Wednesday 14th February 2024 2pm – 4.45pm

Lifehouse Church, 90 Chatsworth Road, Chesterfield S40 2AN



Derbyshire Voluntary Action Business Minutes of the last Health & Social Care Voluntary Sector Forum held on 19 July 2023 The Minutes were accepted as a true record. Matters Arising There were no matters arising.

2. Welcome

Jacqui Willis, Chief Executive, Derbyshire Voluntary Action

Current financial pressures and media representations of this, can be a scary situation, made all the scarier when the information is inflammatory and confusing.

Derbyshire Voluntary Action (DVA) want to keep creating a safe space to target this information and make sure our members and groups feel understood, well informed and comfortable sharing their concerns. DVA have made the decision to hold this first event in person, however acknowledge that this can be a sensitive subject, therefore we want to make a commitment to continue these important conversations in a variety of spaces, both virtually and in smaller focus groups if required.

The DVA team is committed to working with partners to elevate your concerns, questions and comments through the appropriate channels. DVA know that challenging times are coming and with an election looming many people will be feeling isolated and financially threatened.

Jacqui urged people to have conversations with their group members to gain insight, so we can come together to help them. DVA have a lived experience Reflections Group that is a safe space to talk about anything, anyone interested in coming to the group or have any additional questions please contact Rachel Bounds rachel@dva.org.uk.

3. Scene Setting – the broader issues people are facing

Colin Hampton, Derbyshire Unemployed Workers' Centres

Derbyshire Unemployed Workers' Centre started over 40 years ago and in Colin's experience the problems now might be different but they are worse than when DUWC started in the 1980's.

Evidence since the 1990s is that policies do nothing to get people into work.

DUWC represent approx. 300 tribunals a year, 80% success rate in overturning DWP decisions. A lot of people don't pursue/or make a claim because of hostile environment. DUWC asked the 20% who didn't succeed (50 people) and only 2 people had gone into work, all that has been achieved is impoverishing people and adding to mental health problems.

Colin talked about the barriers to work and the jobs people can't do because of health reasons.

There is help and support available, Colin urged people to utilise these services.

DUWC want to hear stories as evidence. Launch of campaign on March 6th – Low Income, High Bills, Cold Homes Kill.

4. Overview of offer from local support organisations

Derbyshire Unemployed Workers Centres specialise in benefits advice and also represent people in tribunals. <u>https://www.duwc.org.uk/</u>

Derbyshire Law Centre Offer support with housing, debt, employment advice, discrimination, immigration. Call to receive basic advice, and assessment team will follow up. Can also contact through website. <u>https://derbyshirelawcentre.org.uk/</u>

Citizens Advice Chesterfield offer general advice on benefits, consumer issues, food bank vouchers, energy advice. Drop in available at office 6-8 Broad Pavement, Chesterfield on Wednesdays and Fridays. <u>https://chesterfieldcab.co.uk/</u>

5. Q & A Panel

Colin Hampton – Derbyshire Unemployed Workers Centres (DUWC) Andy Parkes – Derbyshire Unemployed Workers Centres (DUWC) Nikki Tugby – Derbyshire Law Centre (DLC) Luke Hill – Citizens Advice Chesterfield (CAC)

Q. The broad powers of the Department for Work and Pensions (DWP) to 'compel' 3rd party organisations aside from the banks to hand over data really bothers me a lot. I'd like to know who the 3rd party organisations are defined as and what happens if they don't hand it over. I am bothered about the trusting relationships we have with people supporting them with their finances if they then feel that we might share that information. Or we no longer feel we can maintain that level of support because we might be forced to disclose their data. The question is what can we do to identify this and prepare a response to that?

A. DUWC – In terms of power to look into accounts, we don't really know the detail at this stage. Don't know who 3rd party orgs are. Banks may be compelled to monitor accounts, but at this stage we don't know.

A. DLC – If sharing data it would have to be covered under the Data Protection Act.

A. CAC – DWP have always been able to access bank accounts, the question is if they will use 3rd party orgs. Lots of access through the fraud team, any fraudulent activity usually picked up during suspicious activity.

