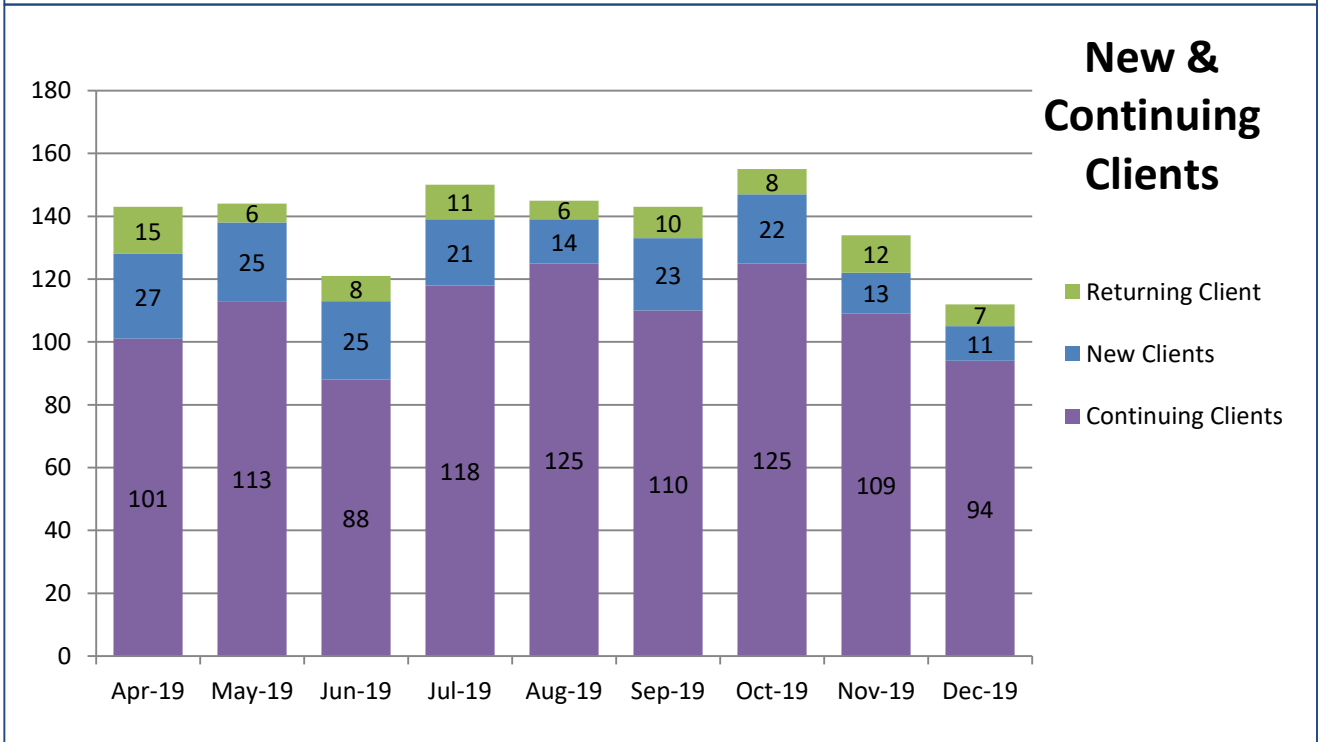
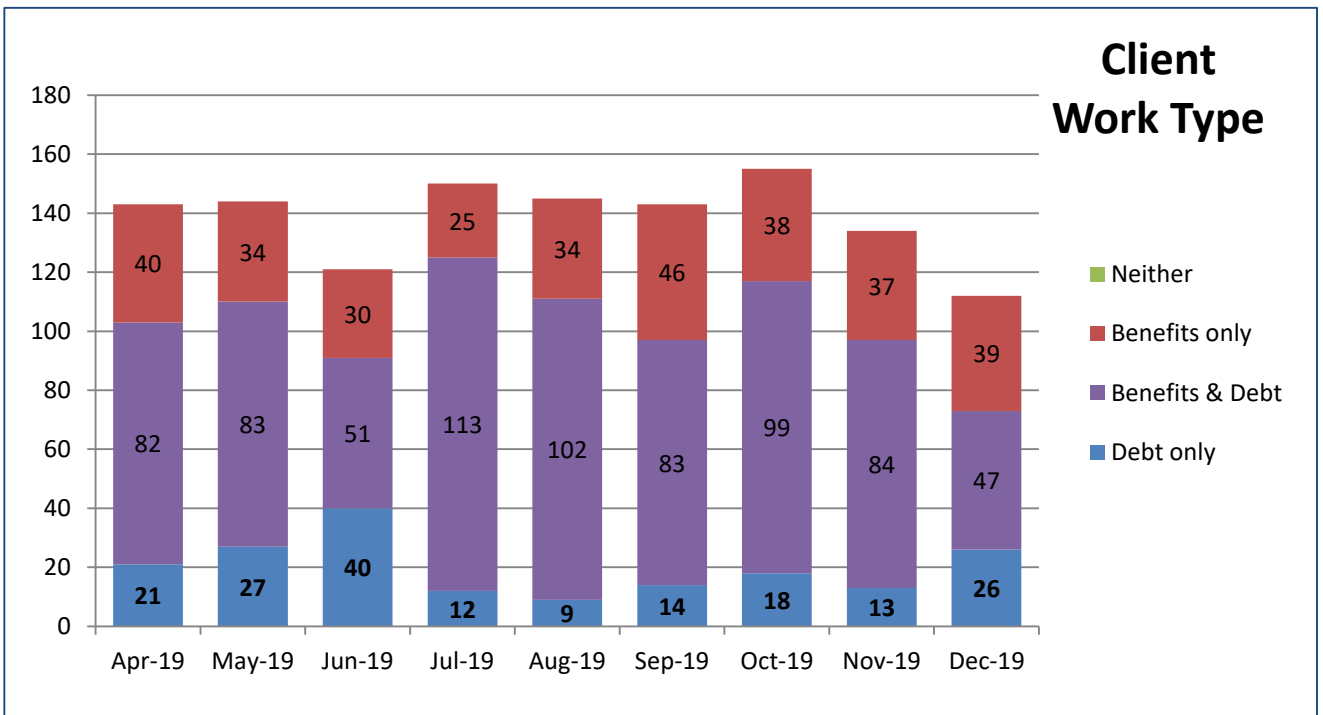




