ITEM No …4……….

REPORT TO: **CITY GOVERNANCE COMMITTEE – 11 MAY 2026**

REPORT ON: **HOSPITAL FUND AND JOHNSTON BEQUEST**

REPORT BY: **EXECUTIVE DIRECTOR OF CORPORATE SERVICES**

REPORT NO: **44-2026**

1.0 PURPOSE OF REPORT

This report advises members of the additional income likely to be available this financial year from the above funds for distribution to pensioners in financial need and also sets out information relating to the Older People's Advice Service which is currently delivered by Dundee Citizens Advice Bureau.

2.0 RECOMMENDATIONS

It is recommended that elected members: -

(i) note the information in this report;

(ii) agree the post within the Older People Advice Service (OPAS) should continue to be carried out by Dundee Citizens Advice Bureau (CAB) and be funded via the Hospital Fund and Johnston Bequest for 2026/2027 financial year;

(iii) note that the Lead Officer responsible for monitoring the outcomes of the Older Peoples Advice Service Project is the Senior Manager (Council Advice Services);

(iv) note that officers will review this arrangement and progress on implementing the various recommendations noted in paragraph 4.0 and;

(v) agree that individual lifetime grant payments to pensioners increase from £80 to £100 per year.

3.0 FINANCIAL IMPLICATIONS

The Executive Director of Corporate Services has confirmed that the agreement of these recommendations will result in total one-off costs of £31,600 for financial year 2026/27. This will be met from surplus income from the Hospital Fund and Johnston Bequest. There will no direct financial implications for Dundee City Council.

4.0 BACKGROUND

The Hospital Fund and Johnston Bequest were vested in and administered by the Lord Provost, Magistrates and Councillors of Dundee under a special Act of Parliament entitled "The Dundee Churches and Hospital Act 1864" for the benefit of the poor of the town. The funds are currently vested and administered by the City Council under the Local Government etc. (Scotland) Act 1994.

The income from the capital assets held by these Funds has been utilised principally for distribution to pensioners in financial need. The Fund's income is derived from a combination of interest on temporary loans and rental income on property owned. The Fund's capital account currently stands at £850,833 and annual rental income was £40,775 and interest received was £35,132 during the year ended 31 March 2025.

Expenditure for the year to 31 March 2025 was £40,303 comprising rates and utility charges (£8,543), payment of pensions to beneficiaries (£1,760) and contribution towards Older People Advice Service (£30,000).

Approval was first given in January 2013 to allocate £25,000 from trust funds to pilot a welfare benefits advice service for older people. The pilot was extended several times, most recently in May 2023, when members agreed to increase the annual contribution to £30,000 and extended the project to March 2026. The dedicated advice post was anticipated to generate between £200,000 and £250,000 in additional annual income for older residents.

During 2024/25 and it was reported that 273 new clients have engaged with Dundee CAB with 517 issues having been identified during this period. Following a statistical review by Council Advice Services in November 2025 the work of OPAS was deemed satisfactory and of sufficient quality in terms of the original specification of the service, however client gains in 2024/2025 have been lower than in previous years which has prompted a review of the service operations.

Recommendations have been discussed with the Dundee CAB to further enhance the service which include: -

- Reviewing their income maximisation processes and offering to clients to ensure best value.
- Co-ordinating the service more closely with other agencies providing support to over 60s within Dundee.
- Improving the links to the Council Advice Services for non-residential and residential charging assessment teams.
- Aligning OPAS practice more closely with that of the recent successful and ongoing Pension Credit take up campaign Dundee CAB has been partnering.

5.0 POLICY IMPLICATIONS

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

6.0 CONSULTATIONS

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

7.0 BACKGROUND PAPERS

None.

PAUL THOMSON — **DATE: 18 APRIL 2026**
EXECUTIVE DIRECTOR OF CORPORATE SERVICES

Integrated Impact Assessment

Committee Report Number: 44-2026

Document Title: HOSPITAL FUND AND JOHNSTON BEQUEST

Document Type: Other

Description:

This Report advises members of the additional income likely to be available in 2026/27 from the above funds for distribution to pensioners in financial need and also sets out information relating to the Older Peopleâ€™s Advice Service which is currently delivered by Dundee Citizens Advice Bureau.

Intended Outcome:

Strengthen the support to pensioners and older people in financial need.

Period Covered: 05/02/2026 to 09/02/2026

Monitoring:

Through monitoring and compliance of the Older Peoples Advice Project by the Council's Lead Officer, namely the Senior Manager (Council Advice Services).

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Equality, Diversity and Human Rights

Impacts & Implications

Age: Positive

These proposals will have a positive impact on older people. Firstly, the report recommends increasing individual lifetime grant payments to pensioners from Â£80 to Â£100 per year, providing enhanced financial assistance to older residents experiencing financial hardship. This uplift directly supports older people by helping them meet essential living costs and reducing financial strain, particularly for those on low and fixed incomes. Secondly, the proposal includes continued funding for the Older Peopleâ€™s Advice Service (OPAS) delivered by Dundee Citizens Advice Bureau. This service offers tailored welfare rights and incomeâ€‘maximisation advice specifically for older people, ensuring they can access entitlements, manage financial challenges, and maintain independence. Sustaining OPAS strengthens preventative support and reduces the risk of financial crisis among older age groups. Overall, the combination of increased grant payments and ongoing specialist advice provision represents a clear and targeted benefit for the protected characteristic of Age, improving financial resilience, wellbeing, and access to support for pensioners.

