



WELFARE RIGHTS

Annual Report 2023 - 24

Welfare Rights Annual Report 2023-24

Introduction

Argyll and Bute Councils Welfare Rights and Advice Service is dedicated to helping our clients who have money worries and to provide advice and assistance on welfare benefits.

The Welfare Rights Service provides Type II & III Welfare Rights advice directly to clients. Type II & III cases tend to be more complex and includes appeal representation. Most simpler Type I cases are referred to ABCAB and other local agencies under our contract or agreement with those organisations

The Welfare Rights Service has a key focus on maximising income and reducing poverty.

Our support is targeted at some of the most vulnerable in our communities and makes a significant contribution to tackling fuel poverty by maximising household income.

Additional Funding

In 2021 as part of the focus on Improving Opportunities for People and Communities, Argyll and Bute Council agreed to provide additional resources to support people experiencing poverty and hardship by investing in two additional Welfare Rights support staff for two years. The amount of additional funding received was £172k. These temporary posts have now been extended to March 2025. This extra funding and resource has allowed the team to:

- Increase capacity for visits and appeal representation
- Engage more with partners, particularly the HSCP
- Provide more support and for remote island communities
- Increase the profile of the service
- Increase staff development and training

This additional funding and resource has allowed us to enhance the Welfare Rights Service provided to the people and communities of Argyll and Bute, bringing much needed extra income into the local area.

It is anticipated the number of people accessing the service will continue to increase due to the impact of the cost of living crisis on families and individuals.

Also, an increase in demand for Welfare Rights Advice is expected over the coming months due to:

- The ongoing managed migration of the remaining clients on legacy benefits to Universal Credit, this includes the largest group (those on Employment and Support Allowance/Housing Benefit) . These clients were originally told they wouldn't be looked at till 2028 but this has now been brought forward to September 2024. This group of clients will typically need more support with the process and any application.
- The introduction of "Pension Age Disability Payment" on 21/10/2024 in Argyll and Bute (we are one of the first pilot areas) this is the latest devolved benefit to be introduced in Scotland

replacing Attendance Allowance. In Argyll and Bute approximately 60% of our caseload are pensioners.

- The changes to the criteria for the Winter Fuel Payment which may result more pension age clients approaching the service to check if they are entitled to Pension Credit.

It is hoped this extra funding will continues as if it was withdrawn, it could potentially lead to reduced capacity to provide Welfare Rights advice and assistance to residents of Argyll and Bute at a time when many individuals and families are experiencing hardship.

Facts and Figures

In 2023-24 the Welfare Rights Team helped the residents of Argyll and Bute claim over **£4.45 million** in additional benefits that they were entitled to.

Area Team	2021/22	2022/23	2023/24
Cowal and Bute	£466,962	£651,345	£776,797.79
Kintyre and Islay	£669,325	£872,593	£1,012,515.28
Lomond	£447,443	£1,445,442	£1,072,332.39
Lorn	£690,975	£521,758	£647,696.24
Mid Argyll	£454,142	£833,204	£948,450.70
Total Income	£2,728,847	£4,324,342	£4,457,792

This is a similar figure to 2022-23 and includes **£721,842** for individuals and families affected by cancer supported by the partnership with Macmillan Cancer Support and also includes **£264,667** for clients referred via the new NHS Welfare and Advice in Health Partnership initiative.

It should be noted this “client gain” is not just a figure. The support provided by Welfare Rights makes a significant impact on individual’s lives. For example, it may mean being able to put heating on, keep a car running, replace a broken appliance etc.

A total of 1352 clients were referred to or approached the service an increase of 151 clients from 2022-23.

It should be noted not all clients benefit from financial gain, over **515** cases were closed after “general advice provided” and **535** benefit checks were carried out. Many of these client’s will have been signposted to claim benefits themselves. Others may be advised of no benefit entitlement following a benefit check and be referred/signposted to food banks, energy advice/vouchers and other support mechanisms available.