**Welfare Rights and Debt Advice Service  
2019 - 2020 Q3  
October – December 2019**

# Overview



## Staff Training and Development

Staff have attended training on Rent possessions proceedings and tactics, DRO law and theory, Mental Health first aid, FCA Compliance, Data Security Awareness (NHSD), Supervision skills and best practice.

## Case Study 1

We assisted a client with a large amount of debt. The client had a number of both physical and mental health difficulties and had a history of childhood trauma. He was unable to work due to his health and income was from income related Employment and Support Allowance and disability benefits. The client was referred to us by his community psychiatric nurse from his community mental health centre. When assessed, he had over £21000 of debt and he was struggling day to day to manage the minimum payments. The debts were a mixture of credit cards, overdrafts and loans, all taken out due to struggling with a low income. He was prioritising paying back the debts over buying food for himself and could see no way out of his situation. After completing a full debt assessment, we discussed options with the client and his preferred option was bankruptcy. The client was extremely anxious about the bankruptcy process and was worried that this would lead to imprisonment. We were able to reassure him that this was not the case and that bankruptcy would allow him to start again. The application was successful and the bankruptcy approved for the client. He was very happy and said that he was now buying food again and eating well and felt that his life and health had improved.

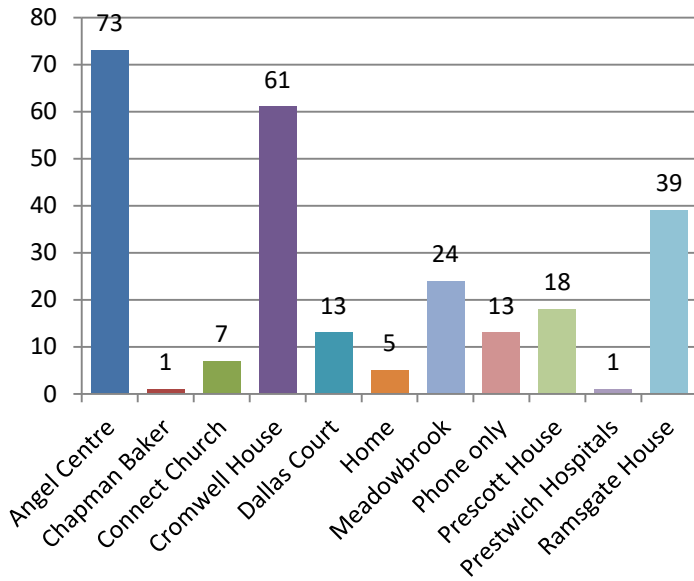
## Case Study 2

We also helped a client who was on benefits and struggling financially. She also had some water debt. She was only in receipt of basic universal credit. We assisted her to apply for personal independence payment and this was refused and we helped her through requesting a mandatory reconsideration and also an appeal. The client was considering not going through with the appeal process as she felt let down by the system and that she would not benefit from this. We were able to reassure her that this was worth pursuing and she decided to go ahead and attend her appeal. The appeal was allowed and she was awarded enhanced rate of daily living component. Due to the amount of time waiting for an outcome she was also awarded backdated payments of £8716, which allowed her to repay debts and stabilised her financial situation.

