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**REPORT OF THE RESOURCES  
SCRUTINY COMMITTEE  
THURSDAY 1 JULY 2004**

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**NOTE:** A copy of the report mentioned below has been sent to all members of the Resources Scrutiny Committee and other members who have requested it. Further copies are available from Adrian Service, Room 223, County Secretary's Department, County Hall, Hertford. (Telephone: 01992 555564)

**MONEY ADVICE UNIT – PROGRESS REPORT ON INCREASING BENEFITS  
TAKE-UP**

**1.1 Introduction**

The Scrutiny Committee considered a report on the progress made by the Money Advice Unit [MAU] in encouraging eligible Hertfordshire residents to claim benefit entitlements. This particular exercise involved partnership working with the Citizens Advice Bureaux and the Department of Work & Pensions, Pensions Service.

The following invited speakers gave presentations and answered questions:-

- a) Heather Day, manager of Hertford CAB, advised on Hertford Citizens Advice Bureau's involvement with the MAU. Grant money obtained from HCC was mainly used to undertake home visits to prospective claimants. In Hertfordshire of the 793 claimants that had been assisted, 555 had been successful in obtaining attendance allowances amounting to £688,000 in total. Given that East Hertfordshire has a high number of senior citizens, she felt that there were many eligible persons still not receiving all they were entitled to and that more work was needed.
- b) Carole, a service-user (parent of a disabled child) advised that she had herself unsuccessfully applied for disability living allowance for her child. On the suggestion of her paediatrician she consulted the MAU and following their assistance in completing the application forms and supplying the precise medical information required she had been successful in obtaining financial assistance.
- c) Rosemary Davies, a Department of Works & Pensions, Pensions Service Officer based at Stevenage, stated that the Pension Service had been established in 2002 and outlined how their work had developed to date. It was their intention to work more closely in the future with the Money Advice Unit on a joint benefits take-up campaign.

## 1.2. The work of the Money Advice Unit (MAU)

The key aim of the MAU is to increase take-up of benefits for Hertfordshire residents and promote accurate advice and advocacy on benefits and debt by organisations within Hertfordshire.

To achieve those aims in 2004 / 05, the MAU aims to directly advise and assist 2,000 local people who are failing to claim what they are entitled to (people aged over 60, carers, parents of disabled children and people with disabilities).

In addition, the MAU provides a training programme, a telephone and email advisory service, consultancy advice, written and electronic information and other support services to front-line social care, voluntary sector, health and housing staff throughout the county.

Existing projects underway include :-

- Benefits Outreach, aimed at elderly and disabled people who are failing to claim attendance allowance, housing and council tax benefit and pension credit.
- Carers Project, for carers of disabled people
- Children With Disabilities Project
- Financial Literacy (aimed at school pupils and their families)
- Welfare to Work, providing benefits advice for disabled people moving into employment

There are a number of other projects, for which external funding is currently being sought, including:-

- Working with district and borough councils throughout Hertfordshire, and using their housing and council tax benefit records to identify elderly people who are failing to claim other benefits.
- Working with the Watford Muslim Community Project to improve benefit take-up amongst isolated and elderly Muslims.
- Working with North Herts District Council to provide benefits advice to meals on wheels recipients in rural areas.
- Extending the Welfare to Work project, in partnership with the Job Centre Plus, ECDU and ESF, to reach lone parents, carers and others returning to work after unemployment.
- Extending the Children with Disabilities project, as MAU are unable to cope with existing demand for advice. The project has been very successful, given that it only has two part-time employees, but they are not able to adequately respond to all requests for help within an acceptable time.

The success of the children with disabilities project can be measured in many ways. The most obvious is by looking at the actual and direct financial benefits accruing to individuals that have been assisted in the last year. The latest available figures show that the MAU has enabled parents of disabled children to claim an additional £23,536.75 per week in the last year alone. This equates to an additional £1.22 million over a full year, for a total cost to HCC of around £35,000.

MAU partnership work with The Pensions Service (Department for Work and Pensions) is increasing. There have been preliminary discussions over the establishment of a joint visiting team involving Pensions Service and Adult Care Services staff, who would share information for both benefit and financial assessment purposes.

The MAU co-operated with the promotion of Pension Credit claims in Hertfordshire. The attached chart shows how progress has been made in Parliamentary constituencies in Hertfordshire since pension credit was introduced in October 2003.

Constituency	Number of Households getting Pension Credit in November 2003	Number of Households getting Pension Credit in May 2004
Broxbourne	2,611	2,980
Hemel Hempstead	2,314	3,239
Hertford and Stortford	1,837	2,563
Hertsmere	2,319	2,900
Hitchin and Harpenden	1,582	2,272
South West Hertfordshire	1,850	2,494
St Albans	1,566	2,152
Stevenage	2,445	3,363
North East Hertfordshire	2,047	3,002
Watford	2,242	3,050
Welwyn Hatfield	2,172	2,954

The MAU have regular liaison with the CAB service in Hertfordshire, both at bureau level and county-wide which ensures partnership working where possible (e.g. in Broxbourne, with a highly successful take-up campaign that also involves the Borough Council). Where there are no partnerships, liaison ensures that the MAU is working collaboratively, avoiding both duplication and gaps in the provision of advice services.

### 1.3 Future work

The Head of the MAU estimated that based on national trends, where up to 70% of people are eligible for tax / pension credits, between 15,000 to 20,000 additional Hertfordshire residents could be eligible for such benefits.

Whilst the Works & Pensions Service had data on all Hertfordshire pensioners and had sent them information on pensions credits that was claimable, there was resistance from pensioners to making such claims. Initiatives using an alternative approach were being pursued.

The Executive Member for Resources commented on the invaluable service provided by Citizens Advice Bureaux and that vulnerable people tended to be happy to contact them for independent advice, and felt that District / Borough Councils should bear this in mind and not reduce their future financial support. He felt that local authorities acted as a safety net for people who were not happy to contact government agencies such as the Works & Pensions Service.

## 1.4 Committee Views

The Committee asked the Executive Member for Resources to: -

- a) encourage the Hertfordshire district / borough Councils to sustain, and if possible improve, financial support of Citizens Advice Bureaux in their districts, and to ask County Councillors who are also District / Borough to promote to their district / borough councillors colleagues the services provided by Citizens Advice Bureaux.
- b) invite the Head of the Money Advice Unit to make a bid for additional funds in the Budget for 2005 / 2006 to enable other projects to be undertaken to further benefits take-up.
- c) request the Local Government Association to lobby H M Government to increase funding to local authorities to take account of children with disabilities, and to modify the FSS formula for local authorities grant settlement to reflect the number of children with disabilities in receipt of and requiring financial support.

The Committee invited the Head of the Money Advice Unit to urge the Department of Works & Pensions to include a note providing information when sending out application forms to people enquiring / applying for benefits as to where prospective claimants could obtain local independent advice.

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**IAN LAIDLAW – DICKSON  
CHAIRMAN**

County Hall  
Hertford  
**1 July 2004**