

Agenda Item	<b>12</b>
Report No	<b>RES/31/21</b>

## HIGHLAND COUNCIL

**Committee:** Corporate Resources

**Date:** 25 August 2021

**Report Title:** Welfare Support

**Report By:** Executive Chief Officer – Resources and Finance

### 1. Purpose/Executive Summary

- 1.1 Welfare, advice and information services are proven to be critical levers to enable healthier living, to support residents with changing life events by receiving all entitlements due, to help achieve equalities, and to alleviate financial hardship and insecurities. This update report provides Members with information relating to welfare together with 2020/21 performance monitoring of the Council-funded advice and information services which are led by the Interim Head of Revenues & Business Support.
- 1.2 These services are provided by the Council's Welfare Support Team based within the Revenues & Business Support section of the Resources & Finance Service and via a Highland-wide service delivery contract with Inverness, Badenoch & Strathspey Citizens Advice. Sub-contracting arrangements are also in place with all Citizens Advice Bureaux operating within the Highlands.
- 1.3 The intrinsic socio-economic benefits of effective welfare support for local communities and businesses across Highland have long been recognised. These benefits are derived from increased disposable incomes, reduced and managed debts, and local spend.
- 1.4 **Appendix 1** of this report provides Members with details of the significant increase in households claiming Universal Credit across Scotland, and Highland, since the beginning of the pandemic.
- 1.5 Case studies are detailed in **Appendix 2** of this report and provide useful insights into the effectiveness of the services being delivered. The resulting positive impacts for health and wellbeing, the ongoing actions to achieve more meaningful equalities for the Highland population and more malleable financial resilience for individual households are also evidenced.

1.6 For the purposes of this report, the term welfare services is used to refer to Council-funded welfare, advice and information services led by the Interim Head of Revenues & Business Support.

## 2. Implications

2.1 Resource implications are set out in this report.

2.2 Legal – The Council has a legal duty to provide specified advice and information services for local residents. The legislation requirements include:

- **Social Work (Scotland) Act 1968, section 12**
  - *provision of Social Welfare advice.*
- **Carers (Scotland) Act 2016, Part 6 Chapter 1, Section 34(2)(b)**
  - *requires local authorities to provide information and advice on income maximisation for carers.*
- **Child Poverty (Scotland) Act 2017**
  - *the provision and accessibility of information, advice and assistance to parents in relation to*
    - (i) social security matters;*
    - (ii) income maximisation;*
    - (iii) financial support.*

2.3 Community (Equality, Poverty and Rural) – this report highlights a range of issues that impact on rural areas. The whole report seeks to consider and address the issues arising from welfare and the impact on households from the COVID-19 pandemic. These welfare services make a key contribution to the health and wellbeing of Highland's population, to reduce financial insecurities and inequalities, to help support positive social participation and contribute to the local economy.

2.4 Climate Change/Carbon Clever – as a result of the pandemic, and the restrictions on the movement of people, these welfare services primarily moved to digital provision during 2020/21, thus reducing carbon impacts from suspending car travel and printing. Section 7 of this report contains information relating to the valuable support provided by communities for communities through food provision. Making best use of surplus food in this way avoids landfill waste thus reducing green-house gases.

2.5 Risk – implications are set out in this report.

2.6 Gaelic – As set out in section 12 of this report, the Money Worries guide is being translated into Gaelic for publication on the Council's website and for wider distribution.

## 3. Recommendations

3.1 Members are invited to appraise the undernoted performance:

- i. in excess of **20,600** residents were supported by the Council's Welfare Support Team and Citizens Advice during 2020/21 with welfare, debt and housing advice services, resulting in excess of **61,600** contacts (on average, **3 contacts** per client). Measuring the number of contacts provides workload and throughput data and provides important context when reflecting upon the overall effectiveness and quality of welfare services being provided;

- ii. financial gains for clients exceeded **£21.6 million**. This represents a **£13.83** return for every **£1** allocated to these welfare services;
- iii. a total of **£7.4 million** of debt (including **£1.5m** relating to mortgage/other secured loans) was presented by households seeking support to prioritise their bills, reduce and manage their debts, and wherever possible to lower the interest charges they were due to pay;
- iv. Support was provided for **3,106** clients (including social rented, private rented and homeowners) seeking housing-related advice, thus highlighting the demand for consistent accessible support on these issues.
- v. FareShare provided in excess of **570 tonnes** of quality food to the Highlands, which is estimated to be equivalent to over **1.36m** meals with an estimated value of around **£765,000**.

