

# Setting up a welfare rights and practical support service

By Marion Blain, Notre Dame Centre

**The Notre Dame Centre in Glasgow began to establish its welfare rights and practical support service during 1996. This grew out of a recognition that there was great therapeutic value in addressing the practical needs of clients in parallel with their emotional and psychological needs. The centre itself provides assessment and ongoing treatment for children, young people and their families who are experiencing emotional difficulties which adversely affect their well-being and everyday functioning. There are many reasons behind these difficulties, but the effects of trauma or bereavement are among the most common reasons for attendance at the centre.**

## Aims

Our work was initially focused on providing advice on welfare rights and entitlements. This is still a primary aim of the service, but we quickly developed an ethos of responding to the wider practical needs of the service users, such as issues around housing, debt and poverty. Our aims in setting up the service were:

- To work with individuals and families to address practical needs arising from the experience of a trauma, bereavement, long standing problems and/or from poverty.
- To enable realisation of the 'economic rights' available to individuals within society which they are unable to access due to their present circumstances or situation.
- To enable people to have their basic needs for safety and security met in order for them to be free to explore their own personal development.

We sought to achieve these aims by:

- offering an holistic service to clients
- identifying their practical problems and needs

**This leaflet is one of a series showing different models for working with the parents and carers of bereaved children and young people. The series aims to provide practical ideas and inspiration for others thinking about setting up services for bereaved families. Funded by the Parenting Fund, the series is produced by the Childhood Bereavement Network, a national federation of over 300 organisations and individuals and Winston's Wish, a national charity helping children and young people rebuild their lives after a family death.**

- addressing those needs or managing the process of referral within the wider community
- advocating with external agencies
- linking with external agencies where appropriate
- offering consultation and liaising with psychologists, social workers and other staff for the benefit of service users.

## Principles

A set of key principles informed the development of our service. Others thinking about setting up a similar service may find it helpful to take these into account in their planning and development process. They derive from our view that people have some basic rights and needs which are essential for their health and development:

- In line with Maslow's hierarchy of needs, we believe that our needs for food, drink, shelter, warmth, sleep, protection from the elements, security and stability must be met before we can consider our desire for self-realisation.
- In accordance with the Universal Declaration of Human Rights, we believe that:
  - 'Everyone has the right to a standard of living adequate for the health, well-being and dignity of himself/herself and their family, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or any other lack of livelihood in circumstances beyond their control' (Article 25).
  - 'Everyone has the right to social security and is entitled to realisation of the economic rights indispensable for his dignity and freedom' (Article 22).
- In line with the mission statement of the Association of Scotland's Welfare Rights Officers in Housing Associations, we believe that:
  - 'Everyone has the right to freedom from poverty, including the protection, enhancement and maximisation of his income through social security benefits'.

## How we developed the service

Our service developed in an *ad hoc* rather than a planned way. The experience of working with one particular client led to a growing conviction that addressing the practical needs of clients in parallel with their emotional and psychological needs was of great therapeutic value. By working in

partnership, the practical support worker and the therapist could help free the client from unnecessary anxieties about financial and practical matters that were blocking or delaying their recovery. The provision within the centre is less than ideal, largely due to limited resources. As a creative organisation continuing to improve its services and seeking funding to sustain new initiatives, financial issues are always paramount. With the resources we have, difficult choices have to be made about where they are best targeted. Despite this, we feel we have developed a successful model which we work hard to maintain.

The levels of unaddressed needs among service users at a centre like Notre Dame could keep a full-time practical support worker employed. However until more mainstream funding becomes available for providing this kind of holistic approach the service is likely to remain on the periphery. That said, the successes achieved with such limited resources highlight the resounding need for such provision.

## **Staffing**

We have one practical support worker who provides approximately 20 hours of support work each month through the centre's welfare rights provision. Therefore the development of the service has been largely dictated by the availability of the staff member. Although this has worked for the Notre Dame Centre to date, it is not an ideal situation as our successful partnership approach between the centre's professional and therapeutic staff means that demand is increasing. We would recommend that the development of any new service should incorporate an assessment of the anticipated numbers of clients and their needs, and the number of hours of service provision required to meet this need.

