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Helping you to help others
Basic

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Aims of the day

- To feel more confident about recognising people who might need, and be able to get, some extra money
- To be better able to encourage them to apply for the help or to get in touch with people who can help


How it works

- ✉ Breakout Rooms – for small group discussions, when and how to return
- ⚙ There is a pre-recorded piece where questions may be answered after the video
- 🔊 Suggest cameras off during session when listening, for better bandwidth
- 📺 There will be no recording of the sessions

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Housekeeping

- 🕒 There will be a break every hour or so
- 👤 The sessions are non-judgmental
- 🗣 We're not expecting experts at end, just people who are better informed
- 📄 There is no need for notes – there will be an information pack, with useful brief descriptions of what's covered and who to point people to for more help.
- 📖 If you want to know more, you can access free eLearning courses and attend our more detailed intermediate course
- 🔋 If you're using a battery powered device, think about battery life and try to plug it in


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... and we're off...

Might people you meet in your work, need help?


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What are we going to talk about?



Why do people need help ... and often don't get it!

- Many, many reasons
 - Debt, disaster, sickness, disability, job loss, cost of living, family breakdown, aging etc.
- Dealing with financial pressure is difficult.
 - It's really difficult when you don't know whether any help is available or what it is.
- Many people have no idea of what kinds of help are available, even though there is a lot available in Wales. That's partly because of the complexity of many of the support schemes.
- Others, for example, assume that they won't be able to get help, because they don't meet the conditions or aren't 'poor enough'
- One word of caution – if you are talking to someone who isn't a British citizen, then claiming support might lose them their right to live here, even though Wales is a nation of sanctuary. They need expert help – see the links in the information pack.




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Let's talk about that a bit


- We'll split into groups to briefly think about
 - What areas of spending have you noticed as being hardest hit for your clients?
 - Are means tested benefits likely to cover the basic essentials?
 - Why wouldn't people get help, if it's there?

Please, pick someone to give some short feedback on your discussion




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The Hardship Times



- Trussell have a powerful illustration of hunger and the lack of essentials across the UK.
- Good for starting discussions.
- <https://www.trussell.org.uk/support-us/guarantee-our-essentials>




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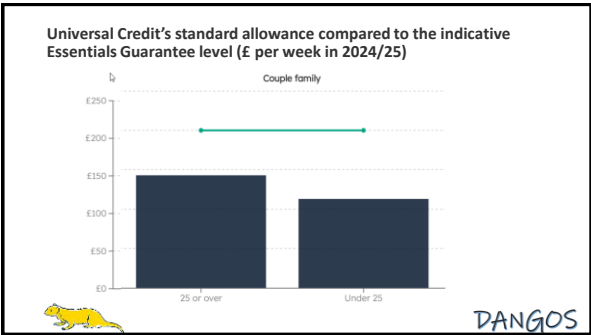
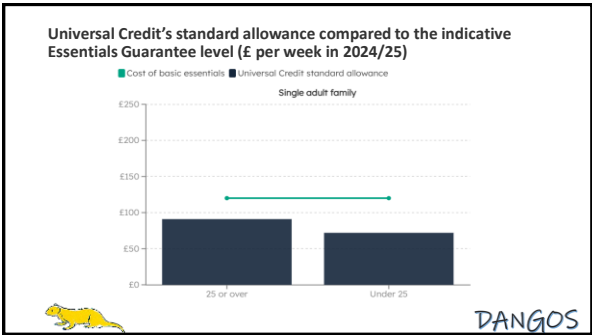
Research on needs

- Joseph Rowntree Foundation and Trussell are calling for an Essentials Guarantee fixing benefit rates to meet an essentials budget set by an independent commission. They estimate the amount needed to afford essentials for the adults in a household (for 2024/25)

Essential	Single (£ per week)	Couple (£ per week)
Food and non-alcoholic drinks	£39	£72
Electricity and gas	£27	£36
Water	£6	£8
Clothes and shoes	£6	£12
Communications, including phones, internet and postage	£9	£12
Travel	£16	£32
Sundries - for example toiletries, haircuts, cleaning materials, bank charges	£15	£25
Total (rounded)	£120	£200



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How do basic benefits do in meeting these essential budgets?

