

Cambridgeshire County Income Maximisation Project

Annual Report February 2005 to January 2006

Introduction

The Income Maximisation Project was set up via funds from the Cambridgeshire County Council to provide benefit take up advice to individuals who would not otherwise have access to these services. A target was set to generate £2,000,000 worth of additional benefit claims across the region. The project is predominately an outreach service focusing on new benefit claims.

The project was started in February 2005, however due to the natural lead time on hiring new staff it was not fully up and running until April 2005. The team consists of the equivalent of four full time caseworkers and one full time admin staff, split as follows:

Cambridge City – One full time caseworker
South Cambridgeshire – One full time caseworker
Ely and District – Part time caseworker (two and a half days a week)
Huntingdon & St Neots – Part time caseworker (two and a half days a week)
Fenland – Part Time Caseworker (One day a week)
Project Manager & Floating Support – Part Time Caseworker (Four days a week)

Key Achievements

Despite the fact that the team was not fully functional until April 2005 they have successfully achieved the key targets set them. By the end of January 2006 1,272 new benefit claims had been made to the value of £2,052,479. We are still waiting to hear the results of the more recent claims, however we are running at a 97.5% success rate which equates to a estimated value of £2,001,167 new benefit claims awarded.

On average a full time caseworker generates 30 new benefit claims in a month valued at £49,250. This means that had the team been fully up and running in February 2005





they would have generated an estimated £2.3 million in successful new benefit claims.

During this first year we have laid strong foundations on which to expand the project. A project website was set up (<http://www.imp.cambridgecab.org.uk/>), and a non geographic helpline put in place (0845 2412555), which is open from 9.30am to 5.30pm on weekdays.

Outreaches have been set up in conjunction with other community organisations across the region (see table 1), and the caseworkers have been fully trained on the benefit system and the advice process. By running the Income Maximisation Project through the Citizens' Advice Bureaux, clients of this project also benefit from our other advice services where needed. This holistic approach is vital as the outreach approach of the Income Maximisation Project means that many of their clients have little or no access to other services and therefore will often need support across a wide range of issues. In recognition of this fact we have set up a referral system where housebound or isolated clients can receive telephone or email advice from our general advisors.

Table 1: Outreach Locations

<p><u>Cambridge City</u></p> <p>Addenbrooke's Hospital Sure Start, Fenditton Meadows Community Centre, Arbury St Paul's Church, Hill's Road Cambridge Central Library Queen Ediths School</p>	<p><u>South Cambridgeshire</u></p> <p>Cambourne Library Waterbeach Community Centre Cottenham Village College Various Traveller Sites</p>
<p><u>Huntingdon and St Neots</u></p> <p>Medway Centre, Oxmoor Library, Papworth Everard Open Door Family Centre, Eaton Socon Hinchingbrooke Hospital</p>	<p><u>Ely & Fenland</u></p> <p>Barns Community Rooms, High Barns Care & Repair East Cambs, Soham Oasis Centre, Wisbech</p>





In addition to the regular outreaches we have also run a series of one off events and targeted campaigns which have included events in the following locations:

Robert Sayle, Tax Credit Targeted Campaign at low paid staff
Akeman Street Community Room, Cambridge
Abby district, Cambridge City
Pink Picnic Event
John Huntingdon Charity, Sawston
Circle 33, Social Housing Provider, South Cambridgeshire
Histon & Waterbeach Sheltered Housing Schemes, South Cambridgeshire
Toft Social Services Community Care, South Cambridgeshire
Co Op Womens' Guild
Young Parent Project, Romsey Hill
Cambridge Women's Insititute

Our caseworkers regularly present at over 50 groups across the region on pension credits and other benefits for the elderly. Some examples of this are Trumpington Elderly Group, Hardwick Over 80s and Cambridge Pensioners' Voice. In addition we have been highly successful in building relationships with the traveller communities, particularly in South Cambridgeshire and Fenland, where we work closely with the Ormiston Trust, and with other organisations working with excluded groups such as MIND. We have found that these one off events provide great publicity in areas where we are unable to provide a regular outreach service, and a significant percentage of our clients come through referrals from these organisations or events.