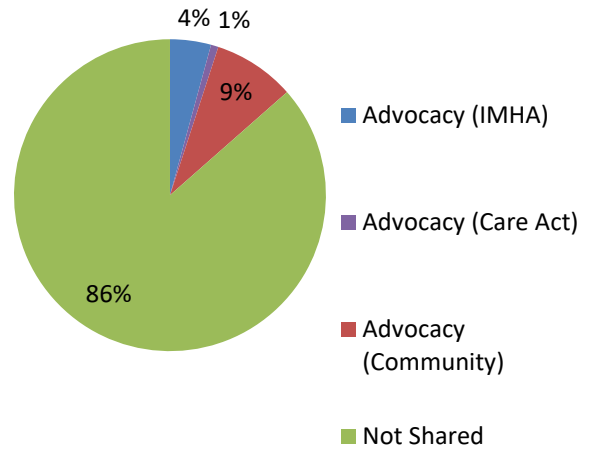
## Notable successes

We have helped a client with debts totalling £45502. We discussed available options with the client for dealing with the debt and he did not want to pursue any formal debt solution due to future work prospects, therefore he opted to see if his debts could be written off on the grounds of his mental health. The client was under services and he had been unwell for many years, with suicidal ideation and the debts had built up when he had a serious breakdown in his mental health. We were able to obtain some excellent medical evidence from his community psychiatric nurse and we wrote to all of his creditors requesting this and have so far had good success with £26615 being written off for the client so far.

