



Torbay Citizens Advice Bureau

**Quids for Special Kids
Service
Formal Representation**

**John Cooper
District Manager
June 2014**

1.0 Background

We understand the Council is considering proposals to end the highly effective Quids for Special Kids service which provides much needed advice and support to families of children with special needs, long term illness and/or disability to ensure they receive their full range of entitlements.

Our evidence clearly shows that the loss of this service will mean families with special needs children will have difficulties navigating the complex system of benefits/ tax credits/ child tax credits and associated entitlements, their stress levels will increase and they will not receive their full entitlements. The service has an important role to play in alleviating child poverty and improving the quality of life for the family and their children.

2.0 The Service

The service employs a dedicated caseworker for 25 hours a week who provides a home visiting service to families with children/young adults with special needs, long term illness and/or disability. Families are provided with a comprehensive range of advice and support tailored to meet their specific requirements. We take a whole family approach and provide:-

- Initial benefit and tax credit assessment
- Income maximisation
- Help and support with both new and renewal welfare benefit and tax credit claims, changes of circumstance and related issues
- Preparation of appeal statements and representation at appeals
- Help with any other associated problems facing the family. This is designed to ensure an holistic approach is taken to resolving issues the family may be facing i.e. debt, housing, employment problems, family and personal issues etc
- Debt, budgeting and managing household bills
- Help to access employment and training opportunities
- Accessing help with health costs, transport issues like motability cars and blue badges, water discounts etc
- Energy health checks where the family is likely to qualify for discounts on bills or grants to enable them to keep their home warm

In addition to home visits, our caseworker has also been providing a 'drop in' service at the Special Needs Parent Support Group at Watcombe and Oldway Children's Centres. She also gives talks to groups such as the regional interest group for Children's Occupational Therapy covering Devon, Cornwall and Somerset, the local Parent/ Carer Diabetes Support Group and the Alstrom Syndrome Society on pertinent issues i.e. Welfare benefit changes and their implications for special needs children and their families.

The Quids 4 Special Kids (Q4SK) service is a quality accredited advice service. Torbay Citizens Advice Bureau is the only advice agency in Torbay with the

nationally recognised Advice Quality Standard (AQS):- an independently audited standard that focuses on quality provision in the advice sector.

3.0 Why the service should be retained

The Q4SK service has illustrated the significant impact that can be achieved by providing intensive/ specialist benefit advice and on-going support to families.

The project is cost effective

From the start of the new contract on 1st October 2012 until 31st March 2014 the service has supported 236 referrals (comprising new referrals from Children's Services and people who have previously used the service and made direct contact with our caseworker). These families have received confirmed awards totalling £545,306.38 with the outcome of a number of these cases still awaited while only costing £24,250 a year to deliver the service. This represents new income of £545,306.38 coming into the families concerned which not only enhances their quality of life but also provides a significant inflow of resources into Torbay with consequent benefits to the local economy.

A whole family approach is taken to resolving problems facing families

In accordance with the Torbay Child Poverty Commission report a whole family approach is taken targeting a group of families at significant risk of poverty; providing a comprehensive income maximisation service, financial, debt, budgeting help, guidance on balancing care responsibilities and the transition into accessing training and employment opportunities together with legal advice across a range of issues. It is a targeted model that could be equally applied and extended to helping other families facing child poverty.

This approach takes both the emotional and financial pressure off families enabling them to concentrate on caring for their disabled children and giving them extra opportunities

The project helps to alleviate child poverty

A high proportion of the families using the service were not receiving their entitlements and through this initiative we have enabled them to greatly improve their household incomes and through this give their children the extra opportunities they would not otherwise be able to access or afford.

Through the integrated whole family approach outlined above, our partnership with Children's Disability Services and the families concerned makes an important contribution to the alleviation of child poverty within Torbay. As a group, families with children with disabilities face significant barriers to financial and social inclusion. A significant proportion are single parents, live on low incomes and are in part time work often due to their caring responsibilities.