For both our regular outreach work and the one off campaigns we are careful to work in conjunction with the local community and other social service providers. The aim is ensure maximum provision of social service across the region and as such we are careful not to double up where work is already being done by another organisation (e.g. the pensioner service), unless the overall need greatly exceeds the existing provision.

Detailed Analysis of Income Maximisation Project Targets

The focus for the project's first year was to get up and running, ensure sufficient publicity, form local community links and achieve the £2m benefit take up target. It is



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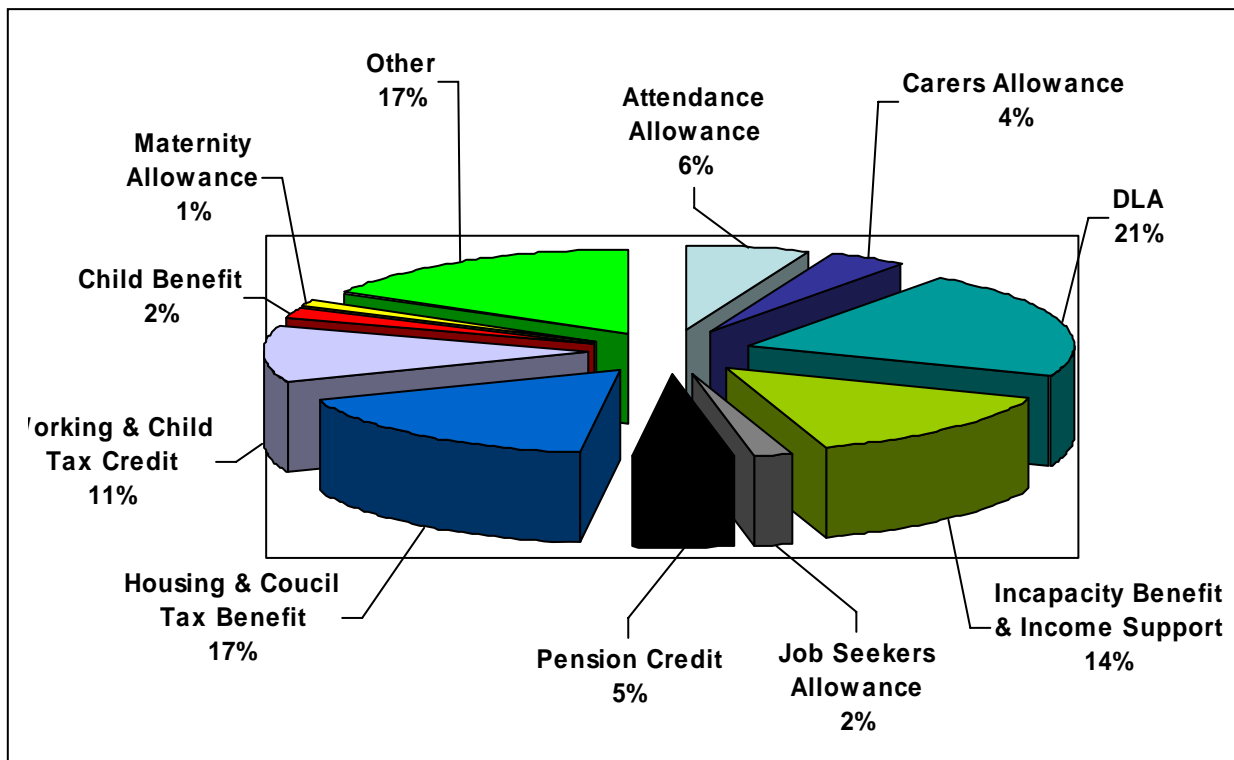
Outreach at Addenbrookes and Sawston
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only more recently that we have adapted our systems to provide more detailed analysis of the work done (see section on enhancements to project for 2006-2007). However, certain detailed analysis is inherently built into the Citizens' Advice system and we have summarised the findings below.

