

GP Project Report

2014/15

Derbyshire
CABx



citizens
advice

Introduction

The Health and Social Care Act (2012) gave Derbyshire County Council responsibility for many public health functions and outcomes from April 2013 that had previously been the responsibility of the NHS. These include responsibility for improving the health of the people of Derbyshire and reducing inequalities in health, such as the difference in life expectancy of up to seven years between different parts of the County.

The provision of weekly Citizens Advice Bureau sessions in Derbyshire's GP practices is a key and longstanding programme that aims to prevent ill health by helping people to deal with their social and financial problems, such as redundancy, debt, homelessness and poverty, before they develop into health problems which can result if the root cause of the problem is not addressed.

In recent years the concept of providing advice in GP surgeries has gathered momentum across the UK. Advice services are increasingly being commissioned by various parts of the health sector, including clinical commissioning groups, mental health trusts, hospitals and, of course, by public health departments within local authorities. Derbyshire has 20 years' experience of commissioning Citizens Advice within our GP surgeries, and we are regarded as an area of good practice in this field. Derbyshire's model is cited in many creditable publications. Recent publications in which Derbyshire is cited include: the Marmot Review of Inequalities in Health (2010), Tackling Poverty: Making more of the NHS in England (The King's Fund 2014), Duncan Selbie's Friday Message (Public Health England 25th April 2014), The Role of Advice Services in Health Outcomes (The Low Commission 2015) and A Very General Practice (Citizens Advice 2015).

Key outcomes of Citizens Advice sessions in our GP surgeries during 2014/15 include:

- Help and advice given to 7,778 patients or families
- Advice given on 30,779 problems
- Additional income of £12,241,315 secured for patients and families
- Debts of £5,690,010 rescheduled or written off

In Derbyshire, 98 GP practices out of 102 now have a regular CAB session delivered from the surgeries. The outcomes highlighted above, and the continuing support from GPs and other health workers, demonstrate the continuing importance of such an accessible and effective service towards our efforts to protect and improve the health of individuals and families in Derbyshire.

The demand for and outcomes of this service continue to increase in number and value. Demand is expected to increase, as new welfare reforms are implemented. This means that easy access to high quality, independent advice is more important than ever. Despite the continuing pressure on the Council's budget, we remain committed to protecting this service as a key priority in our endeavour to reduce health inequalities and social injustice in Derbyshire.

Councillor Dave Allen
Cabinet Member, Health and Communities
Derbyshire County Council

Statistics

	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Clients seen	3,490	5,587	5,857	6,226	6,785	7,778
Contacts	11,641	16,697	17,138	16,906	21,811	23,433
Enquiries	18,589	26,141	29,673	30,528	28,622	30,779
Financial gains	£4,545,623	£6,941,558	£7,698,310	£9,024,744	£10,569,083	£12,241,315
Debt advised	£7,660,593	£8,098,016	£8,138,401	£6,095,434	£4,524,309	£5,690,010
Cost per client	£187	£141	£131	£123	£124	£109
Cost per contact	£56	£47	£45	£45	£39	£36
Cost per problem	£35	£30	£26	£25	£29	£28
Cost to commissioners	£790,000	£753,966	£767,377	£767,377	£843,597	£850,800

How do we define service users and what do we count?

Client

A person who contacts the Citizens Advice Bureaux with a new problem during a specified period.

Any client who contacts the CAB about a problem more than once during a specified period will only be counted once

