

# Carers Benefit Clinics

**Accessing Benefits – carers in West Cumbria  
2020/2021 during the COVID-19 pandemic**



## Carers Benefit Clinics

This report provides information about the service that we delivered during the period from 1<sup>st</sup> April 2020 to 31<sup>st</sup> March 2021 with an overview of total outputs from the project start date of 1<sup>st</sup> July 2014.

The service, like many others this year, has been severely affected by the COVID-19 pandemic.

## Background

This project was developed as a result of a range of local and national research that indicated a real need for information about and support to access a range of benefits that support carers and/or the person for whom they care.

In addition to the telling findings of Carers UK reports from 2010 – 2019 below, the national Budget 2021 will have further detrimental effects on carers, making their need for help even more pressing. Namely (Carers UK Policy Briefing March 2021):

- the increase in the National Living Wage by 2.2% without a corresponding increase in the threshold for Carers allowance means that carers will only be able to work 14 hours per week instead of the previous 16 hours to remain eligible for Carers Allowance
- refusal to extend the uplift of £20 per week on Universal Credit to Carers Allowance, meaning 480,000 carers have lost out on almost £1000 per annum in comparison
- Carer's Allowance remains the lowest benefit of its kind, having increased by only 0.5% on 2020/2021 rates.

Previous research showed:

- Carers Missing Millions (Carers UK 2010) said that in 81% of cases it takes a new carer over one year to find any financial support.
- Carers UK 'State of Caring Report 2017' found that over 1 in 5 (22%) carers struggling to make ends meet said they are in or have been in debt as a result of caring
- As many as 8% of those responding to the survey said they were living in a household receiving under £500 in monthly income (Carers UK 'State of Caring Report 2017' survey of over 6600 carers in the UK)
- As recently as 2019, 43% of those caring for more than 35 hours a week say they are struggling to make ends meet (Carers UK Research Briefing 2019)

The project was originally funded from July 2014 until September 2018 through funding from Cumbria County Council and Cumbria Clinical Commissioning Group to deliver a series of Carers Benefit Clinics throughout Allerdale and Copeland. Since October 2018 until 30<sup>th</sup> September 2021 the project has been supported through The Phyllis Harney Trust together with some organisational reserves and West Cumbria Carers own fundraising. Further funding for October 2021 to March 2022 has been secured through NDA (Sellafield) together with some reserves for West Cumbria Carers giving time to secure future ongoing funding.

The project aims to help carers in the following ways:

- prevent financial hardship as a result of their caring role
- secure additional financial resources to enhance their capacity to deal with stressful or crisis situations
- contribute to a reduction in stress and anxiety
- feel supported and better recognised for the caring role they undertake
- optimise their access to health and social care

As the County Council's Libraries Service closed its premises and social distancing was introduced, the project suspended its usual monthly face-to-face Carers Benefit Clinics in libraries, Wigton Hospital and our own office in Cockermouth.

These were swiftly replaced by telephone and secure one-to-one video Carer Benefit Clinics using Microsoft TEAMS and Zoom platforms. In person Clinics have not yet resumed.

The project employed one part-time Benefit Support Worker for 22.5 hrs per week and an administrative Support Worker for 7.5 hours a week. Sadly, due to coronavirus, Volunteer support was suspended for the entire year. However, one positive has been that because we have not been limited to specific venue timetables, we have been able to be more flexible with appointment times delivered by telephone and video call.

The main focus of support provided by the project remains one to one support to carers to help them to complete applications for the following benefits:

- Carers Allowance
- Attendance Allowance
- Personal Independence Payment
- Disability Living Allowance (under 16 years)
- Support to complete reassessments of current benefit entitlements such as Attendance Allowance, Personal Independence Payment and Disability Living Allowance for both adults and children

Also, the project provides support to complete applications for:

- Council Tax Reductions relating to enduring mental health and caring responsibilities
- Grants from appropriate charitable trusts and foundation

Our Benefit Support Worker may also, when appropriate provide carers with information enabling them to maximise their household income such as:

- Local discounts for carers or people with disabilities
- HC1 and Prescription Prepayment Certificates
- Winter Warmth and Warm Home Discount scheme and other fuel related payments, etc.

The Project also liaises with the Department of Work and Pensions to support our carers with benefit queries and completes referrals to the DWP Home Visiting Team if they are not able to access our service in person. Like us, this Team has been conducting interviews by telephone and video this year.

Because of the 'stay at home' imperative during almost the whole 12 month period of the report, we have lost many of the well-established communication routes that the Benefits Project used to raise awareness of our service.

We have made calls to organisations such as the Memory Teams in Allerdale and Millom and the local councils to make staff aware of what we do and what help and support can be given to carers. We have also explained what relevant information is required to enable us to make a good solid benefit application and what the process entails.

Through our Carers Champion training within the workplace, health and community settings we have raised awareness about how to access the Benefits service and the process of referring to the clinics.

West Cumbria Carers were invited to give a presentation to Stronger Together and join them on one of their monthly meetings via Zoom. They are a friendship and support group, for present and past Sellafield Ltd employees and their families who are, or have been, affected by cancer. We gave them information about the Benefit Clinics and other services we offer and how we can support Carers.

