

Changing Futures

— Stoke-on-Trent —

Case Study: Complex Needs Alerts

History

Several years ago, Steven* was given a DWP back payment of over 15K in 2 payments. He was living at a hostel when he received the money and went to live with his mother where he was financially exploited and within a very short period of time all the money was gone. Steven's drug use increased, putting his life at risk.

A Complex Needs Analysis was done by the CAB Welfare Benefits Specialist supported by Changing Futures Case Coordinator. A Complex Needs Alert was added to the additional needs tab of his Universal Credit account. The alert highlighted the risk of his mental health needs and a risk of financial exploitation. Steven was assessed as having 'Limited Capability for Work-related Activity (LCWRA) and was accepted for extra benefit on top of his Universal Credit, with no requirement for him to work. Steven received an additional payment of £416.19 per month on top of standard allowance.

The Department of Work and Pensions (DWP) decided after looking at the alert, made a discretionary decision to backdate the under payments to 2019. Luckily due to the complex needs alert, disability liaison team contacted Steven's Case Coordinator to inform them that Steven would receive 17K plus in back pay. The decision also overturned a UC sanction. Direct Earnings Attachment Team contacted Steven's Case Coordinator, to arrange an MDT to discuss an agreed action on how to allocate the money.

Steven had been allocated a social worker who undertook a financial capacity assessment. It was deemed that he did not have capacity. They agreed to hold the payment and advised that it could be paid to Steven in weekly or monthly installments. Steven receives his money into his own money into his bank account every 2 weeks. His social worker applied for an appointee ship. The Local Authority will agree how much money he will receive each week and the back payments will fall under the appointee ship. The Disability and Employment Advisor Team were really understanding and his vulnerability and inability to manage his own finances used their discretion to hold the lump sum payments.

A safeguarding risk was raised for financial exploitation, based on previous financial exploitation. Steven's drug use has decreased, and he is stable in script use.

Barriers

- Steven was at risk from Financial Exploitation by family if he received money without an appointee ship in place.
- There was a risk to Steven's life if he received money due to either drug overdose or money being taken.

Learning

- The complex needs alert was instrumental in protecting Steven from financial exploitation.
- The Disability and Employment Advisor Team helped safeguard Steven's money by holding payments until his appointee ship was put in place.
- The MDT was vital in identifying the best course of action to safeguard Steven from financial exploitation.
- Being proactive and anticipating risk was very important.
- Importance of sharing information.
- This case study is a great example of client focused partnership working to protect a vulnerable individual.

** Customer name has been changed to protect identity.*