



OFFICIAL REPORT
AITHISG OIFIGEIL

DRAFT

Social Security Committee

Thursday 16 May 2019

Session 5



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Pàrlamaid na h-Alba

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SOCIAL SECURITY COMMITTEE

14th Meeting 2019, Session 5

CONVENER

*Bob Doris (Glasgow Maryhill and Springburn) (SNP)

DEPUTY CONVENER

*Pauline McNeill (Glasgow) (Lab)

COMMITTEE MEMBERS

*Dr Alasdair Allan (Na h-Eileanan an Iar) (SNP)

*Jeremy Balfour (Lothian) (Con)

*Michelle Ballantyne (South Scotland) (Con)

*Keith Brown (Clackmannanshire and Dunblane) (SNP)

Mark Griffin (Central Scotland) (Lab)

*Alison Johnstone (Lothian) (Green)

*Shona Robison (Dundee City East) (SNP)

*attended

THE FOLLOWING ALSO PARTICIPATED:

Kate Burton (Scottish Public Health Network)

Karen Carrick (Improvement Service)

Craig Mason (Dundee City Council)

Steven McAvoy (Enable Scotland)

Sandra McDermott (Glasgow City Council)

Aaliya Seyal (Citizens Advice Scotland)

CLERK TO THE COMMITTEE

Anne Peat

LOCATION

The Mary Fairfax Somerville Room (CR2)

Scottish Parliament

Social Security Committee

Thursday 16 May 2019

[The Convener opened the meeting at 09:33]

Decision on Taking Business in Private

The Convener (Bob Doris): Good morning, everyone, and welcome to the 14th meeting in 2019 of the Social Security Committee. I remind everyone present to turn off mobile phones and other devices or to switch them to silent, so that they do not disrupt the meeting. Mark Griffin MSP is unfortunately not able to join us this morning; he may be able to join us later, but has indicated that that is unlikely.

Under agenda item 1, the committee is asked to agree to take in private item 3, which is consideration of evidence. Do members agree to take that item in private?

Members indicated agreement.

Welfare Rights Services

09:33

The Convener: Item 2 is on welfare rights services. The committee will take evidence in a round-table format on the provision and funding of welfare rights services. I give a general welcome and thanks to the witnesses. Rather than me introducing everyone, we will go round the table and each say who we are.

I am the MSP for Glasgow Maryhill and Springburn and convener of the Social Security Committee.

Pauline McNeill (Glasgow) (Lab): I am an MSP for Glasgow region and deputy convener of the committee.

Karen Carrick (Improvement Service): I am evaluation manager at the Improvement Service.

Steven McAvoy (Enable Scotland): I am a welfare rights adviser with Enable Scotland.

Craig Mason (Dundee City Council): I am senior manager of council advice services for Dundee City Council.

Keith Brown (Clackmannanshire and Dunblane) (SNP): I am a member of the committee and the MSP for Clackmannanshire and Dunblane, and I am wearing my Enable tie.

Shona Robison (Dundee City East) (SNP): I am a member of the committee and the MSP for Dundee City East.

Sandra McDermott (Glasgow City Council): I am head of financial inclusion and improving the cancer journey in Glasgow City Council.

Michelle Ballantyne (South Scotland) (Con): I am an MSP for South Scotland.

Kate Burton (Scottish Public Health Network): I am from the Scottish public health network, which is part of NHS Scotland.

Dr Alasdair Allan (Na h-Eileanan an Iar) (SNP): I am the MSP for Na h-Eileanan an Iar, the Western Isles.

Aaliya Seyal (Citizens Advice Scotland): I am director of customer journey at Citizens Advice Scotland.

Jeremy Balfour (Lothian) (Con): I am a member of the committee and an MSP for Lothian region.

The Convener: I will open up a theme of questioning. We want to explore the new help to claim contract that has been signed by Citizens Advice Scotland with the Department for Work and Pensions, and we will hear a bit more about what

that involves in a moment. However, I raised concerns in Parliament last week that that new contract may signal a change in relationship between individual claimants and the DWP regarding claimants' ability to protect their date of claim.

For clarity, for the witnesses and anyone who is watching, I should explain what that means. I am sure that Sandra McDermott will say more about this, but my understanding is that, previously, if someone went to a local authority library, for example, in Glasgow to meet a welfare officer, because they wanted to make a claim for universal credit, and the claim could not be submitted on that day, that person's date of claim—their entitlement to benefit—would be protected from that day.

That is no longer the situation in Glasgow, as of 1 April, which coincides or dovetails with the new Citizens Advice Scotland contract with the DWP. I understand that CAS is not now entitled to exercise the protected date of claim, although there may be ways round that—we can hear about that shortly. Ironically, previously, when moneys were channelled from the DWP via local authorities, a citizens advice worker had the ability to backdate the date of claim, because local authorities had that ability.

If people are still following, Glasgow has told me that that means there could be up to 200 claimants every month who might lose out on moneys, because they no longer have protected date of claim status but the advice and support services are still being run in a network of libraries across the city. I am deeply concerned about that and I hope to be reassured today. I have corresponded with the chief executive of Citizens Advice Scottish on the issue and I hope that it can be fixed, quickly, to protect some of the most vulnerable people whom we all represent.

I will take Sandra McDermott first, so that she can outline what she understands the situation to be.

Sandra McDermott: Thank you for the opportunity to provide evidence to the committee today. I hope that it will clarify the position from Glasgow City Council's perspective, and I look forward to hearing whether there is some development around mitigation.

The council recognised the risk to Glaswegians of universal credit coming into Glasgow and as a result it invested £2 million. From that investment, we developed 19 universal credit hubs across the city to provide support for the challenges that people face in claiming universal credit, which has to be claimed online. People need digital skills and access in order to do that, and we developed that support.

Most of the hubs are in the Glasgow libraries, but we also put in dedicated support for our really vulnerable groups. Those include rough sleepers, homeless people, people with a disability, lone parents, people from the Roma community and people with mental health problems, who might find it difficult to access that support—to go into the library, access the digital skills or provide their evidence.

Previously, as the convener mentioned, funding for the local authorities to provide support for universal credit came through an arrangement with the secretary of state, which gave us the converted powers to protect the date of claim. People in the local authority were disappointed to find out, quite late in the day and without any consultation, that the funding would stop on 31 March 2019 and that Citizens Advice would be funded to provide the service.

Because of that change of funding, which is now a grant to Citizens Advice, our understanding from colleagues in the DWP is that there is no longer any ability for either the local authority—because we are no longer funded to provide the service—or Citizens Advice to protect the date of claim.

To give the committee an idea of the numbers, since 19 September 2018 we have put in new hubs to support the full roll-out of universal credit in Glasgow, and they have supported just under 3,500 people. However, those people would have had to visit libraries and other places for repeat appointments, to finish the verification of their claims and ensure that they were complete so that money could start to be paid out to them. Also, because they could no longer protect the dates of their claims, they would have lost out on money; that is where the number of up to 200 people that the convener mentioned causes us considerable concern: they will repeatedly lose out on that money. As the roll-out progresses, more and more people are likely to be affected by that situation. Again, they are likely to be our most vulnerable citizens.

I will mention some other key points. Previously, when funding was given to local authorities, it included moneys for providing personal budgeting services. It was recognised that if people were to be given universal credit as full payment for all the six former benefits that it covers, they would need budgeting skills. However, personal budgeting support is not covered by the funding that Citizens Advice Scotland now receives. Aaliya Seyal will be able to provide the committee with more detail on that.

In the new funding that Citizens Advice Scotland receives, there is also no provision for maintenance of claims. Funding is given to help people for the first six weeks, while they make their first claim to universal credit. Under the

universal credit system, a person who wants to maintain their claim and keep receiving payment without risking sanctions must maintain a claimant commitment and a claimant journal online. They must regularly log in and update their journal to show DWP colleagues that they have adhered to their claimant commitment, which might be to look for employment or to increase their skills. They must also upload details of their annual rent increase, which must be set out in their claimant journal. If they do not have the ability to do all that, they can lose out on much-needed funding. Those elements are no longer included in the funding that has been given to Citizens Advice Scotland, whereas they were included in the funding that was previously given to local authorities.

Therefore, claimants are genuinely being put at risk, both now and in the future. I know that the migration process has been slowed down slightly, but people are now coming on to universal credit through natural changes in circumstances. Again, that presents a risk because they do not get the traditional protections that were afforded under the planned migration. Convener, I will not go into that until we come to questions, but I will say that the new model puts the most vulnerable citizens of Glasgow at real risk through their inability to protect the date of their claim, as well as the other difficulties that I have mentioned.

The Convener: I know that Citizens Advice Scotland will also be concerned about that and will do its best to help people to mitigate the situation.

Sandra McDermott: Absolutely.

The Convener: I want to clarify a point about the funding that Glasgow City Council has in place for the current financial year. Is it correct that the network of hubs will be protected even though the DWP has terminated its relationship with the council as of 1 April?

