

SUBJECT:	WELFARE TEAM ANNUAL REPORT
DIRECTORATE:	CHIEF EXECUTIVE
REPORT AUTHOR:	JOANNE CROOKES, CUSTOMER SERVICES MANAGER, CITY OF LINCOLN COUNCIL

1 Purpose of Report

- 1.1 To provide committee members with an update on the activity undertaken and the outcomes achieved by the Welfare Advisers in the Revenues and Benefits shared service.

2. Background

- 2.1 This report provides an update on the previous financial year.
- 2.2 The Welfare Team is an integral part of the Revenues and Benefits Shared Service. The team has 7.5 FTE advisers based in both Lincoln and Sleaford. The advisers deliver the service by agile working. They have the technology to enable them to work from any location and they can tailor service delivery to the needs of the customer.
- 2.3 The team offer two distinct but closely linked services – Benefits Advice and Money Advice. The Benefits Advice Service offers a help-desk facility during council opening times. This is effectively a ‘duty’ officer who is available to answer customers’ enquiries, book appointments, calculate individual entitlement to means-tested benefits and if necessary, help customers with crisis situations, such as the provision of food larder vouchers.
- 2.4 Under normal circumstances, the advisers run a series of outreach sessions and see customers in office appointments and where necessary in their own homes. Due to the Covid-19 Government advice and restrictions all outreach activity and home visits ceased for virtually the whole of the financial year. Customers were helped over the phone throughout the pandemic, and since April 12th 2021 office appointments have been available at City Hall. North Kesteven District Council offices are also anticipated to allow for the provision of office appointments, shortly.
- 2.5 The Money Advice side of the service is operated under the administrative umbrella of Community Money Advice and is regulated by the Financial Conduct Authority (FCA). The FCA require that there is a clear and distinct separation between the line management of staff giving regulated debt advice and the line management of staff who are responsible for the

collection of income. The Welfare Team report to the Customer Services Manager at City of Lincoln Council.

3. **Team performance**

- 3.1 Performance data is collated quarterly and distributed to the Head of the Revenues and Benefits Shared Service and housing management at both authorities. Information on money advice caseloads and debt levels are also monitored and reported through to Community Money Advice and the FCA.
- 3.2 The team do not have performance targets as such. This is due to the nature of the role and the service that is provided. Many of the customers are very vulnerable and they present with a range of challenges. It is imperative that the welfare advisers can spend as long as necessary to provide the support that each individual needs.

4. **Performance statistics**

- 4.1 The team have been as busy as ever this year providing advice and support to some of the most vulnerable and disadvantaged residents in the districts. In total the team have dealt with 6,830 customers for benefit related queries. This is a small decrease on the previous 12 months when the total was 7,372. However, this is an excellent performance given that the team have spent much of the year working from their homes and have not been able to see customers at drop-in sessions or complete home visits.
- 4.2 As well as advising people about the benefits they are entitled to claim the team also help with the completion of forms which can be difficult for customers to understand. Some of the forms are extremely lengthy and complex and without this assistance there is no doubt that some eligible people would be discouraged from applying and accessing their entitlements.
- 4.3 Assistance is given with every type of Department for Work and Pensions (DWP) benefit as well as Her Majesty's Revenue and Customs (HMRC) tax credits and local authority benefits. The team also advise on charitable awards and grants from a wide range of providers.
- 4.4 **Food Vouchers.** In the year 2020-2021 the team issued a total of 1,047 food vouchers for local community larders and food banks. This is a very large increase on the previous year when the total was 535 vouchers. Previous years have shown very small and gradual increases in numbers seeking emergency food and prior to the current Covid-19 situation it seemed that demand was reaching something of a plateau.
- 4.5 When approached for a food parcel, the team will also endeavour to help resolve the long-term issues affecting the individual's ability to afford food for themselves and their families. In many cases this will result in the person becoming part of the money advice casework.

4.6 **Additional benefits** claimed by customers who have sought the advice and assistance of the Welfare Team are set out in the table below. The figures are weekly amounts of benefit awarded. The amounts reported are confirmed as in payment. Where customers qualify for a benefit but choose not to apply for it this amount is not counted as awarded.