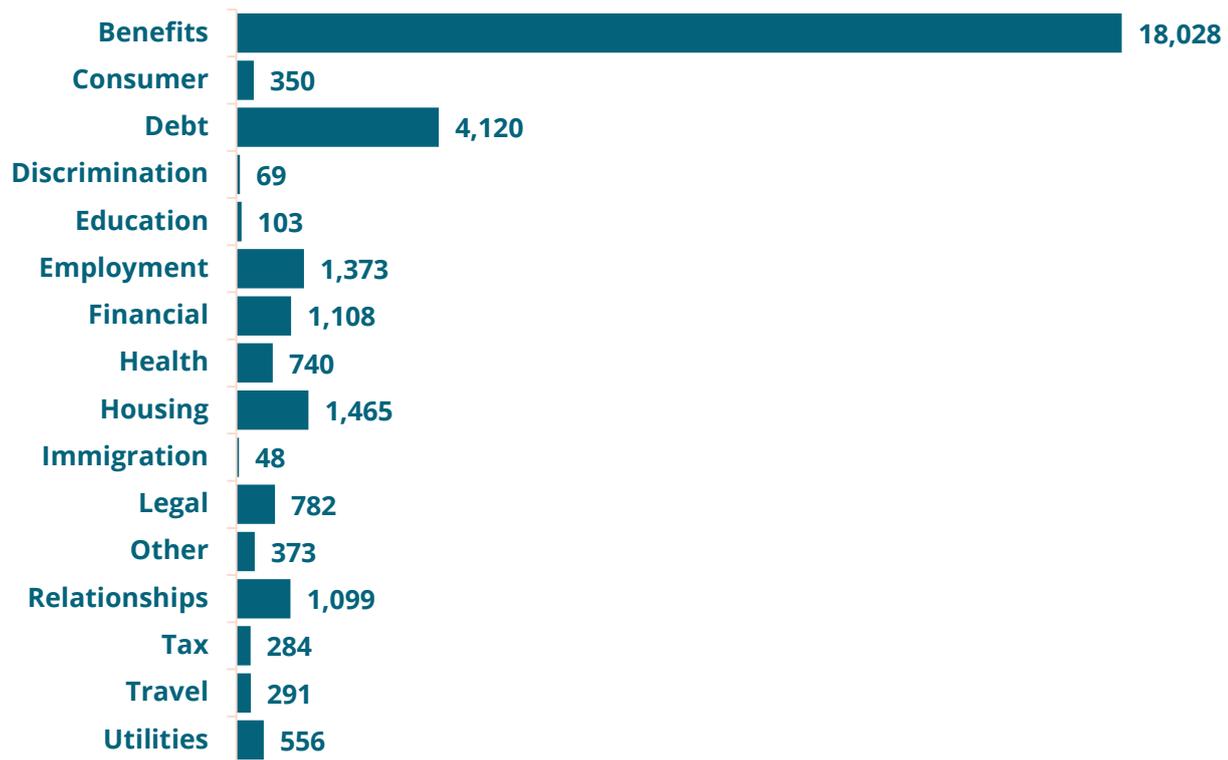
Contact

This counts the number of times a client makes contact with the CAB or the CAB makes contact with the client. This may be face-to-face, by telephone, letter or email

Enquiry

An enquiry counts the number of issues or problems that a client seeks help with. Many clients have more than one issue or problem, even if the only perceived problem is, for instance, debt. Within a debt problem there may be a housing issue (possible eviction due to rent arrears), a utilities issue (possible disconnection due to arrears) and a money-lending issue (illegal doorstep lending). We count this as three enquiries as there are three separate legal issues, demanding different and separate courses of action.

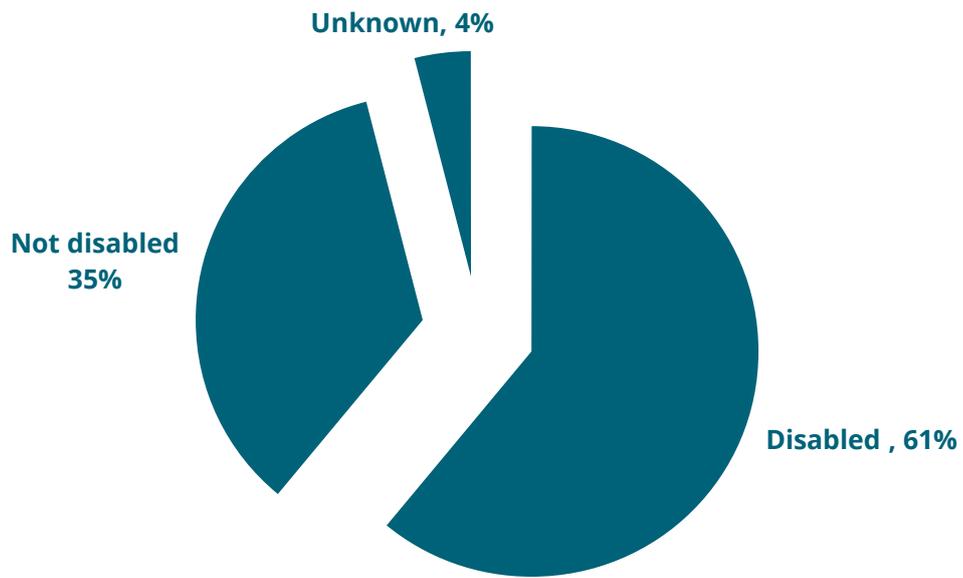
What did our users seek advice about?



