

## DAS Report on Crisis Case Work (December 2021)

### **Who are your clients and why are they in crisis?**

The definition we use is someone who, for any number of reasons, has no savings and whose outgoings exceeding income by at least £30 per week. Additionally, their prospect of this changing in the next month must be near zero. Less frequently, someone may come under this service if they are in crisis over mental health issues, housing or chaotic lifestyle. All of these increase their probability of reaching financial crisis, so we work pre-emptively with them, signposting to other agencies where necessary and providing advice and support in seeking specialist help.

The issues clients face most frequently is financial poverty brought on by benefit sanctions or stoppage. In these cases, our work with them involves a number of our teams (Duty and Advice undertake the longer-term work on the benefits, our Appeals team will take on advocacy and appeal representation and our Listening Service team will keep in contact over a longer period of time but our Crisis Project Worker remains the key coordinator, whilst working on the immediate relief of their financial crisis symptoms. This includes accessing food parcels, grants, transport costs, essential items (beds, cooking utensils, warm coats/blankets etc), food and fuel vouchers. The client remains with our Crisis Project Worker until their hardship is resolved for the longer-term.

We mainly help people with severe mental ill-health who may be isolated, unable to manage their lives successfully and need sustained assistance to get back on track and/or support in seeking higher levels of care/support.

### **How do they come to you?**

Increasingly, we see referrals from social prescribers (e.g. Connect for Health Suffolk) who will call us pre-referral, to give us a full background on the client. We also receive referrals through the SIP Warm Handover scheme (Suffolk Information Partnership) – mainly from social care professionals and charitable organisations.

Some GP practices who have specialist mental health support workers, also call us to talk through a case before asking us to work with the individual concerned.

However, a significant number of clients self-refer – we advertise all of our services at networking/partnership events, have posters and leaflets in GP surgeries, libraries and other community areas and of course we have a website and social media presence.

Clients arrive at a very low ebb in terms of their mental ill-health and often dishevelled physical well-being. They may not have eaten for days. They often express suicidal thoughts.

### **What do you do exactly?**

We signpost certain clients to the Salvation Army in Woodbridge, who require no formal referral, the client just turns up and no questions are asked. This is a weekly foodbank held on Thursdays. However, some of our clients cannot access this for example because of a lack of transport or they have mental health issues and are in much greater need than the Salvation Army can provide for.

For these we turn firstly to the Families In Need (FIND) foodbank in Ipswich which, in appropriate circumstances,

will make deliveries to the client's home. We have established a good working relationship with them and they trust our judgement to know that a case we refer to them warrants their involvement.

The client's basic food needs having been addressed our attention turns to other short-term issues where small subsistence cash payments or the settling of debts, adding credit to electricity cards and/or mobile phones etc are needed to rescue the individual from what is often a spiralling descent into despair and giving up.

The final piece in the jigsaw, and arguably the most important, is that once the short-term emergencies have been addressed, we carry out a full benefit and pensions check. The result of this usually puts the client into a more stable ongoing position with a combination of less outgoing expenses and more income – income they are entitled to but which the "system" has conspired to deprive them of for one reason or another. In many cases it is a lack of mental resource and resilience that has led them down the path they are on, and the support and compassionate, non-judgemental care given by our staff and volunteers puts them back on their feet and significantly more able to look after themselves in the future.

### **Where does the money come from?**

The funds to make these payments are provided to us by organisations with whom we have established informal partnerships. We provide an outsourced gateway service for them whereby we carry out the individual assessment of need and make or arrange payments. We have a longstanding arrangement with The Mrs L D Rope Third Charitable Settlement charity in Kesgrave and in 2020 we were approved by the Suffolk Hardship Fund (via Suffolk Community Foundation) and the Local Welfare Assistance Scheme 2020 (via Suffolk County Council). We have also received one-off support from the East of England Co-op Community Cares fund who provided a small subsistence fund and store food vouchers. In July we added a partnership with the Martineau Trust (also via Suffolk Community Foundation) which granted £1,000.

### **How many do you help?**

Since the start of the pandemic the number of crisis cases we have been dealing with has risen sharply. In 2019 we dealt with 29 cases in total and in 2020 this rose five-fold to 127. To the end of November we had handled 131 in 2021.

