

# GP Project Report

## 2015/16

**Derbyshire  
CABx**

**Benefits  
Consumer  
Debt  
Discrimination  
Education  
Employment  
Financial  
Health  
Housing  
Immigration  
Legal  
Relationships  
Tax  
Travel  
Utilities**

**citizens  
advice**

## Introduction

I am proud to report that, in Derbyshire, 99 GP practices out of 102 now have a regular CAB session delivered from their surgeries. The provision of weekly Citizens Advice Bureau sessions in Derbyshire's GP surgeries 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.

The case studies in this report highlight the complex and challenging nature of the social and financial issues that patients continue to present with. Many patients are referred to the CAB service by their GP or other healthcare professional, as health professionals recognise the serious and harmful impact on health of issues such as poverty, debt and insecure and expensive housing. In addition to helping patients to receive the additional income to which many are entitled, CAB advisors provide solutions to immediate needs, such as having no food – through food banks; and access to basic living needs, such as beds, cookers and washing machines. All issues which have arisen during 2015/16 and captured in the case studies at the end of this report. I urge you to read them.

The impact of austerity and the Welfare Reform Act (2012) continue to exacerbate the struggles that many individuals and families experience on a daily basis. The situation regarding housing is likely to deteriorate further, due to proposed changes to local housing allowance and other housing reforms announced in the Summer Budget 2015 and in Comprehensive Spending Review.

This report captures the progress of the expansion of the CAB service to most of our GP surgeries in Derbyshire over a seven year period, from 2009/10 to 2015/16. I would like to thank our local Citizens Advice Bureaux for their tireless efforts on behalf of their clients and our communities. I should also like to congratulate them for their continuing success in improving, year on year, on the outcomes they achieve: more clients, increased income and at a lower cost per client.

Key outcomes of Citizens Advice sessions in our GP surgeries during 2015/16 include:

- **Help and advice given to 8,558 patients or families**
- **Advice given on 32,597 problems**
- **Additional income of £12,957,960 secured for patients and families**
- **Debts of £3,560,801 rescheduled or written off**

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, Public Health, Derbyshire County Council**

## Statistics

	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
Clients seen	3,490	5,587	5,857	6,226	6,785	7,778	8,550
Contacts	11,641	16,697	17,138	16,906	21,811	23,433	25,585
Enquiries	18,589	26,141	29,673	30,528	28,622	30,779	32,832
Financial gains	£4,545,623	£6,941,558	£7,698,310	£9,024,744	£10,569,083	£12,241,315	£12,957,960
Debt advised	£7,660,593	£8,098,016	£8,138,401	£6,095,434	£4,524,309	£5,690,010	£3,560,801
Cost per client	£187	£141	£131	£123	£124	£109	£100
Cost per contact	£56	£47	£45	£45	£39	£36	£33
Cost per problem	£35	£30	£26	£25	£29	£28	£26
Cost to commissioners	£790,000	£753,966	£767,377	£767,377	£843,597	£850,800	£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

