Citizens Advice Bureaux in General Practice

Report 2012/13
Introduction

The Derbyshire Citizens Advice Bureau in GP Surgeries project continues to help the most vulnerable in our communities and, as the statistics show later in this report, the CABx continue to deliver improved value for money for the public purse and commissioners. To illustrate the continuing need for the service, extracts from two key reports are quoted below.

‘Action is needed to reduce the impact on health inequalities from recession and welfare changes’

The Institute of Health Equity is calling for action by local and national government to reduce a potential increase of health inequalities in London as a result of the economic downturn and welfare changes. Commissioned by the London Health Inequalities Network, the IHE has analysed evidence from previous economic downturns across the world to identify some of the likely impacts on health and health inequalities in London by 2016 with particular emphasis on three key social determinants of health: employment, income and housing’ (Institute of Health Equity, Press Release, 19th June 2012).

‘I observe this again and again that I cannot address medical issues as I have to deal with the patient’s agenda first, which is getting money to feed and heat.’

In my surgery I am hearing from patients who for 2–3 days a week cannot afford to heat their houses (many use metered cards which are more expensive than direct debit payments).

‘Many patients are:
- struggling to make ends meet
- increasing contact with GPs and psychiatry
- increasing antidepressant/antipsychotic use
- self-medicating with drugs and alcohol’

(Excerpts from GPs At The Deep End, University of Glasgow 2012)

In Derbyshire, our GPs also face many of these issues on a regular basis. The health community in Derbyshire is charged with reducing inequalities in health in the most challenging economic environment for decades. This project continues to mitigate the impact of the downturn on our population. For example, in 2011/12 CAB in GP surgeries:

- Provided help and advice to 5,857 separate patients or families
- Advised on 29,673 problems
- Secured additional income of £7,698,310
- Rescheduled or managed £8,138,401 of debt
- 46% of clients received additional income or one-off payment

The CAB service remains popular with patients and GPs and is seen as an integral and valued component of Derbyshire’s primary health care service. From April 2013 responsibility for public health moves from the NHS to local authorities. It is hoped that this will further strengthen our collective approach to promoting public health and reducing health inequalities in Derbyshire.

Julie Hirst, Public Health Specialist, NHS Derbyshire County
Stephen Minter, on behalf of the five Citizens Advice Bureaux in Derbyshire.
# Derbyshire Citizens Advice Bureaux in General Practice 2012/13

## Statistics

### Headline Statistics

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<tr>
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<td>£753,966</td>
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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 (usually 12 months).

Any client who contacts the CAB more than once, about any matter, 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.
Client Statistics

2012/13

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<th>Q3</th>
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<td>1,664</td>
<td>1,687</td>
<td>1,540</td>
<td>1,738</td>
<td>6,226</td>
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* Total clients for the whole year will be less than the combined total of the quarters, as clients who attend in more than one quarter are counted once in the year

Where from?

![Pie chart showing client statistics by location](image)
Quarterly Clients 2012/13
Contact Statistics

2012/13

<table>
<thead>
<tr>
<th></th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Total</th>
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<td><strong>4445</strong></td>
<td><strong>3938</strong></td>
<td><strong>4307</strong></td>
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Where from?

[Diagram showing contact statistics by region]
 Quarterly Contacts 2012/13
## Enquiry Statistics

### 2012/13

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<th>Category</th>
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<td>Other</td>
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<td>7,784</td>
<td>6,943</td>
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![Pie chart showing distribution of issues by category]
Financial Outcomes for Clients

Income gains £9,024,744
Amount of debt advised /renegotiated £6,095,434

Cost to PCT & DCC

Revenue cost £767,377
Cost per client £123
Cost per client contact £45
Cost per problem £25
Clients/families receiving additional income 2,388
Clients with one-off financial gain 313
Average financial gain by client/family £3,341

Every £1 invested by PCT secures £12 and manages £8 of debt for clients
Case studies 2012/13

Sharon
Sharon was under the community mental health team due to depression, anxiety and borderline personality disorder. Her condition resulted in her making some poor decisions particularly regarding finances.

She came to CAB at her local surgery after a referral from her GP due to feeling suicidal regarding her financial position. She had criminal proceedings pending for suspected fraudulent activity and had debts of over £30,000. Due to neighbour issues caused from the suspected fraud issue she had moved from London to Derbyshire into a private rented accommodation that was isolated in the middle of nowhere. The rent on this was high and her heating was expensive to run as oil powered. Post relocating her partner’s new job did not work out and he was made unemployed unable to claim any benefit due to his national insurance history.