- JRF/Trussell also note:
- some 50% of people on UC do not get their full amount due to deductions, mainly to repay Advance Payments
 - sanctions are becoming more frequent and are a major driver in food bank usage.
- For more details see [the summary of their findings](#)



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How much is unclaimed in Benefits?

- Last full government estimates were **£16 billion** a year in means tested benefits.
- 2023 estimates were only made for Pension Credit and Housing Benefit for pensioners.
 - Pension Credit take-up increased from 63% to 65% but still £1,500m unclaimed.
 - Much higher non-take-up rate of Savings Pension Credit than Guarantee Pension Credit.
 - Over 75s take-up rate falling.
 - Housing Benefit for pensioners take-up increased from 79% to 83% but still £1,100m unclaimed
- Proportionally, in Wales, for £16 billion across UK, that's **£752 million** a year unclaimed
- £240 per man, woman and child + UC + disability benefits
 - Hard to make reliable estimates, but probably well over half of disability benefits goes unclaimed
- Local economic benefits



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How much is not included in Benefits?

- Unfulfilled eligibility – extra that should have been paid to benefit claimants if the information about them was accurate.
 - Universal Credit £730m
 - PIP - £870m
 - DLA – £750m
 - HB - £180m
 - Pension Credit - £80m
- Other Support and Social Tariffs estimated at over £2 Billion



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Why aren't they getting it already?

- Research shows underclaiming is mainly down to not knowing about a benefit or not thinking it applies to them.
- Pride, or a reluctance to take 'charity' are much, much smaller reasons.
- Some people need to understand that its their right and that they've paid for it through taxes - they're not scroungers.
- Once people are told that they can get help, and ideally how much, then people will generally apply
- But there are also some practical barriers to claiming benefits that can vary considerably with the processes for each benefit and individual circumstances.



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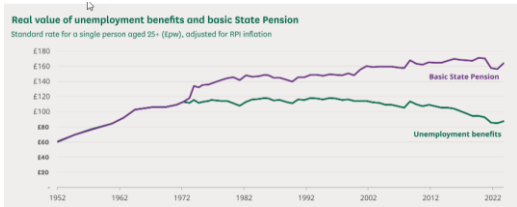
Changes to benefits can cause problems too

- **Many changes since 2011:** reduced income, new health assessments, tougher work requirements and new ways of benefit/ claimant responsibility add new challenges
- **Simple cuts to existing benefits**
 - esp. Tax Credits and Housing Benefit & general by not always increasing by inflation – >8% real cut
 - 2 child & tighter rent limits (LHA & bedroom tax), tightening benefits cap
- **Welfare reform:**
 - from old incapacity benefits to **Employment & Support Allowance** - by 2018
 - from **adult Disability Living Allowance** to **Personal Independence Payment** – to resume 2028/29
 - from "legacy benefits" to **Universal Credit** - Tax Credits by April 2025 – by December 2025 for Ir-ESA
 - *Migration to Universal Credit and transitional protection covered in intermediate course*
 - Among the 7.6 million households with children, changes to the tax and benefit system have reduced benefit entitlements by £2,200 per year on average
- **Return to "business as usual" at DWP post covid:**
 - work requirements / sanctions restarted quickly – and extended for many



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Changes in Support



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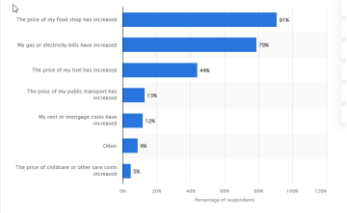
Cost of Living – it’s hitting everyone

- OBR Nov 23 forecast 1.5% fall in disposable incomes in 24/25. Real income will only reach 2019 levels in 2027
- The cost of living increased sharply in 2021 and 2022.
- In October 2022, inflation reached 11.1%, the highest it had been in 41 years.
- In May 2024, inflation fell to 2.0%, the Bank of England’s target. In January 2025 it’s back to 3.0%
- The April 2025 benefits uprating will be 1.7%. Triple lock for state pensions will be 4.1%.
- Absolute poverty expected to increase to 12 million in 24/25. ([Resolution Foundation – September 2023](#))
- The Resolution Foundation expect an extra 3 million to be in absolute poverty, including a million children.
- Typical household energy bills increased by 54% in April 2022 and 27% in October 2022. Lower wholesale prices have led to falls in prices, but December 2024 bills were still 43% above their winter 2021/22 levels.