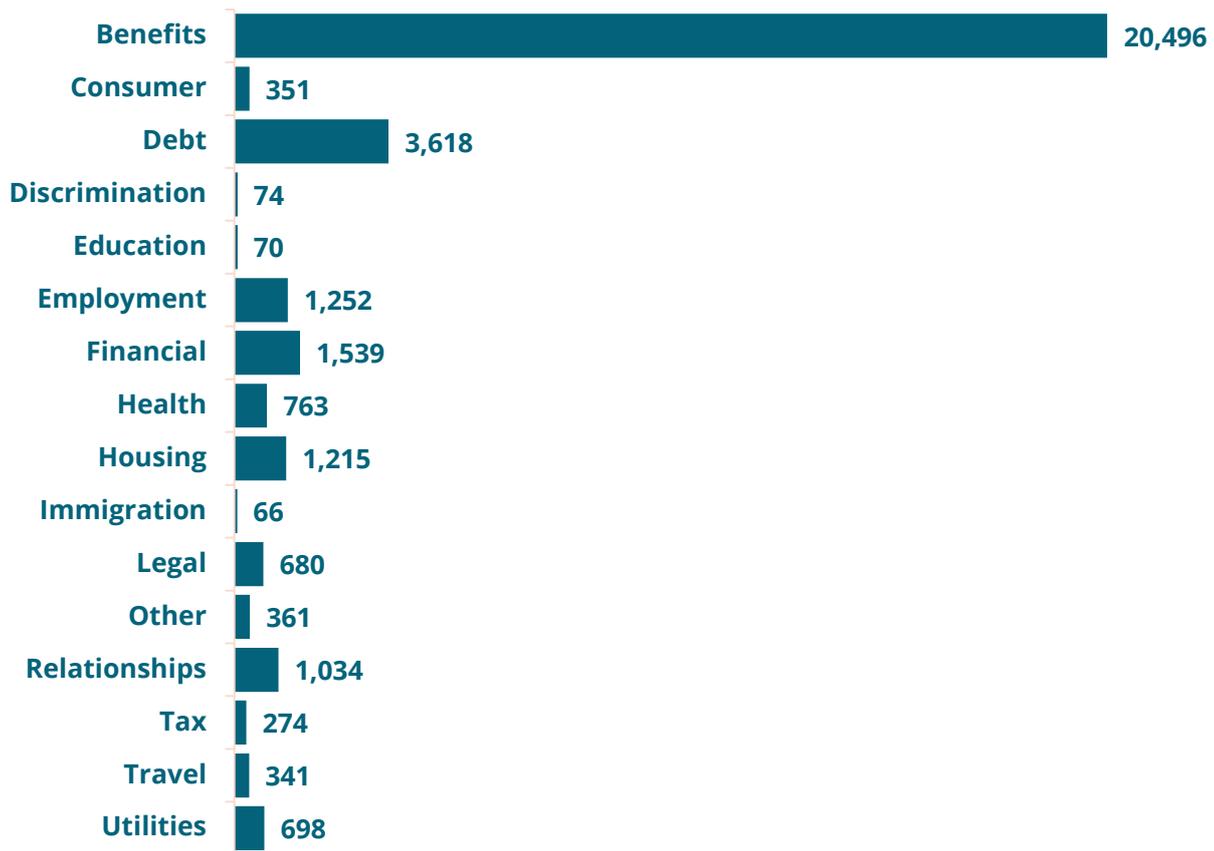
An enquiry counts the number of issues or problems that a client seeks help with. Many clients have more than one issue or problem, even if the only perceived problem is, for instance, debt. Within a debt problem there may be a housing issue (possible eviction due to rent arrears), a utilities issue (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.

## Quality of Advice

We hold an Advice Quality Standard for our generalist work and for our casework in Welfare Benefits and Debt.



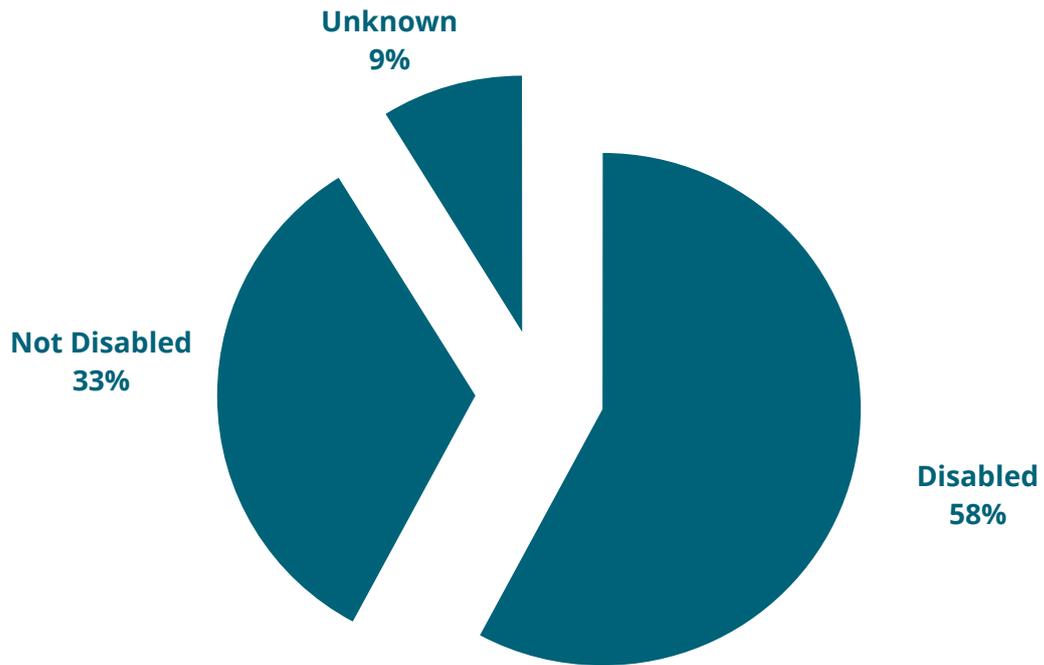
## What did our users seek advice about?



