

Impacts of public sector austerity on clients of Hampshire Local Citizens Advice

**citizens
advice**

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Who we are

- Citizens Advice Hampshire is a consortium of the 15 Local Citizens Advice in Hampshire, Portsmouth, Southampton and the Isle of Wight.
- We are a charity in our own right but do not give advice to clients.
- Set up in 2008 our primary role is to identify and develop options to improve advice services across the county. This involves working with our Local Citizens Advice, other advice agencies and partners.
- We provide a single point of contact for funders, partners and policy makers.
- We bid for funding to support our Local Citizens Advice to deliver specific projects

Who we are

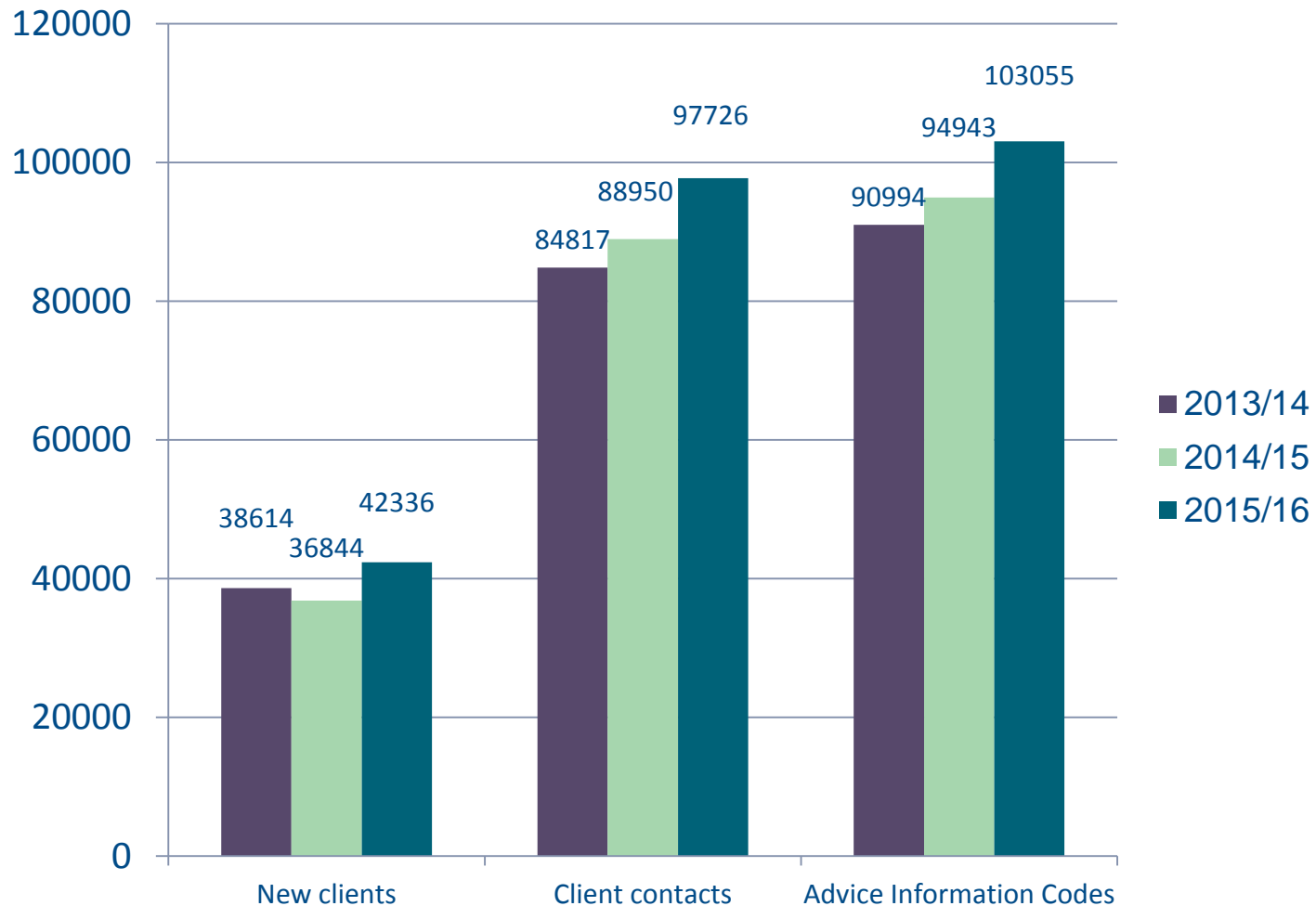
- During 2015/16, our 15 Local Citizens Advice
 - Recorded **85,133** new enquiries
 - Answered nearly **25,000** Adviceline calls
 - Answered over **15,300** online enquiries (webchat and email)
 - Employed nearly **1,000** volunteers and 220+ paid staff
- Nationally, the Citizens Advice Service
 - Dealt with 6.2 million enquiries
 - Directly helped 2.7 million people via face-to-face, phone or webchat/email
 - Hosted 36 million visits to its website
 - Employed 21,000 volunteers