Sharon’s only income was Employment and Support Allowance (support group). Due to her expensive rent there was a large shortfall in her housing benefit leaving them with very little money to live on. They were getting by from selling personal possessions.

At CAB we assisted Sharon to see a solicitor specialising in criminal advice. Criminal proceedings were dropped and she was cleared of any fraud allegations. The CAB debt team assisted Sharon to petition for bankruptcy. Clearing the £30,000 of debt enabled her to have a fresh start and lifted her mental well-being.

CAB also assisted Sharon with a claim for Disability Living Allowance. This was rejected but upon appeal high rate care and low rate mobility was awarded giving Sharon a large backdate in DLA enabling her to be able to pay rent and purchase oil fuel. Whilst the DLA decision was pending we assisted Sharon to get a discretionary housing payment from the Local Authority to assist with the shortfall in her rent and post the DLA decision we assisted Sharon’s partner make a claim for Carers Allowance as due to her mental health problems he was providing a significant level of care for her. The extra boost in income and the write off of the debt enabled Sharon and her partner to live a healthier lifestyle and not worry too much about their finances thus improving Sharon’s mental well-being. However the high rent will be difficult to sustain financially and so we are currently supporting them with an application for social housing and we provided information regarding setting up a fuel co-operative for the purchase of cheaper oil.

Financial Gains:
DLA £98 week
Carers Premium £32.60 week
Discretionary housing payment £19.00 week
Backdate in DLA and carers premium £3265
Debt written off £31,230.
**Linda**

Linda sought advice as the private boarding school that she worked at part time was changing her working conditions making it not worth financially working at due to travel costs. She was aged 64 and also felt that it was time that she retired but was worrying as to how she could afford this as she believed she was not entitled to any state pension due to her work history.

She divorced from her husband 15 years ago. Since then she purchased a property with her then partner but one year ago he had an affair and left her with the mortgage as he went to live in Thailand. Linda was struggling to pay the mortgage on her own and therefore did not know how she could manage if she stopped working.

Linda’s only income was £120 per week that she earned from the school. She had a mortgage to pay and full council tax to pay. Her adult son was helping significantly by contributing to the bills, however he was wanting to leave home but felt he couldn’t leave his mother in the lurch.

We carried out a benefit check and advised Linda that it is likely that she will qualify for a pension based on her former husband’s National Insurance record as well as her own credits. We advised her of the guaranteed income (pension credits) that she is entitled to and that she would qualify for help with council tax benefit and mortgage interest.

We provided Linda with the telephone number to start her claim for State pension, pension credits, council tax benefit and housing costs.

Five weeks later, Linda returned wanting us to check her benefit award notices. She was entitled to a full basic pension of £112.15 per week and as she had not taken her pension earlier she was also entitled to a lump sum payment of £21,461.16. She was also entitled to a top up of income for guarantee pension credits as well as council tax benefit and help with mortgage interest.

Her son left home to live with his partner and Linda found that even without working and her son’s contributions she was now financially better off and so was very pleased that she came to CAB for advice as she was finally able to retire.

**Financial Gains:**
- **Lump sum in deferred pension** £21,461.16
- **Basic State Pension** £112.15 per week
- **Pension credit top up** £30.55 per week
- **Mortgage interest help** £31.34 per week
- **Council Tax benefit** £14.54 per week

**Andrew**

Andrew is a carer for his brother, Thomas who has significant physical and learning disabilities after falling from a window as a child. Thomas is 62 and Andrew is 51. Like Thomas, Andrew’s literacy skills are very poor and he struggles to manage money. He is appointee for Thomas and so tries to manage both of their finances himself. Andrés receives
Carers Allowance and Income Support and Thomas receives Disability Living Allowance and Pension Credits.

Andrew was referred to CAB by a social worker. Due to problems with neighbours, Andrew and Thomas were trying to move from their housing association property into social housing in another area but this was prevented by rent arrears that had accrued when they first moved in.

The tenancy was in joint names and housing benefit entitlement was split between them giving full benefit, however a mix up in the paperwork from the beginning meant that benefit was accidently paid to Thomas in full and Andrew was treated as his non-dependent. It was 3 months later that this was rectified and the mistake resulted in a large overpayment of housing benefit which was clawed back. Andrew and Thomas did not understand this decision as in the past they never had to worry about paying for rent. Rent arrears accrued and continued until the overpayment of housing benefit was cleared.

As the rent arrears were over £700 the Housing Association were threatening possession proceedings if not dealt with.