Q. The other big one for me really is about people being really vulnerable and panicking and drawing out cash so that it doesn't look like they have money in their accounts. I am thinking of an example I saw where someone said that they feel as a disabled person they are going to be punished for saving that little tiny bit each month to have a few days holiday. They could worry about how that might look as if they have excess and are then worried their money would be cut. Are we going to see more people struggling to manage money because of this if they are drawing out cash or feel like they need to hide it or spend it?

A. DUWC – when someone makes a benefit claim they are obliged to give information about their accounts, so DWP are able to look. When things are implemented come and chat to DUWC.

Q. Are they reducing the £16,000 threshold?

A. Not that we are aware of.

Q. Is the floating of the idea of people claiming Employment and Support Allowance (ESA) having to work rhetoric only? Or any proof has it been developed further?

A. DUWC – There was a White Paper last year around the transition, not got detail on that, are looking at work capability situation.

When you have an ESA assessment you are given a status. Government plan changes to that, but there is a general election due and the media is used to scaremonger people. Changes have not yet been put into place.

Q. What about legacy benefits and migrating by 2025/26?

A. People in Derbyshire on tax credits are being migrated to Universal Credit, other benefits will follow. Anyone experiencing issues around migration contact DUWC.

Q. Will I lose my benefits if I am not able to do a work program scheme?

A. Depends on work requests, on sanctions and whether you're engaged in programmes. There is a new programme to help long term sick.

Q. I have mobility issues and anxiety; am I expected to work or lose my benefits?

A. Down to what benefits you are in receipt of and what your limitations are.

Q. Is it true that I am only allowed below £6000 in my bank account? Or face losing my benefits? **A.** Max is 16k for working age people (not pensioners). Under 6k is ignored, tapered off on tariff income.

A. If you are in a position where you inherit or win the lottery it can affect your benefits.

Q. A few years ago I got a substantial back payment for my Personal Independent Payment (PIP), it resulted in my having around £10k in my bank that I have managed to save, will I lose my benefits because I have not spent this money?

A. If you get a back payment/lump sum you get 12 months disregard, after that it is classed as capital.

Q. ATOS have been replaced as the company that carry out assessments.

A. Department for Work and Pensions started with ATOS for doing assessments and then Maximus, all have targets to meet this includes removing people from benefits.

Q. Where does the capital figure of £26k come from?

A. Don't know why that figure is chosen.

Q. Many people with complex mental health issues don't understand the benefits they receive? **A.** DUWC – claimants don't get a lot of information from the Job Centre, but DUWC do get a lot of people signposted to us and we can help navigate.

DLC – People do not realise that Housing Benefit is now paid through Universal Credit, you can arrange with your landlord to have it paid directly.

Comment – I previously worked for the Job Centre and if a client asked for housing to be paid directly we were told to put them off because it's a faff. Job Centre don't want it to be paid directly. Comment – experience with UC is that if you ask for payment arrangement to the landlord they want evidence that you are vulnerable in order to put it in place.

DUWC – Work coaches tend to do sanctioning in house, DUWC not getting many enquiries, if you are sanctioned ask for reconsideration and go to appeal.

Sanction statistics from across the County show that very few people present as being sanctioned. DUWC used to stand outside Job Centre offering support but now most people don't physically have to go so access to help is even less.

DLC – currently in crisis with housing, dealing with people facing eviction in the next week. All services are free. Chesterfield and North East Derbyshire are out of available properties because of floods. If you have issues with disrepair (e.g. damp) in Chesterfield can come to Law Centre. Chesterfield Borough Council pays the Law Centre to challenge them.

Q. We work with Children and Young People with disabilities, empowering them to gain skills, how would it affect their benefits if they did get a job?

A. DLC have volunteer project aimed at Young People <u>https://derbyshirelawcentre.org.uk/step-into-work/</u>

A. DUWC – carry out a 'better off' calculation.

Q. I am on benefits, I have mental health issues and haven't been able to work for many years, I now feel scared to take my children on holiday or spend significant money due to threats of watching my bank account activity. Is it true that our spending is going to be watched and we may lose benefits? **A.** Use fear/paranoia of spending as one of your indicators.

6. Networking/Opportunity to get advice from support organisations

There was an opportunity for people to have time with support organisations to give a brief overview of their situation and the relevant support agencies will follow up with them.

7. Date of next Forum: 15th May 2024