

REPORT TO: POLICY & RESOURCES COMMITTEE - 15 MAY 2023

REPORT ON: OLDER PEOPLES ADVICE SERVICE

REPORT BY: EXECUTIVE DIRECTOR OF CORPORATE SERVICES

REPORT NO: 142-2023

1.0 PURPOSE OF REPORT

1.1 The purpose of this report is to request approval for continuation of the Older Peoples Advice Service for the period April 2023 - March 2026. The project's continuation provides an improved opportunity to help meet the goals of the Advice Strategy (Item XI, Policy and Resources Committee 27th June 2022 refers) and reduce pensioner poverty and indebtedness through income maximisation, benefit take up and debt advice.

2.0 RECOMMENDATIONS

2.1 The Committee is asked to:

- (i) Agree the increase of funding for the Older Peoples Advice Service in provided to Dundee Citizens Advice Bureau.
- (ii) Agree the continuation of funding for a period of 3 years and thereafter delegate authority to the Head of Customer Services & IT to extend funding subject to the program continuing to meet objectives.
- (iii) Note the intention to more closely link the work of the Older Peoples Advice Service to the Dundee Advice Strategy.
- (iv) Reporting on program outcomes will be included within the Annual Advice Strategy updates.
- (v) Note that the Older Peoples Advice Service will play a key part in the 2023/24 Older Peoples take up campaign which looks to increase claims for Pension Credit, Attendance Allowance and Council Tax Reduction across Dundee.

3.0 FINANCIAL IMPLICATIONS

3.1 Previous decisions (Item XIII, Policy and Resources Committee 24th April 2017 and Item VII, Policy and Resources Committee 31st October 2022 refers), provided annual funding to support a 0.7 FTE post in Dundee Citizens Advice Bureau's Older People Advice Service (OPAS) from the Hospital Fund and Johnston Bequest at a cost of £25,000 per annum. It is recommended that this funding be extended for a further three year period at £30,000 per annum to 31st March 2026 to continue to provide a targeted welfare benefit advice service for older people in the city.

4.0 BACKGROUND

4.1 Dundee Citizens Advice Bureau's Older Peoples Advice Service was initially commissioned in 2013 to provide a benefits, money and debt advice service for elderly citizens (aged 60 years and over) who reside within the boundaries of Dundee City Council.

4.2 Following tenders from several agencies, Dundee Citizens Advice Bureau were successful in securing the funding, initially for 1 year and then renewed annually up until 31st March 2023.

- 4.3 Funding for the service was secured by redesignating the Hospital Fund and Johnson bequest to provide initial funding for a 25 hour front line advice post within Dundee Citizens Advice Bureau, overseen and monitored by the Welfare Rights Service and then latterly by Council Advice Services since 2016.
- 4.4 The OPAS service aims to provide a benefits and money advice support service for those individuals who are resident within the geographical boundaries of Dundee City Council and are aged 60 years or over. This also includes citizens who are in care, about to go into care either at home or in a residential care establishment, or are being discharged after treatment in hospital.
- 4.5 The service provides a confidential benefit, money and debt advice service for older people (60 and over) (or younger spouses/partners of service users aged 60 or over) who reside within Dundee, and where appropriate, aims to link them to other age related services such as Home Care, Occupational Therapy, Health Care etc.
- 4.6 Service provision is provided by a variety of means, including but not restricted to:
- Confidential benefit and money advice and debt counselling services to elderly Dundee residents who are in care, about to go into care either at home or in a residential care establishment, or are being discharged after treatment in hospital.
 - Assisting service users with completion of forms relating to welfare benefits and to support and assist with benefit appeals.
 - Assisting service users to identify and assess options for dealing with benefit money or debt problems.
 - Assisting service users to be as financially aware and capable as possible.
 - Carrying out income maximisation checks, particularly around disability benefits and deterioration of the health of the service user or their partner.
 - Where appropriate, linking service users to the Health and Social Care Partnership's services to maximise take-up of available home care and Occupational Therapy equipment e.g. after hospital treatment.
 - Liaising with NHS Tayside and Health and Social Care teams to ensure that as well as planning and delivery of physical care services, financial issues arising from changes in health circumstances are addressed at the earliest possible stage as part of a holistic package of support measures.
 - Providing support and advice on financial and benefit liabilities and entitlements when a service user and/or their partner is going into care permanently.
 - Delivering this service via a mix of home or hospital visits or by appointment at the service provider's base where appropriate and practical.
 - Assisting service users to make informed decisions.

