

Hillingdon and Ealing Citizens Advice

Mental Health Outreach

Welfare Benefits and Money Advice Service



Project Report October 2009 – March 2010

Community
Legal Service



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**Funded by London Borough of Hillingdon
Adult Social Care and Housing Department**

HILLINGDON AND EALING CITIZENS ADVICE

MENTAL HEALTH OUTREACH

REPORT for October 2009 – March 2010

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EXECUTIVE SUMMARY:

- ☛ A total of **38 new clients** were referred to the project during the 6-month period covered by this report, and there were **220 advice-giving client contacts** resulting in new and existing clients receiving advice about **472 enquiry issues**.
- ☛ The greatest proportion of enquiries, **55%**, was in connection with welfare benefits and tax credits, resulting in known financial gains for service users of £57,991, bringing **the total for the year to £158,774, a record amount**.
- ☛ **100%** of service users whose outcomes are known and made claims as advised secured their full entitlement to 'non-discretionary' welfare benefits for which our advice service had assessed them as eligible.
- ☛ **100%** of service users described themselves as satisfied with the overall level of service they received and **91%** felt that it had made "a lot" or "some" positive difference to their situation, an increase on **85%** in 2009-10.
- ☛ **Debt advice** has risen from 20% to 29% of the issues raised by clients. The total debt owed by the service users amounted to £159,326 during this six-month period bringing **the total for the year to £613,776, again a record amount**.
- ☛ The help, advice and advocacy offered by this service have ensured that service users obtain their full benefit entitlements, and reduced the financial worries and additional stress that debt can cause. **More appointments have been attended than ever before indicating that the service is needed now more than ever.**

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1. AIMS OF THE OUTREACH ADVICE SERVICE

The main aims of the project continue to be to:

- Provide a local welfare benefits and money advice service, enabling mental health service users to maximise and maintain their income through their welfare and other benefit entitlements.
- Contribute evidence to decision-makers so that the needs of service users with mental ill-health for improved services and social policies are effectively expressed.

2. ARRANGEMENTS WITH THE MENTAL HEALTH CENTRES

The provision of advice sessions in each of the Mental Health Resource Centres has been as follows:

- Mill House: Monday 9.30 – 1.15 (fortnightly)
- Pembroke Centre: Tuesday 9.30 – 1.15 (fortnightly)
- Mead House: Wednesday 9.30 – 12.15 (weekly)

3. THE ADVICE SERVICE

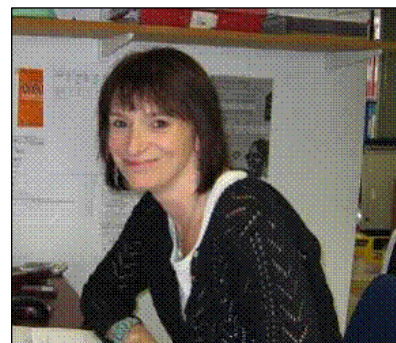
3.1 ADVICE INTERVIEWS

The Community Resource Centres' appointments continue to be booked in advance and some are holding lists of service users prepared to attend an appointment at short notice, if there is a cancellation.

Five appointments of 45 minutes each are available for service user interviews at the fortnightly sessions at Pembroke Centre and Mill House. Four appointments of 30 minutes each were available weekly at Mead House until November when this increased to five appointments weekly.

In total **219 appointments were available** with our adviser, Amanda King (pictured right), over the six-month period and all of them were booked (compared with 72% in the previous six months).

Of these, **154 (71%)** were attended, and the remaining 65 booked appointments were not attended on the day or the service user cancelled the appointment in advance (in line with previous results).



3.2 ADVICE SERVICE OUTPUTS

In the October 2009 to March 2010 period, the advice and assistance we provided has gained **extra benefits for service users totalling £57,991**, reflecting the high number of successful Disability Living Allowance, Incapacity Benefit and Tax Credit claims service users were able to make with the assistance of our Adviser.

The service continues to be delivered on a 'three days per week' basis and the tables below summarise outputs to the end of March 2010.