For many families this is their first encounter with disability benefits and with everything else going on in their lives it is easy to become overwhelmed by the complexity of the process, making access to entitlements very challenging without

the necessary support and expertise to guide them through the process. Having someone to listen, discuss and provide practical help with the process, clarity on the various possible entitlements, the eligibility criteria and how particular benefits interact with each other is essential. For example, a person may be aware of one disability benefit, say Disability Living Allowance (DLA) but it is unlikely they will be aware of how different benefits interact, i.e. if any rate of DLA is awarded for their child, a disabled child element can be added to their tax credit award calculation and their housing benefit/ council tax support applicable amounts. **This will mean for the first time they can claim these entitlements and increase the amount of support they receive.** The extra income received can be vital in helping to alleviate child poverty, open up new opportunities and improve the quality of life for the family.

The project helps families evaluate and balance their caring responsibilities

People need lots of information and support on a personal level to manage change, particularly if they are vulnerable. Our caseworker has helped families to manage the transition from unemployment into work, reduce working hours to accommodate their caring commitments and deal effectively with changes in the number or circumstances of people living within their household etc. Parents have been given the confidence to be able to enter the work place and balance their care/ work commitments by providing projections of entitlement calculations showing the effect on their income of taking paid work. This support has enabled families to take informed decisions by evaluating the different scenarios they face depending on the number of hours worked and the balance between their caring responsibilities and work demands. This has equipped parents with the necessary information and confidence to move into work by removing the fear of being financially worse off.

4.0

Strengths of the Service

Home visiting is a major strength of the service and is the medium of choice for the vast majority of families as it provides a comfortable, secure and confidential environment in which they can access the service while still being able to provide the necessary care for their child/ children and provide the often sensitive and emotional information to our caseworker in order to progress their case.

It helps reduce some of the emotional stress of caring for their child by increasing the family income and also being able to talk in confidence over a wide range of related problems the family may be facing.

Many families would not claim their entitlements without the service. Application forms and processes are often perceived as long, negative and given the nature of their circumstances very emotional to complete for many families. Parents have to outline all the reasons their child is different to another child without a disability, illness or special need. This is a difficult and often painful process for many parents and some have said that they had received the form read it and cried, placed it in the drawer and would touch it again until our caseworker came round to help. The parents concerned often have enough to do looking after their children without having to negotiate forms that take 2 to 3 hours plus to complete. Parents have often commented "I never put half this information on the form when

I completed it on my own" or "I didn't realise just how much I was doing extra that other parents are not at their child's age."

In this way not only does the service provide the required expertise to ensure families provide a full and accurate representation of their circumstances but crucially it also removes much of the emotional stress associated with accessing entitlements.

In addition we have found that families have accepted that previous DWP decisions on benefit/ tax credit entitlements were correct without checking their accuracy so if for example they have been turned down for DLA in the past they just assume they were not entitled to it and left the matter there. On checking decisions it has been found that decisions were in fact incorrect and have required correction through reconsideration or appeal.

Our Torbay based dedicated caseworker provides the necessary continuity of service provision promoting trust and confidence among families. The initiative is not a one off service with many families needing to access the service again as their lives evolve. Contact is usually after a change of circumstance i.e. their child's health condition changes, a change in the parent's employment status or hours, increased/reduced family income, moving to new accommodation, family breakup and relationship problems etc.

This is an important feature of the service and a mark of its success has been the number of families who have previously received support that make direct contact with our caseworker for further assistance when their circumstances change and they require further help.

In addition most welfare benefits have to be regularly reviewed. For example, Working and Child Tax Credits are finalised annually based on the last two years income figures. Disability Living Allowance has to be renewed periodically, as most DLA awards are for one, two or three years. This involves compiling an application with supporting evidence before the existing award expires. Renewals and/or supersessions are also usually required when the child reaches trigger points at age 3 and or 5 when a child's mobility needs can be assessed for the first time, or when the young person reaches 16 at which point they are then assessed on the Adult criteria. If the family receives any means tested benefits these change with any change in income or circumstances. This can be several times a year.