Throughout 2019 we distributed £4,086 in subsistence grants and in 2020 it was £14,772.

We need continuing support for the Crisis Project because many more people are on the brink - just about managing but are now tackling post-pandemic problems set to be greatly exacerbated by the fuel cost crisis and facing "eat or heat" decisions.

### **Do you have case studies?**

The case studies on the next sheet are all taken from the period of the pandemic and are typical. The names have obviously been changed to protect anonymity.

## Case Studies

**Edwin's story** Edwin was a single man in Leiston, no food in his cupboards, 83p left on his electricity meter and no benefits for another 8 days. One of his benefits had been stopped altogether 5 months prior and from then he had been living off his PIP – £58 a week. He had had to pay a gas bill some weeks previously, which had emptied his bank account. He has housing benefit and so his accommodation was not under threat but he had nothing else. Additionally, because he'd lost his income related benefit he was now paying weekly for his two prescription items, unaware that he could claim free prescriptions via another route. He has a dog whose food he was prioritising over his own. We organised an Ipswich FIND food parcel immediately. They delivered the following day – enough food for 2 weeks, including toiletries, household essentials and dog food. They also topped up his electricity meter by £20. We repeated this referral 3 times until we were able to get his benefits back into payment. Additionally, we were able to access a grant for him, giving him £50 cash per week for 6 weeks – he could afford to buy extra food, clothing, travel and the electricity he needed.



**Diane's story** Diane was a single mother with 3 children under 12. She was being migrated onto Universal Credit, which meant she was without her income related benefits for 5 weeks. Her housing benefit was only paid for 2 of these 5 weeks, putting her immediately into 3 weeks arrears. Her Child Tax Credits were previously paid only weekly, so even though we were able to calculate the best day for her to migrate, minimising the wait for new payments to only 5 weeks, we couldn't bring it down anymore. We arranged for a weekly food parcel from Ipswich FIND – we had to do a new referral for this every week, that is their system – including nappies for the youngest child and sanitary products for the mother and oldest child – they also needed pet food for their cat. We made a very strong case for this family and FIND really did try to give them everything they needed. We were able to also award this client a cash grant of £50 per week during this time – and she used the small amount of maintenance she gets from the children's father to pay the bills that came in. We supported her in making her initial application for UC and also, separately, for PIP. We will complete her UC paper form when it arrives in a few weeks too. She has now received her first UC payment and manages to survive the 5 weeks without income thanks to the service we could provide for her and her children. Finally we have sorted her housing arrears for her too so that she is not carrying them forward.



**Joe & Annie's story** This was a couple, in their 30s – the husband had lost his job during lockdown and although previously in good health, was now struggling with his mental health. The wife has bipolar, reasonably well controlled, but in the light of lockdown and her husband's job loss had suffered a serious relapse. They were at their wits end about what to do for income. We were able to complete a thorough Benefit Check and advise them of exactly what to do, in which order and how quickly. In the meantime, we organised 3 Ipswich FIND food parcels, over as many weeks, and arranged for a cash grant of £100 for 3 weeks.



**Punna's story** Punna was a client referred by his care co-ordinator. She rang us as they had not been able to visit due to lockdown, and he had reported that he hadn't eaten for 4 days. We had never seen this client before and he seemed to have no support from any agencies until this referral. He has very complex mental health issues: agoraphobic with enormous social anxiety. He has also been heavily alcohol dependent in the past and his care co-ordinator was keen for us not to give him a cash grant in case the temptation proved too much. We organised two Ipswich FIND food parcels, collected his electricity key and took it to be topped up so that he didn't have the cash himself. His mobile phone was out of credit and again we arranged a remote top-up to avoid giving him cash. When I completed a Benefit Check it was apparent that this client should have claimed his state pension 5 months previously. Working closely with the care co-ordinator, we arranged for the forms to be sent and we completed them. His pension was in payment within 3 weeks. We also assisted with an application for Attendance Allowance – he is now in receipt of this too – and got him onto a reduced tariff with his water company. Finally, we were able to sort out a Council Tax reduction, which saved him over £60 per month.

