



WELFARE RIGHTS

Annual Report 2024 - 25

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 challenging decisions and appeal representation.

Most simpler Type I cases are referred to Argyll and Bute Citizen's Advice Bureau 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.

Facts and Figures

In 2024-25 the Welfare Rights Team helped the residents of Argyll and Bute claim over **£5 million** in additional benefits that they were entitled to.

Area Team	2022/23	2023/24	2024/25
Cowal & Bute	651,345	776,797	705,376
Helensburgh & Lomond	1,445,442	1,012,515	1,441,536
Kintyre & Isles	872,593	1,072,332	1,123,634
Lorn & Isles	521,759	647,696	674,535
Mid Argyll	833,204	948,451	1,061,951
Total Income	£4,324,343	£4,457,792	£5,007,032

This is an increase of approximately £500k from 2023-24 and includes **£819,787** for individuals and families affected by cancer supported by the partnership with Macmillan Cancer Support and also includes **£438,387** for clients referred via the 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 **1210** clients were referred to or approached the service. It should be noted not all clients benefit from financial gain, over **409** cases were closed after "general advice provided" and **417** 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.

Pension Age Disability Payment

Pension Age Disability Payment is a social security benefit recently introduced in Scotland to replace Attendance Allowance for people of pension age who have personal care needs due to illness or disability. It is delivered by Social Security Scotland as part of the devolution of welfare powers from the UK government.

Since its introduction on 21st October 2024 the team have assisted 168 with enquiries/ claims. This high number of cases reflects the aging population in the Argyll and Bute and resulted in awards totalling **£396,540**.

An award could increase income by £73.90 or £110.40 per week with potential to increase other benefit income whilst promoting independence and wellbeing.

Case study - An elderly couple were referred to Welfare Rights by Social Work as they were both having difficulty with personal care. We assisted each of them with applications Pension Age Disability Payment (PADP). PADP was awarded resulting in awards totalling £184.30 per week plus arrears of £1658.70. This then entitled them to a double Severe Disability Premium meaning they were able to claim Pension Credit (PC) for the first time. They were awarded PC of £152.40 a week and arrears of £1371.60. The couple are now better off by £336.70 per week, they will also receive full Council Tax Reduction, a free TV license and they will be entitled to the Winter Fuel Payment.

Appeal Representation

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

In 2024/25 Welfare Rights Officers in Argyll and Bute lodged **19** appeals in total - **12** were successful, **2** refused and **5** were lapsed in favour of the client. This resulted in awards amounting to **£160,077**. In addition **42** cases had successful reconsiderations or re-determinations, meaning the client or representative did not have to attend a hearing.

The number of appeals heard nationally remains low and there is a similar picture in Argyll and Bute, however there has been a slight increase from last years figures. This could be attributed to improved decision making and "getting it right first time" and more successful reconsiderations or re-determinations, meaning the client did not have to go through the appeal process.

Funding Streams

The Welfare Rights Service benefits from several additional funding streams. This extra funding helps us ensure that we can provide a consistent and quality service for residents across Argyll and Bute.

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 2024- 25 **222** referrals were made to the service by MacMillan Cancer Support. These referrals amounted to additional income of **£819,787** for those affected by cancer, which is an increase of £100K from 2022-23.

The current contract with Macmillan Cancer Support is due to end on 31st December 2025 however they are intending to extend all welfare benefit partner organisation contracts to 30th June 2026. MacMillan are currently looking at options for partnerships and investments from June 2026 onwards.

The Scottish Government

The Scottish Government made additional funding available to Argyll and Bute Council to develop Welfare Advice and Health Partnerships in Argyll and Bute for a 2 year period from April 2023 - March 2025. This funding has been extended and is based on a tapered approach until March 2026

5 rural GP surgeries in Mid-Argyll, Lomond and Islay are currently taking part in the programme.

The welfare rights team have been working closely with these surgeries and the service has been well received. It has allowed us to build better links with the surgeries and reach more clients in rural/island areas.