5.0 Families value the service

At the conclusion of each case we ask the family for feedback on the service. Feedback has been as follows:-

- **100% were very happy with the information and advice received**
- **100% felt that first contact with Torbay CAB improved their knowledge of the help available**
- **100% were very happy with the overall service received**

- **95% felt that contact with Torbay CAB had achieved an improved impact on the financial and/or emotional well-being of the family**

Comments we have received include:-

A weight has been lifted from my shoulders and financially I am much more able to cope due to extra benefits. The quality of life for my children is now much better
I would not have known what I was entitled to without the help of Torbay CAB
Increased benefits and helped with budgeting. Very Good. Love Amanda. Really helpful
It has made our life easier to cope with and took away some of the confusion
Really helpful and took away all the stress at such a difficult time
Our income has improved and we can now do more things with the family
Life is much easier due to help with the forms and having someone to contact for help when circumstances change
Very good advice and support. Invaluable service
The stress of filling in forms has been taken away and our financial situation has improved
I feel very uplifted and happy with the service I received
Fantastic experience, lots of help, great results and future advice which was needed and is now providing lots of reassurance for the future.
A great relief having someone to help with a very difficult form and has taken a lot of pressure off me. Thank you
Lady identified our tax credits were wrong as information supplied not taken into account. Really grateful to CAB as income would have gone down by £100 a week

Some case studies are included in Appendix 1

We also understand the Council has sent a letter to some of the families using the service to ask for their views on its proposed closure. We have been advised that some of these families have not been aware that the letter related to the service we have been providing and when they realised what it related to they have without exception expressed the high regard in which the service is held and that they do not want it to end. In Appendix 2, I attach a selection of representations that have been forwarded to us which we understand the Council has also received.

Appendix 1:- Case Studies

The case studies below illustrate the value of the project in providing a bespoke service which promotes confidence and continuity. It shows the value of a service which is not just a one off service but provides ongoing readily available support to many families who need to access the service again as their lives evolve.

The clients are a married couple with two children. The family were first referred to the Q4SK project by the portage service. The parents were both working full time and their 3 year old son had speech and language delay and was being assessed for Autistic Spectrum Condition. English is not their first language and they needed extra help understanding the benefits system. At our caseworkers' first home visit, she helped the family complete the Child Disability Living Allowance form for their son. The child was awarded Middle Rate care for 2 years.

At further home visits our caseworker completed a full benefit assessment with them and helped the family to apply for the tax credits they were entitled too. The family had not realised they would be entitled to this help so had never claimed. The application was successful and made a significant increase in the amount of money coming into the household. In October 2012 one of the parents had a grievance at work and required advice and support to deal with the issue.

In January 2013, the family were finding it increasingly difficult to manage balancing their full time jobs with their parenting and caring roles for their disabled son and his brother. Our caseworker made further home visits to discuss all the options and provide a "what if" calculation to identify how various scenarios would affect their household income. In the end the family decided that the mother would leave work and be a full time carer. Our caseworker helped her claim Carers Allowance. As their income had reduced, the family were also entitled to Housing Benefit and Council Tax benefit and the caseworker helped them submit an online claim.

During the next few months our caseworker checked and explained their housing benefit, council tax support and tax credit calculations to them as each change of circumstances affected all their benefits. In addition she was able to explain the benefit changes which affected them and the ones that they didn't need to worry about.

In June 2013, because the child's night time care needs had significantly increased since January, we recommended the family ask for his DLA award to be looked at again and helped them to complete the necessary form. This was successful and his award was increased to Higher Rate Care and the award period was extended until 2018. An application was made for the additional component to be added to the child tax credits and additional premiums were also added to the housing benefit and council tax support calculations. All these changes in income produced new calculations to check and explain. An increase in one benefit can have a knock on effect on many others. The father advised that without our support he would never have known if mistakes had been made or been aware of further changes that were applicable to the amounts paid, which allowed him to budget and manage the family's affairs better.

In total to date there have been 12 home visits and numerous phone calls, forms completed and other help provided to this family. Without this ongoing support and the continuity the service offers, the family would have been significantly worse off both financially and emotionally.

Our client is a separated mother of 3 children living on Income Support. The middle son attends a main stream primary school and has had a statement of Special Educational Needs from 2009 for his speech and language delay, his learning difficulties and his social, emotional and behavioural issues. The family heard about the Q4SK service from other parents and made a self referral.

Our caseworker helped complete a DLA form for the child for the first time. The lady was unaware she could apply for DLA for her son. The claim was successful and the child was awarded Middle Rate Care and Lowest Rate Mobility component (£74 per week). As a consequence of this our caseworker advised and helped the mother to claim Carers Allowance and the child disability element of Child Tax Credits. This increased the family income by another £91.12 a week. A total increase of £165.12 per week, which for a low income family reliant on benefits made a significant difference to their day to day lives and wellbeing.