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4.8

Benefit Type	Weekly value awarded (£) NK District	Weekly value awarded (£) City of Lincoln
Attendance Allowance	2,846.60	2,675.90
Bereavement Benefits	0.00	123.07
Carer's Allowance	201.75	239.34
Child Benefit	0.00	56.05
Child Tax Credit	0.00	120.20
Council Tax discount and band	0.00	47.77
Council Tax Support	549.38	2,372.62
DHP	211.81	1,874.37
DLA Child	225.50	535.60
EHP	3.64	204.41
Employment Support Allowance	141.30	386.60
Housing Benefits	1,019.49	2,331.63
Jobseeker's Allowance	0.00	73.10
Maternity Allowance	0.00	151.20
Pension Credit	895.91	1,995.63
Personal Independence payment	2,236.22	5,168.23
State Retirement Pension	733.98	0.00
Universal Credit	452.52	976.55
Grants	0.00	178.30
Other	62.50	14.80
TOTAL value of additional income weekly	£9,580.60	£ 19,525.37
TOTAL value of additional income paid over 52 weeks	£498,191.20	£1,015,319.24
TOTAL additional income paid (52 weeks) for both councils	£1,513,510.44	

4.9 It should be noted that there are many instances where people are advised that they do not qualify for anything. Many of the enquiries made will result in the team giving bad news about the likelihood of a benefit being awarded or explaining that a change in circumstances might bring an entitlement to an end.

4.10 In addition to the weekly amounts of benefit awarded to individuals and listed above at 4.5, in many cases customers have backdated awards or lump–sum payments. These payments are shown in the following table.

Benefit Type	Lump sum payments (€) NK District	Lump sum payments (€) City of Lincoln
Attendance Allowance	19,834.96	20,801.17
Bereavement Benefits	0.00	5,000.00
Carer's Allowance	1,867.61	1,994.60
Child Benefit	0.00	35.00
Council Tax Discounts	1,255.03	2,529.98
Council Tax Support	6,992.90	14,502.71
DHP	2,874.39	10,414.34
DLA Child	761.05	2,240.25
EHP	47.11	310.52
Employment Support Allowance	1,272.05	10,195.94
Housing Benefits	6,884.86	24,380.65
Jobseeker's Allowance	0.00	292.40
Pension Credit	9,440.43	35,496.72
Personal Independence payment	54,733.94	152,349.76
State Retirement Pension	806.76	0.00
Universal Credit	1,709.60	1,693.61
Grants	3,738.19	29,010.96
TOTAL value of lump sum payments	€112,218.88	€311,248.61
TOTAL value of lump sum payments to both districts	€423,467.49	

4.11 The statistics and figures of additional benefits claimed across the board are impressive when viewed in isolation. It is the individual cases and the incredible impact that the team can have which is particularly inspiring and gratifying

5 Money Advice Casework

5.1 A crucial service offered by the team is the FCA regulated debt advice which is the Money Advice caseworker support. Half of the team are trained in debt casework and they offer a full service, starting with the preparation of the Standard Financial Statement (SFS). Customers' income and expenditure levels are explored to establish whether there are

options to claim any additional state benefits or increase income in some other way.

5.2 Expenditure levels are explored to establish whether they reasonable and where possible these are reduced. Often this can be a discussion with the client about their expectations and their financial maturity. Sometimes it is a matter of looking at cheaper tariffs for utilities or taking a relatively simple step such as installing a water meter.

5.3 All debts are tackled, and the advisers will engage with creditors, negotiating where possible to agree affordable repayment plans. Where this is not feasible other options including Debt Relief Orders (DRO) and bankruptcy are explored. The team have their own registered and authorised DRO intermediary with another officer in training.

5.4 In 2020-2021 the team received 152 referrals for Money Advice, compared to 281 in the previous year. 104 individuals, couples and families were signed up for casework and given support to deal with their debts. This is about two thirds of the number of casework customers as the previous year. We believe that we have seen a reduction in money advice casework because during the restrictions less debt recovery work has been undertaken and therefore customers have not been facing debt crisis. We expect that this means that there will be an increase in demand as the freeze on recovery action starts to be lifted.

