The role of the Citizens Advice Bureau in supporting health care

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Increasingly, branches of the Citizens Advice Bureau throughout the UK are playing a vital role in supporting patients and their families, mainly through advising them on financial matters, but with practical and legal help on a range of other issues too. This new role is lifting a significant burden from health care staff.

Scotland’s 77 Citizens Advice Bureau (CAB) offices will hold their annual awareness week, Advice Week, on 6–12 September, to highlight the vital role they play in communities and to encourage more people to volunteer to get involved in the service. Ninety per cent of CAB workers are trained volunteers, but because people move on – often thanks to the training and experience they gain within a bureau – the service always needs more people.

The role of the CAB

CABs are charitable organisations, mainly staffed by trained volunteers who dispense free and impartial advice and information to the public on a wide range of issues. However, the main issues that clients bring up concern consumer debt, welfare benefits, and employment rights (Citizens Advice Scotland, 2003).

Computer-based information and retrieval systems have allowed CAB advisers to take advice beyond the high street and into a range of settings within the community. The CAB’s 12,000-page information system is now compressed onto a single CD-ROM, thereby enabling advisers to operate anywhere a laptop computer can be plugged in.

CAB and health care

With people’s social and financial circumstances now recognised as a factor – even a cause – of physical or mental ill-health, more and more CABs now offer an advice outreach service in health care settings, including hospitals and GP surgeries.

The range of CAB advice given in health care settings has expanded rapidly over the past few years. For example, the CABs in Dumfries and Galloway, Lanarkshire and the Highlands have teamed up with Macmillan Cancer Relief to offer a dedicated service to people with cancer and their families. CABs in Motherwell and Wishaw, and Stirling, help clients with mental health problems. Raigmore Hospital in Inverness, the largest hospital in the Highlands, has had its own onsite CAB office since 2003.

Good advice can make a significant difference in helping to maximise the quality of someone’s life and relieving stress. Nurses know there is not much point telling people to concentrate on getting well if they are worried that they cannot cope financially or may lose their job.

People affected by severe injury or sudden illness often need advice on issues such as sickness and disability benefits, how to manage debts and mortgages if they are no longer working, and employment rights. When people come to hospital with a severe illness their whole support system can fall apart. It is seldom a single issue that patients have concerns about – there are often several, including statutory sick pay, housing costs, employment rights and carers’ allowance. CAB advisers often get enquiries from people with no previous experience of benefits, who do not know their way around the welfare system and can find the benefit rules governing hospital stays extremely complex.

The Acheson Report (Department of Health, 1998) found that those who experience deprivation have poorer health, die at a younger age and make more demands on health services. Academic research, com-

CASE STUDY: HELPING A PATIENT RETURN HOME

The husband of a patient who had been in Raigmore Hospital, Inverness for more than three weeks approached the hospital’s CAB service for advice. While on a walking holiday in Scotland his wife had sustained an injury. She was admitted to hospital but had contracted septicaemia.

After three weeks in hospital, she was desperate to return home to Essex to be near her family. Unfortunately it was not possible to transport her in an ambulance, but her condition meant she was unable to travel without medical supervision.

The CAB worked with an organisation in the hospital called Safe Haven, which contacted the client’s local health authority. The health authority agreed to meet the cost of transporting the patient back to England. Within two days, she was flown to her local hospital in an air-ambulance. This also freed up a bed in Raigmore Hospital, which would otherwise have been occupied for a further three weeks.

The client’s husband later called the CAB to say that if it wasn’t for them he would have had to stay in Inverness, at mounting expense, until his wife recovered enough to return home.

UPDATE

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CASE STUDY: HELPING A PATIENT AND HER CARER TO CLAIM THEIR FULL BENEFIT ENTITLEMENT

The daughter of a patient who had had a stroke approached Raigmore Hospital CAB for advice. She was concerned about how her mother would cope financially, as her statutory sick pay was due to run out and she had no other income. The bureau assisted the client in a claim for incapacity benefit (£64.35) and helped her claim disability living allowance (£53.45).

Once awarded disability living allowance, she was also entitled to a higher level of income support (£13.60).

As the daughter was looking after her mother, she was entitled to income support (£43.25) and could also claim a carer’s premium (£25.10). Once the client was in receipt of income support, she also qualified for housing benefit (£56.47) and council tax benefit (£14.01).

Overall, CAB advisers helped this family to claim their benefit entitlement worth over £270 a week (or over £14,000 a year).

The client said that as she had never had to deal with the benefits system previously, she would not have known where to start.

missioned by CAS to evaluate its members’ work in health settings, has endorsed this. One report by Aberdeen University noted: ‘Many problems presenting themselves to primary care are wholly or partly social in nature. Addressing the social issues relieves demand on health services, both directly and indirectly’ (Aberdeen University Department of Management Studies, 2001).

