**Lend a Hand**

**Welfare Benefits for people with learning difficulties**

**People First Fraserburgh**

**Report by Anne Connor,**

**Outside the Box**

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**Part 1 Introduction**

**About People First Fraserburgh**

Lend a Hand is a project that is run by People First Fraserburgh. Lend a Hand gives advice to people on welfare benefits and other money matters. It started in 2014 with a grant from the Big Lottery Fund.

People First Fraserburgh gives people with learning difficulties a voice. The group also runs practical activities that people have said will make their lives better and works to change community attitudes.

People First Fraserburgh use the term ‘learning difficulties’ instead of ‘learning disabilities’, so that is what we have used in this report.

The group runs a drop in for people with learning difficulties each weekday afternoon, which is staffed entirely by people with learning difficulties with support. The drop in provides a warm and welcoming place for people to come when they need company and peer support. It is a place where people can talk over their experiences and what they want from their lives in the future. Most of the issues that the group tackles and the ideas on possible solutions first come from the discussions at the drop-in.

These are some of the other projects and activities at People First Fraserburgh:

* The IT project gives people access to the internet, with help to learn about this and how to use websites and social media safely.
* Lighthouse Rock music group is where people learn about different forms of music and take part in concerts. The concerts and CDs show what people have achieved and are changing the way other people think about people with learning difficulties.
* Celebrating the Difference brings together people with learning difficulties, other disabled people and people from minority cultures in and around Fraserburgh. This was the idea of a member at People First Fraserburgh and the group did a lot of the work to get the first celebration organised in 2013.
* The Buddy Project, where members of People First Fraserburgh volunteer to meet people at the local day centre, to listen to what is important to them and to encourage and support them to get more involved in PFF activities if they want to do this.
* BusRight is a new project, which was developed in response to difficulties members have with using public transport and the attitudes of some bus drivers. The local manager of the bus company is working with PFF and other services that support people to improve the bus service for people with learning difficulties.
* Attending meetings about public services to represent the views and experiences of people with learning difficulties.

**Why people with learning difficulties need financial advice**

People with learning difficulties often find it hard to get advice on welfare rights and other money matters.

* People with learning difficulties usually only have money that comes from welfare benefits. A small proportion of people - estimated at between 5% and 15% - are able to get jobs that are paid, but almost all of these are part-time and for low wages. People do not usually have much money in savings, so if anything goes wrong with money the impact for the person is significant and happens quickly.
* People with learning difficulties are also more socially isolated than other people are. If they do face a problem, such as money worries, they have few friends who they can ask for advice or talk over the situation with them.
* The letters that people get about money matters are often hard for them to understand, with unfamiliar and complicated language.
* The information that is meant to help people deal with money worries is also often hard to understand.
* Complicated information is even harder to understand when someone is already anxious and frightened about what can happen to them.

In 2012 there were changes to the Welfare Benefit rules that affected many people. But the impact on people who have learning difficulties was even worse than for many other people.

* The ‘bedroom tax’ was designed to encourage people to move to smaller houses. But this often meant moving to areas where the person did not have friends and would lose support networks, such as neighbours who look out for each other and local shops that know when their customers needed some extra help. This was a problem for many people with learning difficulties who were managing to live independently in their local community.
* People had to use the Internet to apply for jobs and to complete claims for welfare benefits. The ways in which people who are unemployed show they are looking for paid work also changed. These changes were a challenge of anyone who was not comfortable with computers and did not have access to them.
* There was more flexibility for people who were disabled. But this could depend on the person knowing to say this and making sure that this information was recorded properly in all the right places.
* There was a lot of publicity about the changes and people were anxious about how this would affect them.

The main sources of advice for people with learning difficulties – as for other people – were the CAB and Disability Advisors. People with learning difficulties came across several problems:

* The advice from these sources is not tailored to people with learning disabilities. Advisors were not going at the pace that works for someone with learning difficulties, especially when under pressure from high caseloads, and they were not using language that people understand.
* People are scared to say they don’t understand what is happening or what they should do next.
* Some people have had bad experiences before and this adds to their anxiety, which in turn makes communication even more difficult.
* People are not able to prompt if something that should have happened is delayed or missed when they don’t have knowledge or the confidence.

Families and care workers also often try to help by filling in forms for benefit claims because they know the person well. The difficulty here is when someone who is not an expert on the benefits system and making claims misses relevant information because they have not realised the differences in the new benefits or the need for additional information.