If using a model like the Notre Dame Centre's, recruiting the right member of staff to offer a holistic service is crucial. Ideally the worker should have experience of a range of advice work, preferably in a variety of settings. Our practical support worker has a background in the following areas:

- welfare rights work within the housing sector
- money advice and paralegal work within a community law centre
- disability rights work within a social work context
- finance support work within a university setting.

We recommend that people think carefully about staffing and cost issues when setting up any new service. The main issues to address are:

- training
- peer support
- equipment.

## **Training**

Legislative changes have been rapid and frequent over the last few years. It is essential for anyone working in this field to keep up to date with the various changes in law that affect service users. Changes to existing legislation and the introduction of new legislation have a significant impact on how the advice role is carried out. Examples of recent legislative developments are:

- the introduction of the Human Rights Act
- the Government's 2006 green paper on welfare reform: *A new deal for welfare: empowering people to work*.

Fortunately training provision for advice work is fairly well-organised and comprehensive and there is a list of contributing organisations on page 6 (see 'useful organisations').

The centre has a budget for all staff training. The welfare rights officer is able to access support for any courses that she would consider relevant to her in her work. The approval process is the same for all staff and the amount will vary from year to year. Examples of training events are: criminal injuries compensation, taking cases to the commissioner and developments in human rights. Additionally the welfare rights officer is invited to take part in any internal staff training and development days.

## **Peer support**

Alongside training, it is valuable to ensure that support workers have access to peer support, especially as there is likely to be only one worker in any agency. Peer support can take various forms, for example through a local advice agency forum or supervision from an experienced case worker. The employing agency should see this as an essential part of the work and commit time to it. In reality, an experienced staff member is likely to have a network of support from previous employment which they can call on when necessary. However it is still essential for the employing agency to demonstrate their commitment to this kind of support by allowing time for it. This supports and develops the skills of the worker and ensures the quality of the service to the clients.

## **Essential equipment and other costs**

The equipment needed to provide a practical support service is minimal. Essential equipment and other costs include:

- stationery (pens, paper etc)
- computer with internet access

- calculator
- benefit and legislation guides (it may be necessary to update core books annually)
- telephone
- indemnity insurance to provide cover for any potential negligent advice which results in loss.

Additional costs for the service provided by Notre Dame include:

- staff costs (this varies depending on level of experience and number of hours offered)
- national insurance contributions
- pension contributions
- training courses
- travel expenses, contributions to telephone, heating, lighting, rent etc.

Staff costs	£
Salary	3560
National insurance	250
Pension	534
Training courses	350
Travel expenses	200
Contribution to telephone, heating etc.	560
<b>Total</b>	<b>5,454</b>

## Financial gains achieved

In the early stages of the service, we kept detailed statistics of gains to service users. As it became evident that it was a productive service it became less of a priority to keep such detailed statistics. However, it is good practice to keep statistics, especially if it helps the service to gain funding.

In one year the financial gains to individual service users amounted to **£126,800**. This figure reflects the work we carried out to make nine successful disability living allowance claims (three on appeal), seven community care grant applications (six on appeal), six successful claims for income support or increases to income support, several trust fund applications and two criminal injuries compensation claims worth £68,400. We believe this represents a very worthwhile investment of our £5,454 staffing costs.

Focusing on financial gains alone, however, provides only a measure of the value of the service. In reality, advice which produces only small financial gains, or just practical support, can be as valuable to the service user.

## The role of welfare rights in therapeutic organisations

For the majority of people we assist, the 'realisation' of their economic rights is not possible without assistance. They are often confused, numb, shocked, depressed, isolated and traumatised. The situation in which they find themselves is alien and is unique to them. In this extremely vulnerable state, financial repercussions can render them even more vulnerable, robbing them of the confidence and skills they would normally have applied to tackling a practical problem. They often have no knowledge of the benefits system or other support systems and even when they do have the knowledge, they are unable in their current state to navigate their way through the system in order to take advantage of what is available to them.