CAB were able to explain to Andrew what had happened and why he had rent arrears. We made an arrangement with the housing association for him to pay a minimum amount of £3.45 per week towards his rent arrears and we ensured that the local authority paid the support charge. CAB lodged a late appeal to the Local Authority to request backdate of housing benefit to be paid to Andrew on the grounds that the mistake made at the beginning of the tenancy/claim was not his fault as he cannot read or understand the rules. The backdate was allowed clearing the rent arrears and enabling Andrew and Thomas to apply for Local Authority Housing.

During our time with Andrew and Thomas we also discovered that they had not been paying gas and electricity or water bills. At this point they had been living in the property for 14 months and so the bills were high. We assisted them to set up payment plans to pay the regular on-going bills and we applied to the N-Power energy trust fund and Severn Trent Trust Fund who both were able to clear their utility bills in full giving them a fresh start and a reduction in on-going payments.

Sarah

Sarah aged 49 was a victim of domestic abuse. The history of abuse was long standing with her husband spending time in prison for his physical violence towards her. Despite this they continued to live together as man and wife. However a further incident prompted Sarah to stay in a women’s refuge. Sarah’s husband left the marital home (a privately rented accommodation) so Sarah could return home. Sarah was left to sort out benefits and pay the debts that had accrued on the gas and electricity during her time in the women’s refuges. The property she lived in was in disrepair and the heating system was inadequate resulting in a very high level of gas consumption. Sarah had a breathing problem which the damp and coldness of the property was not helping and she had mental health problems. Sarah had never had debt before and was finding the concept very stressful.
She was referred to CAB by her Community Psychiatric Nurse. At CAB we assisted Sarah to sort out her benefits. We applied to the British Gas Trust Fund who were able to clear her gas and electricity arrears by making a grant payment of £1471. Due to the history of her account (many failed payment plans), British Gas wanted to install pre-payment meters as a further debt occurred after the grant payment and Sarah’s usage continued to be high. After many phone calls and negotiations we managed to prevent the installation of a pre-payment meter (on the basis that Sarah is likely to self-disconnect due to her mental health problems, need for large consumption of fuel and financial difficulty) and sort out an affordable payment plan which Sarah now understands she must adhere to. We assisted her with budgeting advice and the provision of a food shop from a local food bank after discovering she had pawned her mobile phone in order to buy food.

We are currently assisting Sarah to move into a more suitable property. The Local Authority have offered her accommodation but it will be a while before the property is ready. At CAB we will continue to support Sarah as she will struggle financially with the costs of moving.

**Benefit Gains**

**Employment and Support Allowance £119.85 week**

**Council Tax Benefit £14.97 week**

**Local Housing Allowance £92 week**

**Weekly Total benefit gain = £226.82**

**Charitable Grant £1471**

**Bill and Glenda**

Glenda self-presented for advice at her local GP surgery. Her husband, Bill, has COPD and depression. He had made a claim for Attendance Allowance some months ago but this had been rejected. Health professionals she had spoken to indicated that they thought Bill should be in receipt of Attendance Allowance prompting her to seek assistance to apply again for her husband.

At CAB we established that Bill’s health problems had not deteriorated since his last claim so rather than a new claim we suggested that a late appeal is more suitable. We also established that Glenda herself has osteo-arthritis and her knee and hip was failing. They were in receipt of a small amount of savings pension credits and were paying full council tax benefit.

We assisted Bill to submit a late appeal which was accepted and allowed. He received backpay of 10 months worth of Attendance Allowance which he would have missed out on if he had of submitted a new claim instead. We also suggested that Glenda makes a claim for Attendance Allowance and her claim was successful. As both Glenda and Bill were now classed as severely disabled for benefit purposes they now qualified for Guarantee Pension Credits due to 2 lots of severe disability premiums. We also assisted them to claim underlying entitlement to Carers Allowance for looking after each other which increased their benefit entitlement due to the addition of carers premiums. As now in receipt of Guarantee Pension Credits they also qualified for pass-porting benefits such as full council tax benefit and free dental/glasses.
Financial Gains
Low Rate Attendance Allowance X 2 £103.80 week
Guarantee pension credits £178.00 week
Council Tax benefit £21.48 week
Total Weekly Gain = £303.28
Lump sum of Attendance Allowance (late appeal) £1918.45

Rose

Rose’s husband was working in Saudi Arabia. He had been doing so for a number of years. He earned a relatively high income and they had a comfortable lifestyle. Rose stayed in the UK but had been able to stop working due to financial support from her husband so she could provide care for her elderly mother and visit her husband in Saudi for frequent holidays.