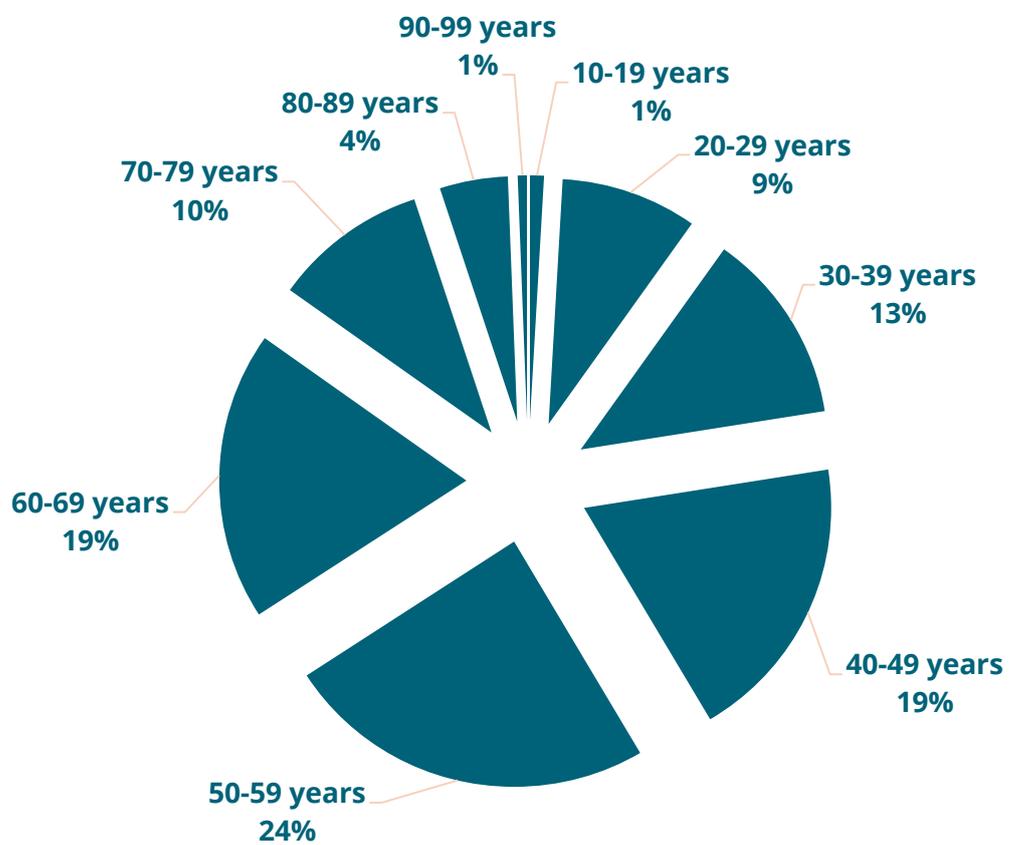
## Gender



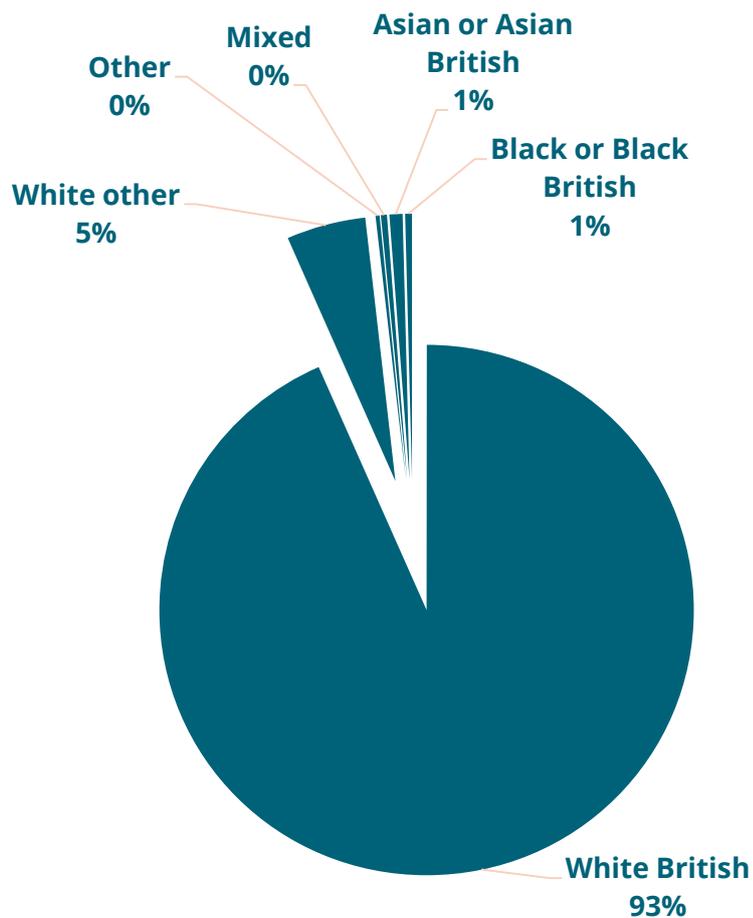
## Disability



## Age



# Ethnicity



## Determinants of Health (Dalgren and Whitehead, 1991)



## Case Study 1

Wendy is 50 years of age and lives alone in private rented accommodation. She receives the sickness benefit Employment Support Allowance. Wendy also receives the lowest rate care component of Disability Living Allowance. She is in receipt of full 1-bedroom rate Local Housing Allowance (housing benefit) of £80 per week however Wendy's rent is £110/week. Wendy has social phobia, agoraphobia, anxiety and fibromyalgia and osteo- arthritis. She has experienced a mental health crisis and was now receiving support from mental health services. A GP referred Wendy to the CAB caseworker based at surgery. This was because Wendy cannot afford to pay her full rent, and intends paying her landlord just the amount she receives in LHA. This would put her at risk of eviction. She also has a catalogue debt & doorstep loans of £1200 and is making weekly payments of £25 towards these debts. However, she is struggling to afford the repayments. These factors were negatively affecting Wendy's wellbeing.

The CAB worker completed a full benefits check with the intention of maximising Wendy's income. It was established that Wendy's condition meant that she had grounds for asking for a review of her disability living allowance award. This did not fully take into account all the needs she had in respect of care and mobility. With support from the CAB worker, Wendy was supported with an application for Personal Independence Payments, the process for reviewing her current award. The DWP wanted Wendy to attend a medical at a distant venue which was impossible for her but with advocacy from the CAB, a medical was conducted at home. She was awarded the enhanced rate daily living component and the standard rate mobility component of Personal Independence Payments. As a result of this, the CAB adviser was able to advise Wendy that she was now entitled to additional premiums within her Employment and Support Allowance (enhanced and severe disability).