Six-Monthly Period (3 days per week)	New Clients	Client Contacts	Number of Issues	% with casework	Financial Gains for Clients
Apr '07 – Sept '07	70	172	502	67%	£47,118
Oct '07 – Mar '08	63	181	514	71%	£64,309
Apr '08 – Sept '08	44	159	437	69%	£47,770
Oct '08 – Mar '09	54	162	477	68%	£87,364
Apr '09 – Sept '09	41	219	646	75%	£100,783
Oct '09 – Mar '10	38	220	472	76%	£57,991

Six-Monthly Period (3 days per week)	No. of Appts with Adviser Available	No. of Appts Booked	No. of Appts Attended
Apr '07 – Sept '07	219	219	141
Oct '07 – Mar '08	198	192	127
Apr '08 – Sept '08	195	132	103
Oct '08 - Mar '09	255	202	127
Apr '09 – Sept '09	211	203	146
Oct '09 – Mar '10	219	219	154

The 154 attended appointments included existing service users returning with new or ongoing problems, as well as the 38 new service users.

3.3 CLIENT PROFILE

In the period covered by this report **38** new service users received advice, and many service users returned for follow-on appointments, generating a total of **220** client contacts (advice-giving contacts either by appointment, by letter or by telephone).

Female service users made up 55% of service users, an increase of 9% from the previous period (46%). Black and minority ethnic clients also increased from 32% to 36%. A full breakdown of the client profile, including age, ethnicity and level of CPA is provided in **Appendix 1**.

Location in Hillingdon: The postcodes of the home addresses of 38 new service users indicate that service users were spread throughout the Borough (see below).

Client Postcodes (1st October 2009 to 31st March 2010)

Postcode	Client count	Postcode	Client count
HA4	6	UB4	13
HA6	3	UB7	6
UB3	6	UB8	4

3.4 CLIENT ENQUIRIES - THE ISSUES WE GAVE ADVICE ON

Appendix 2 illustrates the range of issues dealt with by the Mental Health Outreach advice service and the number of times each issue was raised. A total of **220** client contacts resulted in advice being given in relation to enquiries about **472** issues.



Welfare Benefits and Tax Credits accounted for 55% of all enquiries which was similar to the last period (59%). Disability and Sickness benefits made up 56% of all welfare benefit enquiries, followed by Community Care Grants at 7% and Income Support at 6%.

Housing enquiries increased slightly to 6% (from 5%), continuing to reflect service users concerns about the suitability and security of their accommodation and other enquiry areas (e.g. employment) were similar to the previous six-month period.

Debt enquiries at 29% of all enquiries showed a significant increase on the last reporting period (20%), and the amount of debts owing (£159,326) brought the total for the year to a record £613,776 (up 225% on £272,090 in 2008-9).

An analysis of the debts in 2009-10 the Adviser has given assistance with shows a great deal of difference from the pattern of indebtedness of general CAB clients. For users of the MHO project consumer debt accounts for 86% of their indebtedness and housing debt for 3%. For general clients of the CAB these figures are 57% and 29%.

However, further analysis of the 56 debt clients the project assisted shows that they clearly fall into two distinct groups. With the exception of one client who had just one large debt to the Child Support Agency and one with a student loan, the first group who had no consumer debt owed an average of just £1,634 made up mostly of rent, Council Tax and utility debts.

The second larger group (71%) with consumer debts owed eight times more with an average debt of £13,154. All were in rented accommodation and a comparison can be made with the average debt of Hillingdon Homes' tenants which our Money Advice for Tenants project has found to be £4,539.

Two service users had outstanding student loans of around £15,000 each and their average total debt was £27,933. The most indebted service user had £47,000 of consumer debt and seven owed over £30,000.

3.5 Financial Capability – *new preventative work to enhance Money Advice*

Given the strong level of need evidenced above, our new financial capability trainer, Sue Carr, is working with Tasman House to provide training sessions to service users who are leaving supported housing, covering topics such as Basic Banking, Budgeting and Saving.

These group training sessions in financial skills will be offered to the Mental Health Centres in the borough to provide the opportunity for service users to gain knowledge and skills that will enable them to manage their financial problems more effectively in the future.



3.6 WELFARE BENEFIT CHECKS AND ENTITLEMENTS

All service users were offered a check on their welfare benefit entitlements and in this period **26 checks** were carried out (20 other service users either declined or did not provide the necessary information by the end of the reporting period).



Of the 16 new service users and 10 returning service users checked:

- **17 (65%)** were receiving their **Statutory Welfare Benefit** entitlements such as Income Support, Statutory Sick Pay, Housing Benefit and Council Tax Benefit;
- **6 (23%)** obtained their full entitlement to non-discretionary welfare benefits with our assistance and the case was closed by 31st March 2010.
- **3 (12%)** service users were assisted with claims to obtain additional entitlements to Statutory Welfare Benefits and the outcomes are not yet known. Their cases remain open and will be assessed again at the end of the next reporting period.

