



**Income Maximisation  
Annual Report  
2002-2003**



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## **Introduction**

Income Maximisation Project (IMP) is a citywide project initiated by the Citizens Advice Bureau, Liverpool Social Services and Mersey Care (NHS) Trust and funded through Social Services Mental Health Grant.

The service was established in December 2000 in response to research identifying that people with mental health problems fail, in significant numbers, to obtain their entitlement to benefits. This dedicated and targeted service enhances the income of people experiencing mental distress and therefore their quality of life.

The project provides advice and information and representation to clients with severe and/or enduring mental health needs. It focuses its provision on Income Maximisation with particular reference to:

- Welfare and Disability Benefits - including applications, renewal claims, reviews and appeals.
- Housing - issues of disrepair, arrears and entitlement to benefit.
- Debt (Consumer and Utility) - liability, priority, non-priority, negotiation of affordable repayments and write offs.

There are three caseworkers based in the Citizens Advice Bureaux of Garston, Anfield and Toxteth. The project started in December 2000 and service delivery takes place via the Day Hospitals of Park Lodge, Arundel House and Windsor House and Broadoak. A home visiting service is also provided or the client can choose an alternative venue including a CAB.

Garston - Karen Carfoot, Co-ordinator Caseworker

Anfield - Tony Wade, Caseworker

Toxteth - Carolyn Whitehead, Caseworker

(See page 9 for contact information)

## The Referral System

The table below shows the number of clients that have accessed advice from the Project through our referral system from April 2002 to March 2003.

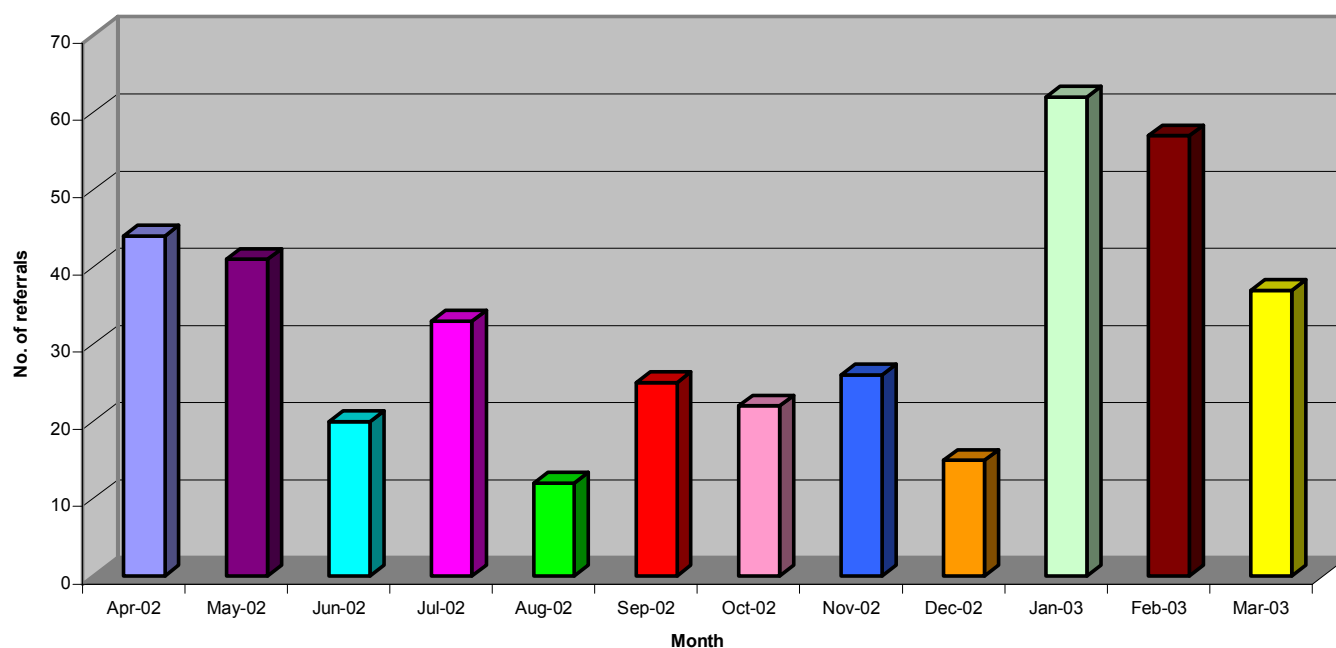
Month	Referrals						Clients Seen
	CPN's	SW	HOSP	PSYCH	Day Centre	Other*	
Apr-02	11	11	3	1	7	11	44
May-02	15	11	0	0	6	9	41
Jun-02	7	3	1	0	1	8	20
Jul-02	11	13	2	0	0	7	33
Aug-02	2	2	5	1	0	2	12
Sep-02	9	9	1	1	1	4	25
Oct-02	9	7	1	0	0	5	22
Nov-02	8	3	3	0	1	11	26
Dec-02	5	1	0	1	0	8	15
Jan-03	18	11	3	1	17	12	62
Feb-03	24	8	6	0	13	6	57
Mar-03	18	7	2	1	6	3	37
<b>Total</b>	<b>137</b>	<b>86</b>	<b>27</b>	<b>6</b>	<b>52</b>	<b>86</b>	<b>394</b>