Appeal Representation

Appeal Tribunals continue to take place on the main via telephone or video hearing with face-to-face options available if necessary.

Since the Covid 19 Pandemic the number of appeals heard nationally remains low and there is a similar picture in Argyll and Bute.

In 2023/24 Welfare Rights Officers in Argyll and Bute lodged **17** appeals in total - **5** were successful, **7** refused and **5** were lapsed in favour of the client. This resulted in awards amounting to **£60,773**. In addition **32** cases had successful reconsiderations or re-determinations, meaning the client or representative did not have to attend a hearing.

The ongoing transfer of claimants from Personal Independence Payment to Adult Disability Payment the introduction of Pensioner Disability Payment in Scotland and the managed migration of legacy benefit claimants onto Universal Credit however may lead to additional demand for appeal representation over the next year.



Attendance Allowance

In 2023-24, the team assisted with **484** enquiries about Attendance Allowance, which is a benefit for those over pension age, who have personal care needs due to illness or disability, this is a significant increase from last year when we had **324** enquiries

This high number of cases reflects the aging population in the area. An award could increase income by £72.65 or £108.55 per week with potential to increase other benefit income whilst promoting independence and wellbeing.

Case study

An elderly client was assisted with an application for Attendance Allowance (AA), they were awarded High Rate AA at £108.55 per week This also meant an increase to their pension credit of £81.50 per week as the Severe Disability Premium was included in the applicable amount. As well as the ongoing increase of £190.05 to their weekly income the client also received backdated AA and Pension Credit totaling £1140.30. The client was also awarded a full Council Tax exemption due to the award of AA and their particular health condition saving them £1800 annually.

MACMILLAN CANCER SUPPORT

One post within the Welfare Rights Team has been funded by MacMillan Cancer Support for the past 6 - 7 years allowing us to provide an enhanced Welfare Rights Service for people affected by cancer. This support ensures a specialist income maximisation service is provided to those individuals and families affected by cancer.

In 2023 **229** referrals were made to the service by MacMillan Cancer Support an increase of 88 from 2022. These referrals amounted to additional income of **£721,842** for those affected by cancer, which is an increase of £200K from 2022.

This figure includes **45** awards of a MacMillan Grant and **14** awards of a Mairi Semple Grant.

The current contract with Macmillan Cancer Support is due to end on 31st December 2024 however they are intending to extend all welfare benefit partner organisation contracts to 31st December 2025.

Social Security Scotland

Social Security Scotland has been set up to administer and deliver a number of devolved benefits in Scotland. Some benefits are already up and running (information can be found [here](#)). All claims can be made either online, by telephone or with a paper form. As well as Welfare Rights, Social Security Scotland can also support clients to make any application.

Timetable for future benefit roll out:

October 2024 – First pilot areas start to take new applications for “Pension Age Disability Payment” which replaces Attendance Allowance.

November 2024 - Scottish Carers Assistance rolled out to all Local Authorities across Scotland replacing Carer’s Allowance

We continue to see increased waiting times for decisions to be made on Social Security Scotland benefits, and their Appeals being heard, which therefore causes a delay with recording outcomes and financial gain for clients



Welfare Advice in Health Partnerships

The Scottish Government made additional funding available to Argyll and Bute Council to develop Welfare Advice and Health Partnerships (WAHP'S) in Argyll and Bute for a 2 year period from April 2023. The following rural GP surgeries in Mid-Argyll, Kintyre and Islay areas were selected and are taking part in the programme:

- Lochgilphead
- Tarbert
- Carradale
- Port Ellen, Isle of Islay
- Bowmore, Isle of Islay

The welfare rights team have been working closely with these GP surgeries. Since the project “went live” on 01/04/2023 we have had a regular presence and/or visits to the surgeries. Since the start of the project to August 2024 we have received a total of **127** referrals and generated **£383,714** in client gain.

These figures are reported to senior management quarterly and to the Scottish Government. Several stakeholder events have taken place and updates have been provided to the Health and Social Care Partnership

This new partnership and referral pathway has built on existing links with GP practices it's hoped it will continue to make a positive difference to these rural and island communities.