## **4. Background**

- 4.1 In addition to the widespread detrimental impacts on health and the economy, the pandemic has created and exacerbated problems for household finances, with many being pushed into financial insecurities and for some, mental and physical ill-health for the first time. For those who were already experiencing financial hardship, or on the margins of doing so, their situation worsened through job losses, pay reductions, the inability to fully pay their bills, greater borrowing and difficulty with meeting basic daily living costs.
- 4.2 As anticipated, the pandemic placed exceptional pressures on the welfare services referenced in this report. The Council's commitment to welfare aligns with its legal duties, as set out in Section 2 above, to provide advice and information services for the general population and for specified groups.
- 4.3 Furthermore, the Council advocates an emphasis on early intervention and prevention across welfare services with the aim of preventing people from reaching crisis points which have more long-lasting consequences for them and their families. As crisis-based interventions are the most resource intensive responses to clients' circumstances, there is an ongoing focus on encouraging client engagement at an early stage.
- 4.4 Prior to the onset of the pandemic, welfare services had developed blended accessible provision, using a variety of channels, in order to meet the diverse needs of residents. These included community hubs, co-location of services, partnerships, outreach, mobile services (e.g. home visits), online and telephone services.
- 4.5 Such agile delivery models ensured these welfare services were very well equipped to adapt quickly and effectively to seamlessly implement new ways of operating for advisers and volunteers, while ensuring equality of access to such vital support throughout the whole of 2020/21. Digital service delivery has been essential in order to continue to provide effective and proportionate responses to the changing and increasingly complex needs of the client base throughout the pandemic.
- 4.6 The total 2020/21 budget for these services was **£1.567m**. Service delivery was and continues to be provided by the Council's Welfare Support Team located within the Revenues & Business Support section of the Resources & Finance Service, and via a

Highland-wide contract with Inverness, Badenoch and Strathspey Citizens Advice which is sub-contracted to all Citizens Advice Bureaux operating in Highland.

## 5. Impacts of the pandemic in Highland

- 5.1 The challenges across communities and public services have been both exceptional and cumulative. Many of the newly unemployed, and those with reduced paid employment, experienced the social security and welfare systems for the first time. In this context, building trust and rapport between advisers and clients was, and continues to be, critical. Clients' unfamiliarity with the complexities that make up social security and welfare meant that advisers had to adapt their approaches and often the time spent with individual clients was much longer than the pre-pandemic norm. Some clients who accessed these services were on the cusp of the thresholds used to determine entitlements. As a result, there was limited or no social security/welfare entitlements to include in the reported amount of gains as set out in sections 3 and 9 of this report. Although these clients did not qualify for benefits/minimal financial support, the income shocks some were experiencing led to the spiral of new or existing debts and the resulting negative health impacts.
- 5.2 The effects of sharp increases in unemployment and incidents of reduced paid employment during 2020/21, together with the suppressed economy, are far reaching for the individuals directly impacted and for wider society. These include the negative impacts on health and wellbeing, reduced financial resilience to deal with income shocks and prioritising which bills to pay. During prolonged periods of unemployment and under-employment, there are heightened risks of depopulation and deskilling within communities, whole family consequences - including relationship breakdowns, and increased dependencies on public services and wider supports.
- 5.3 Highland has a relatively high proportion of zero hour and part time workers; it also experiences greater seasonal fluctuations in unemployment than the rest of the country due to the nature of the dominant service sector economy. These sectors have been some of the most disproportionately affected by COVID-19, hence the ongoing need for quality welfare services.
- 5.4 **Coronavirus Job Retention Scheme (CJRS)**
- 5.4.1 On 20 March 2020 the UK Government announced the Coronavirus Job Retention Scheme. The purpose of the Scheme is to provide grants to employers to ensure that they can retain and continue to pay staff, despite the effects of the pandemic.
- 5.4.2 Until 30 June 2021, the CJRS allowed employers to reclaim up to 80% of the wage costs of 'furloughed employees' (i.e. employees that they can't afford to pay because of the crisis), with a limit of £2,500 per month per employee. Employers can choose to 'top up' this amount to cover the remainder of normal wages and salaries, but it is not mandatory.
- 5.4.3 From 1 July until the schemes scheduled closing date on 30 September 2021, the grant to employers will gradually be tapered, and employers will have to contribute more to the wage costs of furloughed employees to enable them to continue to receive 80% of their usual salary/wages:

Contribution*	July 21	August 21	September 21
Government	70%	60%	60%

Employer	10%	20%	20%
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\*For hours not worked – 80% up to max £2,500 per month

5.4.4 Official statistics provided by HMRC show the cumulative number of employments on furlough in Highland totalled **44,000** in May 2021. The following table provides a breakdown:

Area	Number of employments on furlough
<b>Scotland</b>	906,400
<b>Highland</b>	44,000
<b>By parliamentary constituency:</b>	
<b>Inverness, Nairn, Badenoch and Strathspey</b>	21,600
<b>Ross, Skye and Lochaber</b>	12,800
<b>Caithness, Sutherland and Easter Ross</b>	9,500

Based on claims made by the 14 June 2021 (the most up to date data available at time of this report).