The aim of the project is to achieve 90% of Service Users securing their full entitlement to non-discretionary welfare benefits for which the service has assessed them as eligible. Outcomes from cases taken on later in the period that remain open will appear in the next reporting period.

Previous Reporting Period (April 2009 – September 2009) Update: Outcomes for the 10 service users whose cases were carried forward from the previous reporting period are as follows: 3 made successful claims and are now receiving their full entitlement to non-discretionary welfare benefits; 2 have not responded to our follow-up contact and their cases have now been closed and 2 decided not to claim. 3 still have claims processing and their cases remain open to be assessed again at the end of the next reporting period.

Combined Results: in the 12 month period from April 2009 to March 2010: 51 benefit check cases have been closed with the following results:

47 (92%) Service users provided with a benefit check either had secured their full entitlement to non-discretionary welfare benefits or were already in receipt of their correct entitlements.

2 (4%) Service users have not responded for more than 6 months so their outcomes are not known.

2 (4%) Service users have decided not to make claims.

Therefore, of those service users whose outcomes are known, who had entitlements and made claims for them, **100%** secured their full entitlement to non-discretionary welfare benefits for which our advice service had assessed them as eligible.

It should be noted that **37 (65%)** were already in receipt of their full entitlement to 'statutory' or non-discretionary welfare benefits on arrival at our service, and **69%** of the additional income our service gains for service users is in 'discretionary' benefits such as Disability Living Allowance, Carers Allowance and Incapacity Benefit where the judgement of the decision-makers as to whether claimants qualify is key.

3.7 OUTCOMES / FINANCIAL GAINS FOR CLIENTS

In the period covered by this report the service brought in **£57,991** in income for service users, exceeding the half yearly target of **£24,000** by **142%**.

The following table gives a comparison of the financial gains achieved for service users during the period covered by this report and the previous six month period.

	Apr '09 –Sept '09	Oct '09 – Mar '10
Benefits / Financial Gains	Amount £	Amount £
Disability Living Allowance / Carers Allowance	39,185	18,341
Housing Benefit	8,767	8,320
Incapacity Benefit / ESA	22,589	24,130
Income Support / Jobseekers Allowance	13,185	5,144
Working Tax Credit / Child Tax Credit	12,006	903
Council Tax Benefit	2,492	-
Social Fund	-	250
Miscellaneous	1,349	-
Debts written-off	1,210	903
Total	100,783	57,991

Non-Financial Positive Outcomes

There were also 20 'non-financial' gains for service users in this six-month period, including negotiation of affordable repayment plans with creditors, homelessness being prevented, Bailiff action averted, and CSA arrears and enforcement action being put on hold until a client's health improved.

4. CASE STUDY ILLUSTRATING THE SERVICE PROVIDED

A single, Chinese, male service user suffering from severe paranoia, and recently discharged from hospital having been sectioned under the Mental Health Act, had no income after his business collapsed due to his illness and his wife left him, taking their two children with her.



Due to his mental health problems and minimal spoken English he finds it difficult to communicate with others and he requested help in applying for welfare benefits and in dealing with a £27,000 priority debt owed to the Child Support Agency which was being pursued by bailiffs.

Our Adviser successfully assisted the client to put in benefit claims for Employment Support Allowance (ESA) and Disability Living Allowance (DLA) which he would have struggled to claim without assistance.

He was awarded £33.53pw ESA and DLA Middle Rate Care £47.30pw and Lower Rate Mobility £18.65pw. In addition, our Adviser negotiated with the bailiffs and the CSA, resulting in enforcement action being put on hold until such time as the service user's health significantly improves.

Total Financial gains in a 12 month period: £5,173

5. SOCIAL POLICY EVIDENCE

A twin aim of the CAB service is to exercise a responsible influence on social policy, both locally and nationally. The purpose of this is to assist our clients and the public by putting right the causes of current problems and preventing future ones.

In this period, evidence from fourteen cases was submitted to Citizens Advice. Most of the evidence was about poor advice and inefficiency by DWP staff who administer welfare benefits.