The independent Advocacy North East service is another potential source of help for people who need to make a benefits claim or to prepare for a review or appeal. But this service has a long waiting list, and it is difficult for them to respond within the timings for urgent problems.

**Jack’s Story**

**Jack came to the drop in one day and was very upset. He said he would not be able to come back, because he had to go every day to the benefits office with letters proving he was applying for work.**

**Jack has difficulties with reading and writing, and knew that he would not be able to make applications for jobs.**

**The benefits officer in charge of Jack’s case had never worked with someone with a learning difficulty and had not recognised the degree of his disability. He had put Jack into the wrong category in the new system.**

**It took a lot of time with phone calls, emails and letters from Jack’s doctor to get to the root of the problem and get it sorted. During this time Jack was very upset and worried.**

**The person who usually helped Jack with letters was his Mum, but she was in hospital at this time and he did not want to worry her about it.**

**What people said about not having advice:**

***“I get so lonely. I didn’t know where to turn.”***

*“****If you have no money you would be on the street with nothing to eat.”***

***“Parents and other family members don’t realise that there are benefits that the person should be getting.”***

***You do your best, but it you don’t know to ask about something your relative misses out.”***

**About this report**

This report has been written by Anne Connor of Outside the Box.

Anne asked people who got support and other people who were involved in Lend a Hand about what had happened and what difference it had made.

She then looked at whether they project had done a good job.

* Did they do what they said they would do?
* Was it organised in a good way?
* Did it make a difference for people who needed support on welfare benefits or other money matters?

She also helped people at the project to think about what advice they would give to anyone else who was thinking about starting a project like this.

**Sam’s Story**

**Sam had been receiving welfare benefits for many years. He moved house and was told that he had to make a fresh application.**

**He received a telephone call from the benefits office. He had to go to a meeting the following day at the Aberdeen head office, 40 miles away, to assess his needs and claim.**

**Sam has a learning difficulty, visual impairment and did not know his way around the city. He was very worried and upset, because he knew that if he did not go to the meeting he could lose his welfare benefits.**

**Part 2 About Lend a Hand**

**How Lend a Hand helped people**

* **Over the 17 months of the project the pilot supported 36 people with learning disabilities to claim their correct benefit entitlements.**
* **The project has helped recover £114,686 of outstanding benefits.**
* **That is an average of £3,186 for each person.**

Lend a Hand does not only help people with welfare benefits. The other money matters that people ask for help with include:

* Fuel costs
* Ways to save on other household costs
* Debts that have built up when people have not had enough money coming in.

**These are examples of what people spent the money on once they had received the benefits they were due.**

***“Can I go and buy clothes today?’* – Response when one person received money he was owed. This person had holes in his shoes but had not had enough money to buy clothes and shoes for a while and he had been too worried about money to buy anything apart from day-to-day essentials.**

**Someone who likes music and gets a lot from it is able to buy a music player to have at home and buy CDs.**

**A lady bought her mum a birthday present.**

**Someone who has mobility problems is now going to see friends and family as he can now afford to get a taxi home.**

**Some people are now able to afford to go to the cinema with a friend, or to go out for lunch.**

**Several people were able to book a holiday.**

***“People become able do things they wanted to do but thought they could never do, like enjoying music. But the income also enables people to do the ordinary things that most other people do without thinking.”***

The outcomes that people described when they gave feedback to the project are improvements in their wellbeing and quality of life.

* A better financial position, when they have enough money
* Their ability to maintain and manage budgets
* Not worrying about debts that built up
* Their physical health and emotional well-being
* Eating properly
* More social contacts and being able to be part of their community.

*“It takes so much stress off people.”*

*“People feel very alone when they have a letter they don’t understand, or hear that there is a threat to their home. They feel they don’t have anyone else to talk to about this.”*

Another impact was people’s confidence growing over time

* Partly it is a consequence of being listened to
* It comes when people see that they don’t have to accept a first decision or proposal when they think it is not right and realising that they can challenge it
* People’s confidence also grows when they see that sometimes their situation does change.

As people got to know about the project and have confidence in it and in themselves, they also became more able to challenge unfairness for other people. For example, people would come to Vicci (the Lend a Hand worker) describing a situation for a friend and saying that this was not fair and the person should get more money, or not need to be worried.