- 4.7 Based within Dundee Citizens Advice Bureau, service provision links in with the Bureau's overall service and effectively operates throughout Monday to Friday. As well as providing advice the service also links citizens to other forms of support.
- 4.8 Access to the service can be through self-referral or referral by another party with agreement from the citizen. If the citizen is referred to another advice agency, the Provider will, subject to the agreement of the citizen, share information on the citizen with the other agency.

5.0 SERVICE REVIEW

- 5.1 Citizens Advice Bureau maintain clear records as to the number of older people accessing the service. On an annual basis Council Advice Services are supplied with information regarding the number of citizens accessing OPAS and the range of issues addressed, together with the annual benefit gains for service users.
- 5.2 In the latest period reported, covering 1st April 2022 to 31st March 2023 OPAS
- has assisted 743 clients over the age of 60.
 - Client financial gains for the period were £542,058.
 - Detailed information regarding demographics of citizens accessing the service and issues supported are as follows:

Age Range	Count	
60-64	254	
65-79	402	
80+	87	
Grand Total	743	
Advice Topic	Count	Client Financial Gain
Benefits	464	£476,116
Consumer	40	£2,075
Debt	36	£24,387
Employment	13	n/a
Finance & Charitable support	135	£8,498
Health & Care (including Concerns & Complaints)	56	n/a
Housing	129	£88
Immigration	8	n/a
Legal	64	n/a
Relationship	23	n/a
Tax	97	£11,767
Travel & Transport	37	£80

Utilities	233	£19,047
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- By the above metrics the service provides a leverage benefit of £21 per £1 spent on the service offering good value for money at this time of the cost of living crisis.
- The service helped 15 clients write off nearly £25,000 of debt, over and above fuel debts.

5.3 Quality is maintained by the service through continued audit by Citizens Advice Scotland and by the service being Scottish National Standards accredited.

6.0 NEXT STEPS AND TIMELINE

6.1 Dundee Citizens Advice Bureau fully signed up to the Advice Strategy for Dundee in 2022. The OPAS service is fully committed to working in partnership with other advice agencies across the city in order to improve the existing advice sector's impact on poverty and inequalities. By working in a more collaborative manner, pooling resources where possible and reducing duplication of effort this will provide wider access to advice in Dundee in the face of increased demand for advice services.

6.2 OPAS will look to play a key role in the 2023 planned activity looking to tackle the cost of living crisis and reduce pensioner poverty. In 2023 Advice Strategy agencies based in Dundee will prioritise an older people take-up campaign, concentrating on Pension Credit, Attendance Allowance and Council Tax reduction. With up to 150,000 pensioners in Scotland living in poverty, and tens of thousands on the cusp of it¹ is imperative that agencies are proactive in making sure that older people claim the financial support they're entitled to. Reasons for older people foregoing claims can be:

- Lack of awareness
- Stigma on claiming
- Complicated claiming processes
- Digital exclusion
- Not being aware of who to turn to

6.3 Partnering with Council Advice Services and Brooksbank Centre, the Older Peoples Advice Service will play a critical role in publicising take up throughout the summer of 2023. Initially partners will collaborate to understand the challenges locally and the opportunities available in Dundee. Agencies will then quantify the potential economic gain likely for individual households. For an example of this, estimates based on the latest DWP data suggest that there are around 2043 eligible households not claiming Pension Credit in Dundee, one third of those who are currently eligible. The average value to households is estimated at £37.19 per week per household, equating to £ 3.7 million per year across Dundee.² With regard to Council Tax Reduction, Council systems will be interrogated to identify and target customers who are potentially underclaiming benefits.

¹ Age Scotland's Check in, Cash out campaign, <https://www.ageuk.org.uk/scotland/our-impact/campaigns/check-in-cash-out/#>

² <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>

- 6.4 Partners, including OPAS, will then use local demographic data and local knowledge about the distribution of communities to identify how the campaign can be tailored for the greatest impact including understanding where there are areas of low take up.
- 6.5 Partners will develop materials to be shared with partners and older peoples' groups across Dundee in conjunction with the Council's Communications Service.
- 6.6 The take-up campaign will run for 6 months until late 2023 (estimated end date 30/11/2023).

