

Area North Committee – 25 January 2012

9. **SSDC Welfare Benefit Work in South Somerset and Careline**

Strategic Director: Vega Sturgess, Strategic Director (Operations and Customer Focus)
Assistant Director: Steve Joel, Assistant Director (Health and Well Being)
Service Manager: Kirsty Jones, Housing and Welfare Manager
Lead Officer: Fiona Johnson, Senior Welfare Officer
Contact Details: fiona.johnson@southsomerset.gov.uk or 01935 463737

Purpose of the Report

To update and inform Members on the work of the Welfare Benefit Team and South Somerset Careline for the financial year 2010/11.

Public Interest

The report gives an overview of the work of the Welfare Benefit Team within the Council showing progress to date and how the work achieves multiple added value for South Somerset. The report also gives an update on Careline – an alarm system that enables people to enjoy living independently in their own homes secure in the knowledge that emergency help is available at the touch of a button.

Recommendation

Members are invited to comment on the Report

Background

Arising from our own assessment of poverty in the District in 1996 and later work done on benefit take-up for the Somerset County Council Poverty Commission in 1998, the Council decided to back a 3 year Welfare Benefits Take-Up Campaign for South Somerset. This was a pilot designed to test what we as a District Council could achieve, by both tapping into our own resources (primarily via Community Advisers in community offices) and enabling more take up work in other sectors through practical support and identification of external funding.

This initiative, managed in partnership with South Somerset CAB, was resourced with a sum of £100,000 over the 3-year period commencing April 2000. This enabled SSDC to employ a Welfare Benefit Officer based in the Social Inclusion Team. In response to demand the service grew and by 2001 the existence of the welfare benefits programme supported and complemented the introduction of the Verification Framework into Housing Benefits, giving Members and officers increased confidence that deliberate fraud would be tackled whilst maintaining a safety net for supporting vulnerable people.

When the Social Inclusion Unit ceased to exist the Welfare Benefit Team transferred to the Housing and Welfare Section - which has resulted in even closer working with the housing teams to prevent the loss of tenancies.

Client Case Study 1

SSAFA (Soldier, Sailor, Army, Air Force Association) contacted us to request assistance with Jo who, whilst serving in the Army and working abroad in a war zone, had personally experienced some horrific incidents which had resulted in her becoming extremely vulnerable. Life had become almost unbearable for her and she felt unable to cope on numerous levels.

We worked with Jo to apply for Disability Living Allowance, Housing and Council Tax Benefit and Employment Support Allowance (Support Group). This resulted in her receiving a combined income of £12,786.80 per annum. We were also able to help her claim significant outstanding arrears.

This assistance enabled Jo to start to move her life forward. It was a pleasure to see her begin to feel life was worth living once again.

Client Case Study 2

Gladys is a 70 year old widow, living alone, with serious health problems. She had applied for Attendance Allowance 2 years prior to contacting us, and been refused. Supported by a Welfare Benefit Adviser a fresh claim was made. Initially this too was refused but after further intervention by the Welfare Benefit Officer Attendance Allowance was finally awarded at £49.30 per week (£2563.60 per annum). Gladys also received an increase in her Pension Credit due to the award of the Attendance Allowance – in total her annual income increased by £5,185. And in addition Gladys was awarded a backdated lump sum of £2000.

Gladys was delighted – she now feels able to have the heating on without worry!

*All names used are fictitious

Welfare Benefit Work in South Somerset

What does the Welfare Benefit Team consist of?

Due to the 20% increase in the number of cases in 2008/9, coupled with the economic downturn, it was agreed that the Team could be increased by 1 x f/t post for a period of 2 years. Hence the Welfare Benefits Team currently consists of the equivalent to 2.5 full time permanent and 1 x temporary full time Welfare Benefit Advisers who are responsible for undertaking casework for clients, identifying their welfare benefit entitlement. During 2010/11 the caseload continued to increase as a result of the ongoing pressures related to the economic crisis.

The staff work across the whole of South Somerset offering home visits as appropriate. They assist in preparing claims, representing clients at Appeals, up to and including Social Security Commissioners level, and representing clients at Tribunal hearings.

