

Local Government North Yorkshire and York**3 October 2014****Impact of Welfare Benefit Reforms on North Yorkshire Residents****1 Purpose**

- 1.1 To provide an update on the impacts of benefit changes brought about by the Welfare Reform Act 2012 and associated regulations.

2 Background

- 2.1 Local Government North Yorkshire and York (LGNYY) has received several reports to date detailing the impacts in North Yorkshire and York of the benefit changes being introduced by The Welfare Act 2012. LGNYY requested an update report to be provided for its meeting on 3 October 2014.
- 2.2 The following welfare benefit changes have or are in the course of being implemented:
- Council Tax Support (CTS)
 - Housing Benefit Size Criteria in the social rented sector
 - Local Welfare Assistance, replacing Community Care Grants and Crisis Loans
 - Local Housing Allowance (LHA), paid to people living in the privately rented sector, uprated in line with the Consumer Price Index (previously capped to the 30th percentile of rents in the locality)
 - Personal Independence Payments (PIP), the replacement for Disability Living Allowance – affecting at present new claimants only
 - the benefit cap for working age people (introduced from 15 July to 30 September 2013)
 - the cap on the annual increases in most working-age benefits
 - the roll-out of Universal Credit (beginning with claims from the newly unemployed - current benefit claimants will be moved onto Universal Credit in a phased approach)
- 2.3 A number of other significant changes are planned to take effect between now and 2020:
- the migration of existing Incapacity Benefit claimants onto Employment and Support Allowance
 - the migration of existing DLA claimants to PIP
 - the rise in the State Pension age to 66 years for both men and women

3 National developments

3.1 Cap on overall welfare spending

- 3.1.1 The government announced last year that it intended to introduce a cap on a significant amount of Annually Managed Expenditure. The cap will apply to total welfare spending excluding the basic state pension and benefits directly affected by cyclical increases in unemployment such as Jobseekers Allowance (JSA).
- 3.1.2 The Chancellor announced in his 2014 Budget that the 2015/16 welfare cap would be £119.5bn, excluding the state pension and some unemployment benefits. The level of the cap will be reviewed at the beginning of each Parliament. The Office for Budget Responsibility (OBR) will assess the government's performance against the cap once a year alongside the Chancellor's Autumn Statement.
- 3.1.3 The government is at risk of breaching this self-imposed cap on welfare spending as a result of the rising cost of the main sickness benefit: Employment and Support Allowance¹.

3.2 Private Members Bill

- 3.2.1 A private members bill calling for reform of the Housing Benefit Size Criteria in the social rented sector has received a majority of support from MPs. Consequently the bill will now progress to committee stage. The bill proposed that those who are willing to move, but cannot be found a smaller home would be exempt, as would disabled people who live in adapted properties or who need a spare bedroom.

3.3 Local Welfare provision

- 3.3.1 As reported in the March update, from 2015/16 the unitary and upper tier local authorities had been expected to fund the cost of their local welfare assistance funds (e.g. North Yorkshire Local Assistance Fund) from their base budgets, with no additional funding provided from central government. This could have led some local authorities to abandoning their schemes.
- 3.3.2 The government, however, has now signed a 'consent order' agreeing to reconsider the funding of local welfare provision, rather than continuing to defend its position at a judicial review hearing. The judicial review was sought by a disabled man and supported by Islington Council, against the government's decision to withdraw funding allocated for local assistance funds run by local authorities.
- 3.3.3 The government will revisit its decision to cut the fund in the light of an on-going review of local welfare provision and now carry out a proper consultation with stakeholders and give due consideration of equalities

¹ <http://www.bbc.co.uk/news/uk-27927843>

implications. The government expects to announce its new decision in time for the provisional local government finance settlement, scheduled in December.

3.4 Macro and micro economic prospects

3.4.1 New estimates published in July suggest that GDP grew by 0.8% in Q2 2014 and that GDP has surpassed its pre-recession peak.²

3.4.2 The unemployment rate nationally fell to 6.2% in the three months to the end of July. The number of people out of work dropped 146,000 to 2.02m – the lowest since late 2008. The employment rate rose to 73.0%. However, wages continue to lag behind the current 1.5% rate of inflation, with pay including bonuses up 0.6% on an annual basis.³

3.4.3 The rise in total employment since 2008 has been mainly due to the growth of self-employment. Indeed self-employment is higher than at any point over the past 40 years, accounting for 15% of those in work. However in North Yorkshire self-employment has fallen from a high of 13.9% in September 2013 to 13.1% in July 2014⁴ (these figures do not include City of York). Nationally, average income from self-employment has fallen by 22% since 2008/09.⁵

3.4.4 Conditions in the North Yorkshire labour market are on the whole continuing to improve. There was another fall in July in the total number of JobSeekers Allowance (JSA) benefit claimants. Hambleton, Harrogate and Richmondshire districts recorded falls in claimant numbers of more than 7%. There were also falls in the number of people claiming for six months or more. The rate remains relatively high in Scarborough district though where 54.6% of all unemployment claimants have been claiming for more than six months. The proportion of claimants claiming for more than a year has fallen in Hambleton, Ryedale and Selby and risen in the other four districts over the past 12 months. The employment rate amongst those aged 16 to 64 has fallen back from a high of 78.5% in June 2013. Data from the Department for Work and Pensions showed that there was a small rise in the number of people claiming work related benefits. Overall 9.2% of the working age population are claiming at least one DWP benefit, higher than the level seen before the most recent recession.

3.4.5 The number of people in work claiming housing benefit has doubled in five years. According to the House of Commons statistics, 478,000 people with jobs claimed housing benefit in 2009/10, rising to an expected 962,000 this year. On current trends, the number of claimants will increase by a further

² *Economic Indicators August 2014 research paper 14/41*, 05 August 2014, House of Commons Library,

³ ONS Labour Market Statistics, September 2014 Release

⁴ *North Yorkshire Economic Monitor*, August 2014. This does not include figures for City of York

⁵ *Self-employed workers in the UK – 2014*, 20 August 2014, ONS

276,000 to 1,238,000 in 2018-19. The cost to the taxpayer has climbed from £2.2bn in 2009/10 to £4.6bn this year and to a projected £6bn in 2018-19.⁶

3.4.6 As reported to LGNYY in March, the level of personal debt in the UK remains close to its all-time high. In our area, Scarborough district has the highest proportion of residents who are over 'indebted'⁷. The Citizens Advice Bureaux in North Yorkshire and York report that the top debt issues that clients face are Debt Relief Orders and Credit/Store Charge Card Debts⁸. Part of the problem remains people borrowing from payday lenders charging extremely high interest rates.