How we gather evidence

- Shared CRM (Petra) in place since Summer 2013
- LCA record information about each client (contact details, demographic profile, issue presented, actions agreed, outcome where known)
- Local and county-wide reports generated
- Research and Campaigns work identifies and documents incidences and outcomes of poor legislation and unfair policy decisions
- We collaborate with other agencies to share information and challenge/help eradicate unjust practices

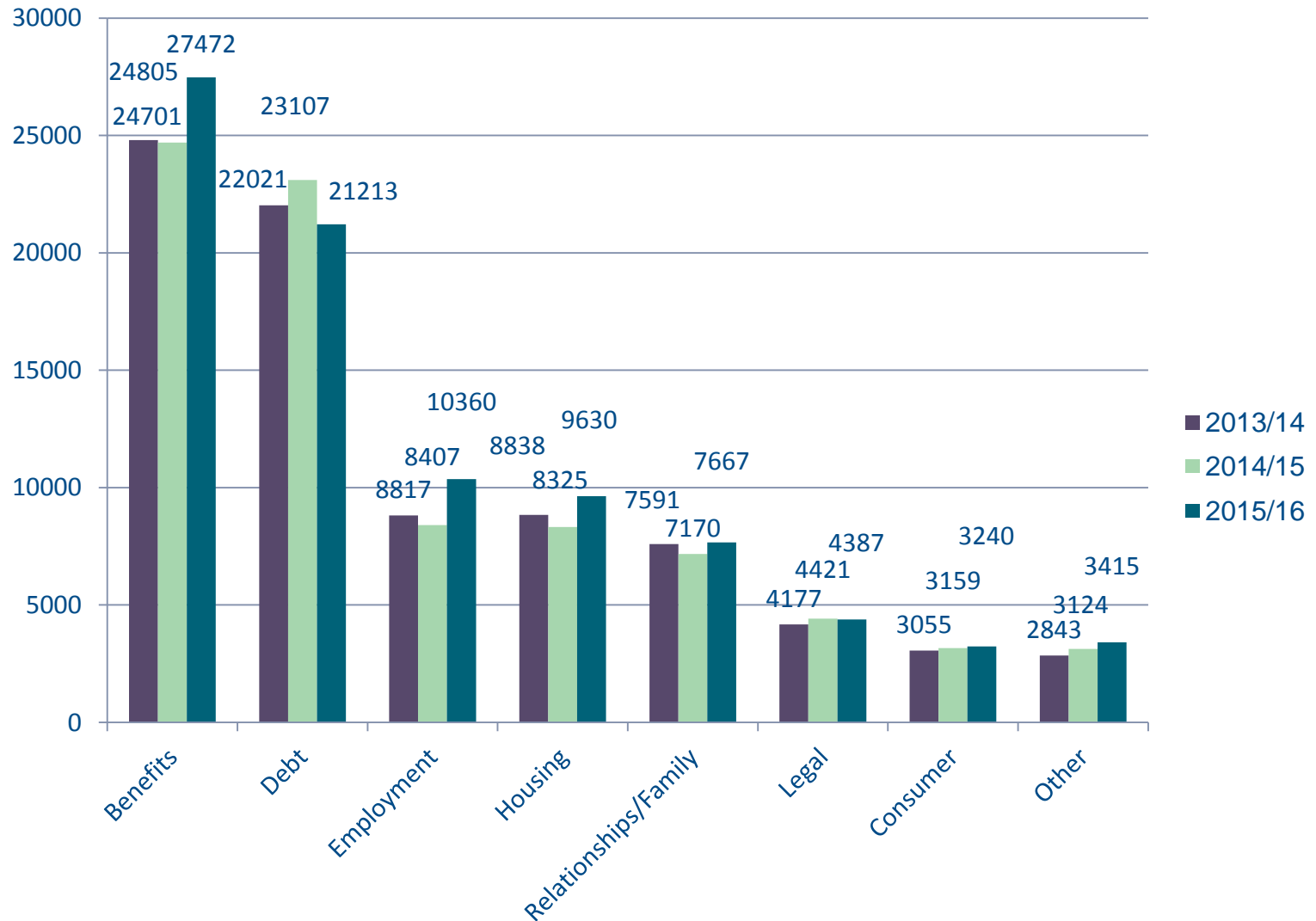
Our statistics tell us ...