Our caseworker also advised the family on the Family Fund, Watersure scheme from South West Water which caps the family's water bill and the Warm Home Scheme enabling them to claim a discount from their electricity supplier.

As the service has developed our caseworker is getting many more returning clients who make contact when they need further advice, have a change of circumstances or their child's benefit requires renewal. The case studies below illustrate this.

The lady concerned had used the service previously. She has two disabled sons and contacted our caseworker again this year because the eldest son was going to be leaving school and she wanted to know how this would affect her benefit entitlements. She also needed information on what her son could claim in his own right. Our caseworker made a home visit to discuss the options with the mother and her son and in addition to helping with their entitlements provided signposting to other organisations that would be able to help with careers advice and Higher Education options.

A few months later the lady concerned contacted the caseworker again because her youngest son's DLA was up for renewal and she needed help and support to complete the form. The caseworker supported the family through the process and we have recently been advised by the lady that the DLA was successfully renewed at Higher Rate Care and Higher Rate Mobility component.

The caseworker first came into contact with the family at the request of the family social worker. The family was living apart and advice was provided on how the benefit system would deal with this issue, which benefits would stop and which would have to be reclaimed as a single person rather than as a couple, who to notify and how their income would be affected.

In January the family was reunited and benefits which had stopped had to be reclaimed as the family circumstances had now changed again. Help was provided

in completing application forms, checking calculations etc.

At this meeting it was noted that the eldest child's Disability Living Allowance (DLA) would need to be renewed. The family was advised to contact the caseworker as soon as the form arrived in the next couple of months and she would be able to help them complete it.

In addition, during the home visits it was apparent that the family had been finding it difficult to manage their money and had a number of debts which were affecting their family relationships. The caseworker discussed their debts and how to manage their money with the family and arranged for them to meet with a specialist caseworker from the CAB debt unit to advise them on how best to deal with specific issues which would allow them to make a fresh start.

The CAB specialist unit was able to help the couple apply for a Debt Relief Order which effectively wiped out their existing debts and gave the family a fresh start. This has had a very positive effect on their stress levels and the family relationships/ well being.

In July the caseworker made a further home visit to complete a DLA renewal form for their eldest child. The child's DLA was successfully renewed through to 2021 with Carers Allowance also claimed by the mother. The family's ongoing water charges were also capped by helping them to apply for Watersure, saving them approximately £200per annum on their water bill.

The family now has the confidence to manage their money and their benefits successfully and also have the reassurance of knowing help and support continues to be available if required.

Appendix 2:- A selection of representations from families using the service



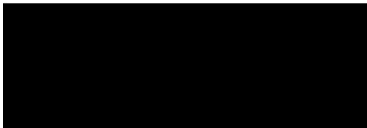
Dear sir or madam

I am writing to make representation regarding proposed cuts to the Quids for Kids aspect of the CAB. I believe this to be a very valuable service having benefitted from the hard work done by Mrs Amanda Spooner with my two children who suffer some disabilities.

Had it not been for her hard work much of the DLA application process would have meant as claimants they would not have been awarded the legal entitlement for their conditions.

Therefore, to cut this service would mean that children like mine would have no support to secure the legal entitlement. I would propose to the Council that no cut be made to this service.

Thank you for your time. I would appreciate a response to say that this representation has been noted.



Dear Mr. Cooper,

We are writing to you to express our deep concern and shock at the proposed decision to cut the funding for the Quids 4 special kids service in Torbay.

Without their help and guidance we would not have been aware or been able to receive the funding our children are entitled to. This funding will make a huge significance to their upbringing. Knowing that this service is available gives us great peace of mind as we will require their on-going advice and support regarding our benefit entitlements.

If this service is cut we fear that potentially vulnerable families will no longer be able to receive the essential information required for making a claim for funding they will desperately need. This in itself is a valid enough reason to show that cutting the service is simply not an option.

We urge that more consideration is given to this decision and the potential unfortunate ramifications the families of Torbay could face without this indispensable resource.

Yours Sincerely,

Dear Ms Atkinson

Thank you for writing to ask my opinion about possible cuts to the funding of Quids for Kids. Perhaps I am naive to be astonished that anyone would consider it a wise decision to cut off such an important lifeline for vulnerable children and their parents.