Sandra McDermott: Yes. The £2 million was for the last financial year, which was 2017-18, and it was reinvested this year. The level of funding that has been provided to citizens advice bureaus has reduced where it was recognised that funding had been duplicated. As is the case in any grant or funding process, another organisation cannot be funded to provide the same or a similar service. The majority of the investment goes to help the vulnerable groups that I have mentioned and to support the universal credit hubs more widely. However, there has been a slight reduction in the funding that goes to some of the citizens advice bureaus that now provide assistance under the help to claim service, because that service is similar to what Glasgow City Council provided.

The Convener: Thank you for that information.

Aaliya Seyal will understand my concern. I am the MSP for Glasgow Maryhill and Springburn.

Under the previous system, if someone walked into the library on Maryhill Road, Springburn shopping centre, or another contact centre in my constituency, they could meet a welfare rights adviser. Before 1 April, if they needed to make a universal credit claim—even though they might not have been able to submit it on the same day—their date of claim would be protected and their money would be backdated to the day that they walked in the door.

That is not the case now. My constituents are getting a bad deal, and I suspect that the situation may be the same in other local authority areas. Citizens Advice Scotland now has a contract with the DWP to provide the help to claim service. Are you concerned about the situation? Can you give the committee any reassurance about how it could be mitigated, or offset altogether? Is Citizens Advice Scotland concerned that the contract does not include help on protecting a date of claim? With hindsight, do you think that that should have been a dealbreaker for Citizens Advice Scotland before it signed the contract?

09:45

Aaliya Seyal: Thank you for inviting me along. I will put into context the protection on the date of claim and what the overall help to claim service provides.

First, I will take up your concern about date of claim protection. When we signed the contract, we communicated with the DWP in the very early stages of the interim implementation period, between October and March, about our position with regard to protecting the date of claim. We were advised by the DWP that, under the legal definition of being considered to be a provider of services, we could not protect the date of claim. That was obviously a significant concern for us, and we wanted to ensure that people would not be disadvantaged if they contacted the bureaus and they were not able to protect the claim, in the same way as happened with regard to libraries, as Sandra McDermott explained.

The DWP agreed two things with us to ensure that there would be mitigation in place so that nobody would be disadvantaged: the support that the DWP and local jobcentres provide to citizens to submit their claims has not changed, so if somebody goes into a jobcentre, they can submit their date of claim; and the formal referral process was that the DWP would refer a claim to us for onward support only after the claim had been submitted, so the date of claim would be protected.

The Convener: I apologise; you saw from my look that I wanted to ask a question, but I did not want to interrupt you.

Maryhill jobcentre in my community has closed. Although I understand that the date of claim has been protected if a person walks into a jobcentre—I would encourage them to do that, to build up that relationship—a lot of people feel quite intimidated and get nervous about walking into a jobcentre. They are more likely to walk into a library or community support hub; those places had a protection, but that has now gone.

I am not sure how what you described mitigates the situation; it is perhaps a workaround, but it is one that existed before the protection was taken away. Please put more information on the record about the situation. There is a disconnect between what you have said and the reality on the ground.

Aaliya Seyal: Was there another question?

The Convener: No, there was not. Can you give us a bit more information about how Citizens Advice Scotland is seeking to mitigate the impact of the loss of the protected date of claim?

Aaliya Seyal: I will start with what Citizens Advice Scotland has been contracted in the grant agreement to provide for help to claim. We are expected to be able to meet 20 per cent of the anticipated universal credit claimants. To do that, all bureaux provide face-to-face support, and we also have multichannel delivery—through eight regional bureaux across the country, in which 34 bureaux participate—which allows advisers to provide advice by telephone and by web chat.

It was clarified to all advisers in the engagement process that we would not be in a position to protect the date of claim. They understand that, unless the date of claim is protected, there will be an adverse impact on the individual, so they see clients as soon as possible to ensure that there is no such adverse impact. When they may not be able to see an individual that day, they can refer the individual to one of our multichannel services or work with the local jobcentre to ensure that the individual gets the support that they need that day so that there will be no adverse impact on the date of claim.

The Convener: That seems to be a bit of a workaround. If someone walks into one of the 34 or 38 networks across the country—you also mentioned the multichannel platforms—can Citizens Advice guarantee that there will be formal contact with the Department for Work and Pensions and Jobcentre Plus and, therefore, that their date of claim will be protected that same day?

Aaliya Seyal: If the individual could not be seen to submit the claim themselves through the assistance of the bureau, they would contact the local jobcentre to ensure that they are seen and their date of claim is protected.

The Convener: Sorry, but who would contact the jobcentre?

Aaliya Seyal: The adviser in the citizens advice bureau.

The Convener: Do they have a direct hotline? Is there a memorandum of understanding somewhere that says that as long as the claimant seeks to contact the jobcentre that day, their protected date of claim will be applied?

Aaliya Seyal: It is within the referral process. There are contact numbers for jobcentres throughout the country, which all the advisers have access to—the DWP provided us with them.

The Convener: I know that it is relatively early days, but have there been any examples of a form not being submitted? I think that the figure for Glasgow was that 20 per cent of those who go for Glasgow City Council support cannot submit the form the first time. Quite often, it is Citizens Advice workers who are giving that support, so that is a valid figure for Citizens Advice. Have that 20 per cent of people who have contacted Citizens Advice since 1 April this year all had protected date of claim from their first contact with Citizens Advice?

Aaliya Seyal: The date of claim would be the date that the claim is submitted. If an individual has contacted the bureau, the bureau would assist the individual to submit the claim. On our early findings, I am not aware of any clients who have contacted the bureau and have not had the assistance to submit the claim or have experienced the adverse impact that you talked about.

The Convener: I do not want to pursue this much further, because I know that Citizens Advice wants to help people; it wants to get the claims in effectively and efficiently. However, I am listening carefully to the words that you used. You said that the protection is from the date of submission, but we know from Glasgow City Council figures that 20 per cent do not submit the form on the date that they contact Citizens Advice or Glasgow City Council, so it looks to me like that protection has been lost. Any information that you can give us on that to reassure us would be welcome. I genuinely have not heard anything that suggests that that protection will endure via a workaround.

This is perhaps a question for Glasgow City Council, too, but did Citizens Advice do any modelling on this before it signed the contract? Glasgow clearly quickly pulled together some statistics to say what the financial risk was to clients of losing protected date of claim—it mentioned a figure of 200 clients every month. Did Citizens Advice do any work on that?

Aaliya Seyal: We have worked with the DWP to ensure that that situation does not arise. In on-going communication with the DWP, we are still discussing the date of claim matter.

The Convener: I hate to bounce you into the really obvious question. I put on record that I have had correspondence with your chief executive officer, Derek Mitchell, on this. He confirms my reading that protected date of claim has been lost but outlines the various platforms by which claimants can have their date of claim protected, although it will not necessarily be from the date they walk in the door. He then talks about significant issues with universal credit that Citizens Advice continues to have. I will pass that letter to the clerks and make it publicly available on our web page if that is appropriate.

I want to explore this further. I am trying to be supportive in asking these questions, despite the deep concerns that I have. Do you think that the only fix that really stacks up is for the secretary of state and the DWP quite simply to reinstate, or find a legal way of reinstating, protected date of claim from the date that any claimant walks in the door to either Citizens Advice, Glasgow City Council or any of the advice providers around this table? Is that not the quick fix?

Aaliya Seyal: That would be our ask.

The Convener: That is helpful. Thank you for putting that on the record.

Pauline McNeill: My question is on the same point. I want to be clear about something that you mentioned a while ago. You said that you do not fulfil the legal definition. Prior to the contract, the protected date of claim existed. I did not fully understand why it does not now exist. Has the legal definition changed, or is it just applied differently?

Aaliya Seyal: I believe that it is being applied differently.

Pauline McNeill: It came about when you took the contract.

Aaliya Seyal: After we took the contract, we were advised that we would not be in a position to protect the date of claim.

Pauline McNeill: Even though the law has not changed. The law is just being applied differently.

Aaliya Seyal: That is what the DWP has advised. Under the terms of the grant that we have been awarded, we are not in a position to protect the date of claim.

Pauline McNeill: It seems pretty odd that, prior to you taking up the contract, the protected date of claim existed but, when you took it up, it was decided to apply the same law in a different way so that it is not protected. Is that right?

Aaliya Seyal: As far as I understand it, the DWP has advised us that—

Pauline McNeill: Are we saying that it has applied the law wrongly this time? I am just trying to understand this.

Aaliya Seyal: I am not in a position to comment on why it has advised us that we cannot protect the date of claim.

Pauline McNeill: That is something that we can take up. Thank you.

Aaliya Seyal: It was a question that we asked and it was after the grant award was given to us that we were advised that we would not be able to protect the date of claim from when the client makes contact with us. It is an issue that we will continue to pursue with the DWP.