Disability: Positive

Since older people are statistically more likely to live with one or more disabilities these proposals will have a positive impact on disability groups. Disability is nearly twice as common in pensionâ€‘age adults compared with workingâ€‘age adults and much of the work of OPAS will serve to mitigate the impact of disability and co-morbidities in older people. This especially the case in the work of income maximisation which routinely identifies those with disabilities where their functional ability to manage their mobility and care needs has been compromised. Work by OPAS identifying and claiming benefits such as Pension Age Disability Payment will serve to alleviate the impact of pensioner poverty which is especially prevalent in those with disabilities.

Gender Reassignment: No Impact

Marriage & Civil Partnership: No Impact

Pregenancy & Maternity: No Impact

Race / Ethnicity: Positive

Since households headed by someone from a minority ethnic group are more than twice as likely to be in relative poverty (38%) than households headed by someone from a White British background (18%), older people from ethnic minority backgrounds will statistically be more at risk of falling into pensioner poverty. The work of OPAS will serve to mitigate the impact of this structural inequality.

Religion or Belief: No Impact

Sex: Positive

Older women are more likely to have low incomes than older men From the Independent Age Older Peopleâ€™s Economic Wellbeing Index (Scotland):24% of older women have an income below Â£15,000 compared with 13% of older men. Access to a service such as OPAS helps strengthen the support available in Dundee to female pensioners struggling with the cost of living. In Council Advice Services' Older Peoples Pension Credit take up campaign it was established that female pensioners over the age of 75 were especially vulnerable due to comparatively lower incomes when compared to their male counterparts.

Sexual Orientation: No Impact

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

No

Fairness & Poverty

Geographic Impacts & Implications

Strathmartine:	Positive
Lochee:	Positive
Coldside:	Positive
Maryfield:	Positive

North East:	Positive
East End:	Positive
The Ferry:	Positive
West End:	Positive

Positive Implications:	These proposals will have a positive impact on older people in all communities across Dundee. Continued funding for the Older Peopleâ€™s Advice Service (OPAS) delivered by Dundee Citizens Advice Bureau will serve to offer tailored welfare rights and incomeâ€‘maximisation to older people regardless of their geography in Dundee. Sustaining OPAS strengthens preventative support and reduces the risk of financial crisis among older age groups, especially in the more deprived wards but also in more affluent wards where pensioners may be "asset rich but cash poor".

Household Group Impacts and Implications

Looked After Children & Care Leavers: No Impact

Carers: Positive

As well as wider family members serving as carers, older people themselves often serve as carers for their partners. An income maximisation service such as OPAS offers such carers tailored support to understand the benefits system and what can be claimed to increase income and ensure that the additional costs of disability and caring responsibilities are met through the various state benefits available. This in turn serves to reduce pensioner poverty amongst those being cared for and their carers.

Lone Parent Families: No Impact

Single Female Households with Children: No Impact

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

Pensioners - single / couple: Positive

As previously mentioned these proposals will have a positive impact on older people. Firstly, the report recommends increasing individual lifetime grant payments to pensioners from Â£80 to Â£100 per year, providing enhanced financial assistance to older residents experiencing financial hardship. This uplift directly supports older people by helping them meet essential living costs and reducing financial strain, particularly for those on low and fixed incomes. Secondly, the proposal includes continued funding for the Older Peopleâ€™s Advice Service (OPAS) delivered by Dundee Citizens Advice Bureau. This service offers tailored welfare rights and incomeâ€‘maximisation advice specifically for older people, ensuring they can access entitlements, manage financial challenges, and maintain independence. Sustaining OPAS strengthens preventative support and reduces the risk of financial crisis among older age groups. Overall, the combination of increased grant payments and ongoing specialist advice provision represents a clear and targeted benefit for the protected characteristic of Age, improving financial resilience, wellbeing, and access to support for pensioners.

Unskilled workers or unemployed: No Impact

Serious & enduring mental health problems: No Impact

Homeless: No Impact

Drug and/or alcohol problems: No Impact

Offenders & Ex-offenders: No Impact

Socio Economic Disadvantage Impacts & Implications

Employment Status: No Impact

Education & Skills: No Impact

Socio Economic Disadvantage Impacts & Implications

Income: Positive

These proposals will have a positive impact on older peoples' incomes in Dundee. Firstly, the lifetime grant payments to pensioners will be increased from Â£80 to Â£100 per year, providing enhanced financial assistance to older residents experiencing financial hardship. Secondly, the proposal includes continued funding for the Older Peopleâ€™s Advice Service (OPAS) delivered by Dundee Citizens Advice Bureau. This service offers tailored welfare rights and incomeâ€‘maximisation advice specifically for older people, ensuring they can access entitlements, manage financial challenges, and maintain independence. Through this approach pensioner poverty and indebtedness can be reduced and incomes increased to lift pensioners out of poverty. By linking into Council Advice Service's Older Peoples Pension Credit take-up campaign the impact of OPAS can be enhanced. Results from this take-up campaign so far have yielded Â£4.5m in benefits for 739 Dundee Pensioner households since February 2024.

