



Everyone Benefits

An Action Group - funded service for people who receive their support from The Action Group

Annual Report 2022-23

No. of people supported with casework: 143

Additional income for people we advised: £261,246.73

"I've had call to contact the Advice team on behalf of people I support a number of times over the last year, mainly with regard to benefit problems. On each occasion they have been informative, helpful and knowledgeable providing prompt and practical support"
[a support worker]

"I would love to say a big thank you for whole team as you all are doing amazing job and it's a lot easier to fight for what we can get with you rather alone. I have a peaceful mind when it comes to challenge some administrative things as I know I can contact my adviser and she will help me. Thank you very much"
[a carer]

The Everyone Benefits project

The Everyone Benefits project provides welfare benefit advice to people who receive their support from The Action Group. (We also provided advice to 5 people under a contract with ARC Scotland). Everyone Benefits aims to increase financial resilience by maximising benefit entitlement and reducing financial stress. The service also works to help people increase their understanding of the benefits they receive so that they may be able to deal with aspects of their claims in future or recognise at an earlier stage when they might need help. The service actively promotes referrals to wider support when needed. In addition, the service provides advice and support with care charges enquiries for people who use Action Group services.

Everyone Benefits is staffed by 2 part-time advisers (24 hours per week each) and a full-time Assistant Team Manager who carries out casework as well as managerial tasks. The project receives support from an administrator – providing 14 hours of support to the Advice Team.

What did we do?

In 2022-2023, Everyone Benefits supported 143 people and dealt with 300 enquiries.

Enquiries by Topic	Number of enquiries
Welfare Rights [See chart below]	218
Money Guidance [38 x Charitable grant; 11 x Care charges; 5 x Warm Home Discount; 4 x Council Tax discount /exemption; 1 x Budgeting; 1 x Access to affordable credit; 1 x income maximisation; 1 x School meals/uniform; 2 x Travel concessions; 1 x NHS Health costs; 1 x Cost of Living Payment; 1 x Compensation payment]	67
Practical Support [7 x Food bank referrals; 2 x transport/equipment/adaptations]	9
Wider Support [1 x Carer support; 1 x Transport/travel; 1 x Advocacy services; 1 x Health & Wellbeing]	4
Housing [1 x Local authority housing; 1 x Rent]	2

We provided advice on 19 different benefits, as well as general help to check that people were receiving all their entitlements (benefit checks) and provide scenario information (better off calculations).

	Number of enquiries
Benefit Check	42
Personal Independence Payment	35
Employment and Support Allowance	36
Universal Credit	27
Housing Benefit	12
Tax Credits	11
Scottish Child Payment	11
Pension Credit	9
Adult Disability Payment	7
Disability Living Allowance	6
Council Tax Reduction	6
Winter Heating Assistance	3

Community Care Grant	2
Carer's Allowance	2
Child Benefit	2
Crisis Grant	2
Discretionary Housing Payment	1
Funeral Support Payment	1
Better Off Calculation	1
Child Disability Payment	1
State Pension	1

*"My adviser is very polite, knowledgeable and top of everything"
[a carer]*

*"Thanks to my adviser, I had some payment backdated what probably I would never get myself"
[a carer]*

Challenging decisions

In 48 of the 300 enquiries, we provided advice and assistance to challenge benefit decisions (mandatory reconsiderations, reviews and appeals).

Story in brief - In it for the long haul: An adviser had to follow up a change in circumstances request for 2 years and 8 months before the DWP finally paid the correct benefit to someone we support. He eventually received an additional £95.95 per week and £6782.06 arrears. The DWP acknowledged that their further requests for information were unnecessary and that they had all the information and evidence required from the initial letter provided in 2020.

Who used the service?

What area did the people supported with casework live in?

Council Area	Number of people
Edinburgh	115
East Lothian	17
West Lothian	4

Falkirk	5
Midlothian	1
Other	1

Story in brief - Proactive contact about new benefit: An adviser phoned a carer that we had worked with previously to let her know that she was entitled to Scottish Child Payment for her two children. This was because the Scottish Government extended entitlement to this benefit in November 2022 to children under 16 years old (it was previously only for children under 6). The adviser assisted with a claim and the carer is now better off by £50 a week. We used an interpreter when speaking to the carer, as her first language is not English.