- The last two quarters of 2013/14, 2014/15 and 2015.16 tell us how many unique clients sought our help and the number of issues they had.



Our statistics tell us ...

Many clients present with multiple issues and on multiple occasions (1 of 2)

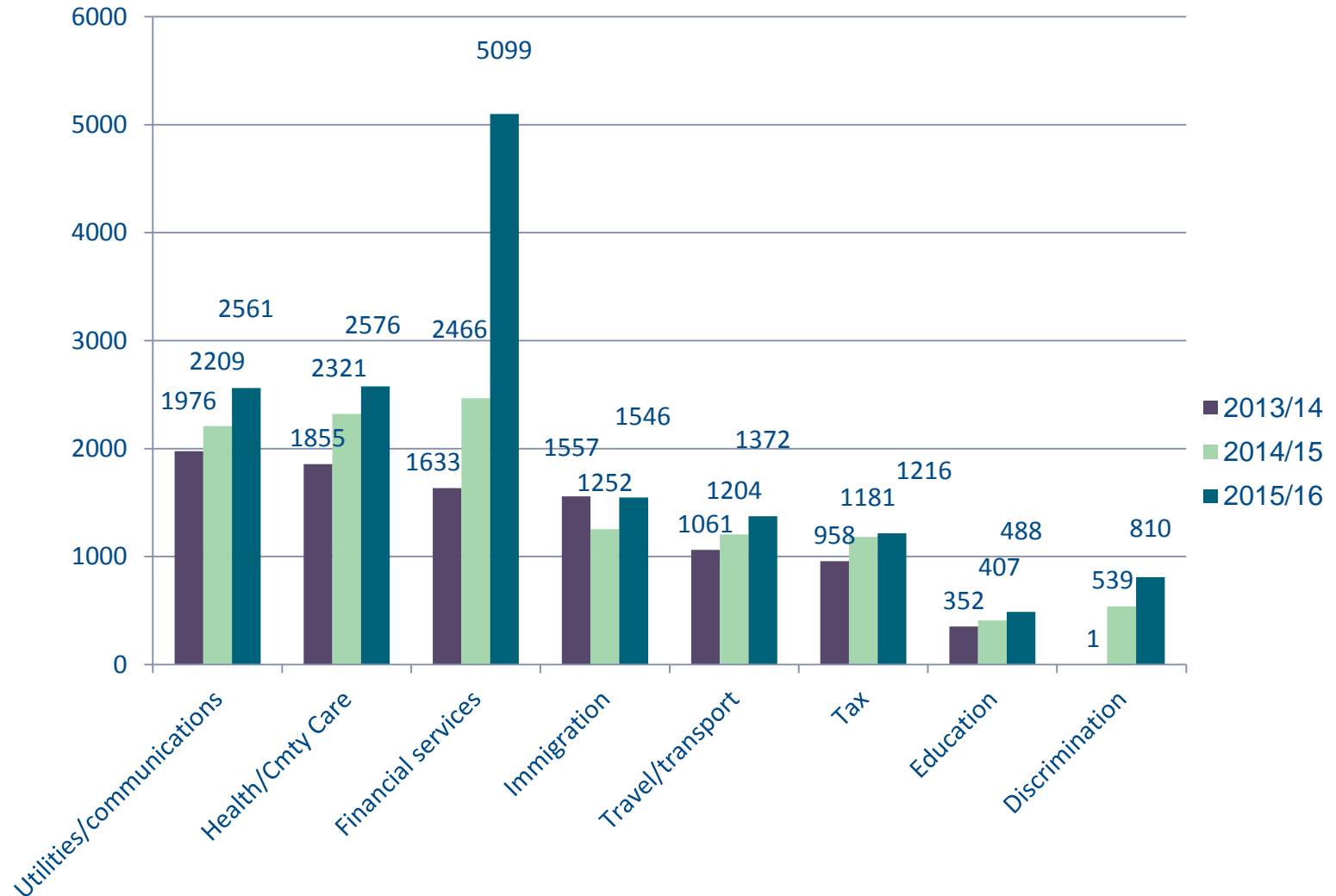


Our statistics tell us ...

