# DAS Report on Crisis Case Work (January 2024)



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

Our clients are anyone with a disability, or who belong to a family with a member who is disabled. The definition we use for crisis purposes is someone who has no savings and whose outgoings exceeding income by at least £30 per week. Their prospect of this changing in the next month must be negligible. Less frequently, someone may be helped if they are in crisis over mental health issues, housing or chaotic lifestyle. All of these things increase their likelihood of entering 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, reduction or stoppage. In these cases, our work with them involves a number of team members: Duty undertake the longer-term work on the benefits, Appeals will take on advocacy at appeal but Crisis remain the key coordinators, 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 Crisis until their hardship is resolved for the longer-term.

Crisis work in close contact with Energy Support. 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 often 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?

We see referrals from social prescribers (e.g. Connect for Health Suffolk) and GP surgeries 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.

Many clients are also directed to us from Jobcentre Plus and additionally East Suffolk Council. 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 their well-being and often present in a dishevelled physical state. They may not have eaten for days. They often express suicidal thoughts. Too many, 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 being re-

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awarded, due to lack of up-to-date medical evidence. We work with the client and their healthcare professionals to remedy the situation and encourage them to re-engage their healthcare provider. We approach GPs and other health professionals directly (with client consent) 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 expediently. We check on the client's housing status, where we can advocate, advise or signpost – engaging 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 up to 24hrs - provides enough food, sanitary products, cleaning materials, and if necessary pet food and nappies, to last at least a week. We have established a close working relationship with Families In Need (FIND) in Ipswich and they trust our judgement to know that a case we refer to them warrants their involvement.

Between November 2021 and December 2023 we distributed £50,000 in small hardship grants from the Household Support Fund as a Trusted Partner of East Suffolk Council. We also distributed a further £10,000 in funds provided by other organisations. These take 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 3<sup>rd</sup> Charitable Settlement, and we are able to immediately sanction up to £150 expenditure on the client's behalf – such as to purchase warm clothing, electric heaters and blankets. They will also provide funds to purchase other items we think are needed and will usually turn around an application from us within 48hrs (or within an hour if the case is 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 imperative 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 full 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. Other colleagues specialising in Energy Support, Older Adults or Children & 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 lifeevent 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 for the future.

### How many do you help?

In the past four years since the start of the pandemic the number of clients we have helped through the crisis service is 926. Many disabled people living on the brink have faced a raft of increasingly insurmountable post-pandemic problems. Overall, DAS has gained £9,778,694 in Year 1 benefits for our clients over the last four years (which translates to over £30 million when taking into account the whole term of the award). This means that in terms of value for money alone every £1 granted to DAS is multiplied 10 times into financial improvement for our beneficiaries, or 30 times considering the full length of their award.

## **Case Study**

This is a typical example of how we "catch" clients by using our Crisis Intervention Service in conjunction with our frontend Duty Team to prevent a client falling into crisis.

- A family of 4, with a baby, came to us requesting help with a PIP application that had been refused twice. We completed a new PIP application, but in the time waiting for a DWP decision outcome, the family were having to live on a small amount of Universal Credit plus the wife's maternity pay. However, she said they were already struggling for money for basics and her period of maternity pay was running out.
- After a full Benefit Check by our Duty Team, the crisis team intervened, and we helped the family with £500 in Tesco supermarket vouchers over a 5-week period. This ensured they could get food as well as nappies, wipes, and formula for their new baby.
- Following the full financial check, we were able to help with their energy bill as we were donated £100 to help someone in need. We credited their OVO account with £50 to ensure they could heat their home for their new baby. We



also made an application for an external funding pot (National Benevolent Charity) and subsequently secured a further £300 in Tesco supermarket vouchers.

• The father of the family was eventually awarded enhanced rate PIP as a result of our submission with a retrospective payment of £4,000. We then concluded our crisis work with the family as they are more financially stable with their positive PIP outcome.