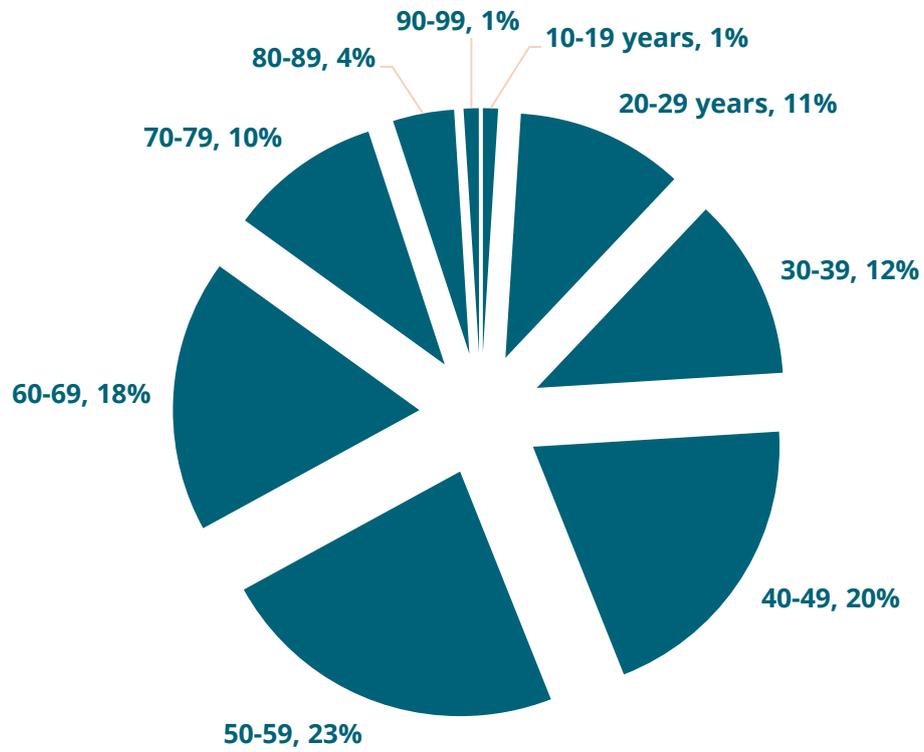
Gender



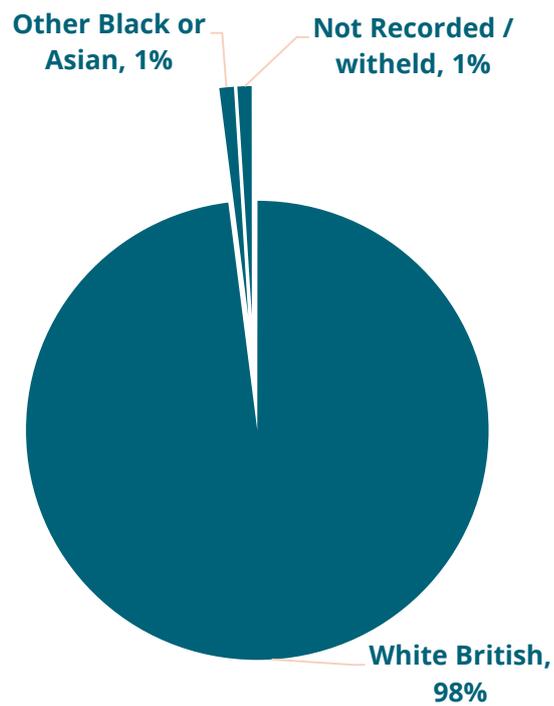
Disability



Age



Ethnicity



Determinants of Health (Dalgren and Whitehead, 1991)



Case Study 1

Frank came to the bureau as he thought he was paying a lot for his gas and electricity. Frank's income consisted of State Retirement Pension and a small amount of Pension Credit. Frank's wife had died 2 years ago, and she dealt with all the bills. Frank's health had deteriorated since his wife passed away, and he was now finding it difficult to go out alone and cope with personal tasks. His family lived nearby and he said he was relying on them more to get things done.