## 5.5 **Self-Employment Income Support Scheme (SEISS)**

5.5.1 To support the self-employed through the pandemic, in March 2020 the Government announced the Self-Employment Income Support Scheme (SEISS). The Scheme paid taxable grants worth 80% of someone's average monthly trading profit, for a three-month period, worth up to £7,500 in total. To date there has been 4 iterations of this grant scheme.

5.5.2 The cumulative number of claims to SEISS by individuals within Highland has now reached **10,000** with an overall value of **£88.3m** being awarded to June 2021. The following table provides a breakdown:

Area	Total no. of claims made to 06/06/21	Total no. of individuals to 06/06/21	Total value of claims made to 06/06/21
<b>Scotland</b>	553,000	174,000	£1,535,000,000
<b>Highland</b>	31,000	10,000	£88,300,000
<b>by parliamentary constituency:</b>			
<b>Inverness, Nairn, Badenoch and Strathspey</b>	12,300	3,900	£35,900,000
<b>Ross, Skye and Lochaber</b>	12,200	4,000	£34,800,000
<b>Caithness, Sutherland and Easter Ross</b>	6,600	2,200	£17,600,000

Official HMRC statistics

5.5.3 A fifth and final grant opened for claims on 28 July 2021 with a claim deadline set for 30 September 2021. Eligibility for Grant 5 is the same as the fourth and covers the period 1 May to 30 September 2021. The grant amount is the same as the fourth, third and first grant. Grant two was available from 14 July to 19 October 2020 and paid up to £6,570 in total (70% of three months' worth of average monthly trading profits, capped at £2,190 per month.)

5.5.4 For grant 5, and as set out in the table below, for those where turnover has dropped by 30% or more, the self-employed will be able to claim the full grant worth 80% of three months' average trading profits, capped at £7,500. For those who have seen their turnover fall by less than 30%, they will be able to claim a grant worth 30% of three months' average trading profits, capped at £2,850.

If turnover is down by	S/E person receives	Maximum grant amount
30% or more	80% of 3 months' average trading profits	£7,500
less than 30%	30% of 3 months' average trading profits	£2,850

Information from Gov.uk

## 5.6 **Universal Credit**

5.6.1 Universal Credit supports low income and out of work households. It is therefore available to those in work and those out of work. Universal Credit includes a monthly payment to help with living costs, can include an amount to help with the costs of looking after children and may provide an element of support for those responsible for paying rent or a mortgage.

5.6.2 In Highland, overall **19,868** claimants were in receipt of Universal Credit in May 2021, of which approximately **8,056 (41%)** are in some form of employment. This represents a **76%** increase in Universal Credit claimants in Highland since March 2020. The following table details the increase in UC claimants in Highland since Covid-19 measures began (Mar 20):

Jobcentre	March 2020			May 21			Total % +/-
	Out of Work	In Work	Total	Out of Work	In Work	Total	
Dingwall	606	358	<b>965</b>	932	648	<b>1,578</b>	<b>+64%</b>
Ft William	483	338	<b>818</b>	914	736	<b>1,653</b>	<b>+102%</b>
Invergordon	1,080	507	<b>1,584</b>	1,630	968	<b>2,590</b>	<b>+64%</b>
Inverness	3,667	2,234	<b>5,900</b>	5,987	4,377	<b>10,364</b>	<b>+76%</b>
Portree	284	130	<b>411</b>	617	350	<b>970</b>	<b>+136%</b>
Wick	1,118	500	<b>1,612</b>	1,730	978	<b>2,708</b>	<b>+68%</b>

Data source: DWPstats-xplore – latest data available at time of writing this report

5.6.3 After 16 months of the pandemic, overall Universal Credit caseloads are still **76%** above pre-pandemic levels in Highland, with the number of claimants in Portree Jobcentre **136%** higher and with Fort William experiencing an increase of **102%**. Further increases are anticipated as the furlough scheme is withdrawn, paid hours are reduced for some and others are potentially facing redundancy. Council-funded welfare services continue to support a diverse range of clients including those with no prior experience of Universal Credit to claim, appeal adverse decisions, report changes in circumstances and to maintain their Universal Credit journal.

5.6.4 Introduced in March 2020, and subsequently extended for 6 months, the £20 pandemic top-up to Universal Credit will be withdrawn from September 2021. This is likely to further increase demand for welfare services.