“My adviser supported me with obtaining the right decision for my daughter in regards to her DLA and disability caring allowance. My adviser was a fantastic support and I am very grateful for all her help and guidance” [a carer]

“I got extra benefit payments as a result” [person we support]

Other outcomes

The work of the project resulted in other gains not included in the financial headline at the start of the report. These were: Household items (2); Food parcels (3); Bus passes (2).

Full case Studies can be found at the end of the report.

How else did we provide advice to people supported by The Action Group and staff?

Improvements

We developed a new referral form using Microsoft Forms, to make it easier for support workers to refer someone we support to our service.

“Very easy to access [the service]” [person we support and support worker]

Information sharing

We worked with The Action Group’s Communications department to share information with staff and people we support. This covered a range of topics, including:

- Changes from UK to Scottish benefits
- Universal Credit rollout
- The impact of savings on benefits
- Cost of Living payments
- Discounted Broadband

What's New?

Social Security Scotland

Benefits are beginning to look a bit different in Scotland and this year has seen Everyone Benefits assist the people we support with navigating the new benefits administered by Social Security Scotland (SSS). Some benefits like Universal Credit remain reserved but disability benefits are now administered by SSS. For adults in Scotland, DLA and PIP are being replaced by Adult Disability Payment with the target of transferring everyone in receipt of a disability benefit by Summer 2024. We have supported 7 people with Adult Disability Payment claims and expect demand for this to increase, as any change of circumstances will be dealt with under the new Scottish system.

"Thank I would not have known what to do about anything without your help. I would have been totally lost" (person we support)

Challenging decisions – two systems

People challenging benefit decisions and their advisers now deal with two systems. This means different language, for example mandatory reconsiderations in the UK system are known as redeterminations in the Scottish system. In addition there are 2 separate authorities hearing appeals; the Scottish Tribunals Service for all Social Security Scotland decisions and the Social Security and Child Support Tribunals for DWP administered benefits. Appeal hearings can be heard in person, by video or telephone and we represent the people we support in all these settings.