Issues that patients need help with
The questions people ask CAB advisers usually relate to issues they have never had to think about before, such as: ‘What benefits am I entitled to if I’m ill?; ‘What happens about my debts and my mortgage if I can’t work or have to go into hospital?; ‘Who will care for my children?; or ‘Can my employer sack me if I’m off work for several months?’

Queries from health care staff tend to be more diverse. The Raigmore Hospital CAB has been asked about lost luggage, accommodation and employment disputes, and – commonly – relationship issues.

Many patients have gained financially thanks to CAB intervention. Peebles CAB in the Scottish Borders managed to get a £500 debt written off for one client who was almost suicidal with depression.

CastleMilk CAB in north-west Glasgow has already won £735,000, mainly in patients’ unclaimed benefits, since its inception last year. Raigmore Hospital CAB even arranged for an injured female hill-walker to be flown back home to Essex free of charge.

Comments from clients
- ‘I didn’t know anything at all about disability living allowance. If it hadn’t been for the CAB, I never would have applied for it.’
- ‘It’s given me some peace of mind during a time when my life’s been turned upside down.’
- ‘It’s made a lot of difference [receiving disability living allowance], a huge difference – it’s eased the financial pressure greatly. I’ve had extra costs due to the illness because I’ve had to travel up and down to London for treatment. That was a financial drain.’
- ‘It was just excellent to have someone come to the house and sort these things out for us. I don’t know whether I’m coming or going with running up and down to the hospital. I couldn’t have done that on my own.’

Reducing the burden on staff
As well as directly helping patients, the CAB is also benefiting hard-pressed frontline health care staff. Most health practitioners have not got time to become experts in welfare benefits, housing rights or debt counselling. This is the ‘health gap’ that CAB is working to fill in order that health care staff can concentrate on their patients’ health, while CABs help improve their circumstances.

Teresa Rennie, lead cancer nurse for Lanarkshire, explains: ‘The advice service has had a tremendous impact on our daily work. It has relieved us from dealing with financial assessment, housing issues and completing benefit applications.

‘We are now able to concentrate more on our clinical

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**REFERENCES**
work. And it has also allowed individuals who are in our care to worry less about the financial implications that are associated with a cancer diagnosis. It gives them more peace of mind and enables them to focus on participating in their care.

The future
The CAB service in Scotland is looking to expand its work in health care settings. It is in negotiations with the Scottish Executive’s health department to draw up a formal framework through which CABs in each of Scotland’s 15 health board areas might offer a comprehensive advice service to patients and staff. This could open up a whole new dimension to CAB work, and see CABs become as familiar in health care settings as they are on the high street.

It is now hoped that the CAB service in Scotland will be acknowledged as the missing piece of the health care jigsaw. There is also a need for more people to volunteer to be advisers.

No formal experience or qualifications are needed as full training and support is given, but volunteers will usually have to commit to a minimum of four or five hours a week.

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CASE STUDY: HELPING TO FIND ADEQUATE ACCOMMODATION

Staff at Raigmore Hospital, Inverness asked the CAB to make a home visit to one of their outpatients. The client was 72 years of age and shared an old caravan with her daughter and two grandchildren. She was unable to read or write. An open coal fire heated the caravan and the woman slept in the living room.

At the age of 60, the client had separated from her partner and felt it necessary to find work. She had been assured by her new employer that she was on retirement pension and could earn a wage and still keep her pension.

After working for two years, the client discovered she had been receiving income support, not a retirement pension as she had believed. After an investigation, her income support payments ended and the client was required to repay the full amount of income support received during her period of employment.

The client believed she had no alternative but to carry on working since the Benefits Agency had informed her that, due to a lack of National Insurance contributions, she was not entitled to a retirement pension. The client continued to work until she was 72 when she collapsed at work. She was admitted to hospital as an emergency.

Her employer stopped her pay, and elected not to pay her any sick pay. She had no savings and no income.

The CAB visiting officer called at the client’s caravan. As well as identifying the deplorable housing conditions and submitting a housing application, he assisted her in filling out an income support claim and an attendance allowance claim.

Initially, the local authority only considered the client a medium priority for housing. Raigmore Hospital CAB appealed this decision and submitted further medical evidence from her consultant and a report on her current housing situation. The client was awarded income support and attendance allowance.

She has also now accepted a new housing association tenancy with central heating. The client received assistance with the cost of carpeting, furnishings and essential kitchen appliances.

Her weekly income is now £183 and her rent and council tax are paid through benefits.