The Convener: Thank you for putting that on the record. A couple of the witnesses want to make some supplementary comments. Shona Robison also wants to ask a question. I know that we are taking a little bit of time on this, but it would be a dereliction of duty on the part of the Social Security Committee if we did not interrogate the issue when we had the opportunity. I apologise that we are taking a bit of time over this.

Sandra McDermott: On the deputy convener's question, the DWP has given us a written statement, which I can provide to you. It says that regulation 10 of the Universal Credit, Personal Independence Payment, Jobseeker's Allowance and Employment and Support Allowance (Claims and Payments) Regulations 2013

"states that the date of the UC claim can be the date of first notification by a customer that they need assistance making their claim where the person helping them make the claim is providing services to the Secretary of State."

I can give the committee a copy of the statement. That is when local authorities were previously funded through the secretary of state. The statement goes on to say:

"However, Help to Claim is delivered under a grant agreement with Citizens Advice and DWP's position is therefore that Regulation 10(1)(b) does not apply."

The impact of that is that, because Citizens Advice is not providing services to the secretary of state, the date of claim will remain the date that the claim is fully submitted and not the date that help was requested from Citizens Advice. The DWP has to have the claim and all the evidence to support it. For some of our very vulnerable customers, there is a delay, and that is when they are losing out on much-needed money.

The Convener: I think that there has been some sleight of hand by the secretary of state to erode the rights of claimants.

Steven McAvoy: I have had a look at this and I think that the DWP's interpretation could be open to challenge. If the DWP refused one of my clients the backdate in such a circumstance, I would challenge that in the First-tier Tribunal. If that was unsuccessful, we could also go to the Upper Tribunal, which can provide clarity on definitions and regulations. I cannot guarantee that such a challenge would be successful, but if one of my clients was refused a backdate under that regulation, I would certainly look to appeal against it.

The Convener: The committee will discuss the issue after this meeting, and we can make representations to the secretary of state. It could be fixed quickly and painlessly if there is the political will to do that. It is important that we flush that out at this evidence session.

Shona Robison: It is concerning. It sounds like a contractual and funding mechanism has been used to change what was done previously, and I definitely think that we should pursue it.

I am curious to know what the situation is in the rest of Scotland. Craig Mason is here from Dundee. This is a national contract, so I assume that it changes the situation for everybody. I also assume that there will be a comparison with what went before and different areas will have had different levels of support prior to the change that might mean that the experience of clients previously varies from what they experience now. It would be helpful to understand what the situation is with the date of claim beyond Glasgow. I am not picking on anyone in particular.

The Convener: Hold that thought, Craig, because Kate Burton has indicated that she wants to come in as well. We will take Kate and then Craig Mason.

10:00

Kate Burton: From a national health service perspective, our concern is about the impact on the most vulnerable people, such as those with mental health conditions, drug and alcohol problems or learning disabilities, who may struggle to find their way to a CAB. When they get there, they may well be referred on to a jobcentre and expected to get there in the same day. People cannot cope with those situations, particularly vulnerable people. We need to find a better way to do this, so that we have a welfare system and a social security system that enhances health and wellbeing and does not punish people who have ill health and disabilities.

The Convener: That is very helpful. Shona Robison was right to point out that this is potentially a Scotland-wide concern.

Craig Mason: Dundee is in an unusual situation, because a large majority of the universal credit support to claim work is done at a central point. We have only one jobcentre now, in the Wellgate, which is coincidentally where the CAB and our main library service to help people to claim are based. Dundee has taken a joint partnership approach in the past, and the jobcentre in the Wellgate is well known as the main central point to make a universal credit claim. The CAB has tried to do a workaround in Dundee by co-locating with the jobcentre, so that will lead to significant speeding up of the claims process for anyone who accesses the face-to-face CAB service. That begs the question for people in Dundee's outlying areas who wish to make a claim on one day and, unfortunately, cannot submit all their evidence.

Shona Robison: The 20 per cent who do not submit the first time because of the complexities and difficulties may be further away from the Wellgate, or they may be people who need more than one sit-down to go through it. Although the co-location is helpful, the date of claim may still be affected because the claim might not be submitted on the first occasion. I presume that those examples raise the same concerns.

Craig Mason: Yes, that is correct. The co-location is only a part-mitigation. For the majority of clients who make a claim for universal credit, the chances are that something will be missing or they will need to phone a relative or whatever to get access to something that will allow them to make the claim properly.

Aaliya Seyal: If the bureau is co-located and providing advice in a jobcentre, the bureau will be able to get assistance from jobcentre staff who will be in a position to protect the date of claim.

Shona Robison: So even if a person had all the complexity and did not have all the information, would the date of claim be triggered in that situation because of the jobcentre location?

Aaliya Seyal: That is correct, yes.

Craig Mason: The jobcentre comes under the secretary of state, so the adviser in the jobcentre has that power.

The Convener: That was my understanding as well. This is not about demonising jobcentres or the DWP. We are trying to work effectively in partnership and this change feels like an erosion of service. I visited the Springburn jobcentre a few months ago, and it was very clear that, if a person walks in and asks for help to submit a claim, that is the date from which their claim is protected.

The issue for my communities is that lots of places where they could get that automatic instant support and guarantee no longer exist. In my view,

that is an erosion and a diminution of service. However, we should be clear for anyone who is listening to this evidence session that, if they walk into their jobcentre, they will get their protected date of claim. It is important to put that on the record.

Aaliya Seyal: If there are no more questions on the date of claim, I would like to give an overview of the help to claim service.

The Convener: We will then open out to further questions and discussion.

Aaliya Seyal: As I have said, the bureaus across the country provide face-to-face help to claim in all the local authority areas. We have 59 bureaus across the country that provide advice not only through their main offices but through outreach, so we have 95 different locations from which help to claim is being delivered. Areas where there is no local CAB are covered by bureaus in neighbouring areas. In a number of local authorities, there is co-location, as Craig Mason mentioned.

People can contact us through different routes. To support face-to-face contact, we have telephony and web chat. People can also self-help through the public advice site, which has fairly comprehensive information. We have ensured that all bureaus have the technological infrastructure to allow them to support individuals. The bureaus have all been given computers and tablets, and public access wi-fi is available for individuals who just need digital access. Obviously, there is also the infrastructure for the telephony and web chat.

As I said, we are expected to meet 20 per cent of the anticipated volumes. We have considered the best way to deliver the service. As Sandra McDermott mentioned, the service provides support with submitting the claim until the person receives their first full payment for that claim. We chose to focus on that because we want to take a proactive approach that involves supporting people at the early stage of submitting a claim so that they do not have difficulties thereafter.

On the ability to access support through the different routes—the multichannel and face-to-face options—our approach is that there is no wrong door for people in accessing the service. We are working closely with local partnerships. In addition to bureaus' relationship with the DWP, they have strong-rooted partnerships in the communities in their local authority areas, with statutory and community services.

At the first point, the individual's needs are assessed to ensure that universal credit is the right benefit for them to claim and there is a discussion of which channel they would like to use to get advice. Thereafter, the process is about helping them to submit the claim, up until the first

payment. The support is about opening email, bank and universal credit accounts and filling in the application form. With particularly vulnerable clients, there is no change from the obligations on the DWP and local jobcentres in that, if an individual needs a home visit or if a telephone claim might be more appropriate for them, we will arrange that for them.

We have already discussed in a bit of detail the time sensitivity and the need to ensure that the claim is submitted. However, I re-emphasise that advisers are very clear that individuals need to have their claim submitted so that the process of their claim can start and the date of claim is protected.

Sandra McDermott talked about personal budgeting support. That aspect is not within the scope of the service, but individuals are taken through what their payments will be, the frequency of payments, how to manage that and what they can do if they are in financial hardship. People are made aware of alternative payment arrangements, the Scottish choices and advance payments and may be referred for other financial support. They are also supported with providing the evidence that is required, getting ready to attend their appointment with a work coach and with the verification of identity.

We are trying to take as many proactive steps as possible to ensure that, once a person has attended their appointment, the process is as smooth as possible and they get their payment on time. People are also prepared for maintaining the journal—they are thoroughly taken through what they need to do on that. If it is identified that someone has support needs, we ensure that they inform their work coach of that, so that the commitments are manageable.

Finally, we support people with any other needs that they have, through referral either to the services that bureaus provide or to other services—as I mentioned, the bureaus are fairly well integrated in their communities and have good partnership relationships with other services. Such people would be referred onwards through existing partnerships should that be necessary.

That is an overview of what the help to claim service provides. To give an early indication of the volumes, the numbers are consistently increasing week by week and the channel choices are being used. We have found that 57 per cent of clients are using face-to-face contact, but 40 per cent are accessing the service through telephone and web chat combined. In addition to entitlement, the main issues that are coming up are, as expected, the claiming process; support with digital access and online issues; and advance payments.