- In an attempt to crack down on some of the practices of payday lenders, the government transferred regulatory responsibility for the payday lending sector to the Financial Conduct Authority (FCA) in April. Under the new regulations the FCA has more power to make rules and to bar harmful products than the Office of Fair Trading had. Payday lenders will have to make sure their customers can afford their loans and face having misleading adverts banned under new rules to crack down on the industry. The FCA has been given the specific power to cap the overall costs of loans, restrict how they can last for and the number of times they can be rolled over.
- People have the option of joining a credit union to borrow at more affordable rates. And due to legislative changes credit unions are now able to open up to new groups as well as serving people who live or work in the same area. In North Yorkshire and York, South Yorkshire Credit Union is focussing its business in York and Scarborough borough. Yorkshire Coast Homes has linked up with Hartlepool Credit Union to bring affordable home items - white goods and electricals - to the high street. Harrogate Borough Council is working to establish a credit union presence in the district to provide long term support and alternative to high interest credit providers. This is not just for the benefit of those on welfare benefits but to reduce the burden that is caused by the growing gap between the cost of living and incomes for all. Harrogate Borough Council has also carried out work with the local banking sector to identify contacts and services available in the mainstream banking sector to enable signposting to sources of help and support.

3.4.7 As reported to LGNYY in March, the number of people receiving benefit sanctions has continued to grow, following the introduction of the new JSA

⁶ Independent, 5 August 2014, <http://www.independent.co.uk/news/uk/politics/number-of-people-in-work-claiming-housing-benefit-soars-9647752.html>

⁷ According to the Children's Society, in the Scarborough and Whitby Parliamentary Constituency 43% of families are in problem debt – the highest percentage in the Yorkshire and Humber region. (Source: Children's Society press release, 12 August 2014, *Hundreds of thousands of Yorks and Humber children hit by family debt crisis*). This figure is higher than that estimated in a previous study, which showed that the percentage of population identified as indebted level in Scarborough district was 22.8% (Source: *Indebted lives: the complexities of life in debt*, November 2013, MAS). However what both studies show is that Scarborough district has the highest level of indebtedness in North Yorkshire and York and one of the highest levels in the Yorkshire and Humber region as a whole.

⁸ *Impact Report to North Yorkshire County Council 2014: Meeting the needs of our communities and the priorities of North Yorkshire County Council*, August 2014, North Yorkshire and York Citizens Advice Bureaux

sanctions regime in October 2012. A report commissioned by the Department for Work and Pensions (DWP) has found that the way in which the DWP has been communicating with claimants has been legalistic, unclear and confusing. This has meant that the most vulnerable claimants in particular have often not known why their benefits have been stopped, and frequently they have not been informed by the DWP about hardship payments to which they are entitled.⁹ The DWP has responded to the report by saying it would be updating the way it talked to benefit claimants, setting up a specialist team to look at all communications, including claimant letters, and working more closely with local authorities and advice centres to simplify the system.¹⁰

3.4.8 A report published by the DWP on council tax collection rates and receipts of council tax and non-domestic rates in England 2013/14¹¹ found that:

- Local authorities in England achieved a national average in-year collection rate for council tax of 97.0% in 2013/14, which is a decrease of 0.4 percentage points over 2012/13.
- The collection rate in all types of authority fell. The biggest falls were in metropolitan areas, which fell by 0.8 percentage points, and unitary authority areas which fell by 0.6 percentage points. By contrast, collection in shire districts fell by just 0.2 percentage points, from 98.1% to 97.9%.
- At 31 March 2014, the total amount of council tax still outstanding amounted to £2,528 million. This is an increase of £152 million or 6% on the figure at the end of March 2013.

4 Impact of the changes introduced to date in North Yorkshire and York

4.1 Housing Benefit Size Criteria in the social rented sector (aka 'Spare Room subsidy')

4.1.1 In Harrogate district the total number of cases affected has remained stable although there has been a shift with the number of council tenants affected by an excess of one bedroom reducing from 217 at the end of 2013/14 to the current level of 184. The reverse is true for housing association tenants as there has been an increase from 186 to 211. Harrogate Borough Council has been proactive, with a support office providing practical assistance for downsizing-making arrangements i.e. booking removals, providing funding to support the move within housing budgets. The DHP scheme has been modified to provide £500 one-off payments to incentivise downsizing moves.

4.1.2 In Selby district the average weekly loss for council tenants with an excess of one bedroom is £12.09; and £23.37 for those with an excess of two bedrooms

⁹ *Independent review of the operation of Jobseeker's Allowance sanctions validated by the Jobseekers Act 2013*, July 2014, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/335144/jsa-sanctions-independent-review.pdf

¹⁰ <http://www.bbc.co.uk/news/uk-politics-28424391>

¹¹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/327179/Council_tax_collection_rate_Statistics_Release_July_2014.pdf

or more. The average weekly loss for housing association tenants with an excess of one bedroom is £13.52; and £24.52 for those with an excess of two bedrooms or more.

- 4.1.3 Craven District Council reports that generally the impact of the welfare reforms has not become greater since the previous update provided in March. In common with other local authorities, Craven District Council is working closely with a range of local partner agencies such as Housing Options, CAB and Housing Providers in order to help customers understand the Social Sector Size criteria, and how collectively these partners can try and help each individual make the right decision for themselves. This includes providing support for customers to move to more cost efficient properties.
- 4.1.4 Ryedale District Council reports that there has been little impact on changes to the volume of claim assessment since the previous update provided. Whilst overall in 2013/14 there was initially a slight increase in customer queries due to the size criteria rules, the Council believes that the programme of visits to all affected properties before the criteria came into place has helped minimise the impact.
- 4.1.5 City of York Council also reports that there has been little impact on changes to the volume of claim assessment and no appeals have been received to date. It has, however, impacted on DHP applications. The outturn at the start of April 2014 (i.e. after first full year) was that 931 tenants were affected, lower than first estimate of 1,249. Most (over 85%) have a surplus of 1 bedroom.
- 4.1.6 In Scarborough district 747 cases are affected by the size criteria rules: 631 with one excess bedroom and 116 with two or more. The average weekly loss is £14.18. The Borough Council's Benefits Service advises customers on the options available and has liaised closely with Housing Associations in respect of people who have had their Housing Benefit reduced. The Council has also raised awareness of the Discretionary Housing Payments fund.
- 4.2 Discretionary Housing Payments (DHP)
- 4.2.1 In Harrogate district there has been continued low demand for additional support from the fund, with expenditure currently expected to be around 60% of the fund. There has been some promotion amongst private and social landlords. The Borough Council is hoping to recruit a welfare officer within its benefits services department shortly. The post-holder will undertake proactive take-up work on this.
- 4.2.2 Craven District Council reports that it is continuing to utilise its DHP funding in the best way it can by identifying claimants with shortfalls between rent and Housing Benefit, making payments to award rent arrears, rent in advance, people who are in need of support to meet their housing costs. In addition the Council is looking at implementing some new ideas such as 'moving on' schemes and 'incentivising work' schemes.