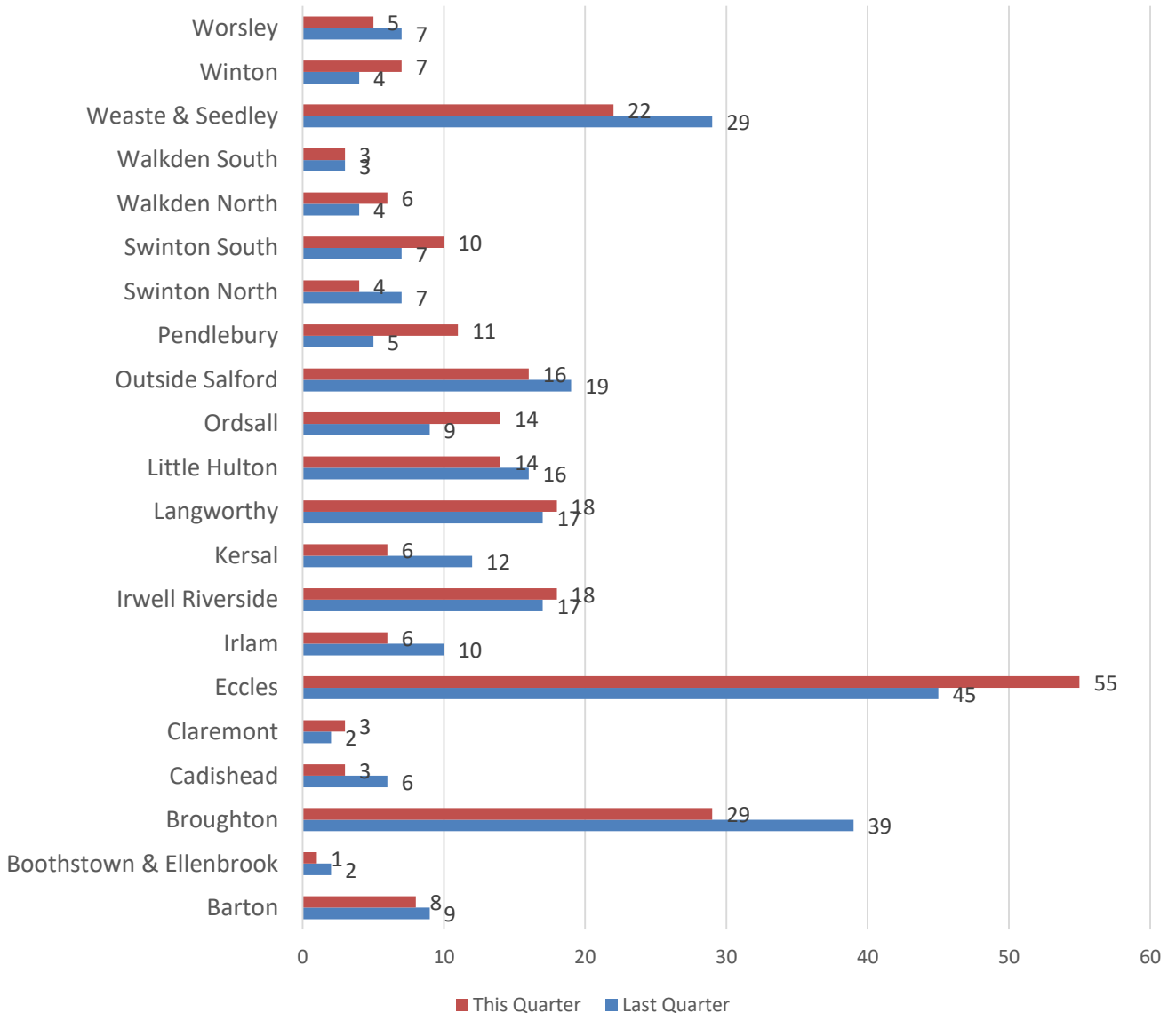
## Client Outreach



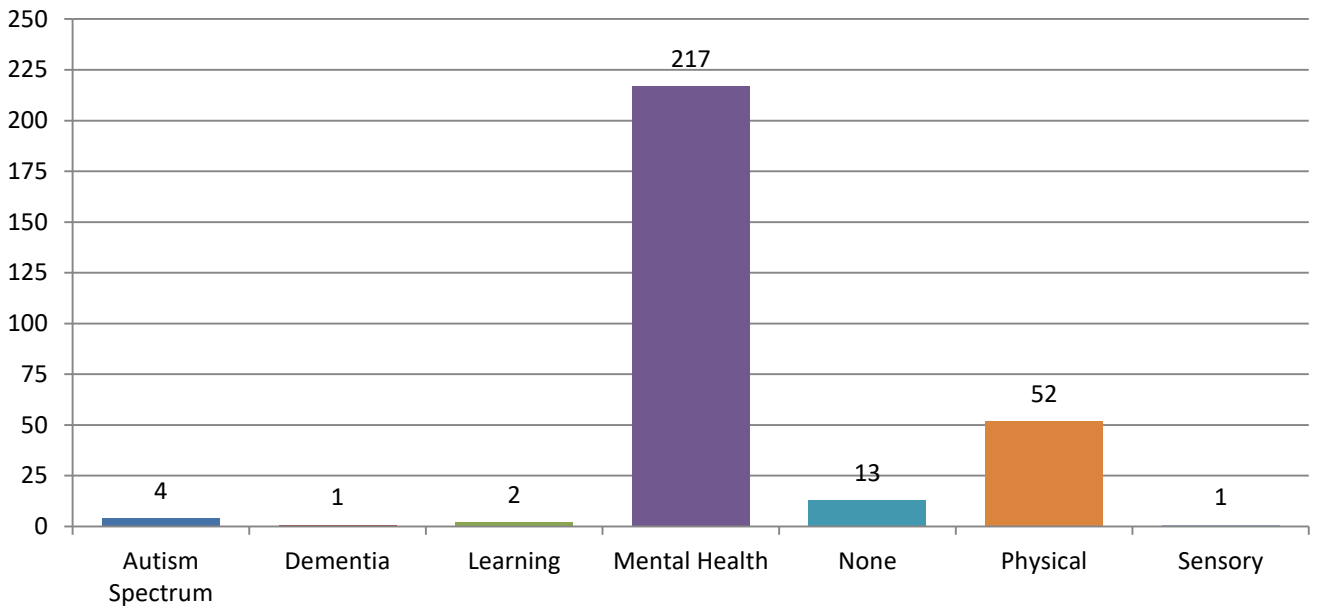