Many people need assistance with digital access. Understandably, the highest number of those who need such assistance come from those who need face-to-face appointments, whereas people who call the helpline or use the web chat do not need that as much. The largest area of support relates to submitting a claim, followed by support up to the first payment. We are also seeing a lot of quick questions through the telephony and web chat, which again is understandable. Those quick questions are from people who are able to submit their claim but who are looking for a little reassurance that they are on the right path.

The Convener: I have given you a lot of time to flesh out the process. It was important to do so, because the opening line of questioning was probing a little into an issue that could be an erosion of service.

I am keen to open out the discussion, so perhaps other witnesses could say whether the help to claim service is filling a gap that did not previously exist. Does it duplicate other services or complement them? Are you co-ordinating on that, and what are the relationships like? One of our questions is about how everything fits together in a kind of network of support across the country, and where gaps might still exist.

Before we go on to that, I want to check something quickly. In terms of help to submit a form, what is the average time for someone who does not submit their form on the day that they seek support from a citizens advice bureau? Do you have that information?

Aaliya Seyal: I am sorry. Could you ask that again, please?

The Convener: Not everyone will submit their form on the day that they seek to claim. What is the average time that it takes for those who do not submit the form on the same day? Is it one week or two weeks? I know that the service has been going for only six or seven weeks, but do you have any emerging data on that, or could you provide it at a later date?

Aaliya Seyal: I do not have any data on that, at the moment. We have on-going contact with our bureaux on whether there are problems with submitting claims, and nothing has been reported back to us.

The Convener: It would be helpful to have that statistic.

As of the last full week of the service, what were the weekly numbers of people using it?

Aaliya Seyal: In the first week of help to claim, 249 people used it and the figure last week was nearly 400—it was 387.

The Convener: That is helpful. Thank you.

Jeremy Balfour: I want to broaden out the discussion slightly. We have heard about the cluttered environment, with lots of different benefits, some advice being funded through the DWP, some being funded through the Scottish Government and some being funded through local authorities. When the Social Security (Scotland) Bill was going through Parliament a couple of years ago, the Cabinet Secretary for Communities, Social Security and Equalities made it clear that the Scottish Government wanted to fund advice only on the benefits for which it is responsible, and not on other benefits.

I know from my visit to Citizens Advice Bureau West Lothian that when somebody phones up for help to make a claim for universal credit, the CAB person will take them through other benefits that they might also be entitled to, which is what should happen.

However, looking forward over the next few years, more benefits will be delivered here in Scotland. How will you work out how much money you will get from the DWP and how much you will get from the Scottish Government to do your work on those benefits? Can you do that? Would it be better for the UK and Scottish Governments to come together and jointly fund organisations to provide a holistic service? I am concerned, for example, about how you will fund advice on personal independence payments, as opposed to universal credit.

10:15

Steven McAvoy: It would be very difficult to advise in a kind of a vacuum in which we are funded to do only certain work. To give somebody proper and full advice, we need to see the full picture of their circumstances. For universal credit, a gateway was introduced in January for people who have entitlement to the severe disability premium. If those people were misadvised because somebody failed to look at the full picture, there could be a significant long-term cost implication for them.

It does not matter so much where advice agencies get their money from, as long as we get it and as long as there is no restriction on that money that would impact on our ability to provide an impartial service. The main thing for us is that the money is available and is not given to deal only with specific issues. Such restriction would significantly increase the chance of poor advice being given, and would reduce the chances of decisions being challenged.

The issue is not just the practical day-to-day work, because we have been discussing the regulation regarding when a claim for universal

credit might be accepted. My opinion is that the DWP's definition might well be open to challenge. It is important that advice agencies can challenge in a way that might help people in the longer term, as well as being able to do the day-to-day work of helping people to make claims.

Jeremy Balfour: I agree. That was helpful. However, my concern is that provision of the money that you need to do your work could fall between two stools: the Scottish Government could say that something is a UK responsibility and the UK Government could say that it is a Scottish responsibility. Have you done any thinking on a more holistic approach in which the two Governments could work together to fund organisations such as yours? Is that just a pipe dream?

Steven McAvoy: It is difficult for us to answer that. The main thing for us is that we get the funding and that it does not impact in any way on our ability to provide an impartial service. I am confident that we know how to deliver the service, once we have the funding. From our point of view, it does not matter where the funding comes from; that is an issue for the two Governments.

The Convener: Can the Improvement Service add anything on that?

Karen Carrick: It is important to recognise that local authorities, as well as the Scottish and UK Governments, are key funders of advice services. Advice is delivered in different ways at local level—what happens in Dundee is very different from what happens in Glasgow or in Clackmannanshire. That is as it should be: local advisors are best placed to determine the needs and priorities of local people.

What would work more effectively, however, is a wider and more joined-up approach to support for advice services. The recent situation has demonstrated the danger that in looking at one element of advice at national level, the local context and ability to deal with things using local partnerships and arrangements are lost. We advocate a more holistic view of advice services, looking at what works and aligning funding to deliver services that best meet local needs in a way that local service users want and can take advantage of.

Craig Mason: There has been an argument made for years that advice provision should be put on a statutory footing. There is a varied field of powers for advice to be delivered by local authorities, with different legislative sources for different specific purposes. I agree with Stephen McAvoy and Karen Carrick that we must have the full picture and that we cannot deal with one benefit in isolation from others.

We need some sort of quality assurance, so that claimants know that the adviser whom they are speaking to knows what they are talking about and is considering all the claimant's options at the same time. That is part of the reason for having the Scottish national standards for advice and information providers. When the standards appeared, I fully welcomed them because they provided a quality assurance model that had been sorely lacking in previous years. The standards are the benchmark to which agencies should be working as a matter of course. That is a necessity in this day and age, given the complexity of the benefits system.

As a local authority advice service, we receive the vast majority of our funding from our local authority, but budgets are tightening, and in the past few years the level of that funding has reduced. That is the picture across the board in Scotland, which is a worry. A statutory footing might help, in that regard.

Sandra McDermott: It is a really interesting question, on which I have some thoughts. From its core budget through the settlement with the Scottish Government, Glasgow City Council invests £3.4 million in financial inclusion services. That helps to fund citizens advice bureaux, nine independent law centres, and financial inclusion and money advice services. In the past four years, the services have supported more than 106,000 people and brought in £140 million of additional financial gains, as well as managing £104 million of debt.

We have increased the amount of funding by £2 million a year to help with mitigation of the effects of universal credit. Everybody around the table would probably agree that welfare reform and changes to United Kingdom benefits have significantly increased the demand for welfare support and rights services. Sheffield Hallam University recently published a report on Glasgow—there was a previous report—which says that, between 2010 and 2020, the Glasgow economy will have lost more than £300 million as a result of welfare reform changes. We also have an in-house welfare rights service that is a bit like Dundee's. It is managed by Richard Gass, as some of you may know. That represents another investment of £2 million.

I run a welfare benefit service for people with cancer and other long-term conditions, which makes sure that they are not more disadvantaged by their condition because of their resulting inability to work, the need for more heating because they are housebound, or increased travel expenses. What makes that work is partnership with our colleagues in health, in citizens advice bureaux, in-house at the local authority and in third sector or charitable organisations. It is about

making sure that people see the whole picture, as Craig Mason said, through a lens in which the person and their family are at the centre, and it is about asking what they need most.

What support structure do we need, either within the local authority or with other networks, to offer a more seamless and holistic service? We have a good example of that in Glasgow, where we have invested some of the universal credit money in Glasgow Disability Alliance.

Universal credit went live in the past six months: Steven McAvoy has mentioned the transition protection. There is a real risk that people moving to universal credit will lose their disability transitional protection and their severe disability premium, so we put additional welfare rights support into Glasgow Disability Alliance. Those workers are engaging with people with disabilities and with families who have a child or adult with disabilities. In the past few months they have supported hundreds of people, who have claimed £500,000 in benefits that they did not know they were entitled to, and which are protected. That is a good example of a strong partnership.

Glasgow City Council is also working very closely with Social Security Scotland—which is on the High Street, just along the road from the city chambers—to automate things when the new benefits are released. A good example is automation of the best start grant through National Records of Scotland. People must register the birth of their baby within 21 days. When they do that, they are asked whether they are on any of the qualifying benefits. If they are, the service adviser fills in the application for the best start grant. By the time the person leaves after registering their baby's birth, the money is on the way to their bank account.

There are also the examples that I mentioned previously to the deputy convener, including Glasgow's automation of the school clothing grant.

I would like the committee to consider helping our local authority in its aspiration to have a single financial assessment. I am not the best at information technology, but I have a vision that there could be an algorithm, such that when a person or family claims for benefits through the local authority or one of our partner organisations, it takes account of all their circumstances—household composition, financial circumstances, disability and health—and works out, in the background, what that family is entitled to so that we can give it to them, rather than their having to jump through a number of hoops to get it. That would be a huge leap forward for Scotland and its new devolved powers, and it would link to the new duty on elected members and ministers to promote uptake of benefits. Something innovative such as a single financial assessment would be a

fantastic step forward. That was a really good question—thank you.