The CAB adviser also assisted Wendy to make a claim for a discretionary housing payment from the local authority. This would meet the shortfall between rent and housing benefit. This was a short term measure until Wendy finds suitable affordable social housing or received sufficient income to meet the shortfall.

Wendy's preference was to maintain her current accommodation so the CAB adviser suggested obtaining a social services assessment in relation to aids and adaptations in the home.

She is also in touch with the local authority housing team and has options under review. The CAB adviser advised Wendy about the difference between priority debts such as rent and non- priority debts such as mail order of catalogue debts.

A shortfall between rent and housing benefit could result in eviction if not made up. By reducing the weekly amount to support catalogue & doorstep loan debts, Wendy would have more disposable income to go towards her rent.

### Outcomes:

- Enhanced Rate of PIP daily living component= £82.30/week, £4279.60/annum
- Standard rate of PIP mobility component= £21.80/week, £1113.60/annum
- Additional Premium Employment Support Allowance, enhanced disability premium= £15.75/annum, £819/annum
- Additional Premium Employment Support Allowance, severe disability premium= £61.75/week, £3211/annum
- Discretionary Housing Payment (short term) = £30 per week
- Debt managed= £1200
- Debt avoided= potential rent arrears averted

## Case Study 2

Adele approached us for advice in respect of her financial difficulties. She has been unable to work for the last 9 months due to back and knee problems and her situation has caused depression. Her only income was basic Employment and Support Allowance of £73.10 per week. She couldn't afford to pay her bills since being off work due to illness. Debts had accrued including rent arrears.