7.0 POLICY IMPLICATIONS

- 7.1 This report has been subject to an Integrated Impact Assessment to identify impacts on Equality & Diversity, Fairness & Poverty, Environment and Corporate Risk. An impact, positive or negative, on one or more of these issues was identified. An appropriate senior manager has checked and agreed with this assessment. A copy of the Integrated Impact Assessment showing the impacts and accompanying benefits of/mitigating factors for them is included as an Appendix to this report.

8.0 CONSULTATION

- 8.1 The Council Leadership Team were consulted in the preparation of this report.

9.0 BACKGROUND PAPERS

- 9.1 None.

ROBERT EMMOTT
EXECUTIVE DIRECTOR OF CORPORATE SERVICES

4 MAY 2023

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Integrated Impact Assessment

Committee Report Number: 142-2023

Document Title: OLDER PEOPLES ADVICE SERVICE

Document Type: Service

Description:

A Policy and Resources Committee report to approve three year funding for the Older Peoples Advice Service within Dundee Citizens Advice Bureau

Intended Outcome:

3 year funding award to Dundee Citizens Advice Bureau to continue the Older Peoples Advice Service for a further 3 years (2023-2026)

Period Covered: 31/03/2023 to 21/04/2023

Monitoring:

Through annual reporting and monitoring by Council Advice Services.

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Equality, Diversity and Human Rights

Impacts & Implications

Age: Positive

More older people in Dundee will have access to advice and financial support services from advisers across Dundee working in partnership with the Older Peoples Advice Service as well as from the service itself.

Disability: Positive

More older people in Dundee will have access to disability benefits advice (e.g. Attendance Allowance) and support services (e.g. referrals to Health and Social Care Partnership support) from advisers across Dundee working in partnership with the Older Peoples Advice Service as well as from the service itself.

Gender Reassignment: No Impact

Marriage & Civil Partnership: Positive

More partners of older people in Dundee will have access to disability benefits advice (e.g. Attendance Allowance) and support services (e.g. referrals to Health and Social Care Partnership support) from advisers across Dundee working in partnership with the Older Peoples Advice Service as well as from the service itself. In addition where individual citizens in marriages or civil partnerships make the transition into residential care their changes of circumstances can prompt reassessment of the resident's financial situation as well as the partner remaining in the community. This service will positively impact these individual citizens through provision of advice and support to negotiate these changes of circumstances.

Pregency & Maternity: No Impact

Race / Ethnicity: Positive

Elderly minority ethnic communities are at increased risk of being unable to access advice and support on issues such as benefit entitlement. The older peoples advice service adds to the offering to these groups and by working in conjunction with Council Advice Services will provide wider access to this group given that Citizens Advice Bureau and Council Advice Services both offer advice and support services aimed at minority ethnic communities.

Religion or Belief: No Impact

Sex: No Impact

Sexual Orientation: No Impact

Are any Human Rights not covered by the Equalities questions above impacted by this report?

No

Fairness & Poverty

Geographic Impacts & Implications

Strathmartine:	Positive
Lochee:	Positive
Coldside:	Positive
Maryfield:	Positive
North East:	Positive
East End:	Positive
The Ferry:	Positive
West End:	Positive

Positive Implications: With estimates of over 2000 eligible households spread out across Dundee not claiming Pension Credit according to DWP statistical data there is an opportunity to make a positive financial impact across all areas of Dundee.

Household Group Impacts and Implications

Looked After Children & Care Leavers: No Impact

Carers: Positive

With many older people serving as unofficial carers for their partners there is an opportunity for positive impacts around widening claims for disability and carers benefits.

Lone Parent Families: No Impact

Single Female Households with Children: No Impact

Greater number of children and/or young children: No Impact

Pensioners - single / couple: Positive

Positive impacts for pensioner households in Dundee needing advice and assistance around means tested, disability and carers benefits as well as access to support from other agencies including Health and Social Care Services.

Unskilled workers or unemployed: No Impact

Serious & enduring mental health problems: No Impact

Homeless: No Impact

Drug and/or alcohol problems: No Impact

Offenders & Ex-offenders: No Impact

Socio Economic Disadvantage Impacts & Implications

Employment Status: Positive

Opportunity for income maximisation for older people returning to the job market as well as referrals for employability support.

