

GP Project Report

2016/17

**Derbyshire
CABx**

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

**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 between different parts of the County.

The provision of weekly Citizens Advice (CA) 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 domestic abuse, 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 many organisations within the health and social care sector. Derbyshire is a leader in this respect, having 22 years' experience of commissioning Citizens Advice within our GP surgeries. For example, Derbyshire's work has been recognised in the following publications: 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 2016/17 include:

- Help and advice given to 9,276 patients or families
- Advice given on 32,429 problems
- Additional income of £14,667,751 secured for patients and families
- Debts of £5,497,318 rescheduled or written off

In Derbyshire, 99 GP practices out of 102 have a regular CA session delivered from their surgeries. This service is more relevant now than ever, epitomising the joined-up approach to prevention that our Sustainability and Transformation Partnerships seek to develop. Despite the continuing pressure on the Council's budget, we remain committed to protecting this service as a key priority in our endeavour to promote health and wellbeing in Derbyshire.

Councillor Carol Hart

Cabinet Member, Health and Communities
Derbyshire County Council

Statistics

	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Clients seen	3,490	5,587	5,857	6,226	6,785	7,778	8,550	9,276
Contacts	11,641	16,697	17,138	16,906	21,811	23,433	25,585	26,622
Enquiries	18,589	26,141	29,673	30,528	28,622	30,779	32,832	32,429
Financial gains	£4,545,623	£6,941,558	£7,698,310	£9,024,744	£10,569,083	£12,241,315	£12,957,960	£14,667,751
Debt advised	£7,660,593	£8,098,016	£8,138,401	£6,095,434	£4,524,309	£5,690,010	£3,560,801	£5,497,318
Cost per client	£187	£141	£131	£123	£124	£109	£101	£93
Cost per contact	£56	£47	£45	£45	£39	£36	£33	£32
Cost per problem	£35	£30	£26	£25	£29	£28	£26	£27
Cost to commissioners	£790,000	£753,966	£767,377	£767,377	£843,597	£850,800	£864,500	£864,500