Adele is single and lives alone in a three bedroomed property owned by the Local Authority. She was struggling to use the stairs in the property. She barely went upstairs and slept on the sofa and was unable to use the upstairs shower. Due to the spare room subsidy on her housing benefit (bedroom tax on two spare bedrooms) she could not afford the shortfall in her rent of £30 per week. The Local Authority refused to let her apply for smaller housing due to the rent arrears. At Citizens Advice we felt this was counterintuitive considering the rationale behind the 'bedroom tax'.

At Citizens Advice we looked at options to help her manage her debts. We assisted her with an application for a Debt Relief Order (DRO) – this was approved meaning that her debts of £8780 would be written off giving her a fresh start. However the Local Authority refused to write off the £800 rent arrears.

We challenged the Local Authority on taking County Court Action for possession of the property; this was upheld and the LA withdrew. We asked for the LA to write off the rent arrears, remove them from the rent account so that our client could be rehoused to a smaller property. This has been a success and the rent arrears of £800 were removed from the rent account.

We asked our client's MP to write a supporting letter as the Local Authority still refused to accept an application for housing. We can confirm that through the involvement of Citizens Advice and the MP this was successful and Adele moved into a one bed ground floor flat. She is no longer liable for bedroom tax and we successfully assisted her with a claim for Personal Independence Payments and so she is financially much better off and now able to pay all her bills.

Following Citizens Advice intervention, Adele is now able to move around her property without any difficulties. The help she has received from Citizens Advice including the fresh start on her finances has greatly improved her quality of life and she no longer feels depressed.

### **Financial Gains:**

£8780 debt written off

£76.90 per week PIP

£35 per week housing benefit (removal of spare room subsidy)

## Case Study 3

Tina was first introduced to our service after she was sat outside the GP surgery refusing to leave as she had no money. Her benefit had stopped as she had failed to complete a questionnaire for work. Tina was a former heroin addict. She had mental health problems including a social phobia.

Tina lived alone in private rented accommodation. We discovered that she had virtually no belongings (no spare clothes, nothing to cook on, no furniture and was sleeping on the floor). She did however have three large dogs that were her priority and her focus. She said she would not be alive if it wasn't for the dogs.

At Citizens Advice we assisted Tina with her paperwork in order for her to get her Employment and Support Allowance back into payment. In the meanwhile she had no money for heating or food. We applied to the Derbyshire Discretionary Fund for money for Tina to top up her gas meter and we put her in touch with her local food bank. The food bank visited her at home and when they realised the state she was living in they helped her furnish her home from their stock of second hand furniture including a bed.

At Citizens Advice we assisted Tina to claim Personal Independence Payments (PIP). This was successful and as a result she was £116.95 better off per week. We also applied to a charity who helped with a grant to purchase a washing machine and a cooker.

Tina had accrued debts including council tax arrears. At Citizens Advice we gave her full debt advice and using the extra income we gained for her we assisted her to negotiate payments with her creditors preventing enforcement action.

### **Financial Gains:**

£1,980 debt rescheduled

£116.95 per week PIP and extra premium for ESA.

£250 grant for cooker

£200 grant for washing machine

£25 cash payment from Derbyshire Discretionary Fund

## Case Study 4

Marjory is a pensioner and lives alone. She accessed Citizens Advice at her GP surgery as she was experiencing problems with her utility supplier. It was recommended to her that she change supplier as they offered cheap deals.

Upon opening an account Marjory provided current meter readings. She was set up a monthly direct debit of an amount calculated by the company. It came to light later that this did not cover her actual usage. She regularly had problems trying to contact her supplier to give them updated meter readings which caused a lot of her bills to be estimated. At the time she sought advice, her bill was over £2000. The worry was making her ill and causing a lot of distress.

The Citizens Advice caseworker identified that her opening reading did not tie up with their reading which resulted in her receiving a very high bill. She was also not paying enough to cover her on-going usage which caused the debt to increase even further and many of the readings were estimates.

At Citizens Advice we also struggled to get any cooperation from the utility company and so we assisted Marjory with a complaint to the Energy Ombudsman. Once they got involved the utility company finally managed to correct all the readings and readjust Marjory's bills. This resulted in her not having to pay the £2,000 bill and also receiving £100 compensation from the company. She has now changed back to her original supplier and is very happy with the outcome.