Addressing Need

Nationally up to £12.7 billion of means tested benefits were **unclaimed** in 2008/9 (representing 85% take up of available benefits). This compares with £9.99 billion of means tested benefits unclaimed in 2006/7. At that time, using estimates supplied by the Office of National Statistics, this indicated that up to £26.6 million was going unclaimed by the people of South Somerset. An assumption can therefore be made that

the then unclaimed figure of £26.6 million for the people of South Somerset will now be considerably higher.

Progress to date

The table shown at Appendix 1 gives an overview of what has been achieved over the last 11 years.

During 2010/11 the Welfare Benefit Team undertook casework for **835 clients across South Somerset achieving an Annual Income for clients of £1,784,112. In addition clients received a total of £375,496 in Lump Sums. Combined total: £2,159,608** (at 30/12/11). Please note that these figures are provisional due to the time lag involved in benefits being awarded/clients confirming their award, and we would expect these figures to show a slight increase over the coming months.

It is also worth noting that based on the total figure of £2,159,608 this work levered in welfare benefit payments 16.5 times more than the actual cost of the service!

It should also be noted that the figures show only those details confirmed by clients to us. Whilst we discuss outcomes/send Follow Up Forms not all clients respond to confirm receipt of their awards, and it is considered that some of income gained goes unreported.

Much of the total Annual Income achieved for clients represents an ongoing annual income figure and as such is likely to continue on a recurring basis. The effects of this on the local economy should not be overlooked.

Saved Tenancies are those cases which would have resulted in the loss of the tenancy but for the intervention of the Welfare Benefit Team. Maintained Tenancies are those where the Welfare Benefit Team have undertaken a significant amount of work with the clients towards assisting in the successful maintenance of the tenancy. **The figures for Saved and Maintained Tenancies for 2010/11 currently stand at 28 and 50.** We consider these figures may increase slightly over the coming months due to the effect of the time lag from commencing work with a client to finishing working with them.

Assuming the cost to SSDC of dealing with a homeless application is £2630* per family, the 28 x tenancies saved by the intervention of the Welfare Benefit Team equates to a potential saving of £73,640. It is also arguable that further potential savings were made by the 50 x Maintained Tenancies, as it is highly probable that a number of these would have progressed to the stage of loss of tenancy without early intervention.

Out of the 835 clients we worked with we assisted them in taking 147 cases to Appeal. Of these 123 were successful. We also took 123 cases to Tribunal and won 88% of them. These cases result in clients receiving considerable backdated lump sums and significant increases in income. A small number of cases have been taken forward to Commissioner level.

Over the year within Area North training of frontline staff has taken place to enable them to assist older people directly who may have an entitlement to Attendance Allowance.

Client Satisfaction Forms – just a few of the comments received over the year:

“(He) was the most helpful and caring person you could have met at such a stressful time, for which I am extremely grateful”.

“Please pass my thanks onto her. To say she excelled was an understatement, I received a positive decision at Tribunal”.

“(She) is Top Class, absolutely brilliant! I hope that despite Govt cuts it will not affect the W B Team”.

“You probably won’t remember me particularly ... you helped me out about 3 years ago ... my husband has now died and I just wanted to let you know how grateful I am for the help you gave me at that time. I was very struck by the care and compassion with which you treated us”

“You to us as a family are a Godsend”.

“Thank you so much for all of your help. We appreciate everything you do. You’re a star”.

“(She) was everything that you would want in an advisory capacity. I would certainly tell anyone in need of help and advice to see her”.

“I was very pleased with the way (he) handled my case. I was kept well informed and I couldn’t have asked for better”.

“Your advisor was knowledgeable and helpful. Thank you so much”.

“She gave me meticulous help – she is a credit to the council”.

“Her competence and communication ability helped me at a time of insecurity”.

“She made a very difficult process seem easy, she was understanding, very patient and reassuring, a credit to your department”.

Achieving Multiple Added Value

Apart from putting money in the pockets of those who need it, there is widespread added value from this work, including:

Working with the Homelessness Team we assist in preventing loss of tenancies. In addition to the potential direct savings to SSDC identified earlier in this report there are other associated savings. In 2004 the estimated cost for a 2 child family if an eviction took place without a homeless application being made was £3563. The wider social costs in relation to education and health services were estimated to be £4896. (Somerset Community Legal Service Partnership: County Court Project). In addition the emotional impact on clients not receiving such assistance will be considerable.