## Shared Clients with Advocacy



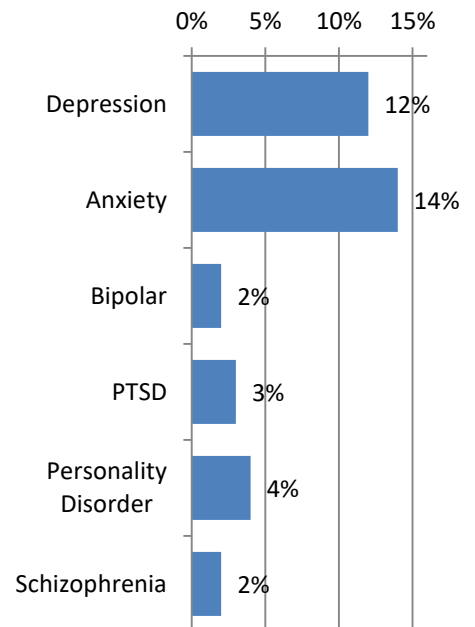
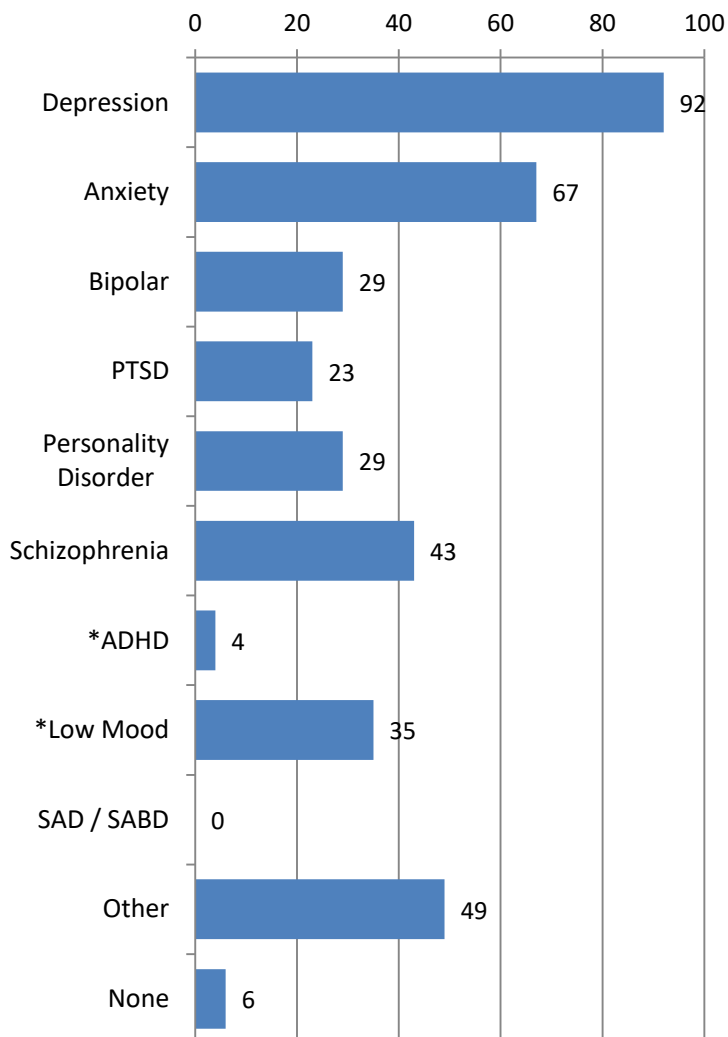
## Salford Ward



