nominating the HSCP's Welfare Rights and Money Advice service as their representative.

Several Welfare Rights Officers were also participating in the wider COVID-19 response but this was in addition and not at the expense of providing the HSCP's own service.

- 8.3 Demand for a Service – Did it Decrease for 2020 – 21. There was decisive action taken by DWP in the first year of the pandemic to avoid situations that could have resulted in people having their entitlement stopped, which subsequently meant there was less demand for a Welfare Rights and Money Advice service. This included (as detailed in Section 3):

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- suspension of conditionality for Universal Credit and Jobseekers Allowance.
- suspension of medical re assessments for DLA, PIP, ESA and UC
- suspension of DWP debt recovery
- extra money for COVID being added to UK benefits and
- there were also additional payments as part of the devolved Scottish Benefits.

Many HSCP service users are in receipt of the benefits where there were DWP mitigations applied and this greatly reduced instances of unfavourable decisions which would have ordinarily required referral to Welfare Rights.

All DWP concessions have subsequently ended and referrals have accordingly increased again. This will be reflected in the performance report next year.

- 8.4 Other Impacts on Performance Reporting. The HSCP introduced new e-forms for referrals and for case recording. The timing of this change was launched to take effect for the new financial year and as such coincided with the start of the lockdown. Work did however continue to be accepted via Carefirst activities as a method to engage support so as not to introduce a barrier to accessing a Welfare Rights and Money Advice service. This resulted in impacting performance reporting.

Within the Income Maximisation Team, financial gains were recorded and reported for previous years as and when decisions were made. As such, there were 12 months of actual outcomes to report each year. This year the HSCP's Welfare Rights and Money Advice service started recording the outcomes arising from claims made in 2020/21 financial year of which approx 50% did not have a decision at time of writing this report. The service needs to consider how this is addressed for future reporting.

From analysing the data provided for this report, it has also become apparent that HSCP staff believed they were recording sufficient information, but they have not been recording all the information required to fully report the service's financial gains. As such the figures underrepresent the true gains.

Carefirst was not designed to be an advice work recording tool and as such impacts on the recording of welfare rights activity. This requires the service to record claims and back-dated payments within the new e-form but any ongoing benefit awards need to be recorded in separate finance screens. The finance screens were designed to enable the Finance section to calculate charges for residential and non-residential care. They also provide a means for calculating Kinship care payments. As not all recording within the finance screens is a result of welfare rights activity, and not all welfare rights activity has been recorded in the finance screens, it is difficult to quantify the element that relates to the Welfare Rights and Money Advice Team's work. It is not currently possible for the e-form to populate the finance screens.

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There has also been longer delays within the DWP decision making, sometimes disability benefits taking up to 6 months. The service has access to the DWP database where staff can check decisions but only for cases involving chargeable services. The service does not have access for any other purposes and therefore the service relies on service users to advise of the outcome.

The Welfare Rights and Money Advice Team is currently scheduled to be included in phase 1 of the migration to a new HSCP client database called Eclipse. Hopefully this will allow a more streamlined method of recording in future. However, current recording within Carefirst will need refined until this can be implemented.

### **9. Future**

- 9.1 The transition to devolve the 11 benefits from the DWP to the Scottish Government has been progressing, with the transition of the Disability and Carers benefits delayed due to the COVID-19 pandemic. The timetable for new replacement disability benefits will begin in November 2021 and will continue over the following 18 months.
- 9.2 Social Security Scotland has been created as a Scottish Government Agency to administer the new benefits and exits in addition to the DWP and HM Revenue and Customs administering the UK-wide benefits. The introduction of the new benefits will involve the Welfare Rights and Money Advice Team in further consultation processes and will require training and support to frontline staff and local organisations on the new system and how it interacts with existing benefits.

### **10. Recommendations**

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

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