- 4.2.3 Ryedale District Council reports that it is still continuing to receive a high volume of DHP applications at a similar rate to 2013/14. The continued volume of applications has created a considerable amount of administration.
- 4.2.4 City of York Council reports that demand and spend continues to increase. The number of applications made during the 12 months to 31 July 2013 was 153 and for the 12 month period to 31 July 2014 there were 649 – a 324% increase. The Council has received just over 280 applications in the current financial year to date. A straight-line projection to year-end would give a total spend of £316,000, which would exceed the DWP grant. This is being closely monitored.
- 4.2.5 In 2013/14 Scarborough Borough Council received 853 DHP applications, the highest ever total. Of these 58% were granted some level of financial assistance. So far this year (April to August 2014) 540 DHP applications have been received with 306 being granted (59%). The main reasons for granting DHPs have been to help secure and move to alternative accommodation, to meet short-term costs until the tenant is able to move to a more suitable dwelling and whilst seeking employment. The Benefits Service has been working closely with the Housing Options Team to help prevent homelessness and the cost of 115 rent deposit requests (£30,000) has been met through the DHP fund since April 2014.
- 4.2.6 Richmondshire District Council has applied similar criteria this year to last year in making DHP awards. To date it has awarded £55,097 with a further £51,466 being committed. This leaves just £6,187 unallocated out of a total budget of £112,750. The bulk of the awards are in respect of claimants losing entitlement through the 'Spare Room Subsidy'. The Council has seen a 400% increase in the number of enquiries from tenants in rent arrears during the first quarter of 2014/15 compared to the first quarter of 2013/14.
- 4.2.7 Selby District Council has in the financial year to date received 174 applications from 141 claimants. The Council has either paid or committed DHP expenditure of £45,030. This leaves £45,532 unallocated. In 2013/14 the Council received 543 applications from 302 claimants. In common with many other local authorities the DHP spend in 2012/13 in the district was a lot lower, as this was before the introduction of the spare room subsidy rules.

4.3 Benefit Cap

- 4.3.1 In Harrogate district there remains continued low numbers of people affected by the benefit cap. The caseload has been low with some monthly fluctuations although currently at a peak of 16 cases with the impact ranging from a loss of £4.16 to £106.62. Cases continue to be managed on an individual basis with support and advice provided.
- 4.3.2 Nine households in Selby district are currently affected by the benefit ranging from a loss of £0.50 to £146.47.

- 4.3.3 There are currently no residents affected by the benefit cap in Craven district. At the start of the year there were four households that were affected by the cap but they have either moved out of the area or had a change in their circumstances.
- 4.3.4 In Ryedale, the benefit cap has been applied to six households and six DHP applications have been awarded. The Council believes that the programme of visits to all affected households prior to the benefit cap taking effect has helped minimise the impact.
- 4.3.5 City of York Council has been notified of and applied the benefit cap to 29 households. The average loss is £39.44 but as family circumstances change and the reduction varies it is difficult to estimate an annual loss figure. Actual losses range from £1.02 to £119.20 per week. In common with other local authorities City of York Council continues to work closely with partners to ensure that appropriate support is offered to all those affected. DHP awards have been made in respect of two affected households.
- 4.3.6 In Scarborough district there are currently 28 cases adversely affected by the overall Benefits Cap with an average weekly loss of £57.81. All cases have been written to by the DWP and the Borough Council has shared information with the main Housing Associations for their affected tenants.
- 4.3.7 The benefits cap has not to date had any impact in Richmondshire. Initially a small number of cases were identified. However pro-active work was carried out on these claims.
- 4.4 Council Tax Support (CTS) – 10% reduction in Council Tax Benefit introduced nationally for claimants under pensionable age.
- 4.4.1 For Harrogate Borough the Council Tax relief scheme will continue to be unchanged in 2015/16 maintaining same levels of support as provided under the old Council Tax benefit. Council tax collection is 0.4% down compared with the same point last year; the indications are that people are still struggling financially including those who do not qualify for benefit with costs of living rising faster than wages.
- 4.4.2 It remains the case with other local authorities in North Yorkshire and York with CTS schemes that the Council Tax amounts collected for pensioners remain higher for Working Age claimants in employment and those on unemployment benefits. Council Tax collection rates are the same or marginally down compared to 2013/14 depending upon the local authority concerned.
- 4.5 Universal Credit
- 4.5.1 As reported in the previous updates, Harrogate district has been selected as a progressive roll-out site for Universal Credit (UC) with effect from February 2014. To date lower numbers than anticipated are claiming UC in Harrogate district, with only a handful of people claiming. Consequently there is no

impact of note on service provision. The Citizens Advice Bureaux in the district have not received any enquiries relating to UC matters and none of the Borough Council's stakeholders such as the housing associations have raised any issues that their tenants' or supported clients are having any problems. JobCentre Plus is reporting that people on UC are finding work quickly and therefore there is very little learning from the project to inform preparations for the planned expansion of UC and taking on of greater complexity within the client group.

4.6 Personal Independence Payments (PIP)

4.6.1 Harrogate district has been selected as an area to extend the roll-out of the migration of disability living allowance claims to the new PIP benefit. The DWP still have not released any data on the migration plan and likely impact in the district despite going live with migration earlier this year. There is no evidence that this has caused any issues for our customers at present.

4.6.2 There has been a minimal impact to date in other areas, with some other local authorities in North Yorkshire and York receiving a small number of PIP cases from the DWP as they gradually work through the conversion process. The County Council's Benefits, Assessments and Charging Team in Health and Adult Services is now involved in assisting clients to claim and also advocating for those who are going to be moved on to PIP.

4.7 Local Welfare Assistance/Emergency food provision: 2013/14 results

North Yorkshire:

4.7.1 The bulk of awards made in relation to North Yorkshire County Council's Local Assistance Fund (NYLAF) in 2013/14 were from families under exceptional pressure (40% of all awards made), followed by people who were homeless or at risk of homelessness (12%) and by people with a mental health problem (10%). The location by district of the successful applicants is provided in the table below.

District	% of awards
Scarborough	46%
Harrogate	13%
Selby	11%
Hambleton	10%
Ryedale	8%
Richmondshire	6%
Craven	5%

4.7.2 White goods were the most requested item (35% of awards) closely followed by food (34% of awards).

4.7.3 Changes were made to the fund throughout its first year in order to better serve its client group, deliver on budget and react to issues. Utility top-ups and food provision have been made available to applicants who fall outside

the 'vulnerability categories' of the fund but who are able to demonstrate an urgent need that cannot be met by other forms of support. From February 2014 rent deposits/bonds were removed. This decision was taken due to the increasing financial pressure on the fund and because district councils have the option to provide this using Discretionary Housing Payments. Beginning in March 2014 applications were restricted to one white good per application as opposed to the previous possible three.