Debt Counselling/Money Advice

There has been an increase in clients with utility arrears in 2023/24, referrals have been made to ALI Energy and complaints to Energy Ombudsman

No Debt Arrangement Schemes (DAS) have been completed, no clients have been suitable.

We've also seen an increase in clients with unpaid self-employed tax compared to previous years.

Still very little court action is being taken by creditors. Court website has changed however regular checks are still carried out.

There has been success with debts being written off on the grounds of ill health

There has been an increase with elderly clients needing assistance and they move into full time care homes

Customer Satisfaction

A total of 179 customer satisfaction surveys were returned in 2023/24. The survey measures how customers found out about the service, delivery, overall satisfaction with service and if they would recommend the service to others.

- 97% of customers rated the time taken to respond to their enquiry as good or excellent
- 99% of customers rated the overall experience of the service as good or excellent
- 99% of customers would recommend the Welfare Rights Service to others.

116 clients chose to leave a comment about their experience with the Welfare Rights Service and 114 comments were positive, examples are:

- *“This was a new experience for me and the support offered was exceptional. Patient, kind and very re-assuring. I would not feel uncomfortable about asking for assistance in the future”*
- *“Approachable, friendly, kind service provided, no judgement etc”*
- *“I was extremely happy with the help and advice given to me. This service helped me so much at a time I was really struggling”*

The 2 negative comments made were due to delays by The Department of Work and Pensions and out with the control of our service.



Community Engagement and Partnership working

Over the past year the team have continued engagement within the community and with partners, we've:

- produced and delivered training and information sessions for HSCP colleagues; this helps to keep them updated with relevant changes and leads to increased awareness of how their clients might be helped financially.
- provided briefings and newsletters for various other partners including Telecare, Housing and Homelessness, Social Work, Community nursing teams, Occupational Health, Physiotherapy etc.
- worked closely with the Ukrainian Re-settlement Group to ensure refugees are supported through benefit entitlement. Provided a stall at 2 “Welcome Fairs” organised for the re-settled Ukrainians and provided training/information sessions to support staff within the Re-Settlement Team
- Regularly attended local carer's centre's and other third sector organisations to provide one off information sessions, appointments and “drop in's” for clients.



- Provided various “drop in’s” at GP surgeries.
- Attended “The Welcome Inn” fortnightly which is Helensburgh’s addiction recovery café
- Regularly attended “Jean’s Bothy” the Community Mental Health & Wellbeing Hub in Helensburgh and the Helensburgh Food Bank
- Regularly visited island communities across Argyll and Bute for arranged visits and information sessions
- Attended 3 career fairs organised by Argyll and Bute Council

This engagement has resulted in increased awareness of the Welfare Rights Service and what we do. It also ensures clients and partners know how to access the service.

Scottish National Standards for Information and Advice Providers’ (SNSIAP) - The welfare rights service is currently working towards accreditation to SNSIAP. This is the accepted quality framework for agencies providing advice on housing, money, debt and welfare benefits issues. The primary purpose is to encourage organisations to adopt a culture of continuous improvement for their advice work.

Advice Insights Framework

This indicator guide sets out the scope and aim of the “Advice Insights Framework” formerly the Common Advice Performance Management Reporting Framework.

The aim of the framework is to support local authorities to measure and report on the contribution they make to money and welfare rights advice services in Scotland.

Our 2023 -24 return was submitted by the required deadline. Our new case management system “Advice Pro” has simplified the process due to the improved reporting functionality and as a result has saved significant time and cost.

Re-settled Ukrainians - The welfare rights team continue to work closely with the Ukrainian Re-settlement Group to ensure resettled Ukrainians are supported to maximise their income through benefit entitlement. We attended various “Welcome Fairs” organised for the re-settled Ukrainians and provided training/information sessions to support staff within the Re-Settlement Team on benefit entitlement.