

WEST DUNBARTONSHIRE COUNCIL

Report by the Acting Director of Social Work Services

Social Justice Committee: 8 November 2006.

Subject: Benefits Take-Up Campaign for Older People

1. Purpose

- 1.1 The purpose of this paper is to demonstrate the need for a Campaign to raise awareness of the importance of maximising income for older people through benefit up-take and, in particular, to help eliminate fuel poverty to ensure the lives of older people in West Dunbartonshire are more comfortable and secure.
- 1.2 This campaign, over the winter period will involve the Council's Housing and Benefits Services, Housing Associations, the Community Planning Partnership, CUCRC, CAB, NHS Greater Glasgow and Clyde Health Board, DWP and Age Concern. We would hope by this combination to ensure that all the financial needs of older people are met. This would be done by cross referral for specific services i.e. amendment to council tax, insulation, and where we at present have a presence with the Health Board, referrals from the Health Team and Hospital Discharge Team. The campaign, supported by public events and information, will involve all services for older people in making referrals for benefits checks and action on claims.
- 1.3 It would be our intention to visit all groups for older people and to involve elected members in supporting referrals through the campaign group and be involved in encouraging up-take of benefit.

2. Background

- 2.1 There are over one million people aged 60+ in Scotland today and this represents just over 20% of the population. It is difficult to say that such a vast group of people has specific needs different to the rest of the population but old age may bring disadvantages and less favourable economic and social circumstances.
- 2.2 Only a limited number of pensioner households enjoy substantial occupational pensions and most pensioners still receive the largest proportion of their income from State Benefits. Certain groups, such as older single women, are less likely to have an occupational pension and if they do the average amount is relatively low.

- 2.3 For many older people income is low and they have to claim additional means-tested benefits like Pension Credit or Housing and Council Tax Benefit. Many people do not claim their full entitlement to benefits. The Government estimates that from a quarter to a third of pensioners eligible for means-tested benefits do not claim. There are many reasons why people do not claim, it may be because people are not aware that these benefits exist, they do not wish to ask for help thinking it is like asking for charity, or they may be put off by complicated forms.
- 2.4 The vast majority of older people in Scotland continue to live in their own homes. Figures for the 2002 Scottish House Condition Survey show that 30% of households in Scotland are pensioner households. Good quality housing is a fundamental requirement for quality of life and the home is of particular importance to older people. Issues such as affordability and warmth have a major impact on home life, particularly so for those spending more time at home than others. Yet many older people live in housing, which they struggle to maintain and heat on low incomes.
- 2.5 A warm home is essential to the well-being of older people. It is unknown how many people die from hypothermia in the UK but thousands of older people do die each winter from cold-related conditions. Older people are more likely to experience the circumstances that cause Fuel Poverty ie. low income, poor quality housing with little or no insulation and reliance on expensive or inefficient heating systems.
- 2.6 The Welfare Rights Unit currently provides an extensive service to the older people of West Dunbartonshire to ensure all clients are receiving their full benefit entitlement. Further to this, discussions have taken place with the Council Tax Collection, Finance Department, who have agreed to set up a specific unit to deal with pensioners during this campaign and maybe beyond, depending on the outcome.
- 2.7 The present resources will be adapted for this campaign and include the following:

◆ **Benefit Check**

Every person will be offered a benefit check when we jointly, with the other partners, meet and discuss with elderly groups. If assessed as having a benefit entitlement then assistance in completing claim forms will be provided. Any further benefits or services required, will be referred to the appropriate partner, or energy supplier, i.e. Gas, Electricity. From the financial assessment we will identify other need, either in the benefit system, or any other requirement for support and refer it to the appropriate body. i.e. Home Care Service. We will monitor all claims to their conclusions and report back to committee when the exercise is completed by March 2007. We would hope that the uptake of benefit for tax credits, council tax, pension credits and also, with partners, to claim any grants that may be available to pensioner households.

◆ **Freephone Helpline**

The Freephone service will provide support for the campaign, being available to all the partners, utilities and grant giving organisations.

◆ **The Helpline Number – 0800 980 90 70**

This will act as a conduit for pensioners who do not belong to organisations, yet wish advice support and assistance.

◆ **Outreach**

There are five points of outreach at present, where assistance can be obtained, this includes the area teams. The Welfare Rights Service and their partners will be available to speak to individual groups, take claims at these meetings, where practicable, and process any claims through the Welfare Rights Unit. If required we will extend the existing outreach during this period.

Existing points of contact, which will be extended during the period of the campaign if required are:

- * Alexandria SWD, Church St
- * Dumbarton SWD, Glencairn House
- * Clydebank SWD – Rosebery Place
- * Health Centre, Clydebank
- * Goldenhill Resource Centre, Clydebank

◆ **Home Visits**

If clients are unable to attend either group meetings, or appointments to council offices, then appointments will be made with Welfare Rights staff and their partners to arrange for a home visit at a time which is convenient to any pensioner household.

◆ **Birthday Cards**

A birthday card is sent to each person on reaching 65 years of age. The card includes a tear-off slip to be completed by the client if a benefits check is required. This slip can be returned in the freepost envelope which is provided with the card. The card also gives the Freephone Helpline number if the recipient prefers to phone direct.

◆ **Calendars**

The free calendar which is sent to every pensioner at the end of the year includes a list of useful telephone numbers. To ensure awareness a different benefit is highlighted each month. A tear-off slip and freepost envelope are also enclosed. A leaflet highlighting the campaign will also be enclosed. This will encourage individual pensioners to contact us and also assist in arranging any further meetings that may be required.

◆ **Publications**

We will produce leaflets which cover the areas mentioned above, these are - Winter Fuel Payments, The Scottish Executives Warm Deal initiative, Carers Allowance, Pension Credit. Also included will be Age Concern's winter pack, which is a valuable document assisting in a comprehensive manner the needs of the elderly during the winter period.

◆ **Money Advice**

As the winter bills come in, usually in March, we will gear the Money Advice Section towards assisting people with utility bills due to energy price rises. We will discuss with the utilities, the possibility of coming to arrangements which are compatible with the financial circumstances of the individual concerned. The comprehensive service available to all residents of West Dunbartonshire will look towards fuel debt as a high priority

3. Summary

- 3.1 The Welfare Rights Unit believes that older people should achieve maximum entitlement to benefits such as Pension Credit, Housing Benefit and Council Tax Benefit , Insulation Grants and Installation Grants (central heating). We also believe that their homes should be energy efficient and that pensioners should be able to adequately heat their homes in winter to temperatures consistent with the maintenance of good health, at an affordable cost. In the light of recent excessive increases in fuel costs and expected future increases this is of the highest importance this winter.
- 3.2 To this end The Welfare Rights Unit proposes to undertake a Benefits Take-up Campaign in order to maximise the incomes of older people and to ensure all clients are receiving their full benefit entitlement. This will be done in conjunction with our partners. We also intend to raise awareness of Local and Central Government and Private Sector Initiatives which seek to alleviate fuel poverty. This will be achieved through a publicity campaign, organisation of an awareness event, contact with Church Groups, Lunch Clubs, Elderly forums and Carers Forums and through community out-reach. A programme will be circulated when discussions are completed with our partners.

4. Recommendation

- 4.1 It is recommended that:
- (I) Committee accepts the proposal;
 - (II) Elected members participate in the campaign in order to widen its appeal to older people in our communities.

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Background papers: None

Wards Affected: All