CPN - Community Psychiatric Nurse

SW - Social Worker

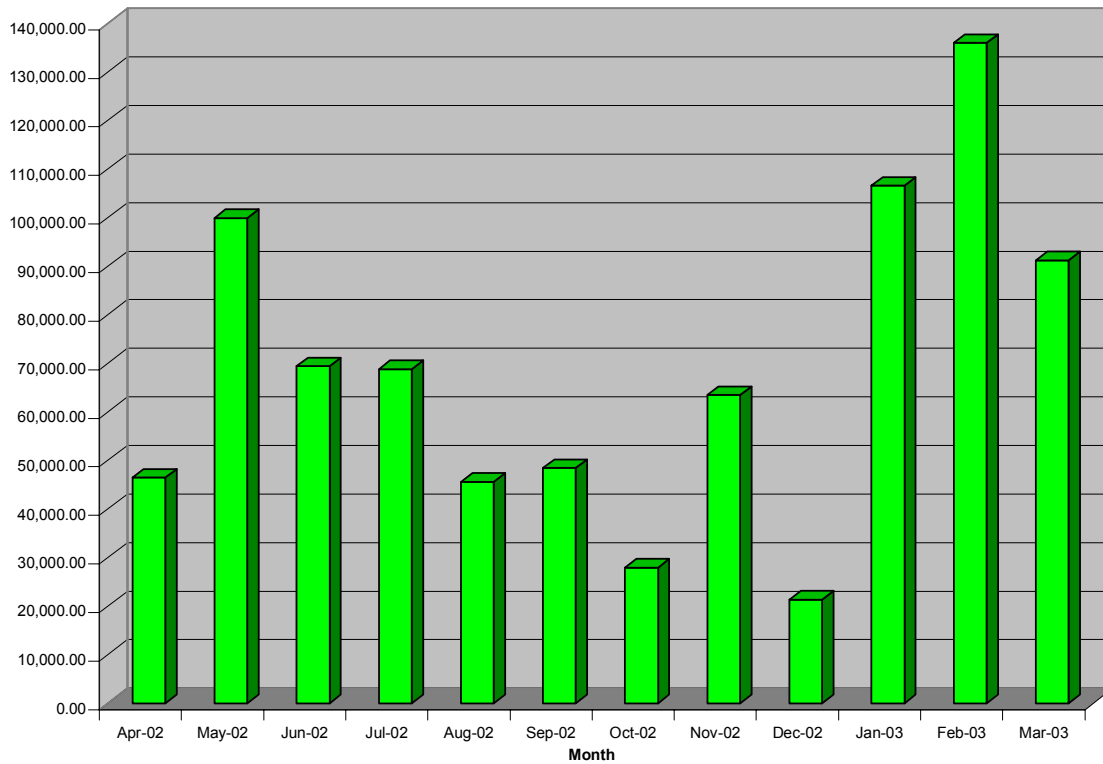
\* Other (incl. Support Worker, Occupational Therapist and GPs)

No. of Referrals Per Month



**Income Generated**

From April 2002 to March 2003 the Total Income Generated was £825,192.31.