Education & Skills: Positive

Wider knowledge for older people around access to welfare benefits and other social supports through casework undertaken by the Older Peoples Advice Service.

Income: Positive

Positive impacts for pensioner households in Dundee needing advice and assistance around means tested, disability and carers benefits as well as access to support from other agencies including Health and Social Care Services. Income maximisation for older people is a central aspect of the service.

Caring Responsibilities (including Childcare): Positive

With many older people serving as unofficial carers for their partners and in some case grandchildren there is an opportunity for positive impacts around widening claims for disability and carers benefits.

Affordability and accessibility of services: Positive

The Older Peoples Advice Service will increase capacity of front line access to advice for older people and thus widen accessibility of advice services in Dundee.

Socio Economic Disadvantage Impacts & Implications

Fuel Poverty: Positive

The service provides access to support, help and funding around utilities and fuel. Linked to Income Maximisation service. Both Dundee Citizens Advice Bureau and Council Advice Services offer this as part of their service specifications and the Older Peoples Advice Service will access this support as a matter of course in its day to day work.

Cost of Living / Poverty Premium: Positive

Positive impacts for pensioner households in Dundee needing advice and assistance around means tested, disability and carers benefits as well as access to support from other agencies including Health and Social Care Services. Income maximisation for older people is a central aspect of the service with access to energy advice also explored with customers,

Connectivity / Internet Access: No Impact

Income / Benefit Advice / Income Maximisation Positive

Positive impacts for pensioner households in Dundee needing advice and assistance around means tested, disability and carers benefits as well as access to support from other agencies including Health and Social Care Services. Income maximisation for older people is a central aspect of the service with access to energy advice also explored with customers,

Employment Opportunities: Positive

Opportunity for income maximisation for older people returning to the job market as well as referrals for employability support.

Education: Positive

Wider knowledge for older people around access to welfare benefits and other social supports through casework undertaken by the Older Peoples Advice Service.

Health: Positive

Reduction of health inequalities expected as households gain access to welfare benefit entitlements and the positive health and wellbeing benefits of additional household income/reduced stress.

Life Expectancy: Positive

Reduction of health inequalities expected as households gain access to welfare benefit entitlements and the positive health and wellbeing benefits of additional household income/reduced stress given that inequalities of income can result in lower healthy life expectancy.

Mental Health: Positive

Reduction of health inequalities expected as households gain access to welfare benefit entitlements and the positive health and wellbeing benefits of additional household income/reduced stress.

Overweight / Obesity: No Impact

Child Health: No Impact

Neighbourhood Satisfaction: No Impact

Transport: No Impact

Environment

Climate Change Impacts

Mitigating Greenhouse Gases: No Impact

Adapting to the effects of climate change: No Impact

Resource Use Impacts

Energy efficiency & consumption: Positive

Access to energy advice through the older peoples advice service includes casework to inform households of efficient energy consumption, boiler use and energy efficiency savings that can be made.

Prevention, reduction, re-use, recovery or recycling of waste: No Impact

Sustainable Procurement: No Impact

Transport Impacts

Accessible transport provision: No Impact

Sustainable modes of transport: No Impact

Natural Environment Impacts

Air, land & water quality: No Impact

Biodiversity: No Impact

Open & green spaces: No Impact

Built Environment Impacts

Built Heritage: No Impact

Housing: Positive

Housing Advice and support included in the Older Peoples Advice Service through generalist Citizens Advice Bureau offering.

Is the proposal subject to a Strategic Environmental Assessment (SEA)?

No further action is required as it does not qualify as a Plan, Programme or Strategy as defined by the Environment Assessment (Scotland) Act 2005.

Corporate Risk

Corporate Risk Impacts

Political Reputational Risk: No Impact

Economic/Financial Sustainability / Security & Equipment: No Impact

Social Impact / Safety of Staff & Clients: No Impact

Technological / Business or Service Interruption: No Impact

Environmental: No Impact

Legal / Statutory Obligations: No Impact

Organisational / Staffing & Competence: No Impact

Corporate Risk Implications & Mitigation:

The risk implications associated with the subject matter of this report are "business as normal" risks and any increase to the level of risk to the Council is minimal. This is due either to the risk being inherently low or as a result of the risk being transferred in full or in part to another party on a fair and equitable basis. The subject matter is routine and has happened many times before without significant impact.