## 6. **Financial support available for families/households**

- 6.1 Funded by the Scottish Government, the Revenues & Business Support section implemented at pace and successfully administered several financial support schemes during 2020/21 to improve financial securities and equalities. These included free school meal vouchers, hardship payments, and a much-valued locally designed fuel support scheme. Taken together with the welfare payments that were already being administered by the Revenues & Business Support section prior to the pandemic, e.g. Housing Benefit, Scottish Welfare Fund, and Council Tax Reduction, the amount paid by the Council to vulnerable and marginalised Highland residents during 2020/21 was in the region of £60.6m. As the Department for Work and Pensions administer Universal Credit, and Social Security Scotland are rolling out devolved benefits, this figure excludes the total amount of Universal Credit and social security awarded to Highland residents.
- 6.2 In September 2020, the Scottish Parliament Social Security Committee requested written submissions on benefit take up. The Interim Head of Revenues & Business Support submitted a corporate response and provided oral evidence on behalf of Highland Council detailing evidence of the impact of benefit take up within Highland.
- 6.3 Full details of the Committee's report can be found at the following link <https://digitalpublications.parliament.scot/Committees/Report/SSC/2020/3/11/Benefit-Take-up>
- 6.4 Benefit take-up, and ensuring that the right people receive the right benefit at the right time provides a variety of positive health, wellbeing and equalities outcomes which can have a significant effect on the most vulnerable and marginalised in society including: lower stress and anxiety, better sleeping patterns, more effective use of medication, smoking cessation and dependency reductions, improved diet and physical activity, broader and ambitious aspirations, and improved engagement with services. In the context of tackling the wider social causes of ill-health, the benefits of quality welfare services are well evidenced.

## 7. Food insecurities in Highland

- 7.1 FareShare is a UK wide charity which accesses and redistributes surplus food for charitable aims. FareShare actively supports waste reduction and channels a significant amount of high-quality surplus food for community and individual household use, thus reducing landfill waste.
- 7.2 Prior to the pandemic, the Interim Head of Revenues & Business Support was already working closely with FareShare Grampian and representatives from the Scottish Government to develop strategic relationships and approaches to maximise the opportunities and potential within Highland to alleviate food insecurities. This included:
- **Tackling the causes:** recognising that in order to tackle one of the many components that cause food insecurity requires people to have sufficient and sustainable incomes. Therefore, work continues to further embed referral pathways to Council-funded welfare and other services within communities;
  - **Addressing the symptoms:** building relationships and close collaboration with the third and private sectors to support an increased distribution of quality and nutritional surplus food. This includes an ongoing focus on sourcing food from within Scotland;
  - **Targeting vulnerable and marginalised groups:** to increase reach to children and families at risk of food insecurity, homeless people, ethnic minorities, and those experiencing domestic abuse and health inequalities;

- **Developing a Strategic Framework and Infrastructure:** by establishing a FareShare service in the area to understand and be responsive to local needs and provision. FareShare now employs a local Development Officer to expand its operation by working with the Council, the private and third sectors, and local communities. Work is ongoing with FareShare to establish a distribution warehouse in Highland.

7.3 Community food infrastructure plays a critical role in supporting people who are food insecure. The purpose of this mitigation is to support organisations that are responding to food insecurities – including those that do so through food parcels, community pantries or larders, food tables, community meals and other initiatives. These organisations are generally charitable, or community based and often rely on partnerships, donations and volunteers to deliver a needs-based approach.

7.4 Funding provided by the Scottish Government and donations from supermarkets and private-sector food suppliers have enabled FareShare, the Highland Council, local community and faith groups and the Third Sector to adopt a collaborative and co-ordinated approach to food support for the wellbeing of households across the Highlands.

7.5 Since the initial lockdown began in March 2020, FareShare has provided in excess of **570 tonnes** of quality food to the Highlands, which is estimated to be equivalent to more than **1.36m** meals with a value of around **£765,000**. The **412 tonnes** received by the Council has been delivered to more than 2,700 households. This may have been for a set period when a household is in crisis or continuously because of the impact that COVID-19 has had on daily living e.g. the shielding groups. The vast majority of food has been distributed across the network of **55** community and faith groups which has been used to provide cooked meals and food supplies within local communities and to support club-type activities which are open to all with a particular focus on equalities.

7.6 FareShare continues to demonstrate its full commitment to partnership working with the Highland Council, and the communities across the region. Working with the Interim Head of Revenues & Business Support, FareShare is exploring opportunities to expand their operation to make it more agile and accessible to Highland's needs.