In 2024 -25 we received a total of **107** referrals and generated **£438,387** in client gain. From the start of the project the client gain generated is **£819,889**

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

Case Study

Referral received via the Welfare Rights in Health Partnership referral pathway from the specialist Cardiac Nurse for an income maximisation check. The patient had various health conditions. A full benefit check was completed for the couple – they were then assisted to submit a Mandatory Reconsideration on a previous Employment and Support Allowance(ESA) decision and to make a new claim for Adult Disability Payment(ADP). Supporting evidence was provided by various health professionals for both claims which

was very supportive and provided detailed information on the patient's health conditions and how they may affect them.

ADP and ESA were both awarded with an increase to weekly income of £302.25 per week and a backdated amount of over £5,000

Additional Internal 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 one until August 2025 the other to March 2026. 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.
- Continued roll out of devolved benefits in Scotland
- Managed Migration of remaining Universal Credit clients
- National Welfare Reform changes

It is hoped there is potential to gain further funding going forward 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.

Customer Satisfaction

A total of 116 customer satisfaction surveys were returned in 2024/25. The survey measures how customers found out about the service, delivery, overall satisfaction with service and if they would recommend the service to others.

78% of customers rated the time taken to respond to their enquiry as excellent, with 19% good and 3% average

95% of customers rated the overall experience of the service as good or excellent

98% of customers would recommend the Welfare Rights Service to others.

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

"The officer who visited my home was excellent in every way. Nothing was a bother. Everything was explained thoroughly. First class service, thank you"

"The service was excellent at a time of great stress"

"As a blind person was pleased with visiting help to complete the application"

"Wonderful help and advice for the future if needed. Feel very independent now, very happy"

The 3 negative comments made were due to delays by the Department of Work and Pensions and Social Security Scotland and out with the control of our service.

Debt Counselling/Money Advice

Debt Counselling continue to manage and provide a full service to clients across the area. There has been a further increase in clients with utility arrears in 2024/25, with several referrals have been made to ALI Energy for support.

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

We continue to see an increase in clients with unpaid self-employed tax compared to previous years. There is still very little court action is being taken by creditors, we will continue to monitor this.

There has been a number of successful outcomes for clients with debts being written off on the grounds of ill health.

Various joint working initiatives with Social Work, Addiction Services, Carr Gomm, SLAB etc. Further increases to the energy price cap may increase financial hardship for individuals and families in the coming year



Community Engagement and Partnership working

In 2024-25 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.
- 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.
- Regularly visited island communities across Argyll and Bute for arranged visits and information sessions
- Continue promotion of the service across all areas.
- Ongoing case management, case reviews and customer satisfaction reporting

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 team have recently gained SNSIAP accreditation. The framework is owned by the Scottish Government and is designed to help organisations providing housing, welfare benefits and money/debt advice in Scotland to assess and improve the quality of their advice services. The primary purpose is to encourage organisations to adopt a culture of continuous improvement for their advice work. Accreditation also supports organisations to demonstrate to the public and funders that their advice service is well managed and provides consistent and good quality advice.

Advice Insights Framework

The aim of the Advice Insights 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 2024-25 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.

Conclusion

Despite a challenging year where we saw delays in processing times and increased demand, our Welfare Rights Service has made a significant difference to the lives of many residents in Argyll and Bute including helping reduce financial hardship for vulnerable groups including the elderly, disabled, and low-income families. With ongoing funding and partnership working, we will continue to aim to reduce poverty through access to welfare benefits.

Future Priorities.

- Prevent poverty and financial hardship by the provision of an accessible and comprehensive Welfare Rights service to clients including appeal representation
- Partnership working and community engagement
- Promotion of the service across all areas
- Participate in local partnership initiatives and events
- Explore data sharing opportunities to identify local vulnerabilities
- Build on existing Welfare Advice and Health Partnerships
- Provision of an enhanced Welfare Rights Service for people affected by cancer
- Explore digital opportunities to improve processes and access to the service
- Address SNSIAP audit recommendations
- Maintain ongoing staff training and development