Last year, it emerged that Rose’s husband’s employer had gone missing and had stolen money paid to him under contract to provide a service. Rose’s husband had been working for 3 months without pay before establishing that his employer had gone leaving him with wages owed. He was therefore unemployed. He started to look for alternative work in Saudi however offers of employment kept fizzling out at the last minute.

Rose came to see us after this had been going on for 10 months. Her husband had continued to look for work in Saudi with no success. Rose had run up debts on credit cards as her source of financial support had stopped. She had sold things to help pay her mortgage but now had nothing left to sell. Her husband was stuck in Saudi as debtor laws prevented him from returning. He owed money and had rent arrears of over 9 months. It was possible that he would be put into a debtor’s prison. Rose had not seen her husband for 13 months as he could not come to the UK and she could no longer afford to visit him. However they continued to hope that he would find work. She was extremely stressed about the situation and was getting to the stage where she could potential lose her home as she had barely enough money to afford to eat. Her GP had referred her to our service after she had presented with the on-start of a mental health problem.

Rose understood that there was nothing at CAB we could do to help her husband, however we were able to help Rose by helping her to claim the benefits she was entitled to which included Carers Allowance, Income Support, Council tax Benefit and help with her mortgage interest (Rose did not think she was entitled to any benefits). With the help of her mother and housing costs paid by Income Support, she was able to continue to pay the mortgage however her credit card bills which stood at over £29,000 were unaffordable. At CAB we went through the online debt system we had recently developed (‘mymoney’) so that Rose could write to her creditors and set up a debt management plan to pay her creditors a token offer of payment. Although our door is open for her to return we presume that the debt management plan will be a short term measure as when her husband does find employment with his potentially high wages they should be able to clear the debts in the near future.

Financial Gains
Income Support 45.15
Carers Allowance £58.45
Gordon

Gordon, aged 72, sought advice from CAB at his local GP surgery. His mobility was poor and so he found the service offered at his GP surgery convenient.

Gordon had received a notice from HMRC that he had underpaid tax of £776 for 2009/2010. Gordon had a state pension and two private pensions. He was taxed on his private pensions so he presumed that his tax affairs were in order so the notice of underpayment of tax was a shock to him. HMRC intended on reducing his tax code so that they could recover the money owed via PAYE. Gordon was already finding things a struggle financially due to the rise in food prices etc. so was worried as to how he would manage if his income reduced.

At CAB we assisted Gordon to apply for an extra statutory concession from HMRC to write off the tax debt on the basis that HMRC were late notifying him of the underpayment. This was successful and so Gordon’s income did not reduce. During out meeting with Gordon we identified that he appeared to meet the criteria for Attendance Allowance due to his poor mobility and general frailness. We assisted Gordon with a claim for Attendance Allowance which was successful. As he was now considered to be severely disabled for benefit purposes he qualified for guarantee pension credits giving him full council tax benefit as well as other pass-porting benefits including free dental and glasses.

Financial Gains
Attendance Allowance £77.45 week
Pension Credits £35.67
Council Tax Benefit £15.40
Total Weekly Benefit Gain = £128.52
Debt written off £776

Timothy and Kathleen

Timothy was significantly disabled and was a wheelchair user with very limited use of his legs. His wife Kathleen was his main carer. Timothy was in receipt of Incapacity Benefit and DLA. Kathleen was in receipt of a state pension and guarantee pension credits including a carers premium.

Timothy had received a work capability questionnaire as he was to be reassessed for Employment and Support Allowance from his long term Incapacity Benefit. He had lost many nights sleep regarding completing the form and the transition process as had hear nothing but bad news about ESA from the media. His GP suggested that he came to CAB for advice.

We assisted Timothy to complete the work capability questionnaire and were able to fully explain the criteria for ESA to him. This reassured Timothy that he should most certainly
meet the criteria for the support group of ESA. During our meeting with Timothy we established that he was not receiving any housing benefit or council tax benefit. He and his wife had been struggling paying full rent and council tax.

As already in receipt of a guarantee pension credits we advised Timothy and Kathleen that they should also be receiving full council tax benefit and full local housing allowance.

They returned the following week for assistance to claim housing and council tax benefit and we advised them to apply for a backdate. This was subsequently awarded. Upon his return to CAB as well as been grateful for us for discovering that he was due a significant amount of extra benefit he was most grateful for our support with his ESA transition as he was now able to forget about the reassessment, not worry and sleep at night. As CAB predicted, he was transferred over to ESA support group without any problems.

**Financial Gains**

- **Local Housing Allowance £83 per week**
- **Council Tax Benefit £24.30 per week**