## 8. Council-funded Welfare, Advice and Information Support Services

8.1 More than **20,600** residents within Highland sought support from Council-funded welfare services during the financial year 2020/21. This generated in excess of **61,600** client contacts seeking advice on a variety of issues including COVID-19, welfare, money and housing. The pandemic restrictions resulted in approximately **42,100 (68%)** of client contacts being facilitated by digital delivery channels.

8.2 As highlighted in section 4 of this report, these agile delivery models enabled service delivery to continue to provide effective and proportionate responses to the changing and increasingly complex needs of the client base throughout the pandemic.

8.3 Clients continue to seek considerable and ongoing support with Universal Credit which has resulted in additional and more complex demand for welfare support. Welfare advisers continued to complete clients' application processes on their behalf, drafting and submitting appeals to challenge adverse decisions and representing clients at appeal tribunals (after an initial pause by the Tribunal Service due to COVID-19).

## 9. Welfare Financial Gains



- 9.1 In Highland, financial gains derived for clients during 2020/21, by these Council-funded welfare services, exceeded **£21.6m**. In addition to providing direct support for individual clients, there are much broader socio-economic benefits for businesses and communities alike from this £21.6m through local spend, improved health, etc.
- 9.2 Welfare advisers automatically identify all entitlements due and support clients to take-up their full entitlements. Clients accessing support regularly cite the complexity of the welfare system as a key barrier to being able to self-serve. As highlighted throughout this report, a substantial number of households with no previous experience of UK or Scottish welfare and social security systems struggled during the pandemic to self-identify the financial and other support available, based on their individual circumstances.
- 9.3 These substantial benefit gains in Highland during 2020/21 represents a **£13.83** return for every **£1** the Council has allocated to these services. The multiplier effect of the wider economic and social impacts of these gains enable increased local spend, supporting local businesses, strengthening local communities and the Highland economy.

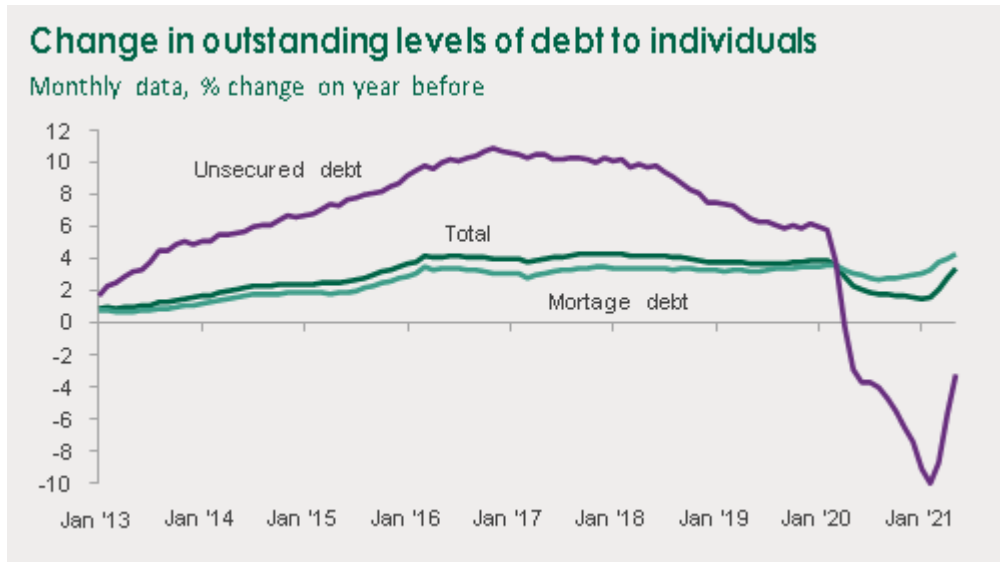
## **10. Debt presented**

- 10.1 Published in July 2021, a research briefing by the House of Commons library *Coronavirus: impact on household savings and debt*; highlighted the Bank of England's measure of total outstanding debt to individuals rose by an annual rate of 3.6% in March 2020 when lockdown began. Total household debt was **£1,892 billion** in January-March 2021.
- 10.2 The report underlines there is a significant difference in trends between mortgage debt and unsecured debt, especially since the start of the pandemic. The chart at paragraph 10.6 below shows the percentage annual change of mortgage, unsecured, and total debt.
- 10.3 Unsecured debt fell in each month between March 2020 and May 2021, as many households reduced their spending and so were less likely to borrow. This decrease slowed somewhat in April 2021 and this trend continued in May 2021. This is because April and May 2021 levels of unsecured debt are compared to April and May 2020 levels, which had already decreased because of the pandemic.
- 10.4 In contrast, mortgage debt started increasing in September 2020, and in May 2021 reached its highest year-on-year growth since the series began This is being attributed to an increase in people purchasing houses and a corresponding spike in house prices, supported by the stamp holiday duty.
- 10.5 In May 2021, the 3.4% annual change in outstanding debt comprised of a 4.3% rise in mortgage debt (the largest majority of total debt) and a 3.2% decrease in unsecured debt.