The Adviser checked Frank's utility bills with him. His meters had not been read for some time, and his monthly payments had not covered his usage. He had built up over £2,000 in arrears, hence his new monthly payments were high in order to recover the debt.

After talking to Frank about his day-to-day routine, the Adviser helped Frank to apply for Attendance Allowance, which was successful. As a result of this, and as Frank lived alone, he became eligible for an extra premium in his Pension Credit.

The Adviser contacted the utility company, and made sure Frank was on their register for vulnerable people, to ensure his meters were regularly read. The Adviser helped to negotiate a realistic repayment plan, which was deducted directly from his Pension Credit, as Frank said he thought he would budget better this way.

The Adviser then applied for a grant from the utility company's Trust Fund, which was successful and cleared the £2,000 arrears. Frank's monthly payments were then reduced to cover his usage. With the Attendance Allowance and extra Pension Credit, Frank said he was not afraid to put his heating on more often, and was relieved that he did not have the debt hanging over him for years ahead.

Outcome for Frank:

Extra weekly income - Attendance Allowance of £54.45/week (£2831.40/year)

Extra Pension Credit of £61.10/week (£3177.20/year)

Debt dealt with/grant - £2079

Case Study 2

Glenys who was now staying with friends in Swadlincote came to the Bureau due to rent arrears. Originally from Ilkeston she was being evicted for rent arrears at her council property there. Glenys is currently living in a 3 bed property and her children have left home.

Glenys suffers from depression, bi-polar and was also her father's carer in Ilkeston. Her daughter is now caring for her father and is receiving carers allowance. Glenys has previously had help from the Derby crisis team however there was no other support taking place and therefore we referred to a P3 support worker.

Glenys had no bank account, only a post office account and owed £1,500 in rent. We contacted East Midland Housing (her landlord) who stated that the tenancy was taken out in 2001 and now amassed rent arrears. Glenys had written a letter requesting to terminate her tenancy due to the debts feeling she would not be able to stay any longer and meet payments. Although if she could sort the arrears out she did say she was willing to stay in the property, we therefore wrote a letter of support together with budget plan for this to take place.

Glenys also told us that there were other debts but she "couldn't bear to open letters about her debts anymore". We arranged for all letters to be brought into us and a volunteer helped open all correspondence. We assisted with a claim for Employment Support Allowance and she was put into the support group.

Glenys had claimed Personal Independent Payments but the claim was stalled as she failed to attend an assessment. We arranged with DWP for the assessment to be re-booked and for a mental health volunteer to appear at the session with Glenys. She was awarded PIP high rate, which was backdated to last year.

Outcomes

- **We helped Glenys apply for Housing Benefit and Council Tax Rebate re her previous property which was all backdated.**
- **We made a discretionary housing payment application for shortfall in her rent.**
- **We managed to keep Glenys in her property also her rent arrears were written off in full £1089.00, her Council Tax arrears were written off £133.89.**
- **Glenys has now moved to a 2 bed property which being in receipt of full HB and CTR she can afford.**
- **Warm Home discount to arrange receipt of vouchers**
- **Client is debt free.**
- **ESA £109.30pw.**
- **PIP £139.75pw**

Case Study 3

Bill was referred by nursing staff at his surgery after an accident when he was admitted to hospital. When he went home his money was taken. Bill is elderly with health condition and was found to be living in appalling conditions with no hot water, heating or access to kitchen facilities. Initially Bill was placed in a residential home until suitable accommodation was found.

Bill had multiple issues negatively affecting his wellbeing:

- Theft of money from his room leaving him with no fund
- No items of furniture or clothing could be recovered from his old address
- He is on a low income with pension guarantee credit and higher rate of attendance allowance
- Arrears from a previous council property of £1000

Initial action was to access funds and an application was made to the Derbyshire discretionary fund for £40 at a later date they also provided £100 clothing allowance and £350 for carpets in his new home.

