

# DAS Report on Crisis Case Work (January 2023)



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

Our clients are anyone with a disability, or who have a family member who is disabled. The definition we use for crisis purposes 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 very low. 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 a 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 issue 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 Lead remains the key coordinator, whilst working on the immediate relief of their financial crisis symptoms. This includes arranging food parcels, grants, transport costs, essential items (e.g. beds, cooking utensils, warm coats/blankets), food and fuel vouchers. The client remains with our Crisis Project Lead until their hardship is resolved for the longer-term.

Our Crisis Project Lead works in close contact with our Energy Support Team and both our Children & Families and our Older People's Officers. These specialists have knowledge and experience in their respective fields that can help alleviate some of the initial crisis, chaos or panic that a client is experiencing; particularly when statutory bodies - such as education, health or social care, or legal proceedings are involved.

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 provide a full background on the client. We also receive referrals through the Suffolk Information Partnership Warm Handover scheme - mainly from social care professionals and other 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. Many clients are directed to us from Jobcentre Plus and additionally East

Suffolk Council refer more and more clients to us for support. However, a significant number of clients self-refer - we advertise our services at networking/partnership events, have posters and leaflets in GP surgeries, libraries, schools 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 mental ill-health and often display symptoms of dishevelled physical well-being. They may not have eaten for days. They often express suicidal thoughts. Too many clients, despite a diagnosis and sometimes a period of prescribing, have stopped engaging with their GP and this can lead to benefits being stopped, or not re-awarded, due to lack of up-to-date medical evidence. We work with the client and their healthcare professionals to try and remedy the situation and encourage them to re-engage in their healthcare. We approach GPs and other health professionals directly (with client permission) and have assisted clients in changing surgery or requesting another opinion when necessary.

## What do you do exactly?

First and foremost, we look at the physiological needs of the client (and their family if appropriate) and assess their need for immediate help with: food & water, shelter, sleep and clothing. If all of these are well-provided and secure we look at other short-term issues. If not, then we address each one as expediently and effectively as possible. We check on the client's housing status, where we can advocate, advise or signpost - but we engage with the housing professionals/organisations for this, as they are best placed to effect any change that needs to happen quickly.

The organisation of emergency food parcels - delivered within 2-20 hours (providing enough food, sanitary products, cleaning materials, and if necessary pet food and nappies, to last at least a week) is quickly arranged. We have established a close working relationship with FIND in Ipswich and they trust our judgement to know that a case we refer to them warrants their involvement.

We will then look to utilise the local authority's Local Welfare Assistance Scheme (LWAS) to apply for fuel vouchers, money for clothing and warm blankets/bedding, essential items such as beds, white goods or kitchen essentials and food vouchers. This takes a little longer to process but is usually in place within 7-14 days. If the client's need is so great that they cannot wait that long, we have recourse to contingency funds provided by a local grant giving charity Mrs LD Rope Third Charitable Settlement, and we are able to immediately sanction up to £150 expenditure on the client's behalf - such as to purchase coats, electric heaters or blankets.

They will also provide funds to purchase other items we think are needed and will usually turn around an application from us within 48 working hours (although they have done so within an hour when the case was an emergency).

When the client's basic physiological needs have been addressed, our attention turns to other short-term issues where small subsistence cash payments - or 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. We have been able to assist people with funeral wreaths, children's birthdays and specific toiletries and healthcare items, all at a small cost but sometimes such issues have become so enormous that they have engulfed the client and they can see nothing except an inability to find this money. Once we address this, the client is often better placed emotionally to look at the bigger picture with us.

The final piece in the jigsaw, and arguably the most important, is a financial audit. During the earlier work with the client, we gather information regarding income and expenditure, specifically about their income sources and very detailed data on their household bills, rent and other expenses. Once the short-term emergencies have been addressed, we carry out a full benefits check: this is something we offer all clients but that we always complete with clients in crisis. We consider pensions, pension credit, disability and income replacement benefits – earned income, unearned income and savings. We check on utilities and essential expenditure, travel and communications and any child-related necessities. We leave no stone unturned and advise the client regarding any other potential benefit entitlements. Then other colleagues, such as Energy Support, Older Adults or Children and Families may work into the longer term with the client to ensure that everything possible is put into place to provide longer-term stability.

In many cases it was a lack of mental faculty and/or resilience, often combined with ill-health or an adverse life-event that has led them to their current situation, and the support and compassionate, non-judgemental care given by our staff and volunteers helps them back on their feet, significantly more able to look after themselves in the future.

## Where does the money come from?

The funds to make the subsistence grants 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. As mentioned, we have a longstanding arrangement with The Mrs L D Rope charity based in Kesgrave and in recent years we have been approved by the Suffolk Hardship Fund (via Suffolk Community Foundation), the Local Welfare Assistance Scheme (via Suffolk County Council) and had support from the East of England Co-op Community Cares fund and the Martineau Trust (also via Suffolk Community Foundation).

In 2020 and 2021 we made individual welfare grants respectively of £14,772 and £11,388. In 2022, we were entrusted by East Suffolk Council with distributing in total of £33,500 of its Household Support Fund working in partnership with Home-Start to support disabled individuals and families living with a disabled family member. In total, including the funding of food bank parcels and vouchers we gave out £50,696.

## How many do you help?

Since the start of the pandemic the number of clients we have helped has risen sharply. In 2019 we dealt with 29 clients in extreme poverty, in 2020 this rose five-fold to 127 and in 2021 we looked after 145 as demand continued to grow as a result of the pandemic. Such is the impact of the energy and cost-of-living crisis, throughout 2022 we helped 469 clients. Many disabled people were living on the brink - just about managing - but are faced with a raft of increasingly insurmountable post-pandemic problems.



# CASE STUDIES

**Edwin's story** He was a single man, no food in his cupboards, 83p left on his electricity meter and no benefits for another 8 days. One of them had been stopped altogether 5 months prior and from then he had been living off his PIP at only £58 a week. He had had to pay a gas bill some weeks previously, which had emptied his bank account. He had 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** A single mother with 3 children under 12 she had become temporarily wheelchair bound. 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 further. 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 received her first UC payment and managed to survive the 5 weeks without income thanks to the service we could provide for her and her children. Finally, we sorted her housing arrears for her too so that she was not carrying them forward.



**Punna's story** He was a client referred by his care co-ordinator. She 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 had very complex mental health issues: agoraphobic with enormous social anxiety. He had also historically been heavily alcohol dependent and his care co-ordinator was keen for us not to give him a cash grant in case the temptation proved to be 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. When we completed a Benefit Check it was apparent that Punna should have been claiming his state pension from 5 months previously. Working closely with the care co-ordinator, we arranged for the forms to be sent out 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 a Council Tax reduction, which saved him over £60 per month.