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

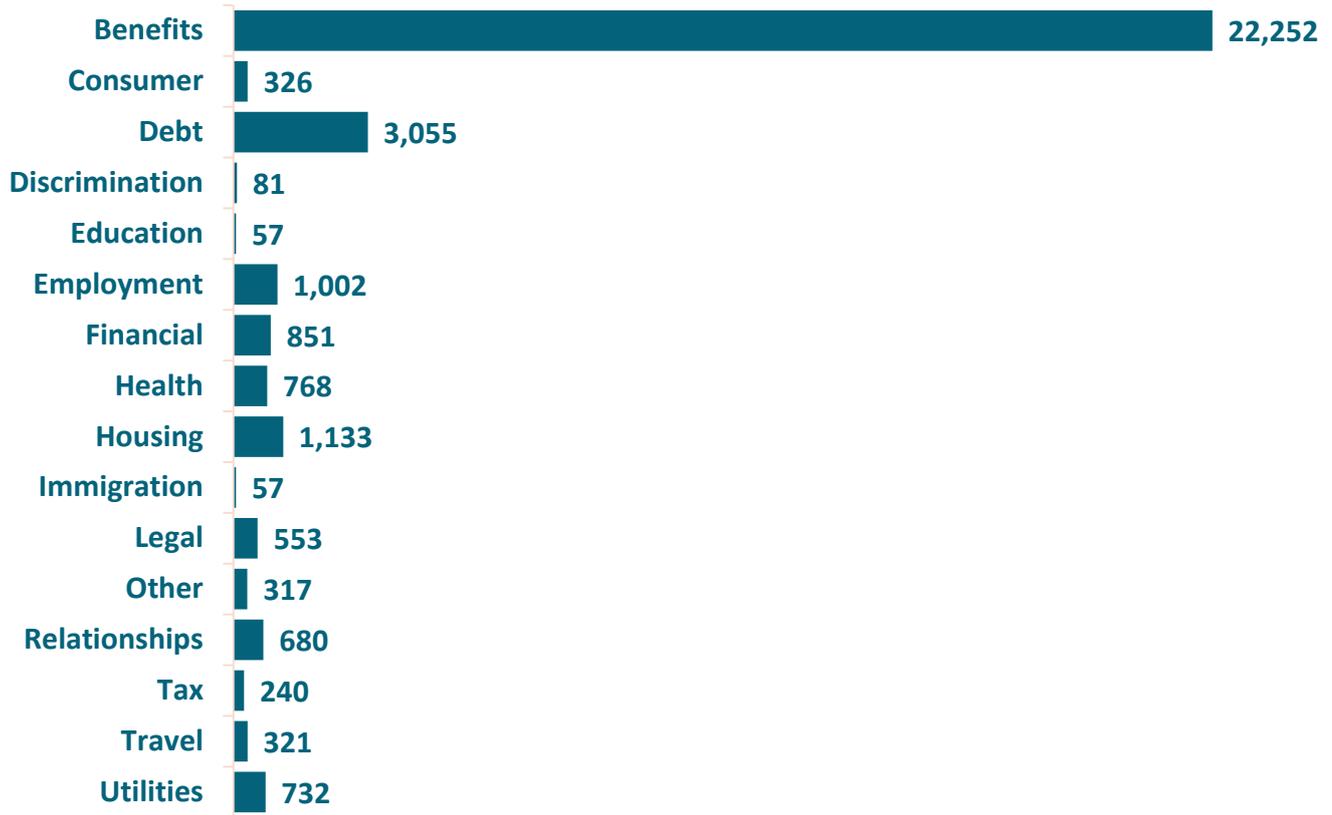
An enquiry counts the number of issues or problems that a client seeks help with. Many clients have more than one issue or problem, even if the only perceived problem is, for instance, debt. Within a debt problem there may be a housing issue (possible eviction due to rent arrears), a utilities issue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



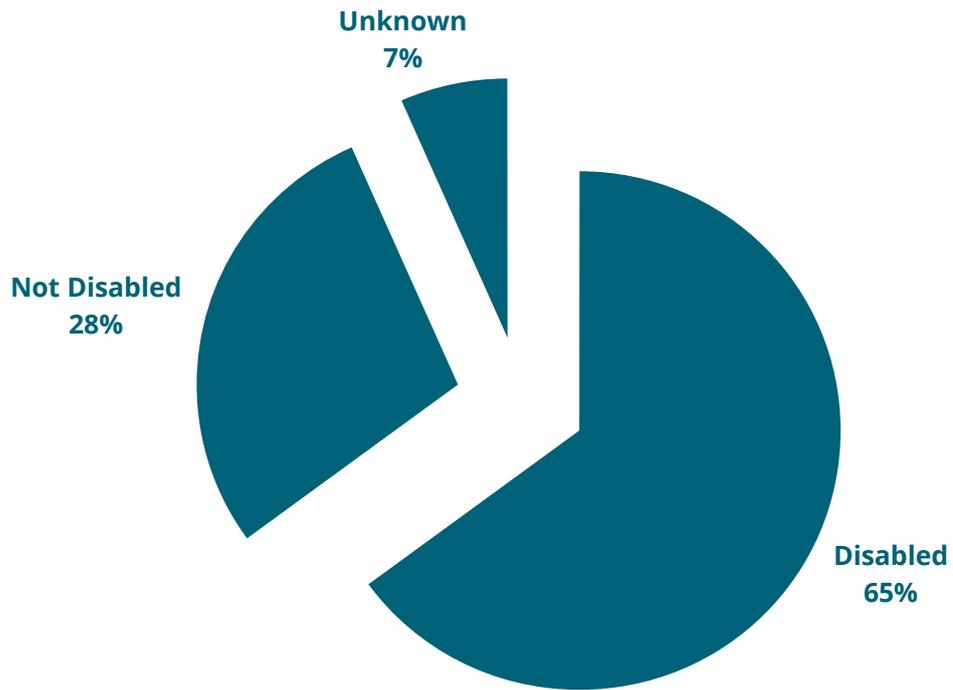
What did our users seek advice about?