With assistance Bill had found an older persons suitable bungalow. Following this, applications were made by Chesterfield Citizens Advice Bureau on behalf of Bill for housing benefit and council tax support, furniture was found which cost approximately £570 and the Department of Welfare and Pensions was notified of his change of address. Bill was aware of the arrears at his previous address and had set up a payment arrangement, liaising with SSAFA/British Legion through the bureau we have ensured that the arrears are to be cleared.

This case underlines how affective it has been to liaise with Multiple Agencies such as the GP Surgery, DWP, Chesterfield Borough Council, Derbyshire Discretionary fund and SSAFA.

The outcome is that Bill is now comfortable with no arrears or debt, has received £515 from the Derbyshire Discretionary fund, £1300 from SSAFA /British Royal legion, housing benefit and council tax support £106 per week

Total benefit gain £5512 per year

Case Study 4

Robert was accompanied to an appointment at this local GP surgery by a support worker from Derbyshire Domestic Violence Service. He was living in a refuge in the area after he fled domestic violence. He had relocated to Derbyshire from Bristol with the help of his sister and the Domestic Violence Service after suffering from years of physical, emotional and financial abuse from his wife.

Robert has severe depression and memory problems/confusion. After appointments with a dementia nurse and a psychiatrist it was suggested that the confusion was due to years of being extremely unhappy.

Robert had no income of his own and hadn't done for at least 5 years. Prior to this he did some self-employed work. He was supported to come to the appointment to find out about potential benefit entitlement and due to an income tax debt of £689, which the support worker discovered after receiving paperwork sent from his sister.

The CAB worker advised Robert to claim Income Related Employment and Support Allowance and also suggested a claim for Personal Independence Payments which we assisted with. He was awarded the support component of ESA, and PIP (standard mobility and enhanced daily living).

We anticipated that dealing with Robert's tax affairs would be difficult due to his memory problems and confusion however we established by liaising with his sister in Bristol and HMRC, that when Robert ceased trading as self-employed in 2009 he had completed a tax return for 09/10 but no return was done for 10/11. This resulted in a tax penalty which was what the £689 outstanding was for. We had a dilemma as completing a tax return would have been difficult due to Robert's memory and lack of paperwork, however as he had notified HMRC that he was no longer trading we persuaded HMRC to cancel the 10/11 request for a tax return and the penalty was also subsequently cancelled.

Outcomes:

- **ESA £119.80 per week**
- **PIP 102.85 per week**
- **Debt written off: £689**

Case Study 5

Ronald and his wife, Hazel, both aged 79, sought advice from CAB at their GP surgery after receiving a letter from DWP about a pension credit overpayment of £5132.40.

The decision that they had been overpaid this amount came as a shock to them and was causing stress. They also confessed that upon receiving the overpayment decision they now felt like criminals, and after being law abiding their whole lives found this hard to cope with. They reported that it was having a negative effect on their health. Also their weekly entitlement to benefit had reduced by £20 per week whilst the DWP clawed back the overpayment.

Both of them are in receipt of Attendance Allowance, however last year Ronald came off Attendance Allowance as his condition improved and so he did not renew his claim. He was diagnosed with a new health condition recently and is again now in receipt of Attendance Allowance but for 10 months he did not receive it. When two people of the same household receive Attendance Allowance often they are entitled to an additional premium within their pension credit entitlement called a severe disability premium. In Ronald and Hazel's case this amounted to £122.20 per week. For the 10 month period that Ronald was not on Attendance Allowance they were wrongly still paid the severe disability premium which caused the overpayment.

Firstly through a benefit check the CAB worker establish that Ronald and Hazel were missing out on carer's premiums within their pension credits (as they both provided care for each other) and assisted them to apply. They were awarded an additional £68.40 per week. Straight away this helped their financial situation as they were substantially better off through seeking advice and the extra money made up for the money which was being deducted by the DWP.

The CAB worker reassured Ronald and Hazel that they had not broken the law or done anything wrong and assisted them with a Mandatory Reconsideration of the decision to recover the overpayment on the basis that it was not their fault that the severe disability premium continued to be paid, as it should have automatically been removed considering it was automatically added to begin with (Ronald and Hazel did not claim it, it was just automatically added). The decision maker at DWP agreed that the decision was unlawful and agreed that they would not have to repay the money.