*“It is great seeing people speaking up. It is more often for friends than themselves, when they see something that isn’t fair.”*

**Examples of the impacts**

**Kate’s Story**

**When people first meet Kate she seems able and confident. Kate has learning difficulties and finds it hard to understand complicated information. She also has mental health problems and when she is anxious and depressed she finds it even more difficult to understand things and to cope with people who she does not know or trust.**

**Kate had lived with her grandmother almost all her life. Her grandmother was becoming increasingly frail and was now unable to either manage her day-to-day life or support Kate.**

**Kate was having problems with the bedroom tax as her grandmother had been admitted to hospital. She did not understand what was happening.**

**Kate already knew Vicci from being around at the drop-in. Kate did not want to talk to other people about the money problems, but she was happy to talk to Vicci.**

**Vicci was able to support Kate through the combination of her grandmother’s worsening health, the financial problems and the question of where she should live.**

**Kate is now happily settled in a smaller house of her own. She has had support and advice to claim additional benefits and have all the income she is entitled to receive.**

***“It feels as if at long last I have the support and help I need and a chance to be happy.”***

**Bill’s Story**

**The staff at the local day service were concerned about Bill and felt he was in need of more support than they could offer regarding his claim for Employment and Support Allowance. So they asked the Lend a Hand worker to meet him.**

**At this point Bill’s benefits had been stopped. There were letters saying he would be evicted and he was very worried about losing his house. He was getting letters he did not understand. He was expected to travel to an office in Aberdeen for meetings, but he could not get there and Bill and the workers who knew him were struggling to explain to the staff in the benefits office why this was not possible for Bill.**

**Bill needs a great deal of help and support to learn new things. He finds it difficult to mix with people and it takes time for him to get to know and trust people. He cannot read or write and is not able to manage his own finances.**

**Bill also has other health problems, including pain in his joints which makes walking difficult. All his health problems are worse when Bill is worried, and he was getting very worried and depressed.**

**It took Vicci some time to understand the nature and extent of Bill’s disability as well as understanding his money problems. She found he was unable to tell the time or read timetables so it was impossible for him to travel on public transport or to keep appointments.**

**Vicci also spent a lot of time talking to the staff at the benefits office, working out what information they had and what was missing, and why Bill’s allowances had been stopped.**

**Vicci was able to accompany Bill to important appointments, meetings and appeals and explain the problems he faces.**

**Eventually Bill’s benefits were sorted out. It was agreed that he had been entitled to more money for some time and he was paid £10,820. Bill also knows he has found someone who can trust and who will help him.**

**Bill is no longer at risk of losing his home and his mental wellbeing and physical heath problems are getting better.**

**Susan’s Story**

**Susan lived with her mum in the home they had been in for many years. She knew people in the local area and had good support there.**

**Her mum became unwell and went to live in a care home. The house was becoming too much for Susan to look after on her own and she did not have enough money in the benefits she received to pay the household bills.**

**When Susan applied for Housing Benefit she was told that this would not let her live in the house she knew, as it was now under-occupied.**

**The proposal from a social worker was that Susan move to a shared flat in another town, as this could be done quickly. Susan would be living with someone she had never met, would not be able to see her mum often and would be losing all the friendships she had.**

**The first day Vicci and Susan met, Vicci told Susan that it was ok for her to say No.**

**After Vicci got involved the decisions about the money and where Susan lived were paused. That gave Susan time to say what she wanted.**

**Susan has now moved to a one bedroom flat in the area she knows. She has kept the social connections that enable her to be as independent as she can. She has a good quality of life. The neighbours and friends are helping her cope with the impact of her mum not being at home.**

**This is what people said about Lend a Hand**

 **“I hope you don’t ever go away, I don’t think I could manage without you.”**

**“It’s such a relief not having to keep going to the job centre and look for jobs I couldn't manage. But no one seemed to listen or care."**

**“I can't believe we won my appeal. I would not have known what to do when I was told I wasn't entitled to the money. I would have just thought ‘that's how it is’."**

**How Lend a Hand helped other people**

There were benefits for people’s families, when they were no longer worried about the person not having enough money, or when the person with learning difficulties was now less worried about the future.