It does seem to me lately that many changes made by the Government unduly impact mothers and children. On a smaller scale, it would be a shame to see Torbay Council following suit.

I had the good fortune to find out about Quids for Kids recently when preparing to apply for DLA for my child. Filling out forms about a loved one and having to describe their difficulties may be necessary but it is also extremely painful. A visit from Quids for Kids official Amanda Spooner was like a balm to my mind. She helped me to understand exactly what the form required and brought clarity to the whole, challenging process. Whilst I am still awaiting the outcome, I am at least sure that I have gone about things in the right way.

Too often, people like myself have little idea of the 'benefits' - financial or otherwise - available to help families dealing with a child who has extra needs.

Services like Quids for Kids provide a vital service in giving information in this area.

There are many mums and dads out there who do not have the confidence to deal with officialdom and all it entails. They are missing out on financial help that could make a difference to their child's life and the wellbeing of the family as a whole. Life with a child who has a disability can be extra challenging and sometimes, people are too exhausted to wade through the bureaucracy necessary to get their needs met. Quids for Kids is an essential compass to show them a way through.

Many families in Torbay live in poverty and are disenfranchised. What hope do their disabled children have if the parents lack the necessary information and support to fight for their rights - or should I say, claim what is rightfully theirs?

Entitlement and access are two different things.

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Dear Mr Cooper

As you may be aware Torbay Council are looking at a proposal to end the funding for the Quids 4 special kids service that Amanda Spooner from Torbay Citizens Advice Bureau provides from September 2014 to save money.

I am writing to make you aware of my brilliant experience of 'quids4Kids'. Two of my grandchildren both have additional needs which have resulted in a lot of parental stress and stress for all family members.

Our family has been closely supported by Amanda Spooner who has made a tremendous difference to my son, Daughter in law and grandchildren's lives. Amanda has visited them frequently at home offering emotional support, information on various benefit entitlements and spent hours completing the relevant application forms to ensure they were completed properly and my grandchildren were awarding the correct awards.

This has made a significant difference to the quality of life they are now experiencing and will continue to have in the future. My grandchildren now have an increased choice of activities/opportunities, are less isolated (as my daughter in law is now able to afford driving lessons). This will help them to stay safe, be healthy, enjoy and achieve, make a positive contribution and achieve economic well being.

Having children with additional needs can be very stressful but also very rewarding. Amanda has given our family encouragement to face the future with hope knowing there are support networks, funding and services locally that offer help, advice and support. Without Quids4Kids I believe my Son and his family would still be feeling very isolated, low, stressed, and vulnerable and excluded from society and their local community.

Please support the continuation of the funding.

Yours sincerely



Hello, with reference to our conversation this morning regarding the Fantastic and Supportive service received from the Quids 4 Special Kids Advice Service. Amanda Spooner one of your case workers has helped me on several occasions regarding DLA for my two teenagers who unfortunately both have Type 1 Diabetes.

Dealing with all the systems and paperwork relating to finance needed to support my children is daunting and stressful to say the least. Over the last ten months I have had to fill out a new claim for my son, this was just completed and returned when the renewal arrived for my daughter. This claim was then returned having been cut dramatically. Amanda then assisted with the first stage of reconsideration, this has been turned down. I will shortly be receiving yet another renewal form for my son soon.

Dealing with children with health Issues, especially Type 1 Diabetes is very time consuming and extremely stressful and challenging. The last thing you need is all the extra stress of administration and the assistance of Amanda guiding me through all the bureaucracy has been invaluable.

I have spoken to the Torbay Hospital Paediatric Diabetes Team with regard to this informative service and have asked for Quid 4 Kids to give a talk regarding their services at a Parent/Carer's Evening this week. Passing on this very helpful service to other parents that most definitely will need access to this service.

I was very concerned to hear that Torbay Council are considering cutting this Valuable and much needed service. Please don't, it is used and very much required. Without this service many children will loose out on their entitlements due to Government cut backs.

I cannot emphasis enough how important it is to support parents with Special Needs children.

I'm am writing with regards to the help I revive of amanda spooner with my DLA forms

I have had the pleasure of her help twice and both times not only has the form been successful but such a huge stress relief having someone to help you The help i received on both occasion was exceptional and really was a Massive pressure relief

....
I will need to use there services on the future and I'm hoping this is going to be available to me Still