## Comorbidity

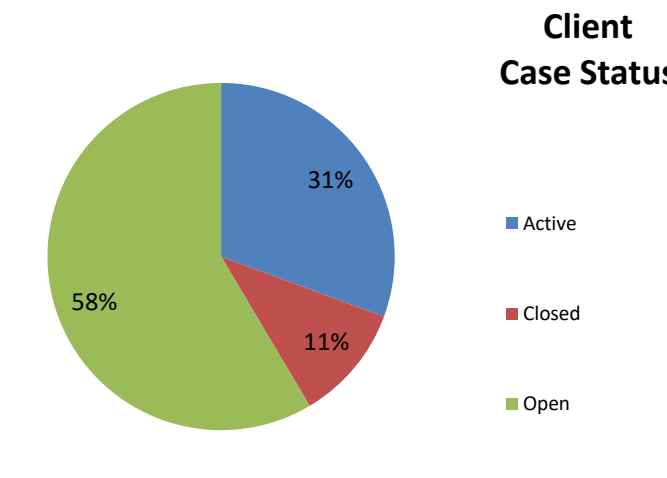
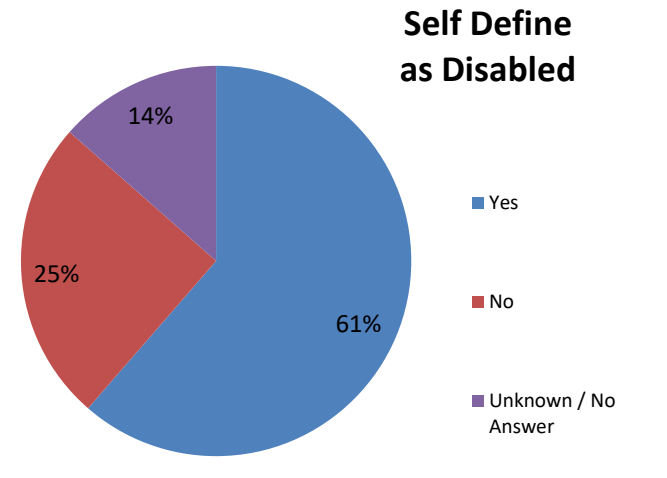
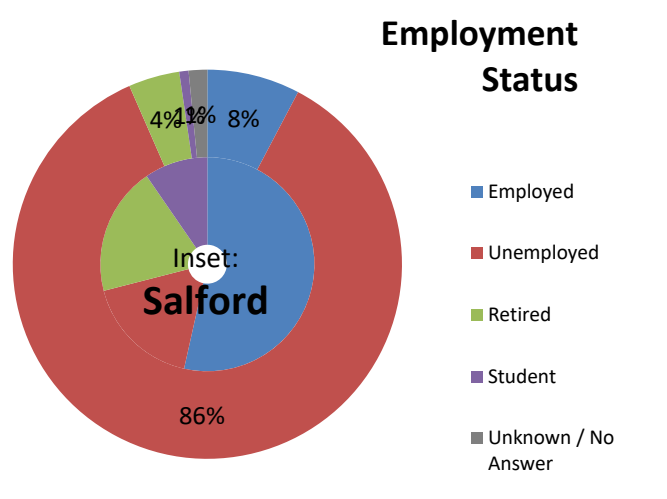
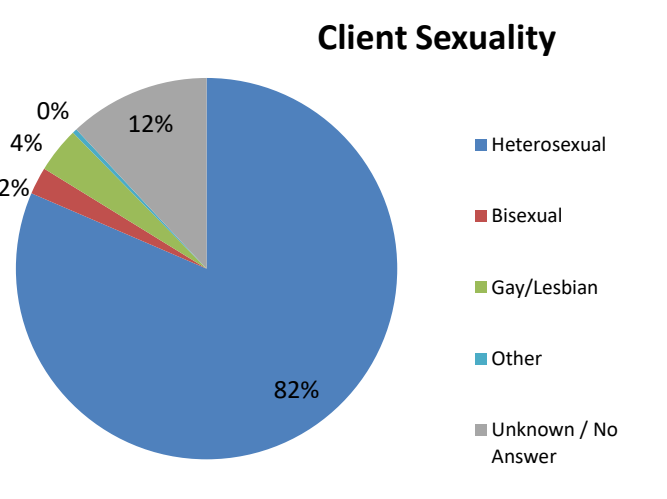