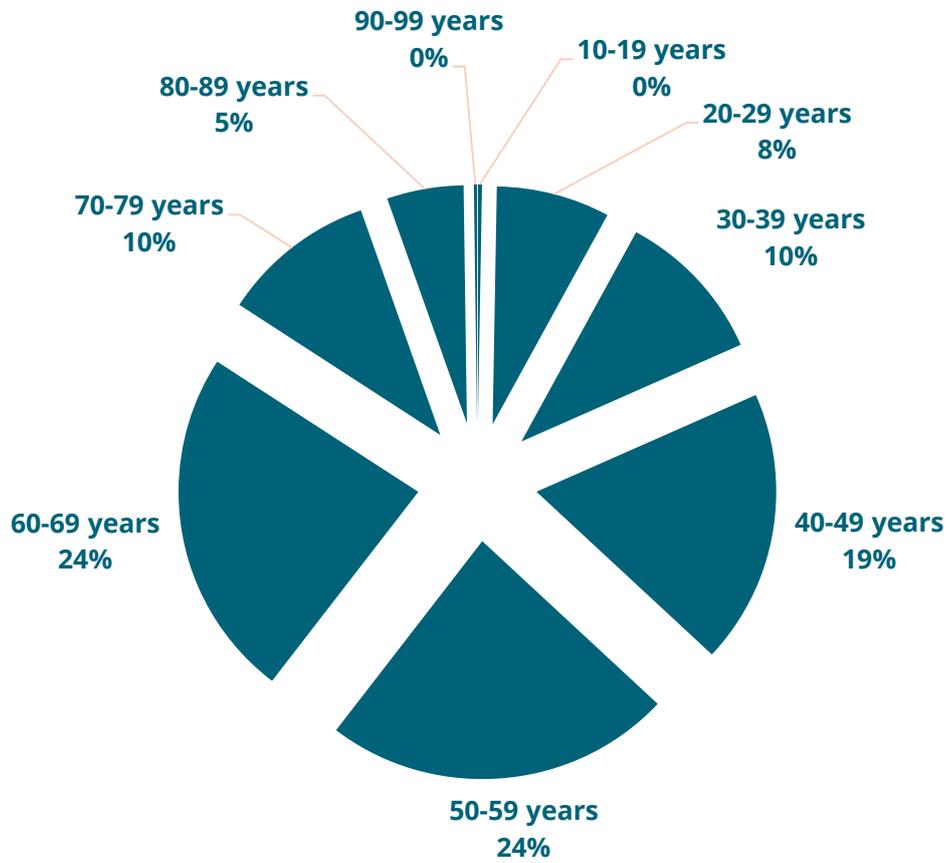
Gender



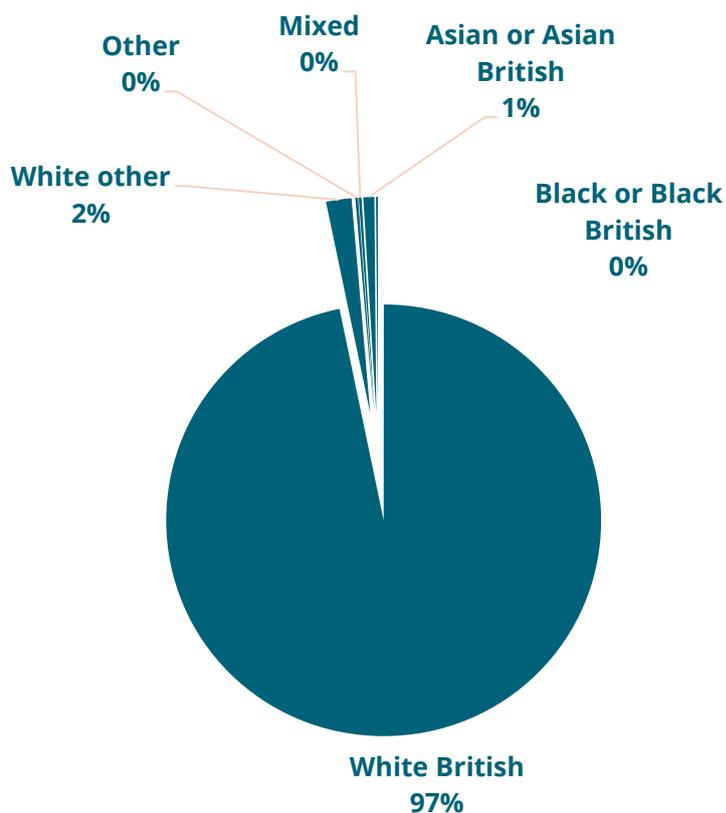
Disability



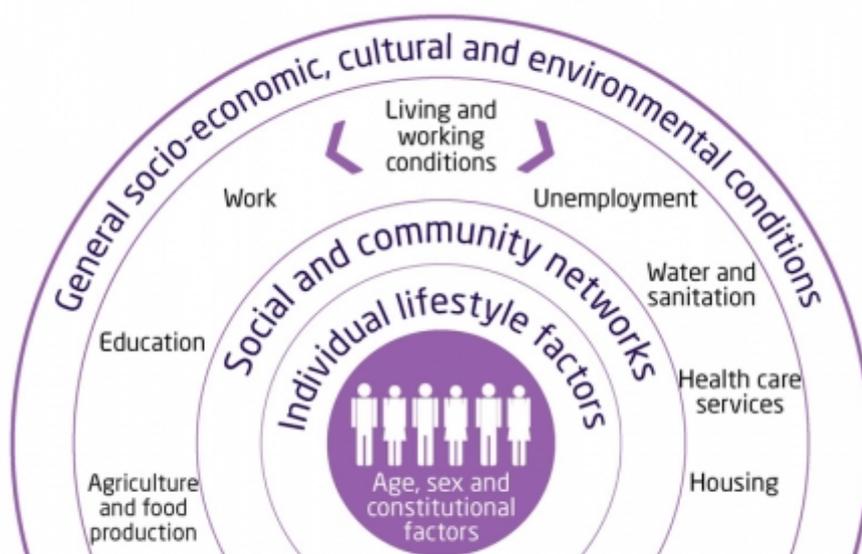
Age



Ethnicity



Determinants of Health (Dalgren and Whitehead, 1991)



Case Study 1

Rebecca lives with her partner and child in rented property. Over the last year, Rebecca has increasingly endured significant mental health problems including anxiety and depression. As a result of this, she gave up her employment. Rebecca's family became concerned as she became withdrawn and did not wish to leave the house. Money became a problem and there was an increasing reliance upon her partner to get overtime to supplement child benefit income. There was concern whether they would be able to afford to keep up with the rent. Rebecca was in regular contact with her GP who recommended an appointment with a Citizens Advice (CA) caseworker based at the surgery. Both the GP and Rebecca's family had reached a point where they felt limited in what further help they could give.

The CA caseworker quickly established that Rebecca had not been claiming any sickness benefits since the time she left work. She was supported to claim Employment Support Allowance immediately. Rebecca was also worried because her employer had contacted her stating she owed them money because of an overpayment of sick pay. She had a number of debts for goods purchased on credit online and had been ignoring correspondence about these from the creditors. Money worries were a significant contribution to her health concerns.