**“We didn’t get the form right and the decision was not good. But Vicci showed us how to appeal and she did get all the right information together.”**

There were also benefits for social workers and other people who had a responsibility to see that people with learning difficulties have the support they need to have a good life. Aspects included:

* Being able to refer people who need money advice to the project, and know the person will get a quick response
* Taking pressure and some of the workload off them when Lend a Hand is involved
* Not worrying about understanding the current rules and arrangements in detail, because there is someone else who is an expert

**“A couple of social workers have now started referring people for a benefits check well in advance of any review. It is much easier when there is no crisis.”**

**“It is very helpful having Vicci, especially for people who don’t have family to help them.”**

**“I would want to see the service continuing as it take pressure off us and we can be confident that the people we support are getting the right advice.”**

**“The people who I’ve referred to Vicci have not come back and told me what happened, as people generally don’t like to talk about money matters. But I would know if it hadn’t been sorted.”**

**“You see people changing, from looking worried to looking relaxed. Or they tell you about something nice they have bought for themselves. Then you know that the problem has been sorted.”**

**“The big ones are of course when it is someone’s house that was on the line. We know the outcomes of this when the threat has gone – big relief all round.”**

**Part 3 How Land a Hand works**

**How it got started**

In 2013 the Big Lottery Fund opened the Support and Connect Programme. This was for projects that would help people deal with cuts in welfare benefits and other financial problems.

People First Fraserburgh applied for a grant to develop and run a service that would give advice to individual people with learning difficulties on money matters.

The project would also enable People First Fraserburgh work with other people.

* Showing them how to make the advice and information they give to everyone work better for people with learning difficulties
* Making people more aware of the money problems that people with learning difficulties face, and how it is often hard for people to get the support they need.

The Big Lottery Fund gave the grant and the project started in summer 2014. The funding ran to March 2016.

Because Lend a Hand has been so successful and more people wanted the support, PFF has applied for more funding to keep it going over the next 3 years.

**What worked well?**

***Links with other services***

From the beginning, the project has had a Steering Group, which brings together professionals from the community who work in either the learning difficulty or the benefits areas. It includes:

* Representatives of people with learning difficulties from People First
* Representative from the Robertson Road Resource Centre
* Aberdeenshire Council welfare rights officer
* Senior Citizens Advice Bureau welfare rights officer
* Local community centre manager
* Development worker from Aberdeenshire Voluntary Service, the local support network for voluntary organisations.

The Steering Group helped by spreading information about Lend a Hand and being a source of advice to the worker.

Once the worker was appointed her first task was to get the project known: sending letters to people, going to talk to people such as Disability Advisors at the Job Centre and the Council, social workers, the Parents Support Group at the Robertson Road Resource Centre, and getting out posters.

Vicci also worked with the local authority Welfare Rights Officer to produce a short guide for staff working in services for people with learning difficulties explaining how people could get access to advice. This was circulated through the Steering Group and their networks.

As the project has developed, Vicci built working relationships with other services in the area. This means people with learning difficulties and their families can get access to more sources of advice.

*“One example is when people and their families want to look ahead. We can introduce them to Grampian Opportunities, who can explain the support options and help people plan ahead.”*

The links with other services built up as the project progressed. This included GPs and other health care staff and other community groups in the area.

There are plans for more training for staff in other services, to highlight ways in which people with learning difficulties need and can benefit from money advice.

***How people came to the service***

People First Fraserburgh started the project by making changes to their premises, so people could talk to the Lend a Hand worker in private. Having a private space at a place where people come to often worked well and was much easier than having to go to a different office. It also helped that everyone who came to the drop-in saw Vicci and got to know her.

There were introductory sessions, where people could come along and find out about the project and what Lend a Hand could offer.

* 15 people with learning difficulties came along.
* 10 parents of people who attended the Resource Centre came along
* 30 more people met Vicci and People First Fraserburgh volunteers at various locations.

The flexibility in how people reach the project has been positive.

* Some people came to the worker themselves, or a relative contacted the project.
* Some people were told about the service by a social worker or a worker at a care service such as the Resource Centre.
* Other people came when an organisation such as the Citizens Advice Bureau realised that the person had learning difficulties and could do with some additional help.

The flexibility in how and where Vicci worked was important. She could meet people at the PFF drop in, or at their home, or anywhere else that was comfortable and convenient for them.

***How the service was delivered***

* There were 181 client support meetings.
* This is an average of 5 meetings for each person.

It also helps that the worker can take enough time to get to know people, understand what their circumstances are, and to go at their pace.

* It takes an average of 12-14 hours for each person Vicci supports.
* There is an average of 5 visits or meetings with each person
* For some people, the time taken for all the work that is needed is much longer. An example is when Vicci is going with people to meetings and preparing for formal appeals against decisions about people’s welfare benefits.

People also now come to Vicci for help in situations where the person feels caught between the Job Centre and Department for Work and Pensions:

* Applications and job searches are now done on line. This is difficult for people who have limited access to computers. It is even more difficult for people who have fewer computer skills, need longer to manage with on-line forms and systems, or who do not have the literacy skills to understand the content.
* When someone with learning difficulties cannot manage the on-line applications, but there is often no help available, or not enough.
* The result is that the person is not able to apply for jobs, and as a result their benefit stops.