Analysis of Client Type

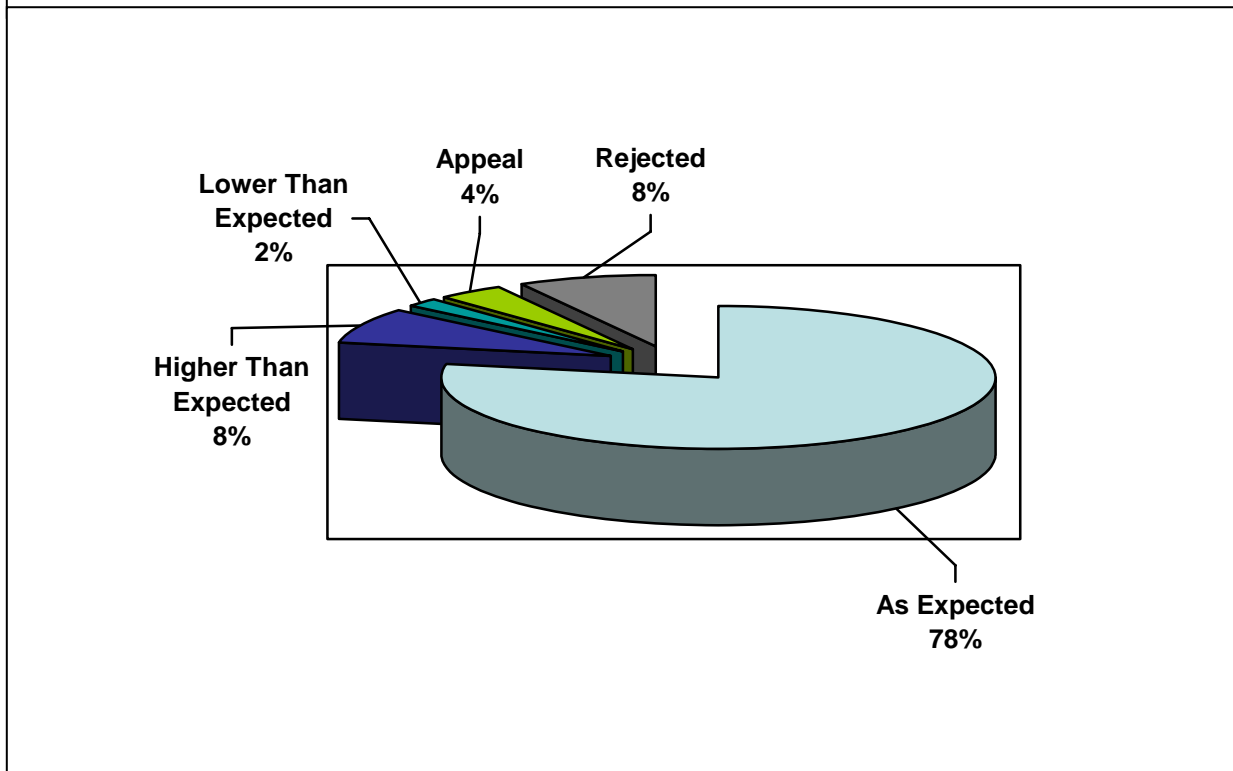
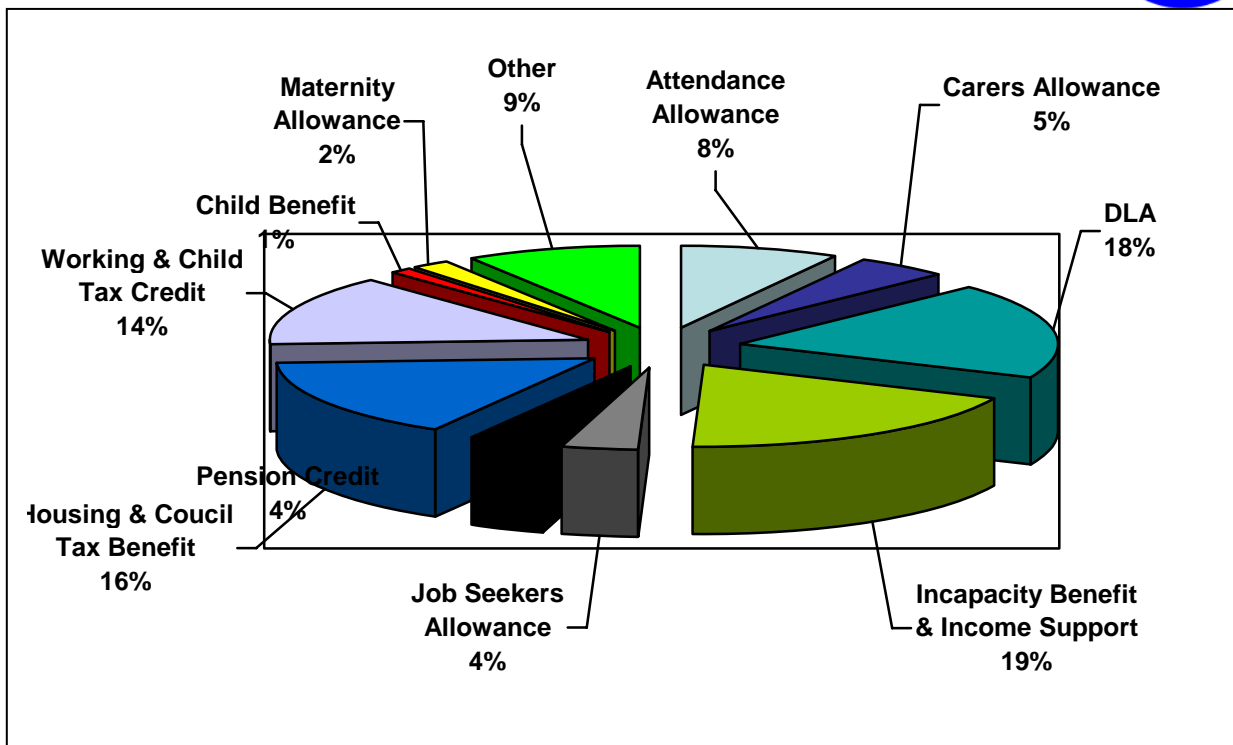
Based on figures from South Cambridgeshire, Cambridge City, Huntingdon and St Neots 77% of the households serviced by the Income Maximisation Team were surviving on gross monthly incomes of less than £1,000 and over 50% were on gross monthly incomes of less than £600. 38% of the households had dependant children and 22% of clients were over 64.