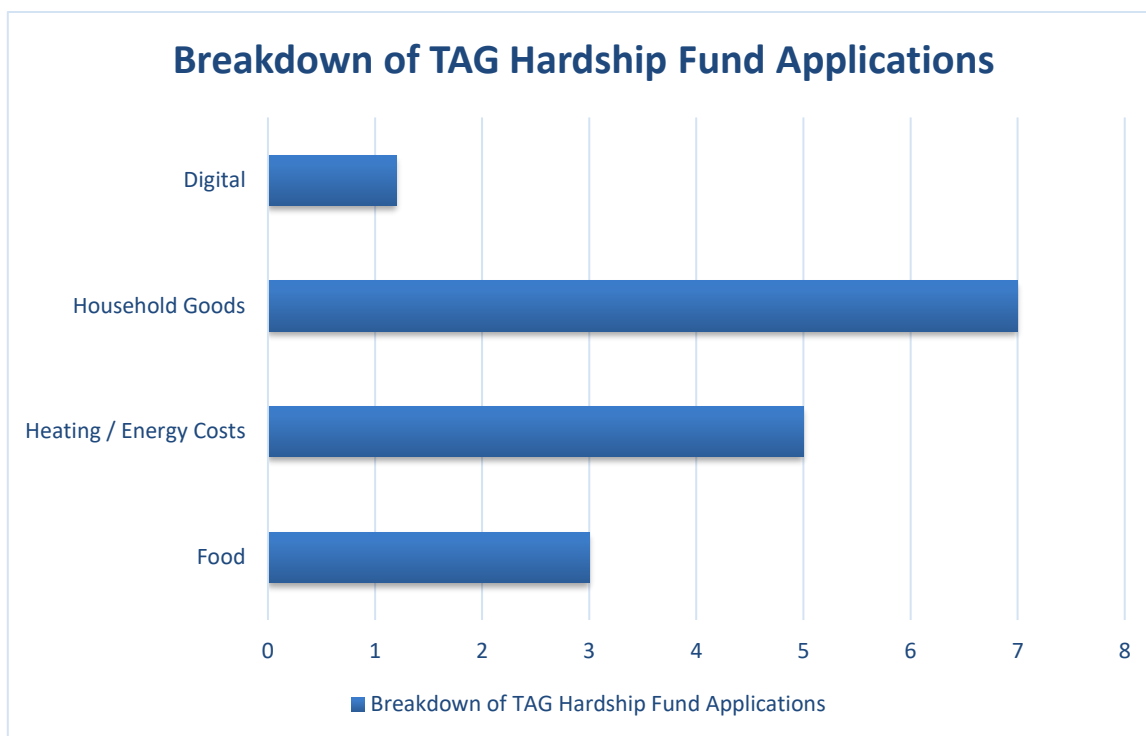
Cost of Living

It is clear that many people are going through an incredibly tough time. The cost of living crisis has a particularly significant impact on people with low incomes, including those whose only or main income is from social security benefits. The Government is making automatic cost of living payments, but details are sometimes lacking, for example payment dates, which has caused confusion and anxiety. The Everyone Benefits project has worked with the Communications Team to help the people we support stay updated with information through our Facebook page and Communications guide, as well as responding to individual enquiries. Project staff have either received initial debt advice training or this is ongoing. The Advice Service has signed up as a referral partner for the Fuel Bank Foundation; this organisation provides fuel vouchers to pre-payment meter customers who do not have the funds to top up their meter.

"Thank you for picking up my call yesterday and for phoning me today. Having support is the best thing ever" (a carer)

The Action Group's Hardship Fund

This fund has been an important and welcome tool to help the people we support. The Everyone Benefits project staff have been the first point of contact for applications. We assisted 18 people to apply for the fund. As part of the application, we also offered a benefit check to see if people were missing out on entitlement.



As can be seen- many people needed help with household goods- these included a bed, carpets, bedding and a chair and a cooker repair. In these cases, people had enough money to scrape by but could not afford to save for replacement items when they broke/got worn out.

“Jasmine is so delighted with the grant (for a carpet)”
(a support worker)*

Story in brief - Added Value: One person who received an Action Group Hardship grant took up the offer of a benefit check. We found that this person was not receiving the Severe Disability Premium that should have been included in his Employment and Support Allowance claim. We are continuing to advise the City of Edinburgh Council, who acts as corporate appointee for this person, how to get the Department for Work and Pensions to change their decision. Once in payment, the person we support will be £76.40 better off each week.

How we are delivering the service

We are continuing to advise people by phone, email and video call. Now that Covid restrictions are no longer in place, we are also offering face to face meetings including home visits where this is the best option for the person. We delivered a Benefits Update session at Duke Street to help people understand upcoming changes to the benefits system.

Duke Street Drop In

We are providing individual meetings at a monthly benefits/care charge drop-in for people supported in group sessions at Duke Street.

Partnership working

The Advice Team continues to host fortnightly Welfare Rights meetings with advisers at VOCAL and LCiL. This enable us to stay connected to sources of support that can benefit people we are working with as well as share expertise. We have also responded to Scottish Government consultations and follow up events, most recently on Adult Disability Payment. We continue to work with Child Poverty Action Group (CPAG) by submitting examples to their 'Early Warning System'; this flags issues experienced by the people we support and directly feeds into CPAG's policy work.

Appendix:

The stories below illustrate the in-depth casework that we do:

Story 1: Mr A*

Issues highlighted – Moving from old style benefits to Universal Credit and the problems encountered

Mr A was living with his partner. He received Personal Independence Payment (PIP) because of his learning disabilities, mobility issues and other support needs. He was able to work part-time. His partner received income-related Employment and Support Allowance (irESA) for their living expenses. They were both supported by The Action Group's HACSS service.

What was the initial enquiry?

Mr A and his partner were splitting up, so his support worker referred him to us for a benefit check. Mr A wanted to know what benefits he would be able to claim as a single person. He then required assistance to claim these benefits. He was very anxious about his money situation and whether he would be able to afford to pay his bills.

How did we help?