The CA caseworker was able to liaise with the employer and, after reviewing a schedule of entitlement and payments made of sick pay, it was agreed that there was no recoverable overpayment. They also contacted Rebecca's creditors and it was agreed that she could make token payments for a six-month period. Rebecca is aware that if her circumstances do not improve, CA may be able to help her apply for a Debt Relief Order.

As Rebecca's mental health issue had seriously impacted on her ability to manage, the CA caseworker advised that she should make a claim for the disability benefit, Personal Independence Payment. Personal Independence Payment (PIP) is a benefit that helps with the extra costs of a long-term health condition or disability for people aged 16 to 64. Rebecca was assisted with the claim form. Eventually she received a decision that she was entitled to both the daily living and mobility components.

With money worries beginning to ease, Rebecca's wellbeing began to improve. She can now look forward; when her health is fully stabilised she intends to access vocational training, with a view to getting back to employment within two years. The family say that the intervention from CA has "removed a cloud" above their heads and they regard the service as "essential".

Debt Managed: £1,975

Financial Gains:

Employment Support Allowance £109.30 per week £5684 per annum

Personal Independence Payments £76.90 per week £3999 per annum

Case Study 2

Kevin is 75 years of age and lives with his wife in property they own outright.

At his last visit to his GP, it was suggested that Kevin make an appointment to see the Citizens Advice (CA) caseworker based at the surgery.

Kevin has angina, an enlarged heart, diabetes, high blood pressure, anxiety and for the last six months he has had problems with his left shoulder – he is unable to lift his arm above shoulder height. He uses a walking stick and stops frequently to get his breath. He has found it increasingly difficult to manage tasks such as walking, sitting, sleeping, getting dressed/undressed and other problems.

Kevin has state and occupational pensions of £1300 per month in total, whilst his wife has similar pensions to the value of £500 per month. They have savings of £8500. Kevin pays council tax.

The CA caseworker advised Kevin to make a claim for Attendance Allowance. Attendance Allowance is a disability benefit for older people who may need extra help to stay independent at home due to an illness or disability, it is for people who need help with personal care or supervision to remain safe. Attendance Allowance isn't means-tested so it doesn't matter how much income and savings you have. The CA caseworker was able to complete the claim form for Kevin at one of their meetings at the surgery which was convenient for Kevin. He would not have been able to complete the form without advice and help. This additional income will help the family be able to pay for some extra support.

When the claim was assessed, Kevin heard that he was entitled to the higher rate of Attendance Allowance. Receipt of Attendance Allowance, with his wife acting as his carer, also means that Kevin is entitled to some Council Tax Support.

Kevin has also been advised to contact the County Council as he may be entitled to a Blue Badge. The Blue Badge scheme of parking concessions allows people with severe mobility problems to park close to places they wish to visit.

Financial Gains:

Attendance Allowance £82.30 per week, £4280 p.a.

Council Tax Support £3 per week, £156 p.a.

Case Study 3

Ruth's partner (aged 60) has been diagnosed with cancer and had been given a life limiting prognosis. Ruth had given up work to care for her partner David. Ruth had limited funds and had debts including County Court Judgements.

Ruth had tried to make a claim for Employment Support Allowance (ESA) and Carer's Allowance (CA) but the claims were unsuccessful. She had also made a claim for Personal Independence Payment (PIP). She had been given advice at hospital saying she cannot claim until her husband comes home.

Citizens Advice assisted Ruth and David in claiming PIP under special rules. Contacted DWP who agreed to fast track the application.

Clients also have debts totalling £15,697 for Ruth and £9,956 for David with £1,000 in joint debts. Creditors have been contacted and collection placed on hold. Write offs have been requested and negotiations are in progress.

Assisted Ruth with a Derbyshire Discretionary Fund application for an emergency cash payment, as she had no money for gas, electricity and petrol. Award made of £64 on the day.

Assisted David with a Macmillan Grant application £150.

Assisted Ruth with two foodbank vouchers.