% Breakdown of No Claims Made by Benefit Type



% Breakdown of Value of Claims Made by Benefit Type







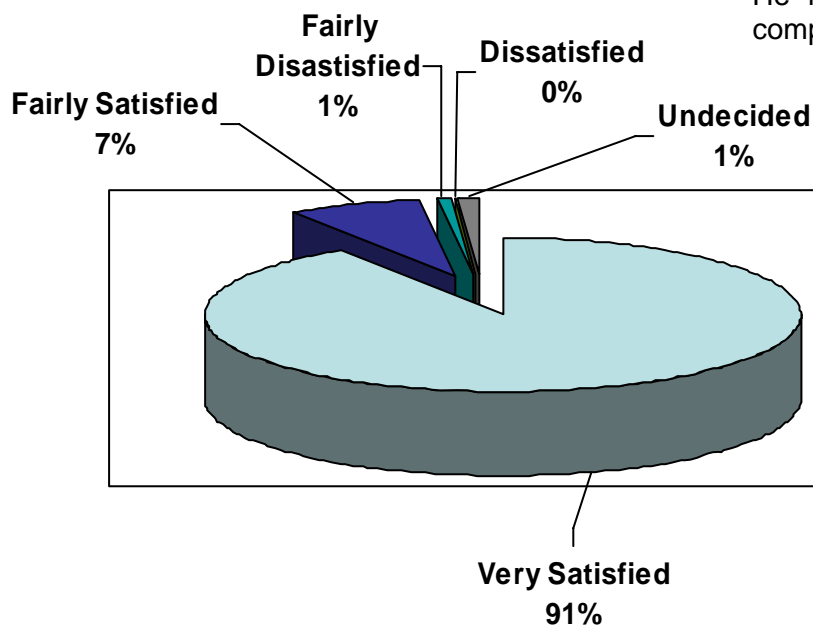
Note: Of the 4% cases under appeal, most of these are where clients have made applications themselves and have come to us once it has been rejected.