The full report can be found at:

<https://commonslibrary.parliament.uk/research-briefings/cbp-9060/>

10.6



- 10.7 In Highland during the financial year 2020/21, these Council-funded welfare services report the total debt presented amounted to **£7,403,896** involving **2,998** clients seeking help to stabilise and where possible, to resolve their financial affairs. (An average debt of **£2,469.61**.) Mortgage/other secured loans totalling **£1,505,198** are included in this total debt figure.
- 10.8 The key reasons clients access debt advice in Highland are:
- a reduction in income or benefits
  - employment changes, unemployment or redundancy
  - ill-health or injury.
- 10.9 Whilst COVID-19 was a prevalent factor, the nature and extent of debt experienced varied greatly according to individual household circumstances and cycles of debt are rarely attributed to one isolated cause. Instead it is more common for debt patterns to emerge and persist as the causes mount and increase. By way of examples, this can be as a result of unemployment or changes in employment, illness, bereavement, separation from a partner, spending choices, increasing living costs outstripping disposable incomes, and limited money management skills. Spiralling debts and the impact these have on an individual's mental and physical health, often influences relationships with family and friends, health, lifestyle, employment and education.
- 10.10 When liabilities and bills become unmanageable for a household, it is only at this point that some individuals will ask for help. However, by that stage the issues are complicated and extensive, and are often worsened by mounting interest charges, penalties and other charges. In these circumstances, intensive support from welfare services is therefore essential to stabilise the situation for individual clients.
- 10.11 Early interventions and a preventative approach continue to be promoted within Highland with the aim of breaking the cycle of households' debts and improving an individual's financial capabilities and resilience to respond to monetary shocks and to improve their overall wellbeing.

## **11. Housing Advice**

- 11.1 For many households, housing costs are their largest, single expenditure. Good quality housing advice is vital to support those who are vulnerable and at risk of losing their home, whether that be social or private renting or homeownership.
- 11.2 As reported in June 2021 to the Housing and Property Committee:
- “The Council is experiencing very significant pressures in relation to homelessness. A service that was already stretched in terms of case numbers and faced with housing demand far exceeding available supply has been placed under additional stress as a result of Covid-19. It is also widely predicted that there will be an increase in homelessness nationally as we move beyond the emergency response to Covid-19.”*
- 11.3 For financial year 2020/21, **3,106** clients (including social rented, private rented and homeowners) in Highland approached Citizens Advice requesting support for a range of housing-related advice, including arrears, housing options, repairs, capital works and anti-social behaviour. While this provides an indicator of demand in Highland for consistent and accessible housing advice, it needs to be considered in the context of the temporary pandemic ban on eviction orders and is not therefore wholly reflective of demand needs in a typical year.

## **12. Forward Look**

- 12.1 COVID-19 has resulted in a complex economic shock that has affected many residents throughout Highland. Mitigation responses need to be practical, reliable, meaningful and effective. Financial support systems need to involve a complementary mix of one-off payments, time-limited support, and ongoing financial assistance and support. Some individuals and families will need supported by each of these support mechanisms in the short term and typically for an extended period thereafter.
- 12.2 An increasing number of individuals with no prior experience of the Scottish and UK welfare and social security systems are likely to encounter the trauma of being unemployed and under-employed. Experience tells us that navigation of welfare and social security will be a challenge for some and as a result, there are no signs of the demand for these welfare services abating in the short to medium term. Instead it is anticipated that demand will significantly increase as the furlough scheme and other support mechanisms are withdrawn or reduced. Income maximisation and welfare support services are integral to ensuring the right support is provided to the right people at the right time.
- 12.3 Officers continue to take steps to meet this anticipated demand during 2021/22. This includes enhancing even closer working across Council services; building upon the strong partnerships that have already been developed across the public, private and third sectors; and to further develop the very positive and much-valued role of communities. Our long-standing focus on prevention will continue.
- 12.4 For example, the Council’s Policy & Assurance Officer within the Revenues & Business Support section worked collaboratively with NHS Highland Public Health, Independent Food Aid Network and the Trussell Trust to produce The Worrying About Money? guide, which is published on the Council’s website in English, Arabic and Polish.