Financial Gains

- **Debt written off: £5,132.40**
- **Weekly benefit gain: £68.40 per week**

Case Study 6

Lara is aged 24 and has been suffering from depression/anxiety for some time, she is employed as a care assistant. However due to her illness she has had a poor attendance record at work and her employer had got her to sign a zero hour contract as an alternative to dismissal. When we saw her she had only worked and been paid for one half day in the last two weeks therefore she was struggling financially. She lives in private rented accommodation. Lara's Aunty was helping her to pay her bills.

When depressed and not thinking straight, Lara took out six pay day loans. She also had other non-priority debts of which she could not pay and she felt her financial situation was preventing her mental health from improving.

Her aunty accompanied Lara to the CAB service at her GP surgery for support.

At CAB we firstly provided Lara with benefit advice as she currently had no income. Lara's GP confirmed by providing a medical certificate that Lara was not well enough to work and so we assisted her with an application for Employment and Support Allowance. This guaranteed her an income of £57.35 per week and she was also able to claim housing benefit and council tax support. As aged under 35 and living alone her entitlement to housing benefit had a shortfall of £27 per week (a lot to find from her £57.35 income) and so we assisted Lara with a successful application for a Discretionary Housing Payment from the Local Authority. We offered Lara a referral to the local food bank but she declined as her Aunty was able to help her.

We provided Lara with employment advice as she had a possible case for unfair dismissal; however, upon having advice on her options Lara made the informed decision not to take the issue further, as she hoped to return to them as an employee, when well enough to do so, and so did not want any animosity.

We referred Lara to our in-house debt team who after exploring all options assisted Lara to apply for a Debt Relief Order. A DRO can only be set up by an approved intermediary registered with the Insolvency Service. At NEDCAB we have 5 approved intermediaries and so we were easily able to set this up for Lara. The DRO enabled Lara to have all of her debt written off giving her a clean start and enabling her to work on improving her mental health.

Outcomes:

- **ESA £57.35 per week**
- **Council tax support £15.30 per week**
- **Housing Benefit £50.44 per week**
- **Discretionary Housing Payment £27 per week**

Debt written off £9,246

Case Study 7

Michael accessed CAB through his GP surgery with the help of his CPN. Michael had paranoid schizophrenia and anxiety. He was medicated with the highest dose of Depot but also self-medicated with legal highs and alcohol (does not drink all the time but does so to help relieve his symptoms).

Michael was on ESA and DLA low rate care and mobility. He reported that his ESA money recently reduced following a work capability assessment for which he had no support to attend. He had drunk alcohol prior to attending the assessment in order to cope and therefore his CPN thought that he probably didn't represent himself well hence the deduction in income. The CPN believes that Michael is severely disabled however the DWP do not appear to acknowledge this by the amount of money awarded.

Michael was also having housing issues as the Housing Association he rented from had issued him with a notice seeking possession, stating that he was in breach of his tenancy agreement due to the untidy state of the property. The Housing Association were supposed to provide support which Michael paid for, however the CPN felt that they were failing to provide this service.

Due to anxiety Michael had drunk alcohol before attending his appointment with CAB and so we were unable to progress during our first meeting, however as the service was provided at his GP surgery we were able to make him an appointment to return and as he felt more confident the next time he arrived sober.

We were able to establish that Michael's ESA reduced as he had been moved from the Support Group to the Work Related Activity Group. He would be required to partake in work related activity which his CPN agreed would not be appropriate. With a letter of support from the CPN and psychiatrist we were able to support Michael with a successful reconsideration of the benefit decision to reduce his ESA. Michael was moved back into the support group which increased his ESA income and meant that he did not have to attend work focused interviews. We also assisted Michael to have his DLA looked at again and this was increased to high rate care. As Michael lived alone he was again awarded extra ESA due to a severe disability premium.

We liaised with the Housing Association and established that there was breakdown in communication between themselves and Michael. With the support of the CPN, a support worker from the Community Mental Health Team and the support worker from the Housing Association Michael was able to tidy up his property and the notice seeking possession was cancelled.