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Main reasons that people have seen their cost of living increase over the previous month - January 2025




Reason	Percentage of respondents
The price of my food shop has increased	51%
My gas or electricity bills have increased	49%
The price of my fuel has increased	44%
The price of my public transport has increased	23%
My rent or mortgage costs have increased	18%
Other	8%
The price of childcare or other care costs increased	5%




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4 questions to think about, for people you meet




Have they got enough money for their needs




Have they got any immediate debt problems



Have they got any health issues



Have they claimed anything?



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3 types of signs to watch for

Financial, for example


- Are they using loan companies?
- Are they using food banks?
- No phone or credit?
- House cold, lack of carpets or basic furniture?
- Could someone else be using their money? Helpline 0808 80 10 800

Stress

- Do they always seem worried?
- Are they more short-tempered than they used to be?
- Do they avoid phone calls or opening post?

Social

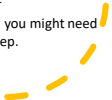
- Have they stopped going out socially?
- Have they stopped engaging with other people?
- Are their kids not going to parties or on school activities?




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Might they need help


- Sometimes it’s obvious, or they ask
- Sometimes there are clues, like the signs on the previous slide
 - Then perhaps you can find out
- No-one likes admitting they need help
 - But they’re more likely to talk to someone they know and trust
- You don’t have to be an expert to help
- You often need to make the first move
- Even when they’ve opened up to you, you might need to encourage them to take the next step.




If they do need help




What’s their situation?




Here are some examples of when help might be needed



We’ll follow typical stages through life, looking at the kind of help that might be available at different points



But there are many situations and there’s often not just a single reason why help can be useful or only one type of help they can get



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When help might be needed and what's available

- Pregnancy
- Children and families
- Students & Young People
- In Work
- Losing work
- Being unwell
- When older
- Carers
- Bereavement
- Disability

Do you meet these people? Poll



Pregnancy

- Work
- Benefits help
- Housing and Debt
- Advice and Support




Children and families

- Work
- Benefits help
- Housing and Debt
- Advice and Support



Students & Young People


- Work
- Benefits – generally restricted :
 - BUT exceptions e.g. if a parent, disabled, some carers
- Extra help for students from Wales
- Advice & Support



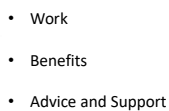
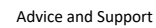
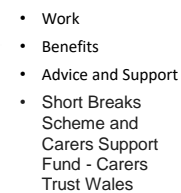
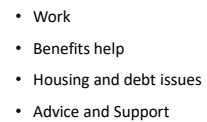
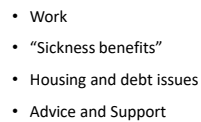
In-Work

- Work
- In-work benefits:
- Caps & limits in means tested benefits
 - Mainly hit larger families

Losing work?



- Work
- Benefits help
- Housing and debt issues
- Advice & Support



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Types of Benefits

1. Earnings Replacement Benefits



- claimed as an *individual*
- not* affected by most other income or savings
- many are *"contributory"* i.e. depend on past National Insurance record
- includes some DWP benefits and the statutory payments (via employer)

2. Means-tested benefits:

- based on a financial test of what does a household need and what have they already got
- can "passport" you to other means tested help.

3. Conditions based benefits:

- Extra non-means tested benefits (no NI needed), if particular conditions are met:
 - e.g having a child, bereavement, being disabled




How do means tested sums work?