City of York:

- 4.7.4 City of York Council found that initial demand, as many other LAs experienced, was below that based on historical DWP data. However, there has been a noticeable increase in demand onwards from Q4 2013/14. A straight line projection predicts a final spend of £492k in 2014/15, well over the DWP grant of £315k but within the overall budget. City of York Council has contributed £200k to the DWP grant for 2014/15.
- 4.7.5 On the community side the majority of spend is for 'white goods' and furniture and on 'emergency' need is primarily for daily living expenses.
- 4.7.6 In the light of the increased demand and the ending of the DWP grant from 2015/16 the scope of the scheme is being reviewed. There is a commitment to continue to fund a scheme beyond 2014/15 and a decision will be taken as part of the Council's annual budget setting process in the second half of 2014/15.

4.8 Other welfare benefit impacts: Personal Independence Payments (PIP)

- 4.8.1 North Yorkshire County Council's Benefits, Assessments and Charging Team has continued to see a further increase in demand for benefits advice and information more generally. Following the review of its charging policy a further 7000 people will now be provided with a full benefits check over the next 12 months. This is in addition to the benefits maximisation which is provided for on-going clients.

Case study example - income to household for Mr and Mrs A was £436.90 per week and as a result of the intervention of the Benefits and Assessments service, the weekly household income was increased to £671.22. The increase was due to award of Attendance Allowance and other related benefits for both parties.

4.9 Other initiatives

- 4.9.1 As reported in previous updates a range of financial inclusion measures are being undertaken in each local authority area of North Yorkshire and City of York.
- 4.9.2 Recent initiatives in Harrogate district include developing stronger relationships with job clubs as well as work on digital inclusion that will provide a platform to assist people become work ready as well as being able make

efficiencies through accessing services on line e.g. being able to take advantage of discounts, coupons vouchers etc.

- 4.9.3 Ryedale District Council has changed the way in which Housing Benefit/Council Tax Support is delivered to its residents with the aim to improve the service provided and also improve the New Claims performance. The main change has seen experienced Benefit Assessment Officers moved to 'front of house'. This allows an assessment officer to work on information that has been received that day and the aim is to assess a customer's claim for Benefit whilst they are at the council offices or within 24 hours of receipt of all information. As part of the new arrangements the department is served by one phone line, this new approach allows assessment officers more assessment time with less interruptions. The Council reports that the new way of working has already had a positive impact on both the section's performance and the service the customer is now receiving.
- 4.9.4 City of York is bidding to become a 'poverty-free' city and to this end set up a poverty-free campaign last year, working with local businesses, charities and faith groups. Several big local employers including City of York Council, Joseph Rowntree Foundation, Aviva and Nestlé have signed up to pay all employees £7.65 an hour. The Council's strategy is threefold: to promote not just living wage jobs but 'good' jobs that offer a measure of stability and security; to mitigate cost-of-living pressures on the low paid by brokering discount deals on white goods and energy; and to promote credit unions.
- 4.9.5 In Scarborough district the impact of the welfare reforms and in particular the Housing Benefit Size Criteria rules has meant that Housing Associations have had to develop new measures and put more resources into addressing welfare reform and financial inclusion. Yorkshire Coast Homes has developed a team of three Money Management Officers, one for each of their operating areas, providing money and debt advice to their tenants. In addition they appointed two Welfare Reform Advisors in 2013, initially to contact and assist tenants affected by the social housing size criteria rules. The success of this initiative has now seen the Welfare Reform Advisors moving into the area of pre-tenancy advice for new tenants in terms of budgeting, and general money and debt advice. Other Housing Associations operating in the Borough, including Sanctuary, York Housing and Leeds and Yorkshire Housing, have also appointed specialist financial inclusion/welfare reform officers, and are working with other partners.
- 4.9.6 Richmondshire District Council is currently developing a policy in respect of claims for exceptional hardship relief.
- 4.9.7 Debt and benefits advice remain the largest types of enquiry locally for North Yorkshire and York Citizens Advice Bureaux. York and North Yorkshire Citizens Advice Bureaux have produced a report outlining what they are doing now and their plans for the future to assist clients including further possibilities in terms of the service they provide. The report is attached at Appendix 1.

5 Recommendations

- 5.1 Local Government North Yorkshire and York is recommended to note and comment upon the findings in the report.

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18 September 2014

Organisations contributing to the report:

- Craven District Council
- Harrogate Borough Council
- North Yorkshire County Council
- Richmondshire District Council
- Ryedale District Council
- Scarborough Borough Council
- Selby District Council
- City of York Council
- North Yorkshire and York Citizens Advice Bureaux

Appendix 1: Impact Report to North Yorkshire County Council 2014, Citizens Advice North Yorkshire and York



CITIZENS
ADVICE
NORTH
YORKSHIRE
AND YORK

Impact Report to North Yorkshire County Council 2014



Meeting the needs of our communities and the priorities of North Yorkshire County Council





The Service Aims of Citizens Advice Bureau

To provide the advice people need
for the problems they face.

To improve the policies and practice
that affect people's lives

"Every Citizens Advice Bureau is an independent registered charity. Without funding and volunteers, the Bureaux of Citizens Advice North Yorkshire and York could not continue to provide their services."

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1. Executive Summary

Citizens Advice Bureaux in North Yorkshire work together and with other external partners to make the best use of the resources we have to provide a high quality well used advice and information service at the heart of our communities.

During 2013/2014 the bureaux of North Yorkshire advised 18,264 clients and dealt with 64,570 separate problems. We delivered a joined up phone advice service and a face to face service based in 9 locations and over 50 outreach venues. We offer general advice in all subjects and specialist advice in Welfare Benefits, Debt, Employment, Housing and Immigration. We are very grateful to the 240 individuals who volunteered for Citizens Advice Bureaux in North Yorkshire last year. This had an economic value to the region of £1,656,473. For our community we produced the following outcomes:

- Total income gained through benefits claimed, trusts and charity grants et al was £3,181,921.
- Debt written off by the bureaux in the same financial year was £1,739,200. This was mainly achieved by assisting clients in accessing Debt Relief Orders.
- Client satisfaction surveys show that 98% of clients would recommend our service to others.
- A survey in bureau showed that over 50% of volunteers left for paid employment.

Our service helps meet targets under the North Yorkshire County Council Community Plan and the North Yorkshire Joint health and wellbeing strategy. In addition, going forward we are keen to work with the council to fulfil obligations under the Care Act. In order to maximise the number of clients we can help, bureaux in the County have recruited and trained more volunteers, developed our working practices to improve efficiency and secured additional funding to extend opening hours and increase our access channels. We see all these efforts as continuing to meet the challenges ahead.

One of the central ways we intend to meet this challenge is through the partnership project Adviceline and we see this and other partnership work as one of the priority uses of County Council resources. The grant from North Yorkshire County Council has enabled us to bring additional funding of £1,366,062 to provide services throughout the region.