Assisted Ruth with Housing Benefit and Discretionary Housing Payment application forms.

Benefits put into payment and backdated two days later.

David is now home and has started pain management treatment.

- Employment Support Allowance: £109.65
- Carer's Allowance: £62.10
- Income Support: £90.91
- Personal Independence Payment: £141.10
- Housing Benefit: £73.10
- Discretionary Housing Payment: £11.90
- Council Tax Reduction: £18.70

Case Study 4

We first started working with the Walker family in May 2016.

They are a married unemployed couple with two dependent children living in a private rented house.

Health issues

Their youngest child has Cerebral Palsy. Both Mr and Mrs Walker suffer from mental health issues etc. Both had been abused.

Issues

Disability Living Allowance (DLA) had stopped for their child as the Department for Work and Pensions (DWP) had written to their previous address about a renewal. As a result their Income Support, Carers Allowance, Housing Benefit and Council Tax support claim was suspended.

Enforcement agents visited their home for not having a television licence, the clients explained that they had a direct debit for a TV licence and sent in the proof. TV licensing still took the matter to the Magistrates' Court and they were summoned to attend. The proceedings were adjourned while the evidence that they had submitted was checked by TV licensing. The clients incurred Court Costs.

Debts

They were notified that they had overpayments of benefits. With no income they accrued arrears on all of their household bills. They were issued with a notice of possession action by their landlady. Their financial difficulties had a huge impact on their mental health; Mrs Walker's deteriorated dramatically and she was detained under the Mental Health Act.

Action taken

We assisted them with their benefit issues, which were successfully reinstated with a partial backdate – this has cleared some of their rent arrears and an arrangement is in place for the rest.

We assisted the clients with contacting TV licensing over the fine and asked why they had proceeded with court action. TV licensing were unable to provide an answer, but promised that they would investigate. After a few weeks and further calls nothing had happened. The caseworker had a number for a customer relations manager who took immediate action as the clients were due back in court. The warrant was withdrawn, costs were settled by the claimant and an apology was given to the clients.

We assisted them with a successful Big Difference Scheme application which reduced their monthly water payment to £2.75 instead of £38.00.

We made a referral to the local authority, Fuel Poverty Coordinator. He assisted our clients with their gas and electricity arrears by way of a charitable grant. They have had a £1,500 write off for their fuel debt.

We also assisted them with a referral to Rethink for tenancy support. The property they are living in is not suitable for their needs. They have to carry their son up and down the stairs for sleeping, and likewise when he needs to bathe. This family would benefit from a property with adaptations.

All of their debts have been rescheduled and with some budgeting advice they are managing their affairs.

We confirmed on the closing of this case, that Mrs Walker's health had improved; she had been released for home stays a couple of nights a week and she should be discharged in the next couple of weeks.

Case Study 5

Zoe attended a GP outreach appointment for help to resolve an issue with a claim for Housing Benefit from the local authority. Zoe explained that she and her husband had a mortgaged property in joint names which they lived in as the marital home. Following a breakdown of the relationship in January, Zoe's husband left the home; Zoe moved out in June with the intention of selling the house.

Zoe moved into a private rented property and made a claim for help with her rent. She was initially awarded the full Local Housing Allowance (LHA) rate of £72.72 per week because she was in receipt of Income Related ESA (Support Group); due to her health issues, Zoe was also in receipt of the enhanced rate of PIP for both components. At all times Zoe kept the council informed of the situation with her marital home.

In July, Zoe received a letter from the council informing her that they had stopped her award of LHA because they considered that she was taking too long to dispose of the property and decided to treat it as capital.

Before approaching us, Zoe had been in contact with the local authority a number of times to try to get her LHA reinstated but without success; she had provided all details about the house, the value and the steps taken to dispose of it and had receipts to prove her compliance with the council's requests.