## Case Study 5

Edmund and Kathleen were referred to Citizens Advice via their GP after Kathleen was diagnosed with Alzheimer's disease. Edmund had some physical health problems after working for forty years as a miner. Kathleen was usually the one who dealt with finances and paperwork but was now unable to open a letter without getting upset. Kathleen had also stopped driving and so they had to pay for taxis to get around. They were struggling financially as previously Kathleen had budgeted well but now Edmund was struggling to adapt and bills such as water and TV licence were going unpaid. Edmund was frightened to put on the heating due to the costs and so their property was very cold. Their income consisted of a state pension each and a mineworker's pension. They owned the property outright.

At Citizens Advice we assisted both Kathleen and Edmund to apply for Attendance Allowance. Edmund was awarded low rate and Kathleen high rate. With a joint application for Carers Allowance (underlying entitlement) it then pushed them into entitlement to means tested benefit including guarantee pension credits and council tax reduction. They were pass-ported to help such as free dental and glasses.

The Citizens Advice caseworker was also able to help Edmund budget and worked out with him which bills needed paying. We successfully applied for a grant from the Severn Trent Trust Fund to clear the water arrears and we also assisted them to find the cheapest tariff for gas and electricity and with this and the extra income they are now heating their home effectively. Citizens Advice put Edmund in touch with the Alzheimer' Society so that he could receive support for managing Kathleen's illness.

### **Financial Gains:**

£137.40 per week Attendance Allowance

£123.70 per week Pension Credit

£24 per week Council Tax Support

£267 Water arrears cleared

£185 annual reduction in gas and electricity

## Case Study 6

David was referred to the service via the Community Mental Health Team. He has depression and a visual impairment. He had a serious mental breakdown some years ago during a divorce. He now lives with his unemployed adult son in housing association property. He was in receipt of ESA and PIP however his ESA, housing benefit and council tax support payments had stopped due to him being a co-owner of a property with his ex-wife (classed as capital over of £16,000 for benefit purposes).

David had received a notice seeking possession due to rent arrears. Prior to his benefits stopping he was paid housing benefit directly and he was then supposed to pay the landlord however due to issues budgeting he had accrued arrears. We established that he had borrowed money from a loan shark for which he was repaying £100 per week. This was most of his PIP money and since his ESA stopped he literally had little money to live on or buy food.

At Citizens Advice we established that he should still get ESA despite owning a property as the property should be disregarded as capital as it is occupied by his ex who has dependent children. We asked the Jobcentre to reconsider their decision to not pay ESA which was successful and David received back pay of the money for which he paid off the loan shark and cleared some of his rent arrears.

We made an arrangement with David's landlord for him to pay the minimum of £3.65 per week to avoid possession proceedings in the court and we liaised with the local authority to get the housing benefit paid direct to the landlord so that the on-going rent was covered.

We gave David details of the illegal money lending unit at Trading Standards and we gave David information on his local credit union for saving and borrowing schemes to avoid him using a loan shark again.

Whilst David's ESA issue was getting sorted we arranged for him to have food bank deliveries and we assisted him to make a successful application to the Derbyshire Discretionary Fund for some emergency cash.

## Case Study 7

Stephan moved to the area to find work. He previously lived in London where he had been working. He is Polish as is his wife and they have two children aged 4 and 5. They migrated to the UK in 2014 and up until now Stephan had always worked. They lived in private rented accommodation. The promise of work in the area had fallen through and so Stephan made a claim for Job Seekers Allowance after five weeks he was still waiting for it to be processed.

Stephan had also applied for housing benefit, council tax support, child benefit and tax credits but they were all still outstanding. Stephan was very worried about paying rent and had only limited money left to live on. Due to language difficulties Stephan was struggling to communicate with agencies and so could not understand why his benefit claims were taking so long. The Local Authority had told Stephan that they would not pay him housing benefit/council tax support until child benefit had been processed.

Stephan had five days of unpaid wages outstanding from where he had last worked. He had rung the employment agency numerous times but got no response.

At Citizens Advice we liaised with the DWP and were able to iron out the issues with his JSA which was missing paperwork (P45). We referred Stephen and his family to the local food bank and they provided the family with food, a microwave and a bedstead as he and wife sleeping on mattress on floor.

Following our intervention once JSA was in payment the local authority agreed to pay benefit. We submitted a complaint to HMRC regarding he delay in processing child benefit/child tax credit and this was subsequently paid and backdated 7 months.