The professionals whose task it is to work therapeutically generally do not have the knowledge, expertise or time to help in these kinds of practical issues. This is why welfare rights has a critical role to play in assisting the therapeutic process.

## What we do

The practical process of helping the client is fairly straightforward and consists of four or five stages, depending on the needs of the individual:

- explore the practical problems
- provide knowledge of potential solutions and resources
- identify priority areas
- do **for** or **with** the person
- liaise with external agencies to provide a particular service if appropriate.

The case study below aims to illustrate the practical process we follow, and the extent and variety of work we encounter in the centre. For some service users, only one of the interventions may be needed. For others, the whole range can be necessary. Casework may be limited to a one-off consultation or may require ongoing work over a number of years.

## Case example

John and his partner have two sons. Nine months ago his brother Philip, a lone parent, was injured in a very vicious unprovoked attack while out for the evening with his daughter. The daughter immediately telephoned John who went to the hospital and assisted his brother as best he could. A few hours later his brother died. Following Philip's death, John took his niece into his home. Philip and his daughter had been living in temporary accommodation having only just returned from abroad.

### 1. Explore the practical problems

John faced a number of problems when he first approached the centre:

- He was struggling emotionally with the aftermath of the violent death and was displaying post-traumatic stress symptoms, so had been unable to work since his brother's death.
- Previous physical health problems had reappeared as a result of the stress.
- John organised the funeral and there were still outstanding funeral expenses.
- John and his wife had lived on a tight budget for years. As a result of the stress and now being reliant on only one salary the couple's previously organised finances were in a mess.
- They incurred mortgage arrears on their two bedroom, mortgaged property and there was an outstanding legal action for recovery of possession of their home.
- Other creditors were harassing the couple due to other debts they had been unable to meet repayments on.
- Philip's daughter came to the household with little in the way of personal belongings.

Having gathered this information the practical support worker knew what she was dealing with and the tasks which needed to be done:

- an immediate need for basic items such as additional clothing and bedding
- housing problems to be resolved, specifically action to prevent eviction
- the need for more suitable accommodation for a family of five
- addressing the continuing deficit of income over essential expenditure
- negotiating with creditors
- meeting the long-term financial needs of Philip's daughter.

(A holiday would not go amiss either!!)

Identifying these practical issues took place over a period of time, as John's trust in the service developed. People may be reluctant to admit what they see as failings especially as they are unaware of practical solutions. They may fail to tell you because they think they 'know' you cannot help.

### 2. Provide knowledge of potential solutions and resources

Standing in the midst of such problems but having no knowledge of potential solutions can make those involved feel the situation is hopeless and as horrific as the initial event that caused it. Providing knowledge in itself often enables people to move on.

For John and his family the potential solutions were to:

- identify the state benefits to which they may be entitled
- exploring trust funds and charities that may meet the immediate and short term needs of the family
- negotiating a stay on legal recovery for repossession
- negotiating with creditors or seeking debt write-offs
- exploring financial compensation for Philip's daughter and potentially for John, as secondary victim, under the criminal injuries compensation scheme.

### 3. Identify priority areas

Often by the time a person has sought advice the situation is at a critical stage. The first priority therefore has to be to deal with those issues that have deadlines or imminent consequences. In John's case they were to:

- maximise benefit entitlement through applications for, and backdating provisions of, each potential benefit
- meet immediate financial needs for bedding, clothing and other essentials
- stop the eviction action.

### 4. Do for or with the person

It is at this stage that the 'real' work has to be carried out by the support worker. The worker needs to utilise their knowledge of external resources or research for them and to bring their welfare rights skills, advocacy skills and knowledge into use. This is the most time-consuming area of work and three times as long can be spent with these tasks as on face to face contact with the individual.