As discussed at the May 2021 meeting of this Committee, a Gaelic version is currently being produced. Copies of the guide are available at:

[https://www.highland.gov.uk/downloads/download/1934/worrying\\_about\\_money\\_advice](https://www.highland.gov.uk/downloads/download/1934/worrying_about_money_advice)

- 12.5 In partnership with NHS Highland, a YouTube video has been produced to promote the Welfare Support Team and the support they are able to provide households.

This video is available at the following link and is used regularly to raise awareness about the assistance available for Highland residents:

[https://www.highland.gov.uk/directory\\_record/102970/benefit\\_advice](https://www.highland.gov.uk/directory_record/102970/benefit_advice)

- 12.6 In order to inform decision making and service design, Officers will continue to analyse and share national and local statistics/business intelligence as these become available.

Designation: Executive Chief Officer – Resources and Finance

Date: 4 August 2021

Authors: Sheila McKandie, Interim Head of Revenues & Business Support  
Gavin Munro, Policy and Assurance Officer

Background Papers: Performance monitoring and analysis

- The House of Commons library *Coronavirus: impact on household savings and debt*.

<https://commonslibrary.parliament.uk/research-briefings/cbp-9060/>

## Appendix 1

<b>LA</b>	<b>Mar-20</b>	<b>Apr-21</b>	<b>May-21</b>	<b>Jun-21</b>	<b>% change since March 2020</b>
City of Edinburgh	14,425.00	37,725.00	37,302.00	37,392.00	<b>159.22%</b>
Aberdeen City	7,966.00	18,460.00	18,417.00	18,640.00	<b>133.99%</b>
Aberdeenshire	6,938.00	14,732.00	14,711.00	14,833.00	<b>113.79%</b>
Shetland Islands	598.00	1,223.00	1,243.00	1,269.00	<b>112.21%</b>
East Renfrewshire	2,047.00	4,399.00	4,336.00	4,340.00	<b>112.02%</b>
Perth and Kinross	5,138.00	10,509.00	10,459.00	10,459.00	<b>103.56%</b>
Na h-Eileanan Siar	784.00	1,572.00	1,564.00	1,572.00	<b>100.51%</b>
Argyll and Bute	3,147.00	6,231.00	6,204.00	6,217.00	<b>97.55%</b>
Glasgow City	37,380.00	72,825.00	72,682.00	73,292.00	<b>96.07%</b>
Moray	3,537.00	6,748.00	6,733.00	6,792.00	<b>92.03%</b>
Renfrewshire	8,059.00	15,359.00	15,300.00	15,414.00	<b>91.26%</b>
Orkney Islands	540.00	1,040.00	1,026.00	1,021.00	<b>89.07%</b>
West Dunbartonshire	5,176.00	9,626.00	9,601.00	9,715.00	<b>87.69%</b>
Scottish Borders	4,604.00	8,498.00	8,483.00	8,513.00	<b>84.90%</b>
Scotland	264,117.00	483,305.00	481,263.00	484,149.00	<b>83.31%</b>
East Dunbartonshire	3,282.00	6,009.00	5,950.00	5,998.00	<b>82.75%</b>
West Lothian	8,771.00	16,122.00	16,000.00	15,954.00	<b>81.89%</b>
North Lanarkshire	19,543.00	34,206.00	34,096.00	34,363.00	<b>75.83%</b>
Highland	11,318.00	20,111.00	19,912.00	19,791.00	<b>74.86%</b>
Angus	5,640.00	9,800.00	9,755.00	9,822.00	<b>74.15%</b>
Falkirk	8,185.00	14,324.00	14,256.00	14,242.00	<b>74.00%</b>
Midlothian	5,018.00	8,662.00	8,589.00	8,627.00	<b>71.92%</b>
Dumfries & Galloway	7,023.00	11,818.00	11,818.00	11,976.00	<b>70.53%</b>
South Lanarkshire	17,466.00	29,585.00	29,369.00	29,537.00	<b>69.11%</b>
South Ayrshire	6,377.00	10,647.00	10,607.00	10,694.00	<b>67.70%</b>
Fife	21,846.00	36,116.00	36,186.00	36,535.00	<b>67.24%</b>
Stirling	4,031.00	6,690.00	6,602.00	6,639.00	<b>64.70%</b>
Dundee City	10,524.00	16,694.00	16,682.00	16,928.00	<b>60.85%</b>
East Ayrshire	8,678.00	13,773.00	13,758.00	13,877.00	<b>59.91%</b>
East Lothian	5,894.00	9,563.00	9,438.00	9,408.00	<b>59.62%</b>
North Ayrshire	10,145.00	15,832.00	15,762.00	15,748.00	<b>55.23%</b>
Clackmannanshire	3,601.00	5,410.00	5,388.00	5,412.00	<b>50.29%</b>
Inverclyde	6,455.00	8,998.00	9,035.00	9,124.00	<b>41.35%</b>