The length of time without help to pay her rent was causing Zoe severe financial hardship. She was reliant on her mother to support with her rent payments but this was becoming unsustainable for her mother as well. In addition our client was caused considerable anguish and anxiety over the situation.

Zoe explained that there had been a lot of delay in selling the property because her ex had caused difficulties over the issue and had initially refused to co-operate with selling the

house. When she attended the appointment in September the house had been sold subject to contract for £115,000; the outstanding mortgage was £93,000 so the equity was £22,000 which was going to be split equally between both partners after costs of the sale.

We advised Zoe that for means tested benefits (including LHA) the value of a property is disregarded for 26 weeks if she has left the property following the relationship breakdown from the date she left. The property can be disregarded for a further 26 weeks if she is taking reasonable steps to either live in the property or to dispose of it; this time limit can be extended further if she has evidence that she is taking steps to do so.

We did a benefit check which confirmed that if Zoe received the full £11,000 from the sale of the house (not counting fees) she would still be entitled to Income Related ESA and therefore would still be entitled to the full amount of the Local Housing Allowance. We made a call to the council and were told that the issue was still with a decision maker and had not been resolved. We wrote to them on Zoe's behalf to request an urgent decision, we cited the regulations permitting the value of a property to be disregarded and asked for LHA to be reinstated.

Zoe was struggling to buy food due to the loss of LHA so we advised her about the Derbyshire Discretionary Fund and gave her the number to make a claim for an emergency cash payment.

A week after we sent the letter Zoe called us to say that she has been awarded LHA fully backdated to when it was stopped in July but that the claim was suspended pending information from the solicitor on when the sale was expected to be completed. Zoe's solicitor was unable to provide information on when the sale would be completed.

The Council held our authority to act on Zoe's behalf so we called them to discuss the backdating of the LHA, we explained the hardship which was being caused and the adviser agreed to pass the case back to a senior case officer to see if the backdating could be released to ease the hardship.

A week later we received a letter from the senior benefits officer to confirm that LHA had been awarded as long as Zoe was in receipt of Income Related ESA. We called Zoe who confirmed that she had received the backdated benefit. We advised her to keep the council (and ESA) informed about the sale of the house.

The backdated LHA enabled Zoe to repay the debt to her family and relieved a lot of stress for her. We advised Zoe that if she found she was struggling to pay the shortfall between the Local Housing Allowance and her actual rent she could apply for Discretionary Housing Payments to help but she stated that she would be able to manage with her other income now that LHA was in place.

Outcome

Backdated LHA: £1,090

Ongoing LHA award: £72.72 per week (£3,781.44 per annum)

Case Study 6

Grace attended an appointment at a GP outreach session because she had been asked to transfer from Disability Living Allowance (DLA) to Personal Independence Payment (PIP). Grace informed us that she was receiving the lower rate of the daily living component and high rate mobility; in addition Grace claims Contribution Based ESA and is in the Support Group.

Grace suffers from osteoarthritis, glaucoma and other conditions which impact on her daily life. Grace was finding that everyday tasks such as cooking, washing, and dressing herself were becoming increasingly difficult because of significant weakness in her muscles and she was relying more on support from family members to manage her daily life.

Grace had already made an effort to answer some of the questions and asked for help to check them and to help with the rest of the application as she was anxious about ensuring that her award continued.

We went through the form with Grace and made suggestions on how to elaborate on points that she had made which needed further explanation to make it clearer how she is affected by her conditions.

Following the application and medical assessment Grace was awarded the enhanced rate of both the daily living and mobility components. Grace is not entitled to the severe disability premium for ESA because she is not in receipt of Income Related ESA but we advised that if she receives care from someone else they may be entitled to claim Carer's Allowance now that she has been awarded the daily living component of PIP.

Outcome:

Increase in award of £61.10 per week (£3177.20 per annum)

Case Study 7

Susan is 23. She had been referred to Citizens Advice for help with a mandatory reconsideration of the refusal of PIP by the local Community Mental Health Team. Susan had end stage renal failure and suffered from depression. She had been in care but after the age of 21 was discharged from Social Services care and support. Since then she has struggled to engage with agencies who have tried to help.