The Convener: I saw lots of nodding heads from our witnesses when you said that, so we will take you up on the offer and see how the committee can work with you. Perhaps we can discuss that another time. I know that MSPs have more questions, but first I will take the witnesses who have indicated that they want to speak.

Kate Burton: I will pick up on Sandra McDermott's point about partnership working. In the NHS, welfare rights advisers are embedded or integrated into general practice and early years services. That works incredibly well in meeting the needs of people with mental health conditions, people with drug and alcohol problems, lone parents and so on. It is crucial that welfare advisers can see the whole person in order to support them with all the benefits to which they are entitled.

To go back to Jeremy Balfour's question, I have concerns that the advisers for the new agency might be able to support people with only a few benefits, and be unable to see the whole person and support them with all the benefits to which they are entitled.

I also think that there is real strength in integrating welfare rights advisers with health services—as Sandra McDermott's example of improving the cancer journey demonstrates. A welfare rights adviser being in a general practitioner surgery or with maternity services means that there is no stigma for people. They would go along to the practice to see an adviser, and would not have to go through a door that says above it, "Have you got money worries?", which neighbours might see them going through.

People are familiar with the appointments system in a medical practice, so they would make the appointment as they would if they were going to see a practice nurse. Patients seeing an adviser in the practice would make the appointment with the receptionist and wait to see the adviser in the GP or midwifery service waiting room. Such places are very familiar, which helps to remove barriers to access. That will be crucial when we consider new and emerging partnerships to deliver social security in Scotland.

It is crucial that we do not have some advisers focused on one aspect and other advisers focused on others, because that is too confusing for individuals. It is confusing for me, and I do not have a mental health or drug and alcohol problem. For people in those situations, trying to navigate the benefits system must be horrific.

Craig Mason: I would echo some of Sandra McDermott's points about a universal assessment. I moved from a voluntary sector organisation in the

late 1990s and came to Dundee City Council when it was three years into charging for non-residential care. The process of working out a household's charge for the social work services that it was getting included a systematic approach to looking at and maximising for best effect the income of the individual. I was blown away by that, at the time. That would be part of what Sandra suggested, which would be on a much larger scale.

We should certainly make things simple and go to people before they have to apply for a particular benefit or entitlement. That has been happening in small pockets for years. West Lothian Council showed us an example in which it interrogated housing benefit data—in 2003, I think—to offset some of the pain of a rent increase. The resulting financial gains for the individuals who had their data interrogated included much increased income for older households that had a separate entitlement. The idea has been around for years and there is, potentially, a great opportunity to hardwire it into a lot of the systems. The key to that is partnership working.

10:30

The Convener: I will bring in Karen Carrick next. Several committee members, of whom Alison Johnstone is next on my list, also want to come in on this line of questioning. I apologise to Shona Robison, in the meantime.

Karen Carrick: We have done research on the customer journey, which has shown that people are more likely to use digital means to access advice services. Web chat is proving to be increasingly popular; Inverclyde Council provides its advice service's customers with web-chat facilities. It is also looking at establishing on its website a benefits checker such as that which is featured on entitledto.co.uk. There has been discussion with other local authorities about them having similar checkers on their sites. They would be local to each authority but would all use the same process and methodology. That would link well with existing services, so it is perhaps a starting point for working up what Sandra McDermott has suggested. There is a rudimentary partnership that is looking at offering such support.

The Convener: I apologise to committee members who have not yet been able to ask their questions. I probably took up too much time at the start of our session, for which I am sorry. I am now trying to give preference to our witnesses. We will hear from Steven McAvoy, and Alison Johnstone will definitely be next.

Steven McAvoy: Digital means of access offer many advantages for people who seek benefits advice, but we must be careful that they are not

seen as replacements for good face-to-face services. I will give an example.

I had a client whose circumstances meant that, had she made her claim in December 2018, she would have lost her future entitlement to the severe disability premium. To future proof her case, I advised her about a change that was likely to happen in January 2019, the consequence of which was that if she held off making her claim until after the gateway was applied, she would experience a short-term loss, but would be far better off in the longer term. It is unlikely that any digital system that might be created would give people such bespoke advice.

It is good that digital means of access can reach many people, some of whom would use and benefit from them when they might never access face-to-face services. However, we need to be careful that we still provide good face-to-face advice from experienced people who can give claimants the full picture.

Craig Mason mentioned putting advice on a statutory footing. The legislation in Scotland does that, in a way—the right to advocacy is mentioned in the Social Security (Scotland) Act 2018. However, we have yet to define fully what we mean by “advocacy”. To my mind, there can be a big difference between advocacy and the type of advice that a welfare rights service provides.

The Convener: That is helpful. I will let Aaliya Seyal in later, but Alison Johnstone has been very patient, so I will bring her in now.

Alison Johnstone (Lothian) (Green): Thank you, convener. I am very pleased that we are having this discussion. We know that the amount of benefits to which people are entitled but that they do not take up is staggering, so we must ensure that they have access to high-quality welfare rights advice, as Craig Mason pointed out. I find this area to be incredibly complex, so I appreciate the opportunity to benefit from our witnesses' extensive training and expertise.

The Improvement Service briefing for members notes that help to claim services are effective but that investment in them is reducing. Local authority investment is also mentioned. I know that we have a statutory approach, but at a time when demand is increasing it seems to me that we need to do more.

Kate Burton spoke about the value of embedding advice in a stigma-free environment, which I consider to be key. A social return on investment estimate of co-location of advice workers in the NHS primary care setting suggests that every £1 that is invested yields £39 in social and economic benefits. We know how much people can benefit from having access to good advice services, but how can we better convince

local government and national Government that we need to invest more in them? If people are not getting access to cash, that will have long-term costs for us all, in the form of poor health and other outcomes. What can we do to ensure that local government and national Government understand that the area needs greater investment?

The Convener: You name-checked the Improvement Service, which is a good excuse to bring in Karen Carrick. Karen, what is your perspective on Alison Johnstone's important comments?

Karen Carrick: The resources that are available to local government are clearly shrinking, but budget cuts do not have an equal impact on services. Protected services suffer significantly less than unprotected ones from reductions in funding. For example, cuts in the education field are minimal, but those to advice services—which are not protected, because they do not have a statutory footing—are much greater and deeper.

It would be nice to think that investment in advice services would increase but, realistically, given the current position across the whole of government, that is unlikely to happen. Local councils know that they are unlikely to be able to increase resources for vital services, so many are considering whether they can deliver them differently. They are considering providing face-to-face services, which are essential, but ensuring that the people who access them are those who most need them or who are most vulnerable. Councils also want to ensure that such access is free from stigma and meets people's needs, so they offer them through places such as schools, health centres and libraries, with the aim of taking services out to those people.

At the same time, councils are aware that the digital offer is much more cost effective in the long run, and that many people can access services in that way. Therefore, if councils make that process easier and make those services more widely available, that is a way of saving resources that could be used to target the most valuable face-to-face services.

Alison Johnstone: I am just thinking about Sandra McDermott's comments. I have been on the committee for some time now, and I know that the deputy convener and I have been interested in the idea of a universal assessment whereby people apply once to access everything. I imagine that such a one-stop-shop approach would allow us to use the welfare rights expertise that we have more efficiently, instead of what happens when people have to make lots of individual applications. Surely that would be a cost-effective approach, so why have we not made any progress on it yet?

The Convener: I suppose that the other question is about whose responsibility it is to push that progress forward.

Alison Johnstone: The committee has certainly had discussions on that several times now.

The Convener: The committee has received a copy of "Publicly-funded advice services in Scotland: review report", which was published by the Scottish Government in 2018 and covers research that was done in 2016. It states:

"The literature indicates a need for intelligent, strategic and longer-term funding decisions to be taken in relation to advice provision. Emphasis is placed on a need for greater evidence-based and outcomes-focused funding decisions being taken, and for more joining up in relation to funding decisions across public funders, to ensure quality and avoid duplication."

The report also refers to growing demand and shrinking funds for advice provision.

Our system involves the UK Government, the Scottish Government and local authorities as well as the third and independent sector, and research from one tier of government—the Scottish Government—has called for services to be provided in a much more co-ordinated fashion. Alison Johnstone hit the nail on the head when she asked whose responsibility it is to drive that. Sometimes, joint responsibility can mean that no individual or body takes the absolute responsibility. The committee would appreciate a steer on that.

Pauline McNeill: Actually, I think that it is the committee's job to continue the work that we started, which Alison Johnstone mentioned.

Sandra McDermott knows that I think that the work that the City of Glasgow Council has done on automated benefits is absolutely cutting edge. It is not the only local authority to have done such work, but it is one that I am familiar with, and I know that that is the way forward. Alison Johnstone and I go way back on the issue, to when Jeane Freeman sat in on a session with us. I also know that—certainly in answer to us—Shirley-Anne Somerville has committed to the same principle. Therefore, it seems to me that we must keep the momentum going.