The work completed with John and his family included:

- applying for Incapacity Benefit as John is suffering from post traumatic stress symptoms and a back problem
- applying for disability living allowance
- making appeals for both disability living allowance and incapacity benefit
- claiming for criminal injuries compensation for John and his niece
- applying to relevant trust funds for financial assistance to meet current and future needs, for example monies to pay of mortgage arrears
- applying to housing associations for more appropriate housing and to explore potential for funding for new build housing for large families
- negotiating with creditors, for example credit card companies and other non-priority lenders to freeze interest and accept no payments for a period of three months
- negotiating with the building society over eviction procedures.

## 5. Liaise with external agencies

In addition, the support worker also liaised with the social services department in the local authority to try and obtain additional financial support for the child and to explore potential statutory funding to extend their current house. This involved researching what they could offer and challenging the department about what was actually being provided.

If the support worker does not have all the necessary skills to work on particular topics or areas, it is important for them to acknowledge this and refer the client to services that can help. Helping the individual find an appropriate organisation and potentially attending with them can be very important. This might be necessary, for example, in the case of legal assistance or bankruptcy proceedings. Given the changing nature of the benefit system the practical support worker may also take on a broader advocacy role in relation to welfare reform, in addition to direct advocacy for the individual. For example, becoming involved in reviewing the welfare reform green paper in order to feed into the consultation process, highlighting the impact this would have on their client group and advocating alternative options for the bereaved.

## Models of service delivery

This section looks at four possible models for delivering a practical support service. It outlines the positive and negative aspects of each.

### a) Buying expertise from local community agencies

#### Positives

- The service can buy what it needs when it needs it.
- This approach may be cost effective.
- It develops links with communities, enabling them to have a better understanding of the effects and needs of the bereaved.

#### Negatives

- It does not provide a holistic approach to service users.
- Potential for multiple agencies to be working on different aspects of the case, with the service user having multiple appointments and retelling their story.
- The priorities and ethos will be those of the provider rather than your own organisation.
- There may be issues of accountability.
- A staff member in the commissioning organisation needs to identify which resources to buy in for each individual client.

- Advice agencies often have a policy of speedy throughput which may run counter to your service user's needs.

### b) Employing a practical support worker

#### Positives

- The service is available to clients when needed.
- No time constraints are imposed by external organisation.
- Expertise is gained in the knowledge, skills and sensitivity required to deal with bereavement and trauma.
- They can act as a consultant to staff for all service users – not just those needing ongoing assistance.
- There is potential for being a link worker with local or national trusts, social work departments, housing organisations etc.
- It enhances the ethos of your organisation.

#### Negatives

- The challenge of recruiting a suitable candidate with experience of several areas of advice work.
- The implications for ongoing training to keep the staff member up to date with legislative changes.
- Cost implications.

### **(c) Employ a dedicated staff member in partnership with other organisations with a similar therapeutic orientation**

#### **Positives**

- Seeking funding jointly may be easier, especially if you have a small numbers of service users.
- Recruitment of appropriate staff may be easier given the possibility to offer longer hours.

#### **Negatives**

- Contractual issues to be dealt with.
- Differing ethos between services.
- Limited access may mean that the service will be less reactive to service users' and staff's needs

### **d) Identifying services in your area and making this knowledge available to users**

#### **Positives**

- There are limited financial cost implications.

#### **Negatives**

- Many service users may be unable to access these services due to depression and the effects of trauma etc.
- Service users have to retell their story.
- Potential physical accessibility issues.
- Time-consuming research required to find resources in the area.
- No accountability regarding the quality of service.

### **Evaluation**

No formal evaluation of the service has been carried out with service users. This is partly due to the time constraints that arise in a service that has very limited staff availability, given the extent of our service users' needs.

### **Useful organisations**

If you are thinking about setting up a welfare rights or practical support, the organisations and websites listed here may be useful sources of information and resources.

#### **Benefits and debt advice**

##### **London Advice Services Alliance** [rightsnet.org.uk](https://rightsnet.org.uk)

A welfare rights website providing access to up-to-date welfare benefit and tax credit information. This site also provides access to information on the National Association of Welfare Rights Officers.

##### **Benefits and Work** [benefitsandwork.co.uk](https://benefitsandwork.co.uk)

Access to a range of benefits and employment guides, news articles and other resources.