The link between health and wealth needs to be acknowledged. The Acheson Report specifically recommended benefit take up as a measure to tackle health inequalities.

Both the payment to the individual clients and the payments to SSC/SSDC contribute to increased spending in the local economy.

Provision of advice around Welfare Rights to ensure people claim all they are entitled to has been shown to have large economic benefits to local communities. A report in Scotland ("Extending Scottish Input – Output Systems, McNicoll) found that for every £1 million of benefits recovered the local multiplier effect generates 36 full time jobs in the local (Scottish) economy. On this basis, last year approximately 77 jobs could potentially have been created or sustained as a consequence of this work.

Disabled Facilities Grants (DFG's), often used for items like showers and stairlifts, are rationed. In addition to DFG's, SSDC are now able to offer low interest loans in some cases. Ensuring clients are in receipt of the correct welfare benefits can be advantageous in enabling them to either fund purchases directly, or enable them to be in a position to repay loans.

The welfare benefit work also supports that of the Private Sector Tenancy Support post, working with clients to ensure that they are receiving all the benefits they are entitled to, thereby assisting them in successfully maintaining their tenancy.

Careline

The Senior Welfare Officer manages South Somerset Careline in addition to the Welfare Benefit Team. This has the added bonus of the Careline staff being able to identify welfare benefit issues in the course of their work. At the end of March 2011 Careline was supporting 1947 clients.

Careline, which is self sustaining, is an alarm system which enables people to enjoy living independently in their own home, secure in the knowledge that emergency help or advice is available at the touch of a button. Within seconds of pushing the alarm button they are through to a team of advisers, all of whom are fully trained to respond to those in need. Their experience comes from handling thousands of calls a year from the elderly and frail, the disabled, those convalescing, young or vulnerable, and those working or living in isolation. For example during April 2010, in addition to the numerous calls received for various other reasons, we supported clients by calling out 42 x Ambulances as a result of clients suffering falls, breathing difficulties, cuts, chest pains, 7 x Doctor callouts due to clients feeling faint or in pain/feeling unwell, 3 x Police callouts due to No Response calls and 1 x Nurse callout (client diabetic, no reading).

Careline also offers a comfort call service, for example for those who are unwell or just left hospital.

All that is needed to join the Careline service is a modern BT point and an electric socket close by. No hard wiring is required. We offer a no obligation demonstration, and if the client is happy with it, our experienced installers fit the unit there and then.

Over the last few years new technology has evolved that enables Careline not only to offer the standard alarm, but also a range of sensors that can be used to enable people to continue to enjoy independent living in their own homes for longer. For example, we are now able to offer flood detectors, smoke detectors, enuresis sensors, medication dispensers, etc. These sensors are linked to the alarm so, for example, if a smoke detector is activated the Careline advisers can respond by calling the Fire Brigade if appropriate.

Financial Implications

None

Corporate Priority Implications

Works towards Corporate Themes, numbers:

Theme 1: Increase economic vitality and prosperity

Theme 3: Improve the housing, health and well-being of our citizens

Carbon Emissions & Adapting to Climate Change Implications (NI188)

None

Equality and Diversity Implications

Both the work within the Welfare Benefit Team and Careline brings us into daily contact with vulnerable clients and people with disabilities. We also work with the Community Link workers who are available to assist us with translating and interpreting.

Background Papers: *McNicoll I H and Blakemore D (1993) "A Pilot Study on the Construction of a Scottish Environmental Input-Output System, Report to Scottish Enterprise"*
Independent Inquiry into Inequalities in Health Report by Sir Donald Acheson (Nov 98)
Somerset Community Legal Service Partnership: County Court Advice Project Report dated 24/3/04

*The assumption that the cost to SSDC of dealing with a Homeless Application is approx £2630 per family is made up as follows:

Processing Homelessness application (3 days x Officer and Admin time): £280

Housing family pending decision – 3 weeks at £550 per week: £1650

Ongoing Housing Solution – deposit (e.g. loss of interest, proportion of bad debt), rent in advance, fees, etc: £700 Total: £2630