I want to mention the letter that the committee received from Inverclyde Council, which was concerned that, because of data protection issues, it could no longer progress its plans for automated benefits. How many times have I heard that data protection legislation has created barriers to what would otherwise be good work? Has Glasgow City Council looked at that issue? Is there any way round it? Could the committee do more work to push forward on other ways to automate benefits?

Sandra McDermott: We have looked at the issue. When I appeared before the committee in 2017, I spoke about our recognition that, when benefits moved on to universal credit, councils would no longer have housing benefit data to automate the school clothing grant. Committee members will remember that we were using the data in housing benefit and council tax to demonstrate the family composition and the eligibility criteria for the school clothing grant. We matched that data with school records in the SEEMiS schools information management system so that we could automatically give people payments. We had demonstrated their entitlement, so they did not need to fill in a form—that was deemed to be unnecessary by a working group that looked at the issue.

Since then, we have looked at the issue again, and Richard Gass from Glasgow City Council has written to the committee on the matter. Housing benefit is one of the six benefits that make up universal credit so, in the longer term, we will not have access to the housing benefit data, as it will be subsumed into universal credit data. However, we are using council tax reduction data. Because the administration of council tax lies with the local authority and council tax reduction is not deemed to be one of the six benefits, we have had the authority to continue to use that data. That is detailed in the letter to the convener. In Glasgow, we are confident that we can continue to use council tax data for that process.

The Convener: That is helpful information.

Alok Sharma, the UK minister with responsibility in the area, has written back to our committee to say that his department will enter discussions with Inverclyde Council to see whether they can identify how to remove those barriers. His letter has been circulated to members, but I say that for the public record.

That shows a willingness at every tier of Government. Why should we do that once with one local authority? It is about 1,000 conversations. It is about co-ordinating, structuring and making sure that, when we get that win, it is replicated round the country. We are keen to work with you to see how we can do that.

I see other members putting up their hands so, if there are no more comments from the witnesses on that issue, I will take comments from members in the order on my list. Shona Robison, I promise you that Keith Brown was next on that list.

Keith Brown: I have a couple of points for the Improvement Service. It is useful to bear in mind that the committee hears a lot from Glasgow and Edinburgh, as the biggest councils. However, areas such as mine in Clackmannanshire, which has worse child poverty statistics than Glasgow,

do not have the resources that big councils have to address the issues. My concern is about the lack of benefit take-up in such areas—the south of Scotland and the Western Isles will be similar. The south of Scotland has lower wage levels than the rest of the country.

The Improvement Service found that

“85 external and 32 internal money and welfare rights advice services received funding from local authorities.”

Money goes from the Scottish Government to Citizens Advice Scotland, and money also comes from the UK Government. Although I agree that it would be great if every organisation that provides services could provide advice on all the benefits, I am not sure that it is realistic to do that. Could the system be more efficient? The reason why I commissioned a report on the issue in December was because of the new advice powers that the Scottish Government was taking on in consumer advice areas. When we look at the outcome of the Smith commission, we find that the powers are a dog’s breakfast, because the Scottish Government has the right to give advice but not to take any enforcement action.

The issue is complex and some of the benefits come from different areas, but we are trying to protect the people who are most in need so that they get the right service and, as has been said, to maximise benefit take-up. In generic terms, if we can get people to claim the hundreds of millions or even billions of pounds that are not claimed, that will benefit the entire economy and it will benefit individuals.

Is the best approach to keep providing money to what is already there or is it to look afresh at how we provide advice services? There are lots of vested interests in the area. How do we get beyond that to ensure that those who need it the most get the maximum take-up of benefit?

Karen Garrick: It is best left to local partnerships—ideally, community planning partnerships, which involve all sectors—to think about how advice services can best be provided in their areas. That is the approach that we would take, because, as I have said, local needs are very different in different communities, and the danger of imposing something on a national basis is that those local needs are not fully recognised or met in a way that best suits local situations.

10:45

We therefore suggest that there should be a more co-ordinated approach by all public sector funders of advice services, which might mean, for example, having a national strategy that provides for flexibility and allows creativity in its implementation at local level. In other words, it would set out the principles of a framework that

people can operate. However, it is important for the key partners to have shared objectives, to seek to deliver the same outcomes and, most important, to agree how they will work together on delivery. Unfortunately, that is not happening at the moment. Another factor that has to be considered is that the quality of advice that people can access is variable in different areas.

We suggest that there should be a review of how advice services are delivered. There is a recognition that the digital offer should be improved and that there should also be face-to-face provision at local level, delivered through diverse providers and channels, in different locations and with different models.

Aaliya Seyal: I want to make a few points that follow on from Jeremy Balfour's comments about having a holistic service and joining up some of the benefits advice. The Scottish national standards, which Craig Mason mentioned, bring together money, housing and welfare rights in recognition that those matters are quite often interlinked and each has an impact on the others. Our research shows that people who come in for advice have other associated issues. Even with help to claim, our initial findings are that there are four other advice issues that people want and are able to get advice on from the holistic service delivered by bureaux.

There are a number of points that I want to tie into that, including how we work more in collaboration and how we make sure that the service is customer focused. We need to recognise that, regardless of their reasons or circumstances, people who seek advice are going to be vulnerable. After all, that is why they are seeking advice in the first place, and their resilience in dealing with such situations will be impacted by other associated factors.

Kate Burton talked about advice being provided in health settings. That is not just about comfort; when it comes to disability benefits, for example, the provision of advice in a health setting provides a better opportunity to get the evidence. Coming back to the question of who is responsible for funding the advice sector, we also need to think about the cost savings that can be made from people being able to access advice at an earlier stage, given what the costs of not doing so can be to, say, public mental health and housing and homelessness services.

On advocacy support, which Steven McAvoy has mentioned, one of the bureaux has run a pilot that provided such support in cases involving welfare benefits to see what decisions were made as a result. As we know, 68 per cent of refusals are overturned at appeal. The pilot looked at the impact on the outcome of any advocacy support that was given. Albeit that the trial covered a very

small number of cases, the results have been encouraging. For example, in the 47 employment and support allowance cases where advocacy support was provided, only 11 per cent were refused. There is, therefore, a cost benefit from not taking such cases through the appeal process, and there are also the cost savings that can be made through early intervention. Given some of the points that colleagues have made, there is definitely a need to consolidate.

The last point that I want to make is about channels and digital access. It is about recognising a channel choice as opposed to a channel shift. There is an increase in web chat and telephony, but that should not diminish the importance of face-to-face meetings. In the help to claim service in particular, we will look at the customer journey, the channel choice and how many people start with face-to-face meetings and end up using multichannel resources such as web chat and telephones, and vice versa. It is about looking at analysis.

Pauline McNeill: Web chat concerns me. I have used it and I can lose the will to live because of its slowness. That has been my experience of it. Do you have a different system?

Aaliya Seyal: Has your experience been of an adviser giving advice?

Pauline McNeill: Yes. There are a lot of online pop-ups these days that ask whether we would like to chat. That sounds a bit dodgy, doesn't it? [*Laughter.*] I mean for sales. Are you talking about that kind of thing?

The Convener: I think that the deputy convener has been trying to book a holiday or something. I am not sure.

Pauline McNeill: Is it the same system?

Aaliya Seyal: My experience is similar to yours. At the end of the day, if there is an individual at the other end who answers in the web chat, the experience will be different from the experience when a bot answers. Our intention is that there should be an individual.

Jeremy Balfour: It's good to talk.

Aaliya Seyal: Yes.

The Convener: There is a humorous part of that but, when I use web chat for mobile phone technical support, for example, I will be halfway through the chat and will want to speak to the person on the telephone. Web chats are good as far as they go, but we should be directed towards speaking to a human being as and when required, and web chats should not be used simply to stop human contact. I think that Steven McAvoy commented on that.

I thank the deputy convener for putting that on the record. Other members have waited patiently and want to say something.

Shona Robison: I have a thought from the previous conversation about how we can overcome fragmented services and the ambition to work towards a single financial assessment. Might some of the data protection changes that have happened make that more challenging? I am thinking about the West Lothian example that was used and analysing and interrogating housing benefit data, which would be for another purpose. Could people do such a thing now? I wanted to put that on the record so that we can perhaps go back and explore it in a little more detail.

A single financial assessment would be fabulous, and there is a need to deal with some very fragmented services. That is not the case everywhere, but I think that we accept that there is an issue. Data protection may be a significant issue.

Dr Allan: I have a brief observation on the idea of single financial assessments, which sounds very attractive to me. Rather than having a discussion about that in a vacuum, has anyone looked at what some of our neighbouring European countries do? Some of them probably do something pretty close to that already.