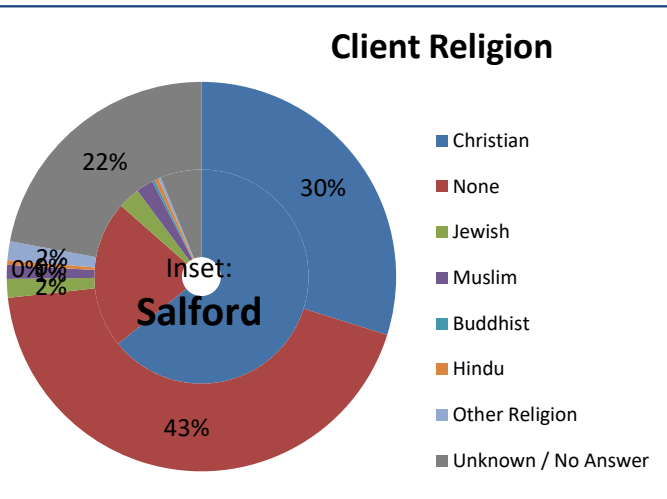
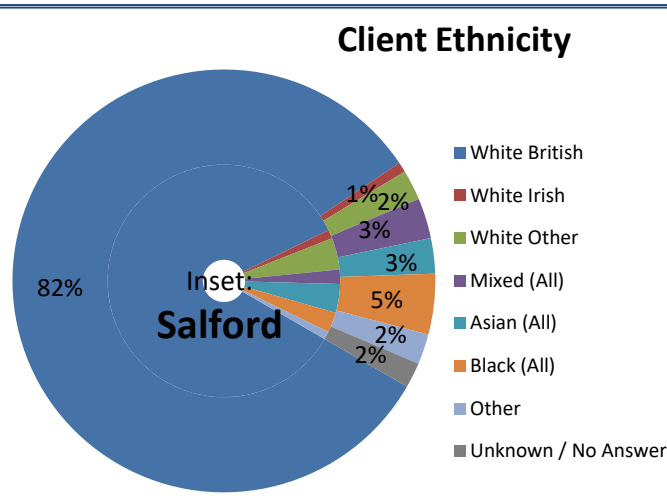
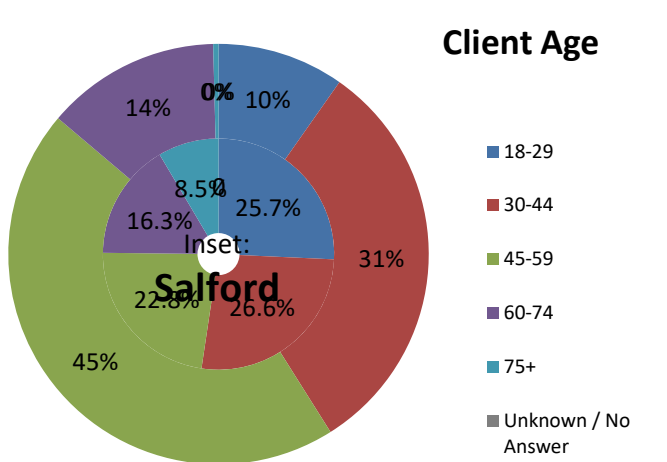
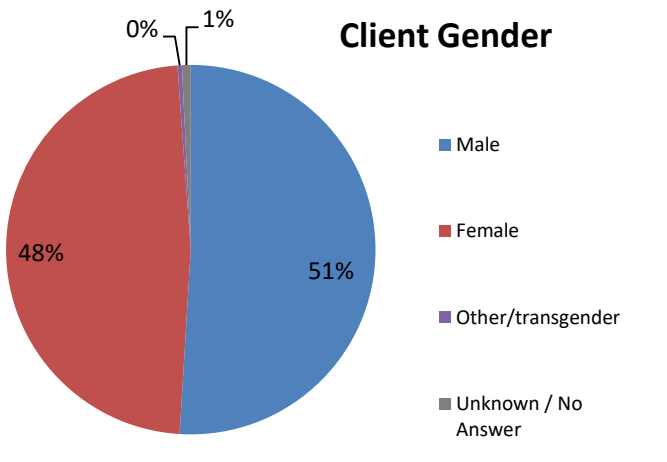