Issue Type	2013/14	2014/15	2015/16
Benefits and tax credits	24805	24714	27472
Debt	22021	23107	21213
Employment	8817	8407	10360
Housing	8838	8325	9630
Relationships and family	7591	7170	7667
Legal	4177	4421	4387
Consumer	3055	3159	3240

Our statistics tell us ...

Many clients present with multiple issues and on multiple occasions (2 of 2)

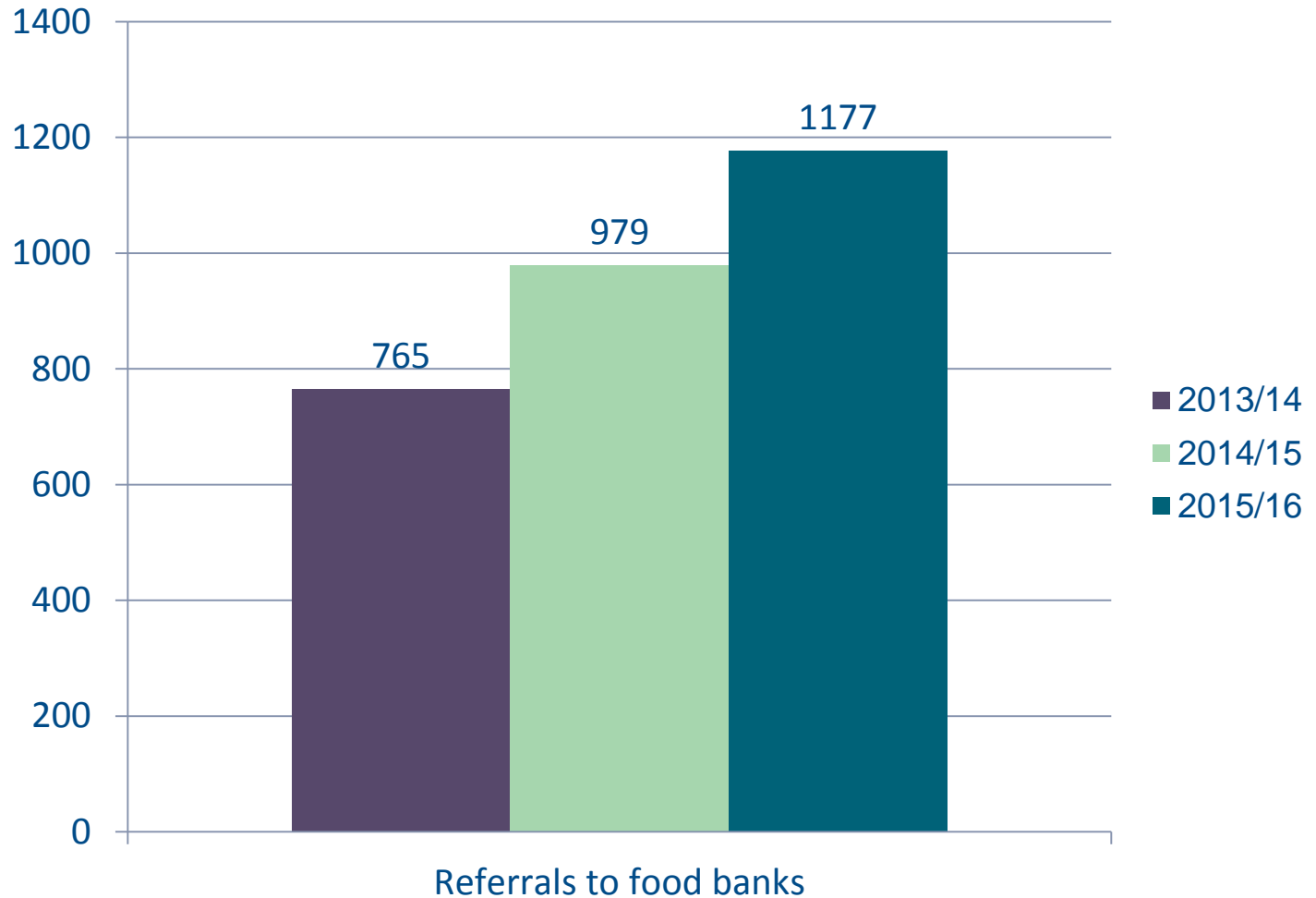


Our statistics tell us ...