Sandra McDermott: I am not aware of anything in particular. I have asked my team to start to do some benchmarking so that, before we start on a journey in Glasgow to try to develop a single financial assessment, we ask whether anybody else is doing that successfully and what the barriers are. I know that the convener has asked about that previously. If the committee was going to take on a role in trying to drive forward any consideration of how we could use devolved powers and the new Scottish social security system in line with other benefits, such as the best start grant, free school meals, school uniforms or welfare benefits, I would be happy to contribute to that discussion. We could ask other local authority colleagues or partners to be involved in that; it would be really good to get a strong working group together to drive that work forward. I think that there would be a real willingness to participate

Although a lot of our work to mitigate the impacts of welfare reform and universal credit is fantastic, welfare rights officers across the country are trying to fix a broken system that does not work for vulnerable people. We are trying to provide a safety net so that those people get the advice and support that they need.

Karen Carrick may agree with me on this, but even though local authorities produce reports, including outcome reports, on the impact of financial inclusion services, we probably do

ourselves a disservice. A key benefit of such services—apart from the financial gains from sorting out people's debts and making sure that they have the money that they need to live on—comes through the prevention of homelessness work. That early intervention work can stop someone—I will call her Sandra—losing her house because she is unable to work following a cancer diagnosis or a heart attack or because of mental ill-health or addictions. We have never really looked at the other benefits that are generated by having good financial and welfare benefit advice or work to prevent homelessness, and we have not looked at the costs that the public sector avoids by providing that advice.

Does the fact that we have provided that good holistic joined-up service stop people's mental health getting worse or reduce their social isolation and get them out of the house into the libraries so that they can get that wider support? In the past six months, since we set up the universal credit hubs, visits to libraries have gone up by 69,000. That increased access to libraries is another gain, alongside the financial gains and good access to welfare benefits and digital skills. People are encouraged to join the library and other community groups or to be involved in whatever is going on in their community. Those unintended consequences of setting up the hubs in the libraries have been really good.

I have one other point to make to the committee. I want to give our colleagues in the DWP recognition for the good work that we have done in partnership with them. It was Kate Burton who set up the meeting between us to look at what had been done elsewhere. As a result, we developed a safeguarding pilot in Glasgow, which is due to go live on 1 July. I am delighted about that, and it has been possible only because our colleagues in the DWP have worked in partnership with us. We will be able to give advance notice to the DWP that Sandra is vulnerable and has mental health or addiction problems—or whatever her vulnerability is—and will not be able to maintain a 35-hour claimant commitment. In turn, the DWP will provide additional support and put Sandra on to the support element of universal credit so that she is not expected to meet a 35-hour claimant commitment that she could fail to maintain, for which she would end up being sanctioned. We hope that that approach will eradicate or drastically reduce sanctions for vulnerable people.

I am giving our DWP colleagues some credit for coming to the table and working with us in partnership in Glasgow. If the model is successful, they have made a commitment that the learning from it will be rolled out across Scotland.

The Convener: That is very helpful.

After the public part of today's meeting, the committee will take stock of what we have heard and work out what we want to do as a committee. You have mentioned a few times the assistance that committee can provide—the deputy convener has mentioned that as well. We will have to think about whether we should probe and scrutinise other people about the extent to which they have improved the situation or sought to do something proactive to advance things. The witnesses may want to decide what they think the committee should do.

I am conscious that there is a line of questioning that we have alluded to. We should get it on the record while we are in public session. I have a couple of questions from our briefing notes that I want to ask, but I will make observations rather than ask formal questions.

We have mentioned how the introduction of the new Scottish social security benefits might impact on welfare advice and support—we are keen to get those impacts on the record. We have also spoken a bit about the collaboration between Social Security Scotland and providers of welfare rights advice, and how the provision of pre-claims advice by Social Security Scotland might impact on existing providers. I will not ask specific questions about that, but it is important to the committee that the witnesses give us their thoughts on the issue.

The question that we definitely should ask is what witnesses expect to see in Scottish ministers' strategy to promote take-up in relation to the provision of independent advice services. Ministers should have a strategy, and the committee will have to scrutinise it.

None of those is a specific question, but we are keen for the witnesses to put their comments or thoughts on the record.

11:00

Kate Burton: I will pick up Sandra McDermott's point, but I will also quickly answer your point about take-up. Welfare advisers who are integrated into GP practices can access patients' medical records if the appropriate consent is in place, which means that they can support patients to apply for benefits by providing the necessary medical information. They can also draft medical statements for GPs to check, which means that people get benefits quicker than they would if they had to go through a mandatory reconsideration or appeals process.

Most of the benefits that people receive when they see advisers in GP practices are health-related benefits—disability living allowance and

personal independence payments are the two big ones. If you are thinking about a benefits take-up campaign, you should maybe think about targeting the advisers in GP practices, or supporting the provision of more of those advisers. That service can reach the people who will benefit, which will help when the new benefits are devolved and more money is coming to Scotland in the financial envelope.

Sandra McDermott talked about the unintended consequences of benefits advice, which Alison Johnstone also mentioned. The Improvement Service did a report on the social return on investment in advice workers in GP practices, which looked at two practices in Edinburgh and one in Dundee. The report measured the financial impact of advice on health and wellbeing; it also looked at the impact on GPs and on practices. Karen Carrick can talk about that better than I can.

We have therefore started to gather some evidence about the additional value of such advice. That is crucial: it is not just about financial advice and how income makes a difference to people; it is also about the other stuff that having more money can bring to people's health and wellbeing.

Karen Carrick: I go back to the point about the new benefits needing to reflect the current system. There is no point in going off and inventing something completely different without thinking about how that would integrate with what is provided currently on the ground. I know that discussions have taken place with local authorities about how best the services can be integrated and provided, using different models in different localities to best meet need in different areas.

Councils have a key role to play in the take-up of independent advice. They can promote a lot of innovative approaches through their websites, which attract a lot of traffic. They are key partners in the process. If there is greater connection between local and national Government, that is a practical way of demonstrating it.

Everybody in the room accepts that there are benefits to people being able to access advice services; I am not sure why we need to keep saying so—and I say that as a member of an organisation that does research. We know that it works. We know that it has benefits. We have probably now reached the stage of making sure that people have access to those benefits. There is a key role for politicians in making sure that that happens, and for the Scottish Government in showing leadership on what we can achieve.

Steven McAvoy: Coupled with everything else that is happening, the impact that the devolution of benefits will have on the front line is likely to be significant.

The Child Poverty Action Group produces a handbook every year for advice workers. I compared this year's version with last year's, and this year's has increased by 90 pages—I am quite a sad person, because I actually counted—and it was not an insignificant handbook last year. As universal credit is being ramped up, complexity is generally increasing.

As well as giving funding advice, it is important to recognise that we need to make sure that services are stable and that we retain the people who are experienced in giving that advice. We do not want projects that receive short-term funding to get close to coming to an end, with experienced staff having to leave. Once we lose those staff, it is difficult to train somebody who is new to advice services to the level of experienced staff.

When I first started in advice, there were four or five main benefits. The situation has exploded since then. We now have devolution, and all sorts of different things are happening. It is therefore more difficult to train advisers, and it is important that we have stable funding so that we can retain the experienced advisers that we have.

In my experience, people contact an advice service for two main reasons. The first one is that they are in crisis, because they have had a decision that they do not agree with or a change in circumstances. At that point, most people probably go to the well-known providers, such as the local authority or a citizens advice bureau.

Beyond those providers are the people who get the more preventative work, in more bespoke services such as one that is based in a GP surgery. A GP who has become culturally aware may refer someone who might not have a direct problem but who might need a benefits check. That is about maximising their benefits before something goes wrong.

That is where you start to see a place for services such as that provided by ENABLE Scotland. We work every day with professionals who work with people who have learning disabilities, and it is part of the culture that a referral is done before there is a crisis. That work is important because it can lead to massive financial gains for people. It is important that both types of service are funded.

The Convener: We are getting towards the end of our time. The committee wants to discuss our approach to this work after the public part of the meeting. Do any committee members want to ask questions at this stage?

Keith Brown: I want to ask the Improvement Service again whether there is an accepted figure for the take-up of available benefits across Scotland.

Karen Carrick: We do not have that information. We collect data from local authority-funded services on the number of benefit claims that advisers help to lodge and the outcome of that work, but we started collecting that data only last year. We are collecting this year's data at the moment, so we will probably be able to give you some information in early autumn. However, we do not have that information at this time.

Keith Brown: The convener said that take-up of pension credits is about 60 per cent, which means that 40 per cent of those eligible are not taking it up. That does not seem to be too far from the range for the other benefits. I suppose that the figures will vary between benefits, but a huge amount of money is involved, is it not?

Karen Carrick: Yes. We do not collect that kind of information. We look at it through the lens of advice so that we can say what the successful benefit awards are in relation to the different types of benefit. For example, some of the recent information that we have shows that some benefits have a 30 per cent success rate when there has been adviser support, but for others, the success rate is around 60 per cent. We are currently analysing why that is the case. However, we do not have information about take-up.