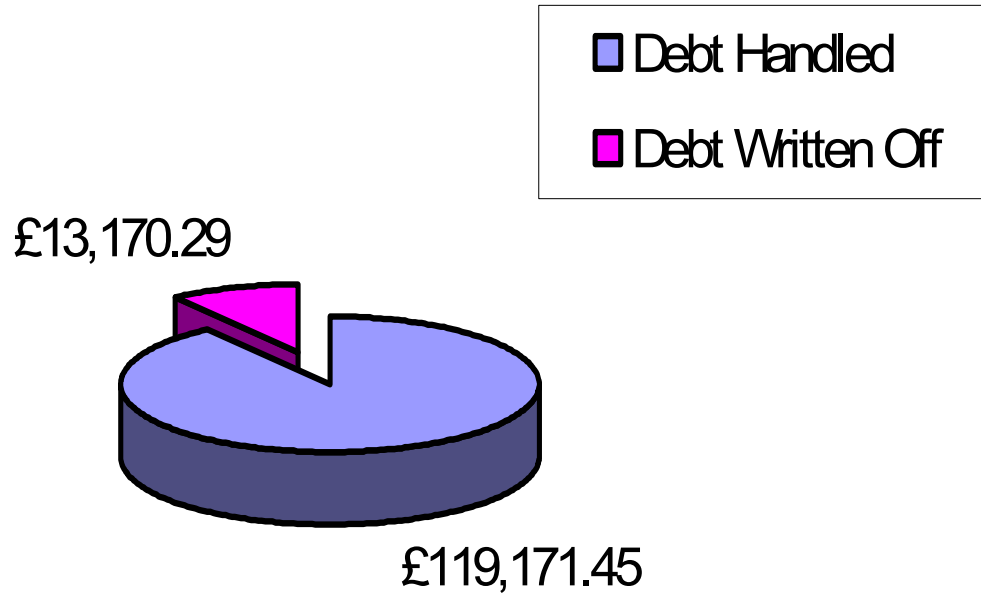


Income Generated came from Income Support, Disability Living Allowance, Incapacity Benefit and Community Care Grants.

Income generated is calculated by adding any arrears owing plus the next 12 months of benefit.