Confirmation from North Yorkshire County Council for continued support for the years ahead would enable us to recruit more volunteers, develop more joint projects bringing more resources into the County, meet more priorities and most importantly, help more families and individuals in our communities.

18,264
Clients seen with
64,570
separate issues

240
Volunteers with an
economic value of
£1,656,473

2. CANYY (Citizens Advice North Yorkshire and York)

CANYY is a company and charity that was formed in 2009 to allow the Citizens Advice Bureaux of North Yorkshire to work in partnership and to deliver projects together. It has enabled us to work more effectively, sharing best practice, resources and expertise and reducing the need for duplicated effort. It is also the vehicle through which North Yorkshire County Council provides its funding for Citizens Advice Bureaux. Last year CANYY received £328,207 in funding from North Yorkshire County Council. This helped us bring in a further £1,366,062 to provide services throughout the region. Throughout its short history CANYY has funded projects, produced evidence reports and facilitated the merger of bureaux within North Yorkshire, partly as a response to the preferences expressed by North Yorkshire County Council and other key funders. It is continually growing as a body and now has independent trustees making sure that it can hold each bureau to account for the funding it receives. At the end of this year (2014) the membership of CANYY funded by North Yorkshire will be:

- Scarborough and District Citizens Advice Bureau
- Craven and Harrogate District Citizens Advice Bureau (merger of Harrogate, Craven and Ripon- October 2014)
- Hambleton and Richmondshire Citizens Advice Bureau (merger of Hambleton and Richmondshire – April 2012)
- Selby Citizens Advice Bureau
- Ryedale Citizens Advice Bureau

York and District Citizens Advice Bureau is also a member but is funded by City of York Council. We collaborate with York and District Citizens Advice Bureau through CANYY to the mutual benefit of both communities.

All the bureaux are independent charities funded by a wide variety of sources. Each is a member of Citizens Advice and is audited for quality of advice, management and governance by this body. The past two years have seen two mergers meaning a reduction of bureaux in North Yorkshire from eight to five. As a group we are determined to look at a variety of options to give better value for money and better service to our clients and are open to further mergers. The flexibility of CANYY means it can offer the value for money of a single entity while keeping the close local ties bureaux have with their communities, volunteers and local funding sources.

3. The Services and Projects we deliver

Over the last year, the people of North Yorkshire have accessed us via face-to-face services, both in our main locations and over 50 outreach venues; via the telephone advice line, open five days a week and via email. We are determined to make it possible for everyone who needs to access our service to be able to do so.

The table below is an example of contact methods in one bureau over the first quarter of this financial year:

Method of contact	Percentage of clients
Face-to-face (main site)	66%
Face-to-face (outreach)	9%
Telephone	20%
Email	5%

Core Service

The main problems we helped with breakdown as follows:

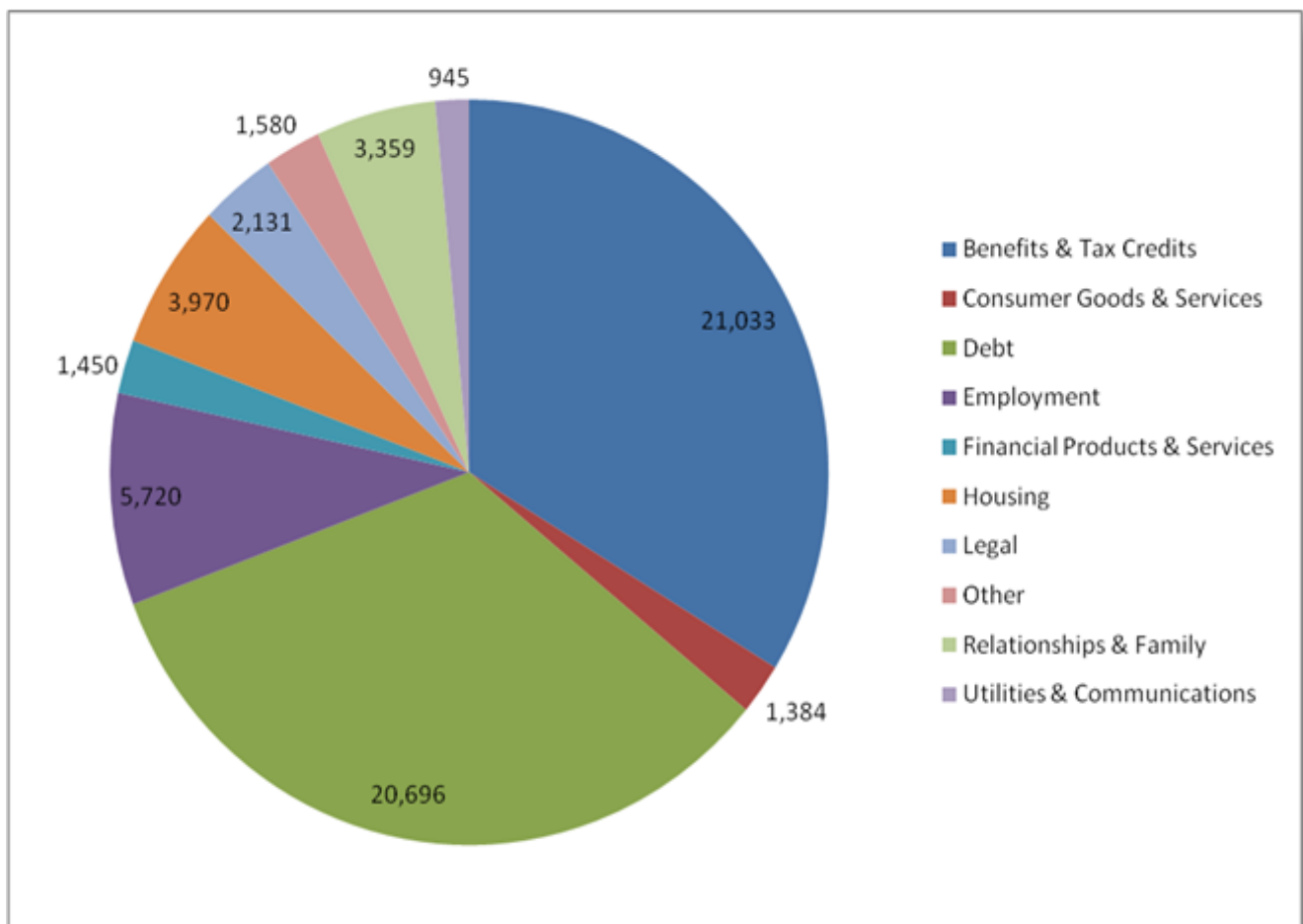
The main problem areas were:	2013/14	
	Problems	%
Benefits	21,033	33%
Debt	20,696	32%
Housing	5,720	9%
Employment	3,970	6%