Over the course of 10 months we:

- did an initial benefit check. This involved liaising with Mr A's support workers to obtain all the necessary information. We also worked with The Action Group's Housing Service to contact the Council about the changes needed to his housing benefit claim.
- assisted him to make an online claim for Universal Credit as a single person, with his support worker and ourselves helping him to manage the online journal until he got used to it.
- assisted him to get a Fit Note from his GP, as he was worried about the Department for Work and Pensions (DWP) asking him to do more work than he could manage. The Fit Note started the DWP's work capability assessment. We helped him complete the relevant form and the result was that he was £334 better off each month. This was because he was entitled to a work allowance in his Universal Credit claim.

- assisted him to challenge the DWP's decisions when they got his Universal Credit entitlement wrong. We helped him request mandatory reconsiderations of their decisions. This resulted in an additional £285 Universal Credit per month and the DWP assessing his earnings correctly. We also helped him obtain a missing cost of living payment.
- applied for a grant from the The Action Group hardship fund for fuel and food costs. He was awarded £200. This alleviated the 5 week wait for his initial payment of Universal Credit and he did not have to take a repayable advance from the DWP.
- arranged for 3 food bank vouchers to be issued to him over a 3-month period so he could access food parcels to tide him over.
- liaised with his support workers so they could assist him with budgeting.

At an emotional and difficult time for Mr A, he was grateful for our assistance to help him navigate his way through the changes to his benefits. Overall, we helped him to obtain £7500 in benefit income for the year. He said he would never have known about the DWP's errors or how to correct them without our help; he had found the whole process daunting. Through our help, he can now manage his Universal Credit journal and claim on an ongoing basis with support from his support team.

Story 2: Ewan*

Issue highlighted – Person we support potentially missing out on entitlement, needing advice if this was the case and help to navigate the new Scottish benefits system

What was the initial enquiry?

Ewan's support worker made a referral to the Advice Service to see whether Ewan was receiving the correct amount of Disability Living Allowance (DLA). Ewan's support worker was aware of other people in the team who had a similar level of support need, particularly around mobility, and was able to identify that Ewan may not be getting his maximum entitlement.

How did we help?

We met with the support worker to discuss both Ewan's support needs. We advised about the new system for disability benefits in Scotland: Adult Disability Payment (ADP) has replaced Personal Independence Payment (PIP) in Scotland. Any request to look at Ewan's award would mean a transfer to ADP. Ewan's claim would be transferred to ADP eventually. We advised that in Ewan's circumstances, he was likely to be better off by initiating this change now. Through considering the descriptors for both components, we felt that Ewan would score enough points for the Enhanced Rate for both and this could be evidenced.

We discussed this with Ewan's mum (who acts as his appointee for benefits) and his sister and they decided to ask for a transfer.

We made a joint call to the DWP with Ewan's mum. As Adult Disability Payment is a new benefit, it was important for the adviser to be on the call to ensure the DLA call handler was clear in what we were asking for, as this is new for everyone. The DWP employee initially said that Ewan was receiving the correct rate, but eventually took the transfer request. Ewan's mum received a call back checking the details.

Ewan's mum received the Adult Disability Payment claim form in the post. This is a large document and the family asked us for help. Ewan's action Group support worker filled in large parts of the form as he knows Ewan very well, in consultation with other team members and Ewan's family. We met the support worker to go over the information added, which was very thorough. The support worker sent the form to Social Security Scotland along with Ewan's support plans, risk assessments, health and medical notes and incident forms.

Where are we now?

We await the decision on Ewan's Adult Disability Payment claim; it may take 3-4 months. We think that it is likely, given Ewan's circumstances and the quality of information provided by Ewan's support team, that Ewan will be awarded the Enhanced Rate for both the Daily Living and Mobility components. This would give him the option of leasing a car through the Motability Scheme. Should the decision not be as we expect, we will work together to challenge the decision via a redetermination request and appeal if necessary.

This is a good example of how the Action Group support team's specialist knowledge of the people we support coupled with the Advice Team's in depth and up to date knowledge of the benefits system, can identify where people are missing out on entitlement and assist them to take action to rectify this.

*We have not used people's real names or initials in this report.