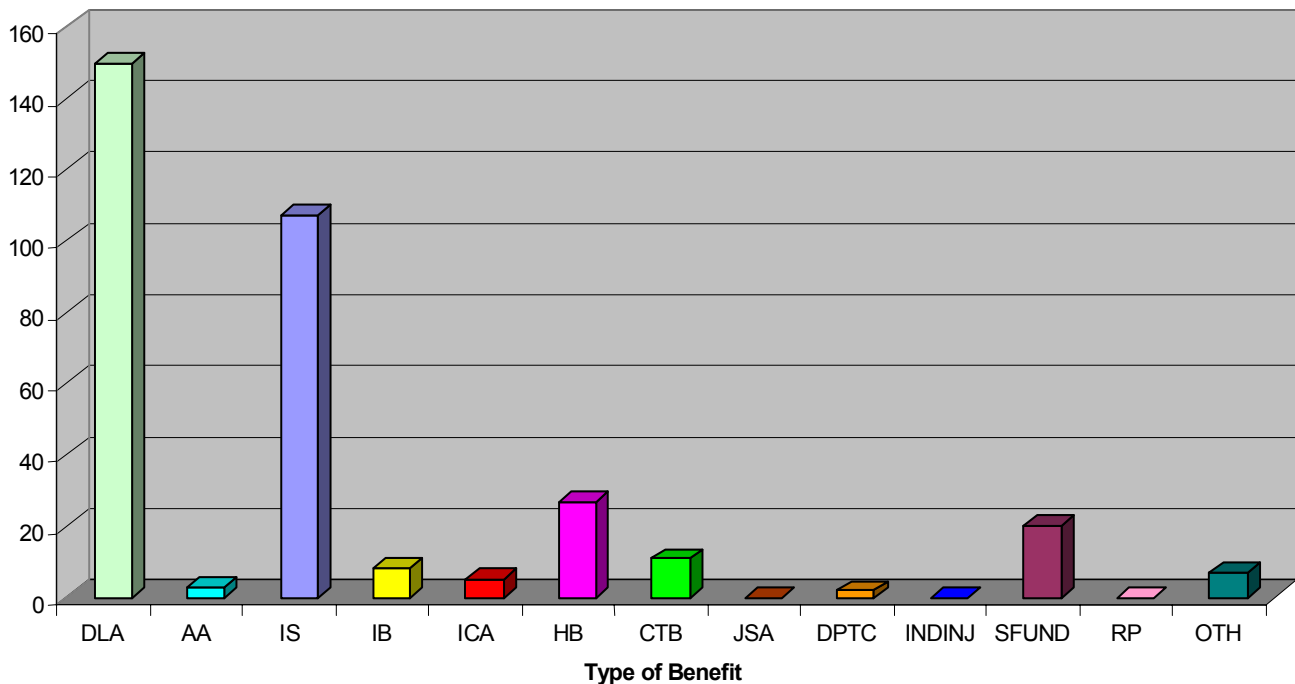
**Debt**

The Total Debt Handled was £119,171.45 and the Total Debt Written Off was £13,170.29



Debts came from a variety of sources including Mortgage, Rent, Utilities and Credit card debt.

## Breakdown of Benefits



### Definitions

- DLA - Disability Living Allowance:** Age: birth - 65 years  
 Mobility: help getting around  
 Care: help looking after yourself throughout day/night.
  
- AA - Attendance Allowance:** Age: 65 +, help looking after yourself throughout day/night.
  
- IS - Income Support:** Government safety net benefit. Paid to people unable to work due to sickness/caring responsibilities.
  
- IB - Incapacity Benefit:** paid to people unable to work who have paid NI contributions.
  
- ICA - Invalid Care Allowance**
  
- HB - Housing Benefit:** help to pay rent, for people on income support or low income.
  
- CTB - Council Tax Benefit:** help to pay council tax benefit, for people on income support or low income.
  
- JSA - Job Seekers Allowance:** paid to unemployed people available for work.
  
- DPTC - Disabled Persons Tax Credit**
  
- INDINJ - Industrial Injuries**
  
- SFUND - Social Fund**
  
- RP - Retirement Pension**
  
- OTHER**

## **Case Studies**

Case Studies are a particularly useful method of demonstrating the type of service provided and its impact upon our client's lives. Furthermore, the following case study examples highlight reoccurring trends and themes, which contribute to the bureau's social policy work.

### **Case Study A**

Mrs A sent her Income Support order book back in November 2001 with a letter asking them not to send her any more as she was in full time employment and receiving an income. Mrs A did not have a job and therefore had no money for 8 months. This only came to light when Mrs A was sectioned and the hospital informed the IMP.

We contacted the Benefits Agency who agreed to reinstate her money. On calculating the arrears it was discovered that Mrs A was down as being entitled to lower rate mobility since 1998 but it had never been paid. Mrs A was discharged from hospital and now receives an income of £171.75 per week and was paid arrears of £6,000.

Mrs A has since contacted the Benefits Agency and once again returned her order book informing them that she is in full time employment. Once again the Benefits Agency stopped her money.

### **Case Study B**

Mr B was in receipt of Incapacity Benefit but had failed to attend a medical and the G.P. had refused to sign an exemption form. Mr B was therefore deemed 'fit for work' and his benefit was stopped. After being referred to us we appealed the decision, explaining the circumstances why Mr B had failed to attend the medical and all benefits were reinstated and backdated.

### **Case Study C**

Mr C was discharged from hospital on Section 117 to residential care. His Income Support and Disability Living Allowance were reduced to "pocket money" levels. Mr C was unable to afford replacement clothing etc.

We advised Mr C that his benefits should never have been reduced and wrote to the relevant authorities to sort out the matter. Mr C's benefits were increased to maximum rates and all arrears for the previous 2 years were reimbursed.

These cases continue and are part of our social policy work aimed at influencing the policies and practices of other agencies.

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