At Citizens Advice we wrote a letter to the employment agency advising of Stephan's right not to have unauthorised deduction from wages and his right to go to an Employment Tribunal. Less than a week later the missing wages have been issued.

Stephan was very happy and grateful for help he has received. He is now actively seeking a job and looking to improve his language skills. Stephan will return to Citizens Advice upon finding employment so that we can look at in work benefit entitlement.

### **Financial gains:**

£114.85 per week Job Seekers Allowance

£92 per week Housing Benefit

£34.40 per week Council Tax Support

£20.80 per week Child Benefit

£117.18 Child tax credits

£3,587 in backdated benefit

£400 in owed wages

## Case Study 8

Rob had been referred to our service via his GP because of financial difficulties. He was ex services and suffering from post-traumatic stress and depression, his debts were having a huge impact on his health. He was in receipt of Employment and Support Allowance and Personal Independence Payments.

At Citizens Advice we did a benefit checks and noted that Rob was not in receipt of a severe disability premium and we helped him to make a claim with a request for a back date. This was successful, he received a backdate of £800. The money was partly used to buy carpets and white goods. His income is now £61.85 a week higher.

We discussed the different options in respect of his debt and his preferred option was a Debt Relief Order to enable him to have a fresh start. The DRO was approved writing off his £18,000 debt off. He paid his £90 application fee with the money that he had left from his benefit backdate. We referred Rob to British Legion who can provide combat stress counselling.

### **Financial Gains:**

£61.85 per week benefit gain

£800 backdate of benefit

£18,000 debt written off

## Case Study 9

Andrew came to us for help to deal with unpaid Council Tax of over £1000 from two years ago which he believed he was being asked to pay unfairly. Andrew had left his previous accommodation due to mental health problems and returned the keys to his landlord. He believed that the Council had been informed that he had left by a support worker, but it transpired later that they had not.

Unfortunately because Andrew had gone to stay with his family, he could not supply the type of information that the Council was asking for as proof that he had left the property. He had asked his ex-landlord to help but the landlord said they no longer had the records as it was too long ago. Andrew had started making payments but was struggling to maintain them as he was on a low income. It was at this point that he came to Citizens Advice for help. After a phone call and two letters to the Council they eventually agreed to amend the account and bill the ex-landlord instead. The Council also agreed to refund all the money and charges he had paid so far.

### **Outcomes:**

£1039 Debt written off

## Case Study 10

Sarah came to us for help with her claim for Income Related Employment Support Allowance (ESA). She had made a claim some years ago and it had been awarded but her payments had now stopped because she had inherited £25,000. The money had since reduced to less than £16,000 as she was living on the money due to having no other income. Sarah was having difficulty getting the DWP to reassess the claim. She had rung their offices and had been sent a form to complete and send back with supporting information. She had done this but had heard nothing three months down the line.

At Citizens Advice we prompted DWP to make a decision upon her entitlement. Following our intervention they sent a decision stating that she was not entitled to ESA due to deliberately depriving herself of capital. At Citizens Advice we appealed the decision on the basis that the money was reasonably spent on normal day to day living expenses and Sarah had not deliberately deprived herself of the money in order to claim benefits. The DWP revised its decision and accepted that the client should now be paid ESA some 6 months and her payments were backdated.

### **Outcomes:**

£78.15 weekly payment of ESA

£2,110.05 backdate of ESA

## Case Study 11

Barry, aged 76, self-referred via his GP Surgery. He was struggling to cope with his health problems including physical disabilities and a severe hearing impairment. He was struggling financially due to expenses associated to his illness.

The Citizens Advice case worker identified eligibility to and gave assistance in claiming Attendance Allowance, Pension Credit and increased entitlement to Housing Benefit and Council Tax Support.

Barry was suffering a measure of social isolation due to his hearing problem and his physical disabilities meant that he could not get in and out of the bath.

Barry was a local authority tenant as so the Citizens Advice case worker contacted the LA regarding Barry's situation and they have since fitted a bath lift, a doorbell (which is attached to a flashing light) and a text phone.

### **Benefit Gains:**

Attendance Allowance - £55.10 per week (backdated £440.80)

Pension Credit - £54.04 per week (backdated £432.32)

Housing Benefit - £82.42 per week

Council Tax Reduction £15.45