5.5 The total debt managed was:

2020-2021

£153,992 for 38 North Kesteven Residents

£299,480 for 66 City of Lincoln Residents

£453,472 Total debt

This compares to the previous year's figures of:

2019-2020

£281,252 for 59 North Kesteven Residents

£491,550 for 97 City of Lincoln Residents

£772,802 Total debt

5.6 In the North Kesteven District area 64% of the Money Advice clients are local authority tenants. In the City of Lincoln this figure is 67%

5.7 The total level of debt managed across the shared service was £453,472. The average (mean) debt for the clients assisted works out at £4,360 per client which is a lower figure than the previous year when it was £5,849 per client and continues a downward trend. It should be noted however that there are vast differences between the individuals helped. Some people present with relatively small rent and Council Tax arrears and other clients have huge mortgage arrears and multiple loan and credit card debts.

6. Individual Successes

- 6.1 It is difficult to quantify how much the Welfare Team means to residents in terms of alleviating the stress and confusion caused by the difficulties in negotiating the benefit system or dealing with debt which has got out of control. However, it is worth looking at some more qualitative data to underline how the team impact on the circumstances of some of last year's key success stories.
- 6.2 A lady in Lincoln was assisted with an appeal against her PIP decision. This was successful and she was awarded standard rate for both Daily Living and Mobility backdated to 17/2/20. This also meant that her Housing Benefit, Council Tax Support and Working Tax Credit also increased by the amounts below. She was awarded lump sum awards of £4930.50 for PIP; £3697.41 for Housing Benefit; £722.18 in Council Tax support and £3,010.42 in Tax credits. Total backdated award of £12,360.51. Her monthly income increased by £800.45
- 6.3 A lady in Metheringham, claimed PIP with help from the welfare team. It was not initially awarded, nor was it successful when a reconsideration was requested. However, we advised her to appeal and in April 2021 she was awarded PIP of £83.70 per week. This was backdated to the original claim date and arrears of £4,828.40 were paid.
- 6.4 A man was referred by Wellbeing Lincs as he was struggling financially following a change in his personal circumstances. This was affecting his mental health. Our adviser found that he had not notified the DWP of his new address and the fact that he was now living alone. This was rectified and that simple task meant that his ESA IR award was reassessed to include a premium for people with severe disabilities. His benefit increased by £66.95 weekly and he got arrears of £1,272.05.
- 6.5 A couple from Heighington made enquiries about help with their Council Tax. After asking a few questions, claims for Attendance Allowance for both were made and successful. They were awarded £89.15 per week each and lump sum backdates of over £2,000 were received. In addition to increasing their annual income by £9,271.60 of AA payments, they also got a discount on their Council Tax of £360.25.

7 Future priorities

- 7.1 The team are making better use of technology and embracing video calls. They are trialling assisting people remotely using a combination of on-line claims and telephone meetings. This is not feasible for all clients but has the potential to increase their efficiency, so that more time can be spent with the most vulnerable customers.

We are likely to see a peak in debt work and money advice referrals are expected to increase once recovery agents revert to using their full

powers. The team have all been trained in the new respite scheme “Breathing Space” which may prove to be a lifeline, particularly for customers experiencing mental health issues.

8. Strategic Priorities

8.1 Both City of Lincoln and North Kesteven have several strategic priorities. Two that are directly affected by the work undertaken and the outcomes achieved by this team are: -

- Lincoln: “Let’s Reduce Inequality”.
- North Kesteven: “Our Community Our Economy”.

8.1 The Welfare Team plays a key role in reducing inequality by ensuring residents receive the benefits they are entitled to and providing money /debt advice.

Digital Inclusion, Channel Shift/Customer Experience, Financial Inclusion and Partnership Working are all key priorities for the shared service.

9. Organisational Impacts

9.1 Finance: There are no direct financial implications arising from this report.

9.2 Legal Implications including Procurement Rules: There are no direct Legal or Procurement implications arising from this report.

9.3 Equality, Diversity & Human Rights: There are no direct implications arising from this report.

The Public Sector Equality Duty means that the Council must consider all individuals when carrying out their day-to-day work, in shaping policy, delivering services and in relation to their own employees.

It requires that public bodies have due regard to the need to :

- Eliminate discrimination
- Advance equality of opportunity
- Foster good relations between different people when carrying out their activities.

10. Risk Implications

10.1 A Risk Register is in place for the Revenues and Benefits shared service.

11. Recommendations

11.1 Note the performance information as set out in this report.

Is this a key decision?

Yes/No

Do the exempt information categories apply?

Yes/No

Does Rule 15 of the Scrutiny Procedure Rules (call-in and urgency) apply?

Yes/No

How many appendices does the report contain?

None

List of Background Papers:

None

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