## Type of Mental Health Issue

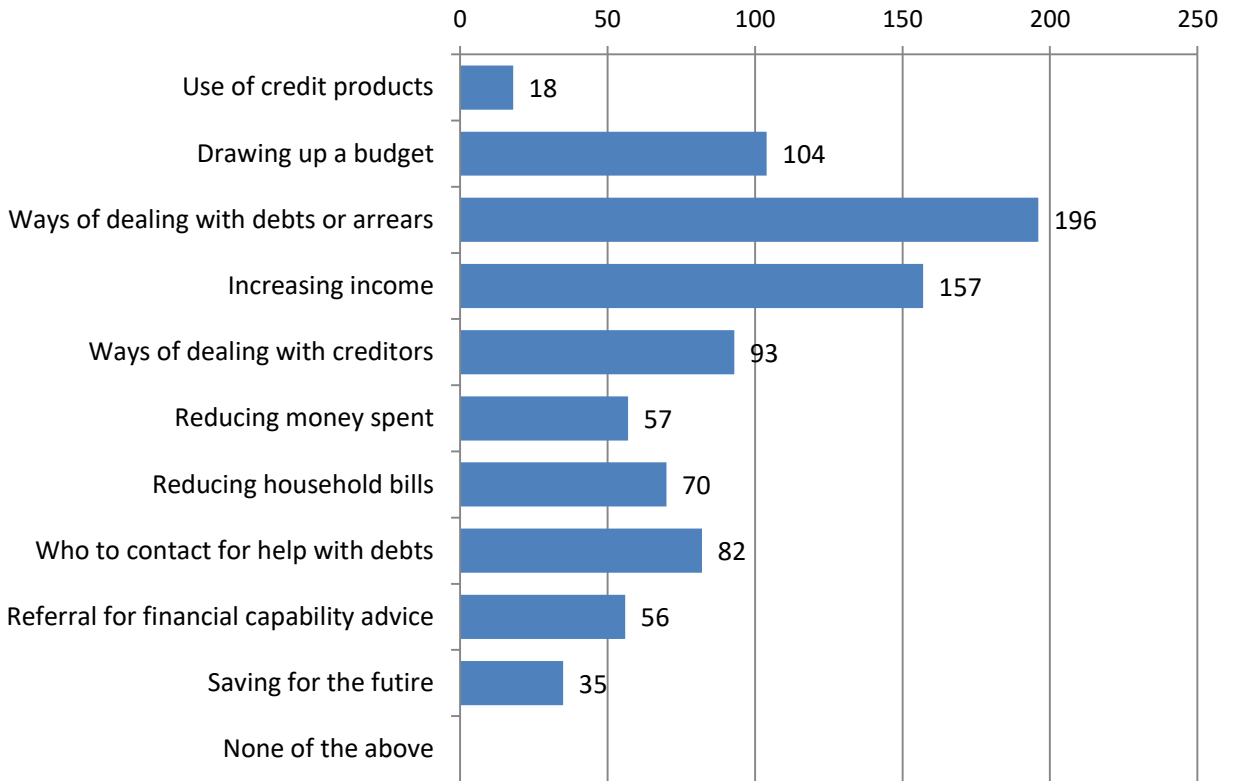


### Incidence in general population (for comparison)

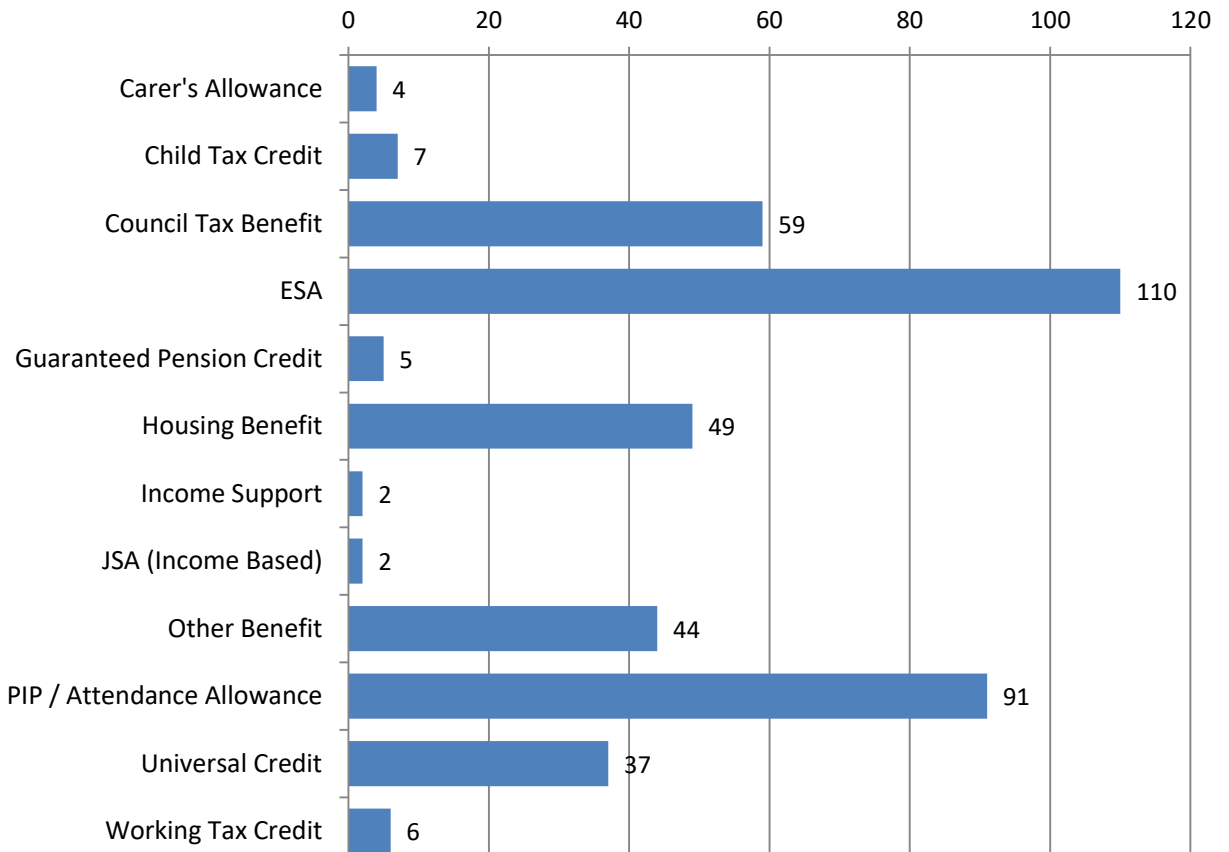
Sources: HSCIC Household survey & National Mind, home-based only



## Type of Debt Advice Given



## Type of Benefits Discussed



## Monetary Outcomes

Type	Total		Clients	Average Value
Debts Managed	£72,756		9	£8,084
Debts Written Off	£53,452		11	£4,859
Lump Sums Received	£33,077		10	£3,308
Monthly Benefits Received	£8,485	<i>pcm</i>	21	£404 <i>pcm</i>

## Additional Benefits

ESA	4
PIP / Attendance Allowance	18
Housing Benefit	
Carers Allowance	1
Child Tax Credits	
Income Support	
Council Tax Benefit	
Universal Credit	1
Guaranteed Pension Credit	
Other Benefit	1

### Current themes

The service is still very busy across all outreaches. We have had more clients struggling with unsecured debt this quarter and enquiring about insolvency. We are also still seeing a large number of clients wanting to request a mandatory reconsideration of Personal Independence Payment decisions. We have had an increase in seeing clients now in receipt of Universal Credit and wanting advice on how to deal with deductions.