Client Feedback

The greatest measure of success of any project is the client feedback. Here we have had an overwhelmingly positive response. Our only real criticism is where people are unable to access the service due to too greater demand. All clients are sent a feedback questionnaire or asked to give feedback over the phone. Quoted below is some of the comments they have made about the service (all reference to names of either client or caseworker have been removed for reasons of confidentiality), plus a graph showing the overall level of satisfaction of those clients who responded to the survey.

“He (*the caseworker*) was absolutely fine and he gave me a lot more confidence than when I first walked in to see him”

“When *the caseworker* made first visit to me I was desperate before he walked through the door. He has changed my life completely for the better.”





“the caseworker was a lovely lady and she helped me a great deal. I now know where I stand and when I am ready to make a claim after my baby is born I will certainly be calling on her.”

“the caseworker was an excellent person who was perfect for us.”

“without the caseworker I wouldn't have know what I was entitled to. The caseworker was easy to get on with and very understanding about my problems as first time mother.”

Enhancements to Project for 2006-2007

At the end of 2005 the Income maximisation project was merged under the same team leader as the Legal Services Commission Money Advice service. A number of key benefits have been realised from this merger, at no extra cost to the County Council.

- Single team leader frees up the income maximisation project manager to do more fieldwork and in particular a series of targeted benefit campaigns across the region.
- By combining the benefit take up caseworkers with the money advice caseworkers we are able to provide much needed support on debt issues.
- Increased number of admin support staff allows for greater coverage of the benefit take up help line.

In addition we have successfully bid into the Financial Inclusion Fund for one and a half money advice caseworkers to work along side the Income Maximisation Project, and we are in the process of bidding for an additional 2 money advice workers to cover Ely, Fenland, Huntingdon and St Neots.

The savings gained from the above restructuring exercise have enabled us to provide additional support on benefit appeals work and with the additional funding from Cambridgeshire County Council we are looking to extend our services in the rural





areas of Fenland, Huntingdon & St Neots, Ely and the southern end of South Cambridgeshire both in the provision of benefit take up and debt advice. We will also be increasing service provision to the traveller communities in South Cambridgeshire, Ely and Fenland. We are in the process of hiring at this time and when fully staffed the team will be as follows:

Cambridge City	One Full Time Benefit Caseworker Money Advice provided through the LSC team based at Cambridge Citizens' Advice Bureau
South Cambridgeshire	One Full Time Benefit Caseworker Part Time Money Advisor working two and a half days a week
Huntingdon & St Neots	One Part Time Caseworker in Huntingdon and one part time caseworker in St Neots, both working two and a half days a week and providing a combination of benefit take up and money advice.
Ely	One Full Time Caseworker providing a combination of benefit take up and money advice.
Fenland	One Full Time Caseworker providing a combination of benefit take up and money advice
Regional Support	One full time admin person plus shared access to two additional admin support personnel. One part time Project Development Officer working four days a week, running a series of targeted benefit take up campaigns across the region.

One part time Benefit Appeals Specialist working two days a week
One part time Mental Health Benefit Specialist working two and a half days a week.

In 2005-2006 we were very successful in penetrating the traveller communities, pensioner clubs and sheltered housing schemes. This year we are the process of targeting additional vulnerable groups including those suffering from mental health problems, refugees through the refugee support group focusing on young people about to leave Social Services Care (e.g. 15 to 18 year olds), victim support groups and boost provision to





working families.

The new Project Development Officer will be running a series of targeted campaigns including a Carers' Allowance campaign during Carers' Week in June.

Finally a new database has been designed specifically to track the Income Maximisation Project which will provide more detailed analysis for the year 2006-2007. Included in this report will be client type (young families, over 64, disability, mental health, traveller, refugee, other vulnerable group), geographic area by postcode etc.



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