Universal Credit
"maximum amount"
(e.g. £650 a month)
standard allowances + extra elements


SO....
Universal Credit
pays a top-up
of £200

Income from e.g.
work, New-style ESA
etc
(e.g. £450)




Some benefit examples (we go into this more in the intermediate course)

Steps in Income Maximisation	The Inworks	Ms Seeker	Mr Notwell	Mrs Wise
1. NI / Earnings Replacement	None – as have £375.40 net earnings	New-style JSA	SSP or New-style ESA	State Retirement Pension
Typical from 1	£0	£92.05	£140.55	£176.45




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Typical from 1	£0	£92.05	£140.55	£176.45
2. Means tested benefits	- Universal Credit - Council Tax reduction	- Universal Credit - Council Tax Reduction	- Universal Credit - Council Tax Reduction	- Pension Credit - Council Tax Reduction - Housing Benefit
Typical from 2	£255.32	£144.34	£208.40	£200.68




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Typical from 2	£255.32	£144.34	£208.40	£200.68 + £82.90
3. Condition Based	Child Benefit		Personal Independence Payment	Attendance Allowance
Typical from 3	£43.30	£0	£110.40	£110.40
Total amount	£674.02	£234.84	£457.00	£563.48



Discretionary Housing Payments

- Applicants may be eligible for support with the cost of rent - this applies to both social and private sector tenants.
- This can provide extra money when the local authority decides that extra help is needed to meet housing costs on top of what benefit support is already being received.
- Must be already receiving Housing Benefit or the housing cost contribution element of Universal Credit.
- Can help with limits, set, for example, by Local Housing Allowance, benefit cap, or 2 child limit



The big difference “disability benefits” make

- Help with the extra costs of day to day living and/or getting around
- Payable in or out of work – may make work do-able
- Are not means tested in any way
- Are paid on top of any other income. So NEVER taken off other benefits
- May mean MORE help through other benefits
- Can entitle carers to extra benefits
- No restrictions on how they're spent
- Can be a “win-win”: for the person and reduced calls on advice and support

Often people need a bit of a push

“I sort of manage...”, but:



- Is it *reliably* at the worst point on a typical day?
- Could you *reasonably* do with extra help to enable you to live as normal a life as possible ?

You might encourage someone to check them out, an adviser can help by:

- filling in the form fully, it's a skill to get it all out there
- Checking that after an award other “knock-on” are put in place
- Challenging an adverse decision

Why refer to an adviser?



- An adviser might look at
 - Which benefits might apply?
 - What's the best way forward?
 - Is there any potential for extra help?
- Help with more complex situations:
 - Is it worth claiming more than one benefit?
 - Being moved between benefits
 - Not getting the right amounts
 - What if.....?



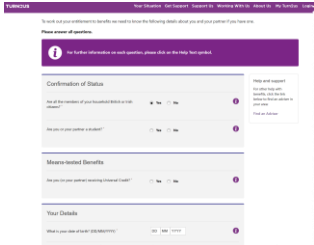
But you can make a big difference


- You might spot :
 - someone struggling with job seeking when unwell
 - A pensioner in financial difficulties. Have they thought about Pension Credit?
 - Someone with no benefits, who needs Help to Claim UC?
 - Someone – adult or child – with a long-term health issue that could be missing out on disability benefits
 - Someone just struggling with claiming benefits and about to give up
- And all you need do is:
 - Start a passing discussion around benefits.
 - And positively signpost or refer to a local adviser.

...and that first step can be the biggest one to take




On-line Free Benefit Calculator





Q and A


Any questions or thoughts about any of the benefits we have looked at?





Other financial help

- Passporting
- Help from councils
- Health and Education benefits
- One-off payments
- Other financial help
- Other things a household might consider



Other benefits: "Passporting"

- Getting some benefits means that the person automatically qualifies for other help
- Sometimes this can be worth a lot more than the benefit itself
- Some support schemes require people to be getting qualifying benefits

Other non-benefits examples

Home improvements and adaptations:


- Various schemes to improve homes and adapt them for disability needs
- Energy improvements
- Help from utilities
- Education
- Warm Home Discount - £150 for those on GPC on 11/8/24, other MTB if property meets conditions. Next round starts Oct. 25

See the free eLearning course

Council Tax discount

Other help:

- Turn2us grants finder
 - Large and small grant making bodies




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Cost of Living Support

Non-means tested help:


- Paid in Dec. 24 / Jan. 25 **Winter Fuel Payment** for older people – ONLY IF RECEIVING MTBs and single, or at least one of a couple was:
 - born before 23 September 1958 - £200
 - born before 23 September 1944 - £300
- Between 1 April to 30 June 2025 the energy price cap is set at £1,849 per year for a typical household who use electricity and gas and pay by Direct Debit. This is an increase of 9% compared to the cap set between 1 April to 30 June 2024 (£1,690).
Next announcement 27 May 2025 – for period 1 July 2025 to 30 September 2025



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Less Formal Help


- The web has a lot of good information ... and a lot of wrong or misleading sites as well. Be careful to choose reputable and up to date links.
- Some examples:
 - Martyn Lewis
 - Jack Monroe
 - depher.co.uk (provides low cost repairs and items such as slow cookers)
 - Free recycle groups
 - Help with pets, PDSA etc.
- Community schemes
 - Energy local clubs
 - Food banks
 - Food share
 - Repair cafes



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DAF – Discretionary Advice Fund


- Gives two types of grants:
- Emergency Assistance Payment (EAP)**
- A grant to help pay for essential costs, such as food, gas, electricity, clothing or emergency travel if the applicant:
 - is experiencing extreme financial hardship
 - have lost a job
 - have applied for benefits and are waiting for the first payment
- It cannot be used to pay for ongoing bills that they cannot afford to pay.
- Individual Assistance Payment (IAP)**
- A grant to help the applicant, or someone they care for, to live independently in their home or a property that they are moving into.
- Use the grant to pay for:
 - a fridge, cooker or washing machine and other 'white goods'
 - home furniture such as beds, sofas and chairs



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Eligibility for DAF

- To get help from DAF the applicant must live in Wales and be over 16 and have no other money, for example savings, and have considered all other legal and responsible lenders such as credit unions.
- For Emergency Assistance Payment (EAP), they must:
 - be in extreme financial hardship, for example have lost a job, applied for benefits and waiting for the first payment or have no money to buy food, gas and electricity
 - be in a crisis situation and in need of immediate financial support
- For Individual Assistance Payment (IAP)
 - not be living in a care home (unless being discharged in 6 weeks)
 - not be in prison (unless being discharged in 6 weeks)
 - not be a member of a fully maintained religious order
 - Can only apply for a fridge or washing machine (white goods) and furniture through an approved partner
 - Must be receiving a means tested benefit
- See details in the information pack



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What else could a household do?



Money Advice :

budgeting techniques, but... working ways through debt issues



Exploring work options:

what barriers do you face with work? how might "in-work" benefits help? help with childcare?



Explore other help and ways to cut costs (e.g. heating, community purchasing etc)

Where do you go for benefits?

The Department for Work and Pensions (DWP)

- Most benefits

Her Majesty's Revenue And Customs (HMRC)

- Child Benefit

Local councils (often on behalf of WG)

- Help with rent and Council Tax, some education, adaptations, social services.

Other help (funded via Welsh Government)

- Discretionary assistance fund, health benefits, student finance/EMA, Household Support Fund

What happens when a claim is made?

Starting a claim


- Different ways to claim for different benefits, some limited choices.
- Some benefits are easier and more friendly to claim. Some may need follow-up appointments

Help is available

- Citizens Advice – Universal Credit Help to Claim is delivered online or by phone. – for the first claim only.
- Some face to face at Jobcentre Plus where special circumstances apply
- All advice agencies can help with full range of benefit issues

Decision times may vary, and so may 1st payment

- A 5-week wait for UC . Advance payment loans can help.
- Pension Credit and others may pay in different time frames




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What happens next - Health Related Claims?

- Health assessments:
 - A big self-assessment form often followed up with an assessment by a Health Professional
 - These can stress people out and some give up. But it is worth doing and an adviser can help fill in the form properly
- The decision:
 - Decisions can be right, but often aren't.
 - An adviser can look at the decision and talk about appealing
 - Initial mandatory reconsiderations for PIP have improved from 15% to 50% of refusals being overturned
 - Some 70% of sickness and disability appeals win


...All an adviser's work, but you can make the big difference in getting people to an adviser



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Discussion

- We'll split into groups to briefly think about **Getting the help**
 - Thinking about what we've looked at, discuss 2 things:
 - Do you meet people who might qualify for the help we're discussing
 - Do they get it and, if not, why might that be?
- Decide on someone to briefly feedback your discussion



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Break 2...