The Convener: If any of the witnesses want to make suggestions to the committee or if they have observations on any matter loosely related to the themes that we have been discussing, please take the opportunity to put it on the record before we close the public part of the meeting. We will start with Aaliya Seyal.

I have a final question first. If I asked for a map of the country showing the money that is being invested in advice services, whether it comes from the UK Government, the Scottish Government or local authorities—and I get the point that cash can flow between those three—or from the third and independent sectors, how it varies by local authority and what the trends have been over time, how easy would I find it to access that information? I apologise to the Scottish Parliament information if the information is in the committee's briefing paper, but I did not see it.

I am interested in the trends, the money spent, the best structures and the best outcomes. For example, is the Scottish welfare fund underspent in some local authorities and massively overspent in others? We do not want to be bean counters of the money in the system; we want to assess the best structures. It would be good to get some data on that.

Karen Carrick: That is something that we could help with.

The Convener: That would be helpful for the committee, if we are to do something meaningful on the issue.

You all now have a final opportunity to ask a question, make an observation or send a challenge back for the committee's future work, if you wish.

Aaliya Seyal: I want to pick up on Steven McAvoy and Kate Burton's points about the provision of advice in the health sector. There is some fairly well-known research on advice on prescription that would be useful to look at, particularly in relation to benefits that have a health-related impact.

We have worked very closely with the Scottish Government and the new social security agency in relation to gathering evidence and focus groups. We would welcome having that opportunity going forward, to ensure that a lot of the suggestions that have been made today can be materialised.

Kate Burton: I do not like the term "advice on prescription", because the task is to integrate advice workers into GP practices and early years services so that they are seen as part of the primary care, health visiting or midwifery team, with no barriers at all. I hope that the committee will think about how we can better integrate advice services with health settings, particularly with the new responsibilities for social security in Scotland, where there is a focus on benefits related to ill health and disability.

At the moment, we have about 100 advice services integrated into GP practices and early years services, but that is being done opportunistically and it is growing organically. I do not feel that there is any Government support for that. There is Government support for community link workers and action 15 mental health workers working in GP practices, but the big issue for them is income maximisation for their patients. However, we do not have welfare advisers in there from a Government perspective. I hope that the committee looks at that issue.

The Convener: I will not ask about how integration joint boards in with all that—I will hold that thought. However, that is a really interesting challenge for the committee. That was very helpful.

Sandra McDermott: I thank the convener and the committee for allowing us to come today and give evidence. Going back to the take-up issue, for me it is about streamlining, automating and having a single financial assessment in order to strip out the unnecessary waste from completing multiple forms. My ask of the committee is to consider how we can capture somebody's situation just the once and give them what they are entitled to.

I have a role in improving the cancer journey and supporting people with long-term health conditions. With the new devolved powers for personal independence payments, there is now a requirement for two visits: one is to meet the person and identify whether they will make a claim and, if so, get them to send for an application pack; then, once they have received the pack, we have to go back for another visit. That is stressful for a person with cancer or a long-term health condition who we are trying to support. In addition, welfare rights officers, whose time is invaluable for dealing with the increasing demand for services, must now go out for that second visit as well. Unfortunately, that system has been replicated by the new Scottish social security agency. It would be hugely supportive if the committee could influence the situation, so that we could deal with the application pack and everything else in one visit in whatever setting, whether that be in a partner organisation, a health service building or a library.

My final point is a more general one that goes back to the briefing that has been mentioned. It would be helpful if the committee could keep in mind the Child Poverty (Scotland) Act 2017. One of the key drivers for addressing child poverty is ensuring that people can access income from welfare benefits. Part of that is about looking at automation, and it would be hugely helpful and a huge driver for helping us reduce child poverty if the committee could be influential with regard to the automation of benefits.

I ask the committee also to keep it in mind that in-work poverty is on the rise. For example, in Glasgow, 62 per cent of people living in poverty are in a household where somebody is working. Whatever services are developed or set up in the future, they have to take cognisance of the fact that many people who work still need additional support, otherwise they will be driven further into poverty.

We know that the people who rent from the registered social landlord sector tend to be the people who are, rightly, provided with welfare rights and housing support. However, I ask that we do not lose sight of people living in the private rented sector who do not have that support, because housing officers and welfare rights officers are not aligned to that sector. Glasgow has invested in supporting people who live in the private rented sector: we have 10,000 people in that sector who rely on benefits but do not have access to a dedicated welfare rights officer, so we have put in some general support. That is perhaps another issue that the committee should be cognisant of in its deliberations.

The Convener: That was helpful. You set alarm bells ringing in my head when you mentioned the

private rented sector. When people get income shocks, mid-market rent might no longer be affordable.

I have a request in relation to your point about the new disability assistance that will replace PIP. It would be really welcome if you could email me or the clerks further about that, and we will see how we can pursue the matter.

11:15

Craig Mason: On that score, it is worth mentioning that I have spoken to our local relationship leads about disability assistance and proposed that we work in partnership with the new advisers in Dundee when they come into post, to give them a grounding in what existing advice agencies do when they work with disabled people. We can show them how we make claims for the existing benefits—PIP and DLA—to meet the needs of disabled people. There is a need to prepare those staff for the roll-out of disability assistance, but there is also a need for a take-up campaign across the sector prior to the new benefit coming into play.

When it comes to what structure works best, the witnesses have given evidence about the different ways in which we work. We work in GPs' surgeries—we cover 57,500 patients in Dundee in nine different locations. We also work in partnership with our voluntary sector partners through the Big Lottery Fund's Dundee money action project, which provides long-term support for individuals instead of just firefighting on particular issues. That enables us to work with an individual for six months to improve their health and wellbeing, their confidence and to reduce stress in their household.

I think that we have quite good partnership working in Dundee. The committee might want to consider addressing a letter to the heads of NHS boards, integration joint boards and community planning, to ask them how their advice sector agencies are working together and what involvement they have in strategically planning those services in their area. I am working with, initially, a couple of the major agencies, to put in place an advice strategy for Dundee. I know that John Campbell has been successful in pulling together a strategy for commissioning services in North Lanarkshire. There is an opportunity for all local authorities and health boards to answer that question and to put in place an overarching plan for the provision of advice in the future.

I thank the committee for the opportunity to give evidence.

The Convener: I am glad that you had the chance to put that point on the record. We give witnesses the chance to make such final points

because our lines of questioning go off in different directions and they do not always get the opportunity to say what they came here to say.

Steven McAvoy: My post, which is core funded by Enable Scotland, was initially funded by the Scottish Government via the keys to life programme. I make the point that, when any longer-term funding decisions are taken, as well as funding the more mainstream and well-known providers, it must be realised that there is also a place for smaller, bespoke services that work with particular client groups and not just those that provide face-to-face advice.

When we respond to the consultation on disability assistance, we will focus on our experience of supporting people with learning disabilities through the claim process and on how that could be improved, which could get lost as we go through the democratic process of making sure that we design the system in the right way in the first place. We must ensure that various client groups that might otherwise be particularly vulnerable can have their voices heard through the advice agencies that are there to support them.

Karen Carrick: I do not envy you in dealing with the next stage of the process. I think that things have taken so long because the landscape of advice services and how they are funded is complex and diverse. It will be challenging to pull things together even as far as the Scottish Government is concerned, never mind all the other sectors that are involved.

Craig Mason had the right idea in suggesting that a strategy is needed. We have all given you lots of different examples of things that are happening in individual areas. It is always helpful to have a strategy when it comes to making decisions that reflect what works on the ground. I also think that it might be time to ask the question, "What is the purpose of advice?" We need to think about whether it should be universal or targeted, why we are providing it and how best we can ensure that advice services are delivered collectively across Scotland.

I will end with an example. At the moment, we collect data through the performance management framework. From that, we know that 45 per cent of service users are single adults under 65; we also know that 3 per cent of service users are pensioners living alone, but that 14 per cent of the population are pensioners living alone. Therefore, we know that pensioners are not accessing advice services as they are currently provided. We know that the delivery model is effective for single parents, because we 14 per cent of single parents are accessing advice services when single parents make up only 5 per cent of the population. We have such data and information, which we are

happy to share, if that would assist the committee in its deliberations.

The Convener: It certainly would. I thank you all for taking the opportunity to make suggestions about how the committee might shape its work. We do not feel overwhelmed; we cannot do everything, but we have the benefit of being able to focus on one or two things. We are clear that it is the Government's responsibility to champion advice services, but we are keen to scrutinise the issue and to offer assistance. I thank you for your time. We will stay in contact when we take forward our work in this area.

We now move on to agenda item 3, which we previously agreed to take in private.

11:21

Meeting continued in private until 11:37.

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The deadline for corrections to this edition is:

Friday 14 June 2019

Published in Edinburgh by the Scottish Parliamentary Corporate Body, the Scottish Parliament, Edinburgh, EH99 1SP

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