Caring Responsibilities (including Childcare): Positive

As well as wider family members serving as carers, older people themselves often serve as carers for their partners. An income maximisation service such as OPAS offers such carers tailored support to understand the benefits system and what can be claimed to increase income and ensure that the additional costs of disability and caring responsibilities are met through the various state benefits available. This in turn serves to reduce pensioner poverty amongst those being cared for and their carers.

Affordability and accessibility of services: Positive

These proposals serve to increase older peoples' incomes generally, making essential services, including heating, energy, healthcare costs, and daily living more affordable.

Fuel Poverty: Positive

Increasing lifetime grant payments to pensioners will provide annual financial assistance to older residents which may alleviate the costs of energy. Secondly income maximisation services such as OPAS increase income, strengthening pensionersâ€™ ability to meet fuel costs.Raising income is one of the single most effective protections against fuel poverty. Pension Credit, in particular, not only increases weekly income but also unlocks additional support such as:
Warm Home Discount, Cold Weather Payments and Energyâ€‘related assistance for vulnerable households. Local campaigns linked to OPAS have already returned over Â£4.5 million to older people in Dundee, including an average increase of Â£71.54 per week per household, with direct relevance to meeting rising fuel bills. As a result Pension Credit also confers access to energyâ€‘related benefits and concessions, significantly reducing the risk of energy rationing, cold homes, and fuel debt. OPAS provides access to energy advice and fuelâ€‘povertyâ€‘related supports since income maximisation work in Dundee is structurally linked to energy advice and fuel poverty services: This dual approach, increasing income and improving access to energy support, is essential during a period when many older people face increasing energy costs.

Cost of Living / Poverty Premium: Positive

The proposals will have a strong positive impact on older people by significantly increasing household income and reducing the Poverty Premium. OPAS will play a critical role in targeted outreach, supporting pensioners experiencing digital exclusion, stigma, or complex claiming processes. Accessing Pension Credit, Pension Age Disability Payment and Council Tax Reduction reduces the Poverty Premium by lowering essential costs such as Council Tax, energy bills, dental and optical care, NHS charges, and access to winter heating support. The proposals ensure that older people on low incomes receive the full range of financial supports they are entitled to, improving affordability, reducing fuel and food stress, and preventing pensioners from falling further into poverty during sustained costâ€‘ofâ€‘living pressures.

Connectivity / Internet Access: Positive

These proposals serve to increase older peoples' incomes generally, making essential services, including connectivity and internet access, more affordable.

Income / Benefit Advice / Income MaximisationPositive

As a result of the proposals in this report income inequality and pensioner poverty are addressed squarely through income maximisation via OPAS. OPAS will offer a full range of support in relation to benefits advice including support to claim where entitlements are identified.

Employment Opportunities: No Impact

Education: No Impact

Health: Positive

Income maximisation and access to benefits such as Pension Credit confers access to energyâ€‘related benefits and concessions, significantly reducing the risk of energy rationing, cold homes, and fuel debt which can have detrimental impacts on older peoples' health.

Life Expectancy: No Impact

Mental Health: No Impact

Overweight / Obesity: No Impact

Child Health: No Impact

Neighbourhood Satisfaction: No Impact

Transport: Positive

These proposals serve to increase older peoples' incomes generally, making essential services, including transport costs, more affordable.

Environment

Climate Change Impacts

Mitigating Greenhouse Gases: No Impact

Adapting to the effects of climate change: No Impact

Resource Use Impacts

Energy efficiency & consumption: Positive

Due to the structural links between benefits advice and energy efficiency advice and support these proposals will have positive impacts as those receiving income maximisation support from OPAS are offered energy efficiency advice as standard.

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

Sustainable Procurement: No Impact

Transport Impacts

Accessible transport provision: No Impact

Sustainable modes of transport: No Impact

Natural Environment Impacts

Air, land & water quality: No Impact

Biodiversity: No Impact

Open & green spaces: No Impact

Built Environment Impacts

Built Heritage: No Impact

Housing: No Impact

Is the proposal subject to a Strategic Environmental Assessment (SEA)?	No further action is required as it does not qualify as a Plan, Programme or Strategy as defined by the Environment Assessment (Scotland) Act 2005.

Corporate Risk

Corporate Risk Impacts

Political Reputational Risk: No Impact

Economic/Financial Sustainability / Security & Equipment: No Impact

Social Impact / Safety of Staff & Clients: No Impact

Technological / Business or Service Interruption: No Impact

Environmental: No Impact

Legal / Statutory Obligations: No Impact

Organisational / Staffing & Competence: No Impact

Corporate Risk Implications & Mitigation:

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