The top benefit issues were:	2013/14	
	Problems	%
Employment Support Allowance	4,539	22%
Housing Benefit	2,607	12%
Working Child Tax Credits	2,241	11%
Localised Support for Council Tax	1,494	7%
Jobseekers Allowance	1,372	7%

The top debt issues were:	2013/14	
	Problems	%
Debt Relief Order	3,150	15%
Credit, Store Charge Card Debts	2,239	11%
Unsecured Personal Loan Debts	1,910	9%
Council Tax, Community Charge	1,817	9%
Bankruptcy	1,216	6%

Key housing issues:	2013/14	
	Problems	%
Threatened homelessness	544	10%
Actual homelessness	162	3%

Below is a pie chart showing the breakdown of the 10 most common areas of advice dealt with by bureaux over the last year:



In addition to generalist advice, bureaux across North Yorkshire also offer specialist advice in the areas of:

- Welfare Benefits
- Debt
- Housing
- Employment
- Money Advice and Financial Education

Additionally, we link in with Citizens Advice Consumer Helpline and Trading Standards to offer consumer advice and support to individuals and we help campaign for better consumer rights and standards of service. Clients who contact us through our Adviceline service can be instantly transferred to the specialist consumer helpline service. We are preparing our service to be able to assist clients through the proposed pension reforms.

Projects

The local nature of each bureau means we offer a variety of additional projects, relevant to our local areas or expertise, either for local populations to meet a particular need or for the County as a whole. Below are some examples of the project services we offer:

Welfare Benefits Advice Service

Our main Welfare Benefits Service is one of the services funded by the grant from North Yorkshire County Council. Under this umbrella we do a variety of work that assists individuals and families in North Yorkshire.

As well as giving advice and representation, bureaux have gathered evidence of client's experience of the welfare reform process. We have seen an increase in clients suffering stress around welfare benefit issues. Particularly we have seen an increase in levels of anxiety from those with mental health issues, older people and those in rural areas. These groups are telling us that they have a real fear about the future and the changes to come, and they are looking to us to provide support and assistance to cope with the unknown. We have seen a great deal of misunderstanding by clients concerning the benefits changes which are adding to people's fears. We are able to explain the process to the client, support them and achieve a positive outcome.

Our statistics show a rise in clients on low or irregular incomes due to the expansion of zero hours' contracts. These individuals need specialist advice due to the complexity of their cases and they are particularly concerned about the loss of the existing safety net. To keep people in work it is vital they receive good, accurate and timely advice.

The case study below shows the positive effect advice can have on the individual, their families and surrounding communities:

Miss X has two children; she was made redundant last year and has been receiving Jobseekers Allowance. She came to the CAB following a decision to reduce her benefit for 4 weeks, as she had not complied with her Jobseekers Agreement. The advisor established that this was because she had been suffering from Shingles, and had been too unwell to submit a prescribed number of job applications that week.

The advisor assisted the client to appeal the benefit sanction and also identified, that for the period of her incapacity, Miss X should be claiming Employment Support Allowance.

Our welfare benefits work is undertaken by a team of advisers, from volunteers offering basic advice to highly skilled paid advisers assisting with appeals and representation.

With resources from the Advice Services Transition Fund and other projects, we are developing more efficient pathways to advice for clients and sharing resources with other agencies to produce a joined-up and effective service for clients and funders. We are following and embedding the 'no wrong door' model across a number of local networks.

Immigration Advice Project

The Ryedale Immigration Advice Project provides specialised immigration advice free of charge to residents of the entire county of North Yorkshire and the city of York. All other Citizens Advice Bureaux in this region refer all immigration cases that go beyond OISC level 1 to this project. A solicitor accredited to level Two (Senior Caseworker) of the Law Society Immigration Accreditation Advisory Scheme works at present for 14.5 hours a week. An OISC accredited caseworker provides a further 4 hours a week.

In the county of North Yorkshire there is no other provider – non-profit or otherwise – of immigration advice beyond level 1 OISC. Only in the City of York can very limited advice be found.

The project is audited by OISC who at the last inspection in December 2013 commented that files were of an excellent standard. They were impressed with the way advice was given to clients to enable them to choose the option they feel is best suited to their situation. The inspector also commented that some of representations were better than 95% of similar work he had seen in other organisations.

The Project is able to help clients up to appeal and has frequently done so. The Project currently has a case going to the Upper Tribunal which will turn on the relationship of the immigration rules with the Human Rights Act. This very vulnerable family would not have found any other representation for their case in this area even if they had had the means to pay for it, which they do not.

Another increasing aspect of the work of the Project is with Commonwealth and Ghurkha soldiers based at Catterick Garrison. This is an important area of law as it has changed significantly and these soldiers can find themselves in very difficult positions if they are not given the correct advice at the right time.

The project has helped over stayers with established British families to regularise their status. In one case we were able to prevent a baby being taken into care by regularising the status of her father. We have also had a number of EU law cases.

Disability Information Service North Yorkshire (DISNY)

*'The cost of health inequalities can be measured in human terms'**

Through the delivery of timely, impartial and independent advice, the Disability Information Service North Yorkshire succeeds in empowering individuals to make the choices necessary to regain control of their lives, thereby preventing many situations from deteriorating further and reducing the impact of health inequalities for people living across North Yorkshire.

Community Care and Disability Rights Law are recognised as a two very specialist fields, with very few agencies, either commercial or not for profit, offering Quality Marked advice in these areas. The Disability Information Service North Yorkshire is the only agency in the region to hold the Legal Service Commission Quality Mark in both these categories, and is externally audited to ensure the standard of advice remains consistently high.

Either by approaching their local CAB, or by ringing the York and North Yorkshire Adviceline, clients are able to swiftly access this specialist service.

The Caseworker also supports staff in local Bureaux to identify and assist clients requiring advice on issues of disability or community care through a programme of training, a consultancy service and, where necessary, by providing a specialist casework service directly to clients.

With the Care Act on the horizon, and local budgets stretched to capacity, it has never been more vital for disability rights advice to play a role in ill-health prevention, through providing individuals with the tools they need to remain healthy and independent in the community.

* Fair Society Healthy Lives – Marmot Review 2010

4. Value of Volunteering

260 individuals volunteered for Citizens Advice Bureaux in North Yorkshire last year. This had an economic value to the region of £1,656,473.

Now more than ever, the true value of volunteers is being recognised by all sectors. Research acknowledges not just the economic value they have but also the positive social impact they have on communities. In addition volunteering has positive effects on the wellbeing of the individuals, both in terms of health and employment prospects.



Volunteers have provided the majority of our services throughout the organisation's 75 year history. We are highly skilled in recruiting, training and supporting volunteers. A large percentage of the people who volunteer for us are retired or have health issues. We help support people's involvement in their local community and clients feel they are being assisted by individuals who understand them and their communities. We monitor how effectively we are achieving this by following best practice guidance with volunteers and completing surveys and exit questionnaires on a regular basis.

