

Case study 117

Older Peoples' Advice Project

Case studies share what people and organisations have learned from delivering or developing a project or programme. They can help you to see what has worked on the ground and can give you ideas about how to tackle problems. They can also signpost you to people and organisations you may want to talk to.

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In a nutshell

The Older Peoples' Advice Project (OPAP) is an income maximisation and holistic advice service for older tenant households (age 60+). This operates amongst a partnership of Registered Social Landlords (RSLs) including Abronhill Housing Association, Almond Housing Association, Link Housing Association, Paragon Housing Association, Weslo Housing Management and Wishaw and District Housing Association. It also serves all tenure older person households which are resident in the Falkirk Community Planning Partnership Priority Regeneration Areas.



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The issues

Benefit under claiming is a major issue with severe implications for the health and well being of older people in the UK. The cost of living is increasing, particularly food and fuel costs, making it harder for pensioners to make ends meet. Despite this, it is estimated that £4.6 billion in benefits go unclaimed by older people every year.¹

Reasons for under claiming, and for not seeking support, include:

- older people feeling that they do not wish to 'trouble' anyone
- that they are already 'getting by'
- the complexity of the benefit system
- older people's unawareness of the significance of changes in their circumstances such as bereavement or deteriorating health
- literacy and numeracy problems and/ or visual impairment
- stigma and a fear of losing independence
- past experience of submitting unsuccessful claims.

The approach to the issues

OPAP is based on a targeted proactive approach to reach out to over 60's households. The initial stage of OPAP involves issuing a direct mail shot to target households on a phased basis. The OPAP leaflet invites potential clients to complete and return a self adhesive, pre-paid form requesting a benefit check from an OPAP Welfare Rights Officer. All those requesting a benefit check in response to the direct mailing are offered a face to face check through a home visit or in an appropriate community venue at their request. Households not responding to the direct

mail shot are contacted by phone and offered a basic benefit check to establish whether further support is necessary.

The benefit check is the starting point of a home visit by the Welfare Rights Officer (WRO) and establishes what benefits, if any, the client has and particularly whether these are correct. The WRO then expands the conversation to gauge the health and finances of the client. When it is identified that a client is under claiming benefits, they will be provided with the full support necessary to make a successful claim. Should a claim be unsuccessful, and should they wish to make an appeal, clients are supported through all stages of the appeal process.

During the follow up phase, often while benefit applications are being processed, other issues will be dealt with such as housing or fuel supplier. In addition, referrals will be made to appropriate agencies such as Care and Repair or to Social Work Services where an Occupational Therapy assessment is needed to identify appropriate aids and adaptations.

How we got started

Under claiming of benefits by the elderly was apparent in the low numbers of older people accessing Linkwide's existing generic Welfare Rights team, prior to the establishment of the first phase of OPAP in April 2005. This experience in addition to research and statistics around benefit uptake by older people and the issues around access to other support service provided the impetus to establish OPAP.

¹ Department for Work and Pensions Income Related Benefits estimate of take up 2007/08



The Department for Work and Pensions Partnership Fund provided the initial funding for OPAP in 2005. Since then various housing associations have bought the service for their tenants, with 6 housing associations currently being served by OPAP. Since 2005 other key funders include the Scottish Government Wider Role Fund, the Coalfields Regeneration Trust and Falkirk Community Planning Partnership (Fairer Scotland Funds).

Evidence of Success

- Winner of UK Housing Awards – Most Outstanding Achievement in Housing in Scotland 2009
- Since July 2008 (current partnership and funding arrangement): 628 completed benefit applications
- Accessed **£1,270,441** in previously unsecured benefits for OPAP clients including:
 - £483,705 in Attendance Allowance
 - £158,184 in Guaranteed Pension Credit
 - £145,902 in Housing Benefit
 - £213,440 in Severe Disability Premium
- 62 OPAP clients given energy advice including negotiating energy refunds with fuel suppliers and ensuring client is put on provider's social tariff
- 177 Signpost referrals to support services such as Care and Repair (58), Social Work Aids and Adaptations Assessment (49) and Tax Advice (22) (figures correct at December 2009)

Lessons Learnt

1. The home visit approach is essential to overcome the many barriers older people experience accessing welfare benefits and advice services in general. Staff cannot limit time for home visits as it can take a few hours to gain the trust of older people, particularly when talking about personal finances and health issues. Staff also need to have empathy with clients to establish a relationship. While this approach may be more expensive in terms of delivery, it secures results and more positive outcomes for older people beyond income maximisation.
2. Prioritise Attendance Allowance in benefit uptake campaigns for older people as this is a significant gateway benefit that older people do not apply for due to the personal nature of questions and the misleading name of the benefit – older people think someone is going to come into the home to “attend to them” or that they can only use the benefit to buy personal care services.



One great thing

OPAP Social Return On Investment Report. The report shows how OPAP made a real difference to the 351 older person households who engaged with the Project during the period from July 2008 to March 2009. The impact map showed that a range of outcomes were being created, which include:

- Increased household income resulting in increased expenditure supporting the Scottish economy.
- Improved quality of life (improved diet, reduced isolation, able to afford more help in the home, increase use of private transport)
- Improvement in long term health conditions and reduced demand on NHS services
- Reduced fuel poverty
- Increased uptake and access to services targeted at older person households
- Improved safety and security in the home and older people able to stay in home for longer as a result of installation of aids and adaptations
- Improved staff and board understanding of income maximisation and benefit uptake issues amongst older person households

The total impact calculated from the impact map for OPAP for the period gives a social return of £27.53 for every £1 invested in OPAP. The SROI process and the resulting report have given us a greater understanding of the impact of OPAP and is a very useful tool for project management and in making the social and business case to other potential funders and partners.

What next?

OPAP has led to the development of the Older People's Advice Service (OPAS) which has been fully funded by the Scottish Government Social Inclusion Division to provide a service based on the OPAP model to all tenure older person households in North Lanarkshire, West Lothian and Clackmannanshire.



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