Outcomes:

ESA increase £83.65 per week, DLA increase £59.75 per week, Homelessness prevented

Case Study 8

Gary was due to be evicted for rent arrears within a few days meaning he would be homeless. He said that he could not cope with his life any longer. Not being able to work due to ill health and marriage breakdown he started to fall into arrears on his household bills. Being a proud man and not knowing what benefits he was entitled to his doctor introduced him to the CAB as we were based at his surgery.

Gary's presenting problems included – He had no income, He had not eaten for days, Court proceeding had been commenced for possession of his property. Gary's van had been seized by DVLA and impounded. He couldn't afford to tax it after he paid £1,800 to have the van repaired. He was not able to work after this happened being a self-employed plasterer. He said that this was the final incident that tipped him over the edge and he started to have suicidal thoughts. His ground floor flat is mouldy and impacting on his health. He was having difficulty breathing and has constants colds. He doesn't have a cooker, He does not have a television licence. He suffers from a number of health issues depression, anxiety and panic attacks. He has mobility issues. Muscle spasms, sciatica, and cramps in his legs.

We firstly assisted Gary with contacting a food bank. A food parcel was delivered that day.

We helped with making successful applications for Housing Benefit, Council Tax Reduction and Employment Support Allowance. We also requested a backdate of benefit. This helped to clear half his rent arrears as he received over £1,000 backdated payment. Likewise his backdated ESA claim, which he intends to use to clear his council tax arrears. We represented Gary at his possession hearing, the District Judge made an order that his case be adjourned for 28 days, based on the fact that we have applied for housing benefit and a referral had been made to the Royal British legion. We approached a local supermarket who donated a mobile phone and credit so that we could be in contact with Gary.

The Royal British Legion has agreed to pay the rest of his rent arrears. Pay for a television licence, arrange for a delivery of a cooker and also provided a £30 food shopping voucher.

Unfortunately Gary's van has been auctioned. Gary was very upset that this had happened as he hoped to return to work at some point and the van had all his tools inside and his trading logo. We have been in touch with his local MP who has agreed to take his complaint up on his behalf.

Outcomes:

- **Food parcel,**
- **New Mobile phone provided with £10 top up,**
- **New cooker provided,**
- **Possession prevented**
- **ESA weekly income £72.40**
- **Housing benefit weekly income £83**
- **Council tax benefit weekly income £15.00**
- **Lump sum backdate: £2,044.80**
- **Empowered to deal with housing issue**
- **Potential suicide prevention**

Case Study 9

Karen was referred to the Debt team by a CAB GP caseworker for debt advice.

Karen is single with no dependants living in Local Authority Housing. Her difficulties were due to long term health problems, requiring numerous operations, resulting in time off work and ultimately being dismissed. Karen fell behind on her household bills resulting in arrears for rent, water (which forms part of her tenancy) and council tax. The Local Authority was not sympathetic to Karen's circumstances and was threatening Court Action for possession of her property.

Karen found part time work and had to travel some distance to work using public transport which was costly. Being on a zero hour contract meant she struggled to budget. She claimed Housing Benefit but because of irregular working hours every so often was issued with an overpayment of housing benefit which was clawed back from her ongoing entitlement putting her further into rent arrears.

Karen's income was being paid into a bank account that was heavily overdrawn; interest and charges were being applied, impacting on her ability to budget. We advised her to open an account at a bank where she had no liabilities. This debt formed part of her Debt relief Order.

We helped Karen to draft a financial statement which was used as a budgeting tool. We looked at how Karen could best manage her budget and looked for ways to cut down on her essential expenditure for e.g. by having a water meter fitted which would potentially make her a saving of £200 a year.

We assisted Karen with a Debt Relief Order that was approved; this will result in a debt write off of £8,000 giving her a fresh start.

We challenged the Local Authority as they would not agree to write off the rent and water arrears that were scheduled in the DRO application – we can confirm that we have been successful and the arrears have been removed from the rent account.

Karen has said that the advice that she received from the CAB has changed her life. She is able to budget effectively. Her new found confidence has enabled her to apply for a job that is closer to home and is in walking distance, therefore a saving from not having bus fares. Her health has improved as she doesn't have to get up so early for work and has regular working hours. She doesn't have the worry about being overpaid Housing Benefit as she can now claim Working Tax Credits.

Outcomes:

- **Debt write off of £8000 Saving of £200 on water meter**
- **Homelessness avoided and life style changes**