We also run projects that target younger volunteers looking for training in admin and call centre skills. These individuals allow us to provide additional services for small financial outlay and in turn they get support and assistance in moving into paid employment or further education. Again we monitor the success of this by exit questionnaires and surveys tracking where volunteers move on to.

Over the last few years, we have opened up the roles available to volunteers even further and we now have volunteers at all levels of our organisations in all roles, such as advisers or information assistants, providing added value and community input throughout our service. An example of this is our volunteer debt advisers who support the work of our paid staff meaning that more individuals can be helped and greater support given to those in need.

We have helped individuals develop their career paths and increase their employability. We actively encourage volunteers to use the skills, experience and confidence they have gained with us to enter the world of work.

5. Outcomes and the difference we make in people's lives

Citizens Advice Bureaux collect data on two main types of outcome. Firstly the financial difference we make to clients and their families' lives, either by maximising income or by reducing debt. Secondly, through client surveys and studies we collect data on the difference we have made to clients' lives and often their feelings of health and wellbeing.



Financial Outcomes

These financial outcomes were based on actual income received or written. In bureaux where this data was not yet available we used the county average instead of speculative gains. This data is for the financial year 2012/2013 and will be updated in October 2014 when the new data is available.

Total income gained through benefits claimed, trusts and charity grants et al was £3,181,921.

Debt written off by the bureaux in the same financial year was £1,739,200. This was mainly achieved by assisting clients in accessing Debt Relief Orders.

Satisfaction Outcomes

As well as conducting surveys into the outcomes of our own Service we will soon be taking part in mystery shopping trials to help us further gain an understanding of how our Service can be improved and how we can further provide the outcomes people want.

Below is an example survey from a bureau in North Yorkshire showing the clients' view of the work we do:

Summary of Client Satisfaction Survey				
Questions	Very Happy	Happy	Unhappy	Very Unhappy
Access to Service	48%	46%	6%	0%
Opening Times	25%	69%	4%	2%
Waiting Time	29%	67%	2%	2%
Advice Time	48%	46%	6%	0%
Advice	48%	46%	6%	0%
Overall Service	54%	38%	6%	2%



In addition, in projects that have an element of health/ social welfare we often ask clients about the Service's effect on their wellbeing.

The results below are the feedback from a Reaching Communities project which a bureau is currently running:

- 86.5% of clients said that the project helped them to make informed choices about the problems they face.
- 81.1% of Clients are identifying that their lives have positively improved.
- 75.7% of clients are stating that they are more in control of their lives.

6. The future – meeting increased demand in challenging economic times

In 2014 and beyond, we anticipate that the demand for many of our services – particularly benefit, debt and housing will continue to grow in response to:

- Continuing changes to benefits and tax credits that will impact severely on our client groups, including disabled people, people with mental health problems and working age adults including families on low incomes.
- Increasing levels of poverty as these changes take effect, alongside other cuts to public services and continuing high levels of insecure, low paid employment and zero hours contracts
- Continuing high levels of debt problems with a significant increase in fuel poverty anticipated as fuel prices rise and other general utility costs increase.
- Increasing housing problems as changes to Housing Benefit increase rent arrears (particularly in high rent urban areas of the County) which are likely to impact on homelessness.

In order to maximise the number of clients we can help, bureaux in the County have recruited and trained more volunteers, developed our working practices to improve efficiency and secured additional funding to extend opening hours and increase our access channels. We see all these efforts as continuing to meet the challenges ahead.

One of the central ways we intend to meet this challenge is through the partnership project Adviceline and we see this and other partnership work as one of the priority uses of County Council resources.

Adviceline

The Bureau within CANY Y work together to provide a telephone advice service called Adviceline. Calls are taken from anywhere in North Yorkshire and York. During this year we have focused on developing this service so it can help even more people and enable us to give full advice via the phone targeting clients who find it difficult to access traditional face to face services, either due to rural isolation or caring/family responsibilities.

We are restructuring this service and recruiting more volunteers to make it more efficient and better value for money. Three bureau offices are developing call centres to provide first point of call advice and information for the County while other bureau are providing client ring back service for those that need in-depth advice.



7. How we meet the strategic priorities of North Yorkshire County Council

Community plan

All bureau and CANY Y see the community plan as central to helping guide the priorities of the service across North Yorkshire. We believe that our work contributes to two of the plans key priorities.

- support and enable North Yorkshire communities to have greater capacity to shape and deliver the services they need and to enhance their resilience in a changing world; and
- Reduce health inequalities across North Yorkshire.

Access to advice and information encourages capacity and resilience in individuals and communities. By enabling clients to understand their rights and responsibilities we help individuals play an active part in society and their local communities. We particularly help people adapt and understand periods of changes, such as, for example dealing with the introduction of health care reforms or welfare benefit changes.

Many reports and research have demonstrated the links between access to advice and wellbeing. For example Allmark, P et al “Assessing the Health Benefits of Advice Services: using research evidence and logic model methods to explore complex pathways” (2012). This report used data and discussion from a variety of sources to demonstrate how advice can improve people’s health. In addition our experience of running the Macmillan project and the surveys we have conducted have increased our knowledge of the levels of help and what

type of support individuals facing health challenges require. We have also surveyed those who care for individuals and understand how lack of support services and information can be a threat to their health and well-being.



North Yorkshire Joint Health and Wellbeing Strategy

Bureau's contributes towards the challenges listed in the strategy in the following ways.

- **Rurality** - Bureaux have a good understanding of how rurality effects communities and how when linked with other facts such as aging means that the individual can become particular vulnerable and in need of services. Our commit to reaching those who experience isolation and our determination to work in partnership with other agencies mean we can assist clients in accessing local services available to them.
- **An Ageing population** - There is robust evidence that quality and timely advice can enable people to stay healthier and independent for longer. The longer individuals are enabled to remain in their own homes in local communities the better their quality of life and resources are made available to be targeted at those who need it.
- **Deprivation and wider determinates of health** - Advice and information services are a way in which local government working with voluntary sector providers can take practical action to help tackle the social inequalities in society that lead to the health inequalities we all experience. Advice and information services, including financial and debt relief services, housing, employment and benefits advice are cost-effective ways to increase incomes in low-income and vulnerable households which can lead to increased standards of living and help bridge the gap within and between communities.
- **Financial pressures** - As shown in this impact report, Citizens Advice Bureaux increase income, reduce debt and bring resources into the local economy. Given the effects of the economic downturn and the changes to the welfare and the care and support system, there is a vital role for advice agencies to ensure that affected households are fully informed about the changes, so people know how they will be affected and are helped to understand the best option

- **Killer diseases** - Projects such as the Disability information service and the Macmillan advice project, run by Citizens Advice Bureau enable those who have long term conditions or serious illness to be financially better off, to remain as independent as possible and to enable people to remain in their own homes and stay as part of their communities.
- **Emotional and mental wellbeing** - Clients consistently report that access to quality advice and information helped them feel more able to cope with their situation and increases their social and economic wellbeing.