## **Summary of outputs 1<sup>st</sup> April 2020 – 31<sup>st</sup> March 2021**

In the 12-month period 1<sup>st</sup> April 2020 to 31<sup>st</sup> March 2021 the following outputs have been achieved

### **Benefit clinics**

- No Carers Benefit Clinics were run due to COVID19
- 57 telephone or video appointments were filled
- 47 applications known to have been successful
- 5 carers known to have received two benefits
- 32 carers referred to other agencies or given significant telephone support or help from another Carers Support Worker
- Over 134 carers supported

### Total value of benefits secured

- Upwards of £185,706 secured for carers and the person for whom they care
- £136,105 secured as a direct result of Carers Benefit Worker telephone/video appointments
- £49,600 secured as a result of onward referrals to other agencies and/or other West Cumbria Carer Support Worker assistance

### Comment about the outputs during the COVID-19 pandemic

The outputs this year are down in all categories. We are confident that this downturn is entirely due to the following aspects of the UK's necessary response to bring infection under control:

- Closure of our clinic venues
- A short period of furlough for Benefits Service staff
- Cessation of home visits by the Department for Work & Pensions
- Redeployment of DWP staff to deal with COVID related schemes, and home working, quarantine, etc. so award outcome notifications are delayed
- Lack of technology or skills on the part of carers, so they mostly could not interact with us by video call
- Increased difficulty obtaining information from carers, increasing appointment times
- Home working slowing down access to post, and the postal service experiencing delays at one point
- Challenges for Local Councils and GPs, slowing down response times, relating particularly to Council Tax Benefits, so award outcomes are delayed
- Suspension of some hospital consultant services meaning evidence was not available to submit to DWP
- Applications for PIP requiring the carer to go out to the Post Office and send the application form to West Cumbria Carers and the benefit worker having to go into the office to collect it when it arrives and then arrange a telephone appointment for its completion.
- Carers not having access at home to be able to copy evidence to support their benefit claims as originals are not returned to them by the DWP.

### Cumulative totals of benefits secured since project start on 1<sup>st</sup> July 2014

- Total of benefits secured over the lifetime of the project 1<sup>st</sup> July 2014 – 31<sup>st</sup> March 2021 is **£2,210,190.88**
- Total of **£1,066,026.47** of benefits secured for carers and those that they care for during years that include the support of the Phyllis Harney Trust
- Interim available total of benefits secured during 1<sup>st</sup> April 2020 – 31<sup>st</sup> March 2021 is **£185,706.92. This is 51% of the previous, pre-COVID year.** If we tentatively relate this to 'turnover' of Administration and Support Services reported by the Office for

National Statistics, which fell by 50% on pre-COVID levels by May 2020 and has since recovered to nearly 70%, our reduction is hardly surprising.

Please note that the above figures are calculated as if the benefits awarded were in payment for 52 weeks. While some awards will have ceased as a result of deaths or changes of circumstance, many of the benefits gained will have continued for much longer than this.

**Table 1**

Year	Carers Benefit Clinic	Referrals to other agencies	Total
Benefits secured prior to Phyllis Harney Trust support 01.07.2014 – 31.03.2018			£1,144,164.41
Since Phyllis Harney Trust support:			
01.04.2018 – 31.03.2019 <b>2018/2019</b>	£306,594.43	£106,953.60	£413,548.03
01.04.2019- 31.03.2020 <b>2019/2020*</b>	£276,660.48	£190,111.04	£466,771.52
01.04.2020- 31.03.2021 <b>2020/2021**</b>	£136,105.95 Figs available at 24.05.21	£49,600.97	£185,706.92
<b>Total</b>	<b>£719,360.86</b>	<b>£346,665.61</b>	<b>£1,066,026.47</b>
<b>All time Benefits Project Total</b>			<b>£2,210,190.88</b>

\* These figures are higher than those previously reported because of new data received about successful benefit applications

\*\* Interim figures that will increase, as some of the benefit applications can take up to a 20 week turn around so we may still have to hear of some of the positive outcomes for this period.

## Case studies relating to clients supported between 1<sup>st</sup> April 2020 and 31<sup>st</sup> March 2021

### Case Study 1

A 63-year-old man had given up his job to care for his 86-year-old father who had significant health issues. He had moved into his father's home as he needed supervision and help with personal care on a daily basis both during the day and again at night. Apart from his state pension his father did not receive any other benefits. The carer only had a small pension

and lived off his savings which were reducing rapidly, he didn't know how he was going to cope.

He attended a telephone Benefit Clinic appointment and a claim form for Attendance Allowance was completed for his father. We also completed a claim form for Carers Allowance for him as he was caring in excess of 35 hours per week and only had his small occupational pension. The carer thought that because he had some savings and this pension that he would not be able to claim but it was pointed out to him that this was not a means tested benefit and the occupational pension would be disregarded.

The father was awarded Attendance Allowance at the higher rate of £89.60 per week as care was given substantially both during the day and at night. When the claim was decided the son then received Carers Allowance of £67.60 per week backdated to the date his father's Attendance Allowance was awarded from. He felt that now he had some financial support put in place the pressure was taken off him and he could focus on his caring role.