On visiting the client the benefits supervisor identified that Susan had rent and water arrears of £671.40 owing to Rykneld Homes with a court hearing in two weeks. Although Susan was in the support group of ESA, she had fallen into arrears with payments of water, and rent arrears had accrued due to the under occupancy charge of Housing Benefit.

On visiting Susan, it was established she had taken the two bedroom flat as she hoped to be able to dialyse at home before too long – she was travelling twice a week to Sheffield for treatment. It was established she also had council tax arrears and fuel debts. At no time had Susan been advised about Discretionary Housing Payments (DHP).

Contact was made with the Housing Officer with a request to withdraw the possession hearing pending an application for DHP but this was refused as Susan was on an introductory tenancy. (This had commenced in December 2015 but extended for a further six month period). It was agreed the Rykneld Homes would agree to an adjournment pending the award of the DHP.

A DHP application was submitted, with a request for a speedy decision. This was processed within two days and backdated to the start of the tenancy. This left the client owing £132.76 water. At the forthcoming hearing the District Judge gave a two week adjournment for the arrears to be cleared or possession would be given to the landlord.

An application was made to the Eliza Creswell Memorial Fund, a local charity, to ask if they would pay the water arrears to protect Susan's tenancy. A decision was made the next day and a cheque brought to the bureau for her to take to the local housing office.

Arrangements were made for the council tax arrears to be deducted direct from ESA and a referral was made to the Home Improvement Co-ordinator and Joint Environmental Health officer for both North East Derbyshire District Council and Bolsover District Council. He assisted Susan with an application to the British Gas Energy Trust Fund who paid off the arrears and arrangements were made for the client to pay her utility bills by meter.

At the court hearing, possession proceedings were withdrawn. An order for costs was given against Susan – she was to pay £3.70 per week. Since the hearing, she has maintained payments for water and the court costs.

Case Study 8

Andrea visited the Citizens Advice caseworker at her local GP surgery at the suggestion of Rykneld Homes. Given her health issues she had applied for a bungalow and they had suggested she seek advice about dealing with her debts.

Andrea is a lone parent; she suffers from arthritis and depression. She lives with her 10 year old son for whom she claims Child Benefit and Child Tax Credit. Her 22 year old son also lives with them; he suffers from autism and is in receipt of DLA and ESA. He attends a day centre daily but then spends his evenings in his bedroom. Andrea claims Carers Allowance for looking after her son with a top up of Income Support. She also receives DLA low rate mobility and middle rate care.

Andrea was left with £52,000 worth of debt by her ex-partner which she had been paying back via a debt management plan with Gregory Pennington. The current outstanding debt was £15,000. Payments were affordable when she was working but she had to give up work due to health issues so the £94 per month payment meant maintaining essential expenditure was difficult and white goods such as a cooker, washer and fridge freezer had been bought on Higher Purchase agreements.

On visiting Andrea, it was apparent that her debt situation was having detrimental effects on her health so it was agreed that a Debt Relief Order would be the most appropriate debt solution and the items on HP, including a TV for her eldest son, could be justified as essential – the TV was her son's only form of entertainment, particularly as he would not spend his evenings with the rest of his family.

Having checked Andrea's Experian credit report and obtained up to date balances from Gregory Pennington who agreed a DRO should have been suggested some time ago, the DRO was submitted and approved within two days. This included a large debt to npower for gas and electricity arrears – Charis grants had intimated that they would write off some, or all, of the arrears but to justify the grant, had required Andrea to pay £150 per month for a period of time which again was unaffordable.

Andrea was grateful for the help and advised that by being "debt free" she would be able to put aside some money on a monthly basis which would enable her to pay for goods without the reliance on credit.