##### **Vol Resource** [volresource.org.uk](https://volresource.org.uk)

VolResource provides easy access to information on anything to do with running a voluntary organisation (whether a community group, charity or other non-profit body).

##### **Child Poverty Action Group** [cpag.org.uk](https://cpag.org.uk)

CPAG campaigns for the abolition of poverty among children and young people in the UK and for the improvement of the lives of low-income families.

##### **National Debtline** [nationaldebtline.co.uk](https://nationaldebtline.co.uk)

This website supports the National Debtline helpline, which provides free, confidential and independent advice on how to deal with debt problems.

##### **Citizens Advice** [citizensadvice.org.uk](https://citizensadvice.org.uk)

Information on the Citizens Advice service, including how to contact local Citizens Advice Bureaux.

##### **Institute of Advisers** [advisersinstitute.org.uk](https://advisersinstitute.org.uk)

A range of resources and useful information for advisers and others working in the not for profit community advice sector.

##### **Public Law Project** [publiclawproject.org.uk](https://publiclawproject.org.uk)

PLP is an independent, national legal charity which aims to improve access to public law remedies for those whose access is restricted by poverty, discrimination or other barriers.

### **Trust and Grant Funding**

##### **Government Funding** [government-funding.org.uk](https://government-funding.org.uk)

Online portal to grants for the voluntary and community sector from a range of Government departments.

##### **Lottery Funding** [lotteryfunding.org.uk](https://lotteryfunding.org.uk)

A joint website run by all Lottery funders in the UK, allowing you to search information on current funding programmes.

##### **EGAS** [egas-online.org.uk](https://egas-online.org.uk)

The Educational Grants Advisory Service provides guidance and advice on funding for those studying in post-16 education in the UK.

##### **Joblinks** [joblinks.org.uk](https://joblinks.org.uk)

A campaign and online portal run by the Occupational Benevolent Funds Alliance. Puts people in touch with work-related charities who may be able to help someone if they're facing difficulties.

##### **Trustfunding** [trustfunding.org.uk](https://trustfunding.org.uk)

##### **Grants for Individuals** [grantsforindividuals.org.uk](https://grantsforindividuals.org.uk)

Two sites operated by the Directory of Social Change, giving details of all trusts and grants included in their publications. Access on subscription basis; updated regularly.

## Reflections on the welfare rights and practical support service

We reflected on what it means to run a welfare rights and practical support service, focusing on the strengths, weaknesses, opportunities and threats for those involved (a 'SWOT' analysis). Although this is specific to our service, others may identify some areas they want to think about in more detail if they are thinking about setting up a similar model. It illustrates the views of staff working within the organisation.

### Strengths

- on site, easy access for clients; part of team offering holistic service to clients
- specialist knowledge offered to clients and workers, promoting understanding of welfare rights within the organisation
- helpful for families dealing with traumatic bereavement
- builds on existing bonds of trust between client and therapist
- efficient for families already coping with many secondary losses to access range of services under the same roof
- gives a sense of containment to clients
- good communication between workers in the centre
- welfare rights officer understands centre's work and difficulties facing clients
- easier for clients to address psychological issues if practical issues are dealt with
- clients do not have to keep explaining things (which can re-traumatise them)
- sharing knowledge facilitates treatment

### Weaknesses

- time-limited access
- waiting list
- high demand
- waiting list can develop

### Opportunities

- to work with outside agencies and draw in additional expertise when needed
- to introduce greater focus on advocacy across the agency, so that all workers feel confident in encouraging individuals to challenge the law if they are not receiving what they are entitled to
- to give a positive impression of advice services, correcting possible previous bad experiences
- for clients to feel we see them as whole people
- for professionals from different backgrounds to work together and learn from each other

### Threats

- other agencies may see the provision of practical support as their job
- cost of service delivery
- support worker may be unsuccessful in accessing financial assistance. This could have a negative impact on the service user's emotions and confidence in the centre, which could in turn interfere with therapeutic work
- funding might be stopped if there is not enough interest

For further information email:  
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