Examples of the issues highlighted include:

👤 **Housing and Council Tax Benefit unreasonably stopped by the Local Authority**

A single white male service user with severe depression had his Housing and Council Tax Benefit (HB/CTB) stopped, as his £2 per week Income Support (IS) top up had stopped. However, on investigation it was found he was still receiving long term Incapacity Benefit and should still have been receiving HB and CTB. ***Our Adviser wrote a letter challenging the decision and his benefits were reinstated in full.***

👤 **Local Authority Housing Department refusal to provide temporary accommodation**

A homeless service user was sleeping in his car after being illegally evicted from his home. He was in priority need due to his mental health condition and a severe stomach disorder but when he approached the Local Authority Housing Department they refused to accommodate him and only gave him details of local private landlords.

Our Adviser wrote to the Housing Department explaining that they had a duty under the Housing Act to accept his homelessness application and to provide him with interim accommodation whilst the application was being considered.

👤 **School gave detention to client's daughter for not purchasing a dictionary, despite a letter from the parent stating severe financial difficulties**

A service user diagnosed with severe depression and suicidal thoughts had all of her benefits stopped due to being refused Employment Support Allowance. At the same time, her daughter was asked by her teacher to purchase a German dictionary for use in lessons.

The service user wrote a letter explaining her financial situation and that she was not currently able to purchase the dictionary. Her daughter was given a detention as the teacher would not accept the reasons given in the letter. ***Our adviser challenged the decision to issue a detention and wrote a letter of complaint to the school.***

6. FEEDBACK ON THE SERVICE

A feedback questionnaire (designed by the Legal Services Commission) has been given to all clients using the service from April 2009 to March 2010. One hundred and sixty questionnaires completed gave the following results:

- **88%** described themselves as 'very satisfied' with the overall level of service (up from 80% in 2008-9) and **12%** as 'fairly satisfied'.
- **76%** stated that their confidence and ability to deal with problems was 'better' as a result of the service they had received (up from 65% in 2008-9) and 23% said it was 'the same'
- **91%** felt that the CAB service they had received had made "a lot" or "some" positive difference to their situation (up from 85% in 2008-9).
- **94%** felt that they were treated very fairly by the CAB and 6% "fair enough".
- **100%** said that they would recommend using the CAB service to others.

One complaint was made in the 12-month period. The service user was satisfied with the response received and did not pursue the complaint further.

Examples of the general types of comments included:

- ☛ "Very helpful and understanding. I find paperwork (forms) very difficult, confusing and do not understand them properly."
- ☛ "It is a great help when you are having problems and don't know what to do."
- ☛ "I found CAB understood my problems and acted straight away to sort them out."
- ☛ "The adviser helped me very much. I was at the end of my tether. If you need help they expect you to go to a solicitor."
- ☛ "Sometimes matters can't be dealt with yourself because wording is confusing or they simply don't see your point of view. Mill House CAB is a great bonus for us users because it alleviates the stress."
- ☛ "A real pleasure talking to our adviser. Very pleasant and courteous."
- ☛ "The advice is thorough and clear. Also it is free, very positive."
- ☛ "We as service users would like it if it was more available as Mental Health makes it a struggle to deal effectively with paperwork of any sort."
- ☛ "Very accessible and helpful. Few other sources of legal help."
- ☛ "CAB has been very helpful with all the problems I have at this time (first class service)."
- ☛ "Very helpful and understanding. Thank you for your continued excellent help."

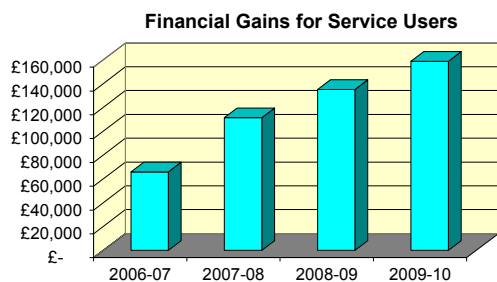


7. CONCLUSION

Client demand for this service has been high from the start of the project in January 2005 and is increasing, with all available appointments booked and the highest number of appointments attended in this period.

Feedback about the service has confirmed service user satisfaction, with 100% stating in each of the three years up to March 2010 that they were satisfied with the advice service that they had received and that they would recommend it to others.

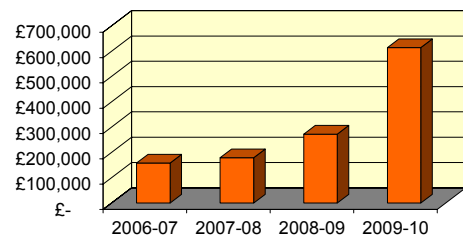
In this year there have also been substantial increases in the percentages describing themselves as 'very satisfied' with the service, and stating that it made a 'positive difference' to their situation and their confidence and ability to deal with problems has been enhanced by the service they received.