Now that they have got to know and trust Vicci, some people now bring any formal letter to her that they do not understand or are worried about. Vicci will then help the person contact the right office or advice source themselves, or take them to the right person to deal with the matter.

*“It can be quite emotional when people are talking about how worried they are about a letter they have received, or how they feel about their situation. You can’t rush people at these times.”*

Having a welfare rights worker who already has 2 areas of expertise - a lot of experience on this topic and understanding about the lives of people who have learning difficulties - also helped make the project work well.

Other people in touch with the project praised the way Vicci worked with other people to get the best outcome for the people who needed advice. One example was when people also needed help around housing, when this project and the Housing Advice people linked up.

**“The DWP (Department of Work and Pensions) doesn’t tell people that there are things they can get. For example, there is an entitlement to a premium on some benefits because of the person’s disability. You have to know to ask about it.”**

**“The main lesson from this project is that you have to go at each person’s pace. You can’t rush it.”**

People also had access to computers at the People First Fraserburgh base, and support to use computers in libraries and other places. Ten people did use these, but people were anxious about going to other locations where everything felt more rushed.

**What made it harder?**

It took a long time to build up awareness among services that provide care and support to people with learning difficulties. This was despite the large amount of effort that the worker and Steering Group members put into telling people about the service.

*“A priority for the next stage should be even more effort on raising awareness with families and with care providers and for social workers, and repeating the information as there is always staff turnover. We know of other people getting support from our team who would benefit from this project.”*

The welfare rights worker post was only 12 hours a week under the first grant because at the beginning no-one knew what the demand would be. This was probably about right at the start, when the project was building up contacts with people and getting known. But once people got to know and trust the project the demand increased and this amount of time was not enough. The plans for the next stage include increasing the worker’s time to 18 hours a week.

The time needed to keep track of all the paperwork that is involved in people’s claims can be considered, especially when it is an appeal against a decision. The plans for the next stage include having a part-time clerical worker, to give the welfare rights worker more time to spend with people.

**4. Does Lend a Hand do a good job?**

**Has it met its own objectives?**

Overall, the Lend a Hand project has achieved what it set out to do.

The aim at the start was:

* Give advice and support to 30 people with learning difficulties on money advice
* Raise awareness about access to welfare rights and money advice for people with learning difficulties

The project reached more people than planned and gave in-depth advice to 37 people.

The awareness among other people has increased but could increase still further. The Steering Group’s advice was to focus on getting support to individual people. The project is now able to use this experience to show the impact for people, and the training is planned for mid 2016.

**Links with other policies and strategies**

The project’s achievements contribute to several national and local policies.

It fits with the Scottish Government’s Strategic Objectives:

* It reduces poverty and maximises the income of people with learning difficulties
* It helps tackle inequalities
* It helps create strong, resilient communities where people work together
* It enables people to live independent lives
* It enables people to stay in communities where they know people and feel safe
* It enables public services to respond better to people’s needs.

The project also fits well with the policies set out in Keys to Life (the national strategy for people with learning disabilities), the Self-directed Support legislation and implementation and approaches reflected in the integration of health and social care.

* It enables people with learning difficulties to live independent lives and have a good quality of life
* It contributes to people having better health and wellbeing
* It prevents people needing more support from specialised services later on when a crisis develops.

**Susan’s Outcome**

**This is also a good outcome for the Social Work Department, as she is using fewer care service resources than the shared setting would have involved**

**Susan’s mental health and wellbeing is improved.**

**She is likely to need fewer care services in the longer term because she still is part of the community where she has natural support from neighbours and friends.**

**5. Advice for other people in other places**

These are tips for people in other areas who are planning welfare rights and money advice for people with learning difficulties.

This is a good thing to do and it will have a big positive impact in the lives of people with learning difficulties.

Make the service available in a place where people with learning difficulties already go and where they feel comfortable and safe.

Plan to take enough time for people. Allow for much longer conversations, especially at the start, and allow for several sessions for each person, in case this is needed.

Put effort into explaining to other people, including families and staff who provide care and support, why money advice for people with learning difficulties is so important.

Keep feeding back to people what the project is achieving. You can find ways to do it that don’t identify individual people, but focus just on their needs and the challenges they face. Don’t be too modest about what you are doing and the impact it is having.

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