**Case studies**  
**Provided by the Council's Welfare Support Team and Citizens Advice**

**With help and assistance from the Welfare Support Team (WST), Mrs T's weekly income has increased by £296, in addition to receiving a lump sum payment of £13,828**

A referral was received from the Council's Service Delivery Team requesting the Welfare Support Team (WST) undertake a benefit/income maximisation check as Mrs T's income (Employment Support Allowance) had ceased. Mrs T is severely disabled and has home carers in every day. When the WST Officer spoke with Mrs T, they established she had no retirement pension in payment.

The WST Officer contacted the Pension Service (PS) to determine why Mrs T was not receiving a pension. The Pension Service had issued a letter four months prior to Mrs T's official pension date (March 2020) which had invited Mrs T to go online and activate her retirement pension. However, Mrs T took no action due to not understanding and having no online access.

Due to the delay, the Pension Service issued the WST Officer a paper application form which they completed with the help of Mrs T's carers. In addition, the benefit check identified Mrs T would be eligible for Housing Benefit and Council Tax Reduction.

Mrs T's retirement pension payment was backdated to March 2020 with a lump sum payment of £11,973, and weekly £181. In addition, Mrs T received Housing Benefit lump sum £1,619 and weekly £101 and Council Tax Reduction lump sum £236 and weekly £14.

**With help and assistance from the Welfare Support Team (WST), Mr Y's weekly income has increased by £79.30 in addition to receiving a lump sum payment of £6,800**

Mr Y contacted the Welfare Support Team for assistance with checking he was receiving all benefits and entitlements. Mr Y was in receipt of Universal Credit & Personal Independence Payment.

Following a benefit check, the WST Officer identified Mr Y was not in receipt of a limited capability for work-related activity component of his Universal Credit claim. Mr Y should have received this payment 3 months after signing onto UC, however still no payment after 2 years.

The WST Officer requested explicit consent from Mr Y to discuss his claim with his work coach. Following this a three-way call was set up with Mr Y, DWP and the WST Officer to correct and resolve this issue. This resulted in Mr Y's UC being successfully backdated 2 years. Mr Y received a backdated UC lump sum £6,800 and extra weekly UC payment £79.30.

## **Case Study Benefits**

Client came to us requiring assistance re benefits.

Client was in receipt of ESA but was not able to keep up to date with their claim and had not realised the payments had been stopped and did not understand what to do. This was time sensitive as there was external advice for the client to apply for UC to cover their housing costs.

Whilst discussing full situation with client it was apparent that client was very vulnerable with physical and mental health issues which led us to discuss PIP and making an application with the client.

We made another appointment to get the form completed and submitted the form, as we were waiting on the result this deferred the need for the client to apply for UC until we got the decision from the application.

Outcome was successful, client was awarded High rate mobility, High rate care backdated to application date also the SDP was awarded ensuring client stayed on ESA, HB also reinstated and backdated.

ESA was backdated after appeal to the last date of payment.

**Benefits gain £23,717.33**

## **Case Study Debt**

CAB approached by female client who had left the family home and was living in emergency accommodation. Client had no money as former partner controlled the money, client had mental health issues and multiple debts of approx. £15,000 in her name and was unable to meet them as they became due.

Client and former partner shared a house and also had other properties and a business. Client's solicitor was confident once all assets were split this would cover her debts. CAB Advisers supported client in getting crisis grants and applying for Universal Credit.

CAB Money Adviser then supported with income maximisation and debt advice. Due to Covid19 AIB amended the Moratorium timeframe to 6 months.

Client was keen to avoid sequestration due to assets however had little to no disposable income and chose to apply for a moratorium to give her and her solicitor time to progress a separation / divorce. This was granted and has given client the breathing space she needed.

Client quote, "That's at least something I can take to the back of my mind for a while".

## **Case Study Housing**

Woman's Aid got in touch with CAB seeking advice on behalf of client.

Client was required by Social Work to urgently vacate her LA tenancy due to significant risk to her and her children. Client had no time to complete necessary repairs and

other tenancy obligations. It was anticipated there would therefore be substantial cost associated which would be client's responsibility under the tenancy terms.

CAB worked in partnership with Womens Aid worker on the LA policy on rechargeable repairs and in particular the clause which allows in exceptional circumstances for discretion to be applied on any recharges.

We sought discretion on these grounds, then negotiated with LA and a very generous compromise was agreed, client surrendered tenancy and was safely re-housed, without incurring any debt.