Our Adviser continues to provide service users with a high standard of welfare benefits advice by identifying entitlement, completing complex application forms and challenging incorrect decisions. Additional income gained has reached a record high in 2009-10 of £158,774, showing year-on-year improvement (right) and helping to improve significantly the standard of living for many service users.

The level of indebtedness of service users has risen dramatically in 2009-10 reflecting the current economic climate. Our detailed analysis and comparison of the data we have for MHO service users and general clients of the CAB service also shows that people with mental health issues have very specific patterns of indebtedness.

Total Debts owing by Service Users assisted by the Project



To address these specific needs we are starting to introduce a financial capability service to enhance the money advice service the project already provides and play an educational and preventative role enabling service users to avoid common pitfalls.

Mental health and well-being is about feeling able to cope with normal stresses and living a fulfilled life, and it can be affected by worries about money, work, home, the people around you and the environment you live in. The onset of mental illness often leads to unemployment, relationship breakdown, homelessness and debt.

The provision of advice and information at Mental Health Centres can reduce the stresses vulnerable people in the community are under in a wide variety of ways. Help with family, personal and housing problems, maximising income or managing debt enables those with Mental Health needs to enjoy a better quality of life.

This report illustrates the increasing need for the service, now in its sixth year, and the high level of success the service is having in meeting those needs.

Celeste Lovis
Advice Services Manager

April 2010

APPENDICES

Appendix 1 - Service User Profile

Appendix 2 - Service User Enquiries – Issues Raised

APPENDIX 1: Service User Profile

Service User Profile – October 2009 to March 2010

Gender	No.	%
Female	122	55%
Male	98	45%
Total	220	100%

Age	No.	%
17 – 24	6	3%
25 – 34	42	19%
35 – 49	110	50%
50 – 64	62	28%
Total	220	100%

Ethnicity	No.	%
Asian or Asian British - Indian	25	11%
Asian or Asian British - Other	25	11%
Asian or Asian British - Pakistani	2	1%
Black or Black British - African	6	3%
Black or Black British - Caribbean	8	4%
Black or Black British - Other	2	1%
Chinese	4	2%
Mixed - Other	2	1%
Mixed - White & Black African	2	1%
White - British	121	54%
White - Irish	2	1%
White - Other	21	10%
Total	220	100%

Disability	No.	%
Yes	127	58%
No	93	42%
Total	220	100%

New Service Users – Level of CPA

Standard	22	58%
Enhanced	16	42%
Total	38	100%

APPENDIX 2: Enquiry Issues (1st October 2009 to 31st March 2010)

Category	Total	%
Benefits & Tax Credits	259	55%
Debt	135	29%
Employment	3	1%
Financial Products & Services	5	1%
Housing	28	6%
Immigration, Asylum & Nationality	2	0%
Legal	26	6%
Other	5	1%
Relationships & Family	2	0%
Signposting & Referral	2	0%
Tax	4	1%
Travel, Transport & Holidays	1	0%
Total Issues	472	100%
Raised by	220	Contacts

Breakdown of Debt Enquiry Issues (1st October 2009 to 31st March 2010)

Sub-Category	Total	%
Fuel Debts	15	3%
Telephone And Broadband Debts	4	1%
Rent Arrears - LAS Or ALMOS	9	2%
Rent Arrears-Housing Associations	1	0%
Council Tax, Community Charge Arrears	4	1%
Magistrates Courts Fines + Comp' Order arrears	2	0%
Maintenance + Child Support Arrears	2	0%
Bank + Building Society overdrafts	5	1%
Credit, store + charge Card Debts	17	4%
Unsecured Personal Loan Debts	19	4%
Catalogue + mail Order Debts	1	0%
Water Supply + sewerage Debts	5	1%
Unpaid Parking Penalty + Congestion charges	1	0%
Overpayments of WTC + CTC	7	1%
Overpayments of IS + / or JSA	1	0%
Social Fund Debts	1	0%
3rd Party Debt Collection Excl Bailiffs	8	2%
Private Bailiffs	2	0%
Debt Relief Order	12	3%
Bankruptcy	8	2%
Other Legal Remedies	1	0%
Other	10	2%
Total	135	29%