## Case Study 2

A carer was making a daily round trip of over 80 miles to visit her father who was diagnosed with Alzheimer's disease. She would drive each morning to his home as he now lived alone following the death of his partner. She was anxious that sometimes he would not answer the phone if she called to check on him. Her caring role included prompting with all aspects of washing and dressing, preparing meals, managing his medication, supervision with daily tasks and taking care of all his paperwork and household finances. She would spend over two hours each day travelling to and from his home.

We supported the carer to complete an application for Attendance Allowance at the Benefit Clinic. Her father was awarded £89.60 per week and as a result of receiving this benefit he was eligible for a Council Tax discount of 100% which our staff member supported them to access. Having the increase in finances meant that the carer could now pay for a local care agency to come in a couple of days a week to take the pressure off her and give her a much needed break.

## **Client Feedback**

This year we introduced a Benefits Feedback field into our customer relationship management database. The field allows us to record positive and negative feedback that has been volunteered by carers, rather than sought out.

Between 01 April 2020 and 31 March 2021 negative feedback was zero and there were 30 carers who gave positive feedback and expressed thanks and appreciation.

Some typical comments were:

- A huge thank you to Lynne for all her help in completing the forms
- [I] would not have been able to complete the form without [Lynne's] help
- Very happy with the outcome

- [Carer] really felt [I] was speaking to people who "knew their stuff" and spoke common sense
- I really appreciate the help and support you have given me

We carried out no formal survey, judging the time better spent on helping carers to improve their financial circumstances, particularly because of the additional time taken to complete each application remotely. We try to ensure that our applications are detailed, accurate and provide relevant information in order to give our carers the best chance of receiving a positive outcome. We have had to provide additional information and instruction to carers this year as several have chosen to fill in the forms themselves, with our support remotely, sometimes involving several iterations.

### **Financial effects**

The government has reported that the total number of people claiming Carer's Allowance at February 2020 was 1.31 million, a rise of 6,400 over the last year. Increases in State Pension Age and in the number of people claiming disability benefits may have contributed to this rise. Of the total number claiming Carers Allowance, 32% (410,000 were entitled to the benefit but do not receive payments) (DWP: Benefits Statistics August 2020, published 11 August 2020).

In their report "Unseen and Undervalued" (November 2020), Carers UK call for an increase in payment to those with entitlement to bring them in line with Universal Credit. They quote the New Policy Institute 2016 "Informal Carers & Poverty in the UK: An Analysis of the Family Resources Survey" showing that around 1.2 million carers are living in poverty.

Carers currently cannot normally receive Carers Allowance and another 'earnings replacement' benefit such as State Pension because of overlapping benefit rules. Many carers can believe that there is no point claiming Carers Allowance as they would only receive an "**underlying entitlement**". This means that whilst they satisfy the criteria for the benefit they cannot actually be paid it. Having "**underlying entitlement**" might help them to qualify for higher rates of means-tested benefits like Pension Credit, Housing Benefit and Council Tax Support (or Council Tax Reduction).

We try to explain the possible advantages of doing this in a clear, concise way with the hope that this may secure further financial support for them.

Carers tell us that they use the money for things like taxis instead of taking public transport, to reduce the difficulties of travelling with cared for who may have anxieties, dementia etc.

They frequently also use it to pay people to come into the home and do cleaning, gardening, household maintenance or provide respite so the carer can get out for an hour or so and be comfortable that someone is there to provide support to the cared for in their absence.

Carers have also said that they are now abler to afford to leave their heating on longer than they would have done previously now that extra income is coming into the household.

## **Emotional and Mental Health related effects**

The comment of one carer, "Once again I really appreciate your time on this Attendance Allowance Application not only is it a lengthy form but to read and consider how much a loved one's independence has deteriorated over a short period of time is difficult emotionally, and most of the 'detail' you have picked up on during our telephone interview I feel sure I would have missed! Thank you!" demonstrates the emotional and mental health effects of the Benefits service.

Benefit Clinics provide a listening ear, as carers do not always recognise the significant caring role they have. When devoting 90 minutes (this year, more often 120 minutes or more) to the carer, completing forms and focussing on what they are doing for the cared for, this can be a revelation to them. It often brings the realisation of just how much support the cared for needs and also of the amount of support they, as carers, are giving. It can be an overwhelming experience and provides them the chance to discuss their issues in a safe and confidential environment. This has been more important than ever this year because of the greater isolation of carers due to COVID-19 restrictions on social contact.

## **Isolation effects**

This year has been more isolating than ever for carers.

They do not always have access to technology or the technological skills to access the internet for information and advice. They are therefore often unaware of potential financial help available.

Another project currently running at West Cumbria Carers is collecting information about access to video technology and IT generally. So far we have spoken to 979 carers, and found that 59.55% are unable to access or use video technology for a variety of reasons. Most commonly this is because they have no access to the internet at all.

In a year when DWP offices have been closed or with very restricted access to visitors, these carers have been even less able to engage with Government documentation and information. Nevertheless, all the previous Government prescribed time constraints and processes have remained.