Leave connection open


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So people need help
and help is out there

How you can help them to get it


Talking about it

- Barriers & how to overcome them
 - Talk about money worries
 - Not an easy discussion to start
 - Make it a part of normal work, so it doesn't feel too intrusive
- Open with shared experience
 - "Times are pretty tough for everyone now"
 - "Children's clothes are so expensive"
 - "It can be difficult to keep a house warm, these days"
- Mention that there's help available
 - "I can put you in touch with people who help with that sort of thing, if you like"
- Ask the right questions

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Getting help

- How do you encourage people to seek advice? You might:
 - Signpost
 - Refer
 - Facilitate or find support
- Think about which is best for their issue:
 - What's the most pressing issue
- What local services are there in your area / organisation?

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Simple things that can be quick wins

Benefit checks online – don't need to enter names etc, just a simple set of questions which cover all the means-tested benefits.

↓


Energy improvements from Nest. For people who qualify there are free boilers, heat pumps, solar panels and insulation.

↓

Grants from the Discretionary Assistance Fund (DAF) to help in emergencies for essentials e.g. food, gas, electricity, clothing or emergency travel if you:
are experiencing extreme financial hardship have lost your job have applied for benefits and are waiting for your first payment

↓

Discretionary housing payment from the local authority can help people to make up their rent if they can't afford to pay it all

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Where do people go for help?

- There are lots of organisations that can help people more actively
- Some are national and can be found throughout Wales.
 - e.g. Citizens Advice (including UC Help to Claim)
 - AdviceUK branches
 - Shelter Cymru,
- Some specialise in helping particular issues
 - e.g. older people (Age Cymru), mental health (Mind, Hafal Rethink), cancer (Tenovus, Macmillan, Maggie's) sensory (RNIB, RNID) other national disability groups
- There are many local branches or local support groups
- Local authorities provide different help
 - e.g. support in social services, housing and grant, many of the short-term help schemes.
- Some offer support with claims to their service users
- The information pack has links to many of these
- Check what may be available in your area and organisation. See [Dewis Cymru](#) or [AdviceLocal UK](#) or [Advicelink Cymru](#)




Organisation and work points?

- You may need to decide how you can have these sort of conversations in your work environment
- Will you need to have somewhere quiet or private to go?
- Does the organisation need to think about any policy questions with this sort of work?
- Are there limits to what you will be able to do?
- What links do you already have with others who can help?

Working with clients


- We'll split into groups to briefly think about
 - Has this made us more aware of possible issues?
 - Are there things we could suggest now?
 - What useful services do you know of local to you?
- Pick someone to give some short feedback on this



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Next steps, taking it all forward

- Using the information pack
- Signposting & referring
- Keeping up to date
- Have you any questions about today's session?

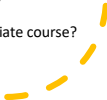


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How has it been today?

We'd like to know

- How much do you think you've learnt about benefits and other help?
- Do you know more about the kinds of help people may be able to get?
- Are you going to be better at helping people to ask for their rights?
- Will this change what you do now?
- Are you interested in the intermediate course?
- Poll



What have we talked about?



WHY PEOPLE NEED HELP



FINDING OUT IF PEOPLE NEED HELP



SEEING WHAT KIND OF HELP THEY COULD GET



SUPPORTING THEM TO ASK FOR THE HELP




POINTING THEM TO WHERE THEY CAN FIND SUPPORT AND EXPERT HELP




REMEMBER, YOU'RE NOT EXPECTED TO BE EXPERTS, JUST THE FIRST STEP

Dangos and other support


- Information Pack
- eLearning
- Forum
- Other sessions
 - Intermediate
 - Children and young people
 - Older people and money
 - People in need of care



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Helping you to help others



Don't forget to use the Basic Information Pack
Download it from the forum


The latest version is on the forum

Join the Dangos forum for support and news at <https://dangos.wrac.wales/>

You can download these slides from there, as well.

More detailed eLearning courses on benefits are there, if you want to take things further.

You might want to think about coming on other Dangos courses now, to take things a bit further.



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