Care Act 2014

The local authority will be aware of the changing obligations under the Care Act 2014. Citizens Advice Bureau can and will help to meet those obligations, such as assisting people in getting the information and advice they need to make good decisions about care and support and help individuals by providing preventative services that reduce the need for care needs becoming more serious or delay the impact of their needs.

With a relative small increase in resources Citizens Advice services across the County will be able to *“provide comprehensive information and advice about care and support services in their local area. This will help people to understand how care and support services work locally, the care and funding options available, and how people can access care and support services.”* (Source - Department of health, factsheet 1, www.gov.uk)

The central location of bureaux around the County and the knowledge and expertise we have in the delivery of complex information in understandable ways mean we are ideally placed to help deliver these obligations. In addition our development in expanding our channels of advice, mean that we can offer projects across phone, web and face to face.

Citizens Advice Bureau can provide the independent financial advice that individuals must receive so that, as the act states, they can get support to plan and prepare for the future cost of care. Our various experience of working on projects such as the Disability Information Service and the Mencap advice service means we can provide information in a range of format to meet different client's needs.

8. Together is Stronger – how we work in partnership with Statutory and Community organisations to provide best value for money services

Most people on low incomes manage their money well and regularly use the internet to carry out everyday activities. But the introduction of Universal Credit will require local authorities and other organisations to form a comprehensive view of the type of services that may be required.

Partnership working is essential to ensure that claimants who have debt problems or other vulnerabilities such as poor numeracy skills, drug addiction or mental health issues are given practical support at the onset of their claim, and throughout their claimant journey.

Below are some examples of how bureau work in partnership with other agencies from the private and public sectors for the benefit of clients and to ensure best value for funders:

Advice Services Transition Fund

The Advice Services Transition Fund is a Big Lottery Fund programme to support not-for-profit advice organisations to transform their services to meet the advice needs of people in their communities. As the impact of austerity measures began to affect both individuals and frontline services alike, innovative and efficient solutions were needed to ensure the CAB service in North Yorkshire achieved the maximum impact within the resources we have. For 75 years we have provided a specialist, quality-marked, independent advice service directly to clients – always a challenge in a predominantly rural county. By establishing local Advice Networks and providing 2nd Tier Consultancy Service for voluntary and statutory sector partners – those who have an established and trusted relationship with their service-users – we are sharing our knowledge and expertise in a joined-up approach that avoids duplication of effort and investment, while also developing the knowledge and skills of other key professionals. The Advice Services Transition fund has resulted in area specific projects in all districts and has led to improved communication and stronger partnership working.



LOTTERY FUNDED

Within North Yorkshire, we also employ specialist caseworkers in the areas of Immigration and Community Care Law – areas of expertise which are not widely available across the UK, and are now recognised centres of excellence in their field.

An Advice & Advocacy Service that researches EU citizenship

EU migrants are the subject of a swathe of ongoing significant legislative and administrative reforms, on the grounds that it should be harder for them to claim welfare benefits.

This project asks how accessible EU migrants' lawful welfare entitlements are in the UK - and findings suggest that there are already significant obstacles to such claims.

Using an ESRC 'Future Research Leaders' grant, a number of Citizens Advice Bureaux and York Law School have set up a specialist advice and advocacy service on the complex subject of EU welfare law. EU migrant workers and UK nationals often find it difficult to access their entitlements, putting them at risk of poverty and exploitation.

We are taking on cases and consulting on cases around the country, discovering at first-hand how well EU welfare rights work in practice. Working with clients to use EU law should help us to discover the substance of EU citizenship.

This kind of research, 'EU law in action', is exciting, challenging, interdisciplinary, and very new in the area of EU law; ESRC reviewers described it as 'ground breaking'.

A Client's Story

Maria worked in the UK in various jobs for six and a half years, until she was made redundant and began work seeking. She was pregnant, and within a couple of months was told she could not sign on and had to claim Income Support. This was refused, which led to Child Benefit, Child Tax Credit and Housing Benefit being stopped. She had a five-month period without income. She then signed on, and found a job. She had appealed the IS decision (which affected each of the other benefits) before coming to the bureau.

In her original written grounds of appeal, Maria had expressed disbelief, and difficulty understanding the terminology used in the original decision, but had not identified any actionable points in law. We quickly got permission to submit two supplementary documents on the grounds of appeal, and identified and gathered the relevant evidence. We put together a new bundle, and represented her at tribunal; we won on both of the key grounds – that she should have been treated as having retained her worker status, and that she was entitled to permanent residence rights having been lawfully resident for over 5 years.

Macmillan Project

The Service operates as an open referral system to anyone affected primarily, by cancer, but also anyone with a life-limiting illness living in the Hambleton and Richmondshire districts of North Yorkshire. The

adviser mainly works out of the Hambleton and Richmond CAB offices, but has the capability to provide a home visiting service to those who are too ill, or find it very difficult to get out.

**WE ARE
MACMILLAN.
CANCER SUPPORT**

The adviser also works very closely with the Macmillan Cancer Information Centre at Friarage Hospital, based in the Mowbray Suite where cancer patients receive chemotherapy. This has enabled the adviser to see people who “drop in” to the centre for information, and also allowed many clients to get early intervention and advice on their benefit entitlement, employment and housing issues. In the last year 145 clients and their families have used this service. The story below is just one way in which the Service assists people.

A Client's Story

A client dropped into the Macmillan Information Centre wanting some information following her cancer diagnosis. She was 59 years old and her partner was 63.

She was working, but had now gone onto Statutory Sick Pay, £86.70 per week, and was concerned that as she was the main bread winner they wouldn't be able to afford to pay their rent, council tax or other bills. Her partner was in receipt of Disability Living Allowance, higher rate mobility (which they used for a motability vehicle) and the lower rate of care of £21.00 per week.

Advice was given in regards to claiming Personal Independence Payment (PIP) and also due to the decrease in income, following a benefit check calculation, for her partner to claim pension credits. As they would be entitled to Guaranteed Pension Credit, this also signposted them to receive maximum Housing Benefit and Council Tax Reduction.

Guaranteed Pension Credit was also able to assist with some of their travel costs to and from hospital, free eye tests, assistance with dental treatments and free prescriptions. She was also able to get assistance with a £135 reduction in their energy bill through the Warm Homes Discount scheme.

Although their income was lower than when she was working, they were not worried about finding the money to pay their rent or council tax bill.

The client re-contacted the Macmillan service and assistance was also provided in completion of the PIP form after she had claimed.

Further assistance was provided to the client a few months later by the provision of a Macmillan grant of £225 to purchase a new mattress, (damaged from night sweats, a side effect of chemotherapy) and some clothing (due to weight loss).