Issue Type	2013/14	2014/15	2015/16
Utilities and communications	1976	2209	2561
Health and community care	1855	2321	2576
Financial services and capability	1633	2466	5099
Immigration and asylum	1557	1252	1546
Travel and transport	1061	1204	1372
Tax	958	1181	1216
Discrimination	1	539	810

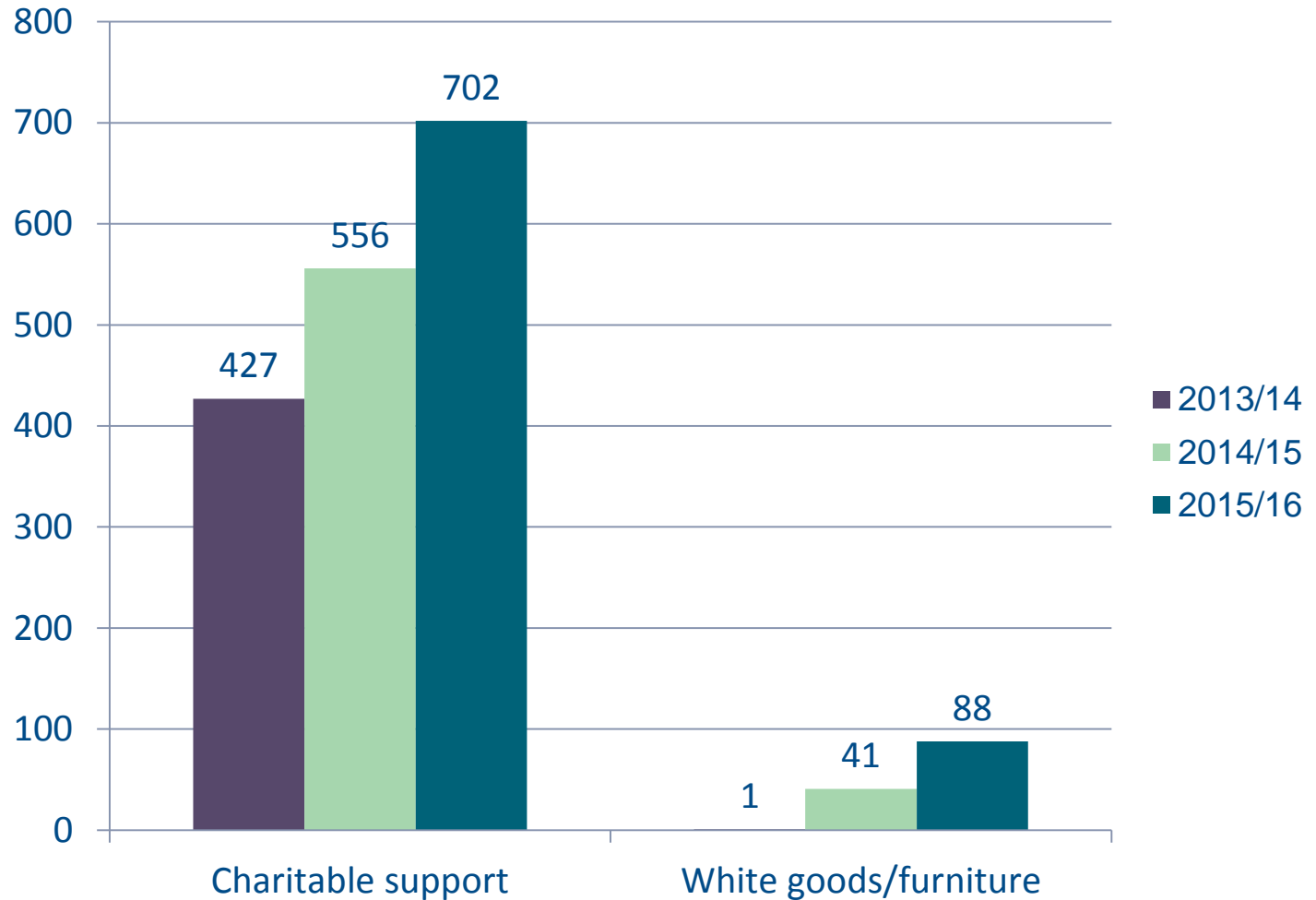
The detail – Q3 and Q4

- Referrals to food banks



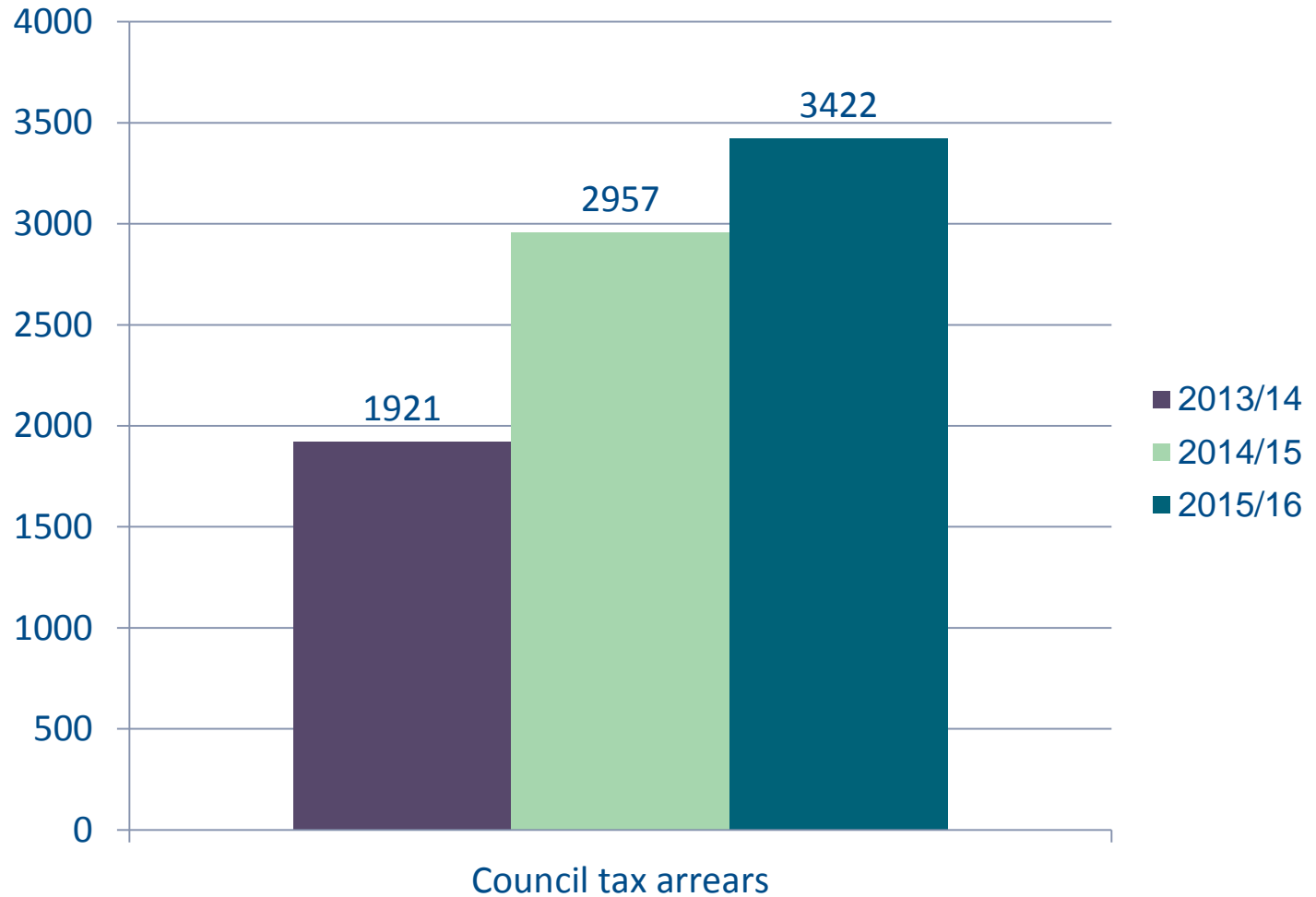
The detail – Q3 and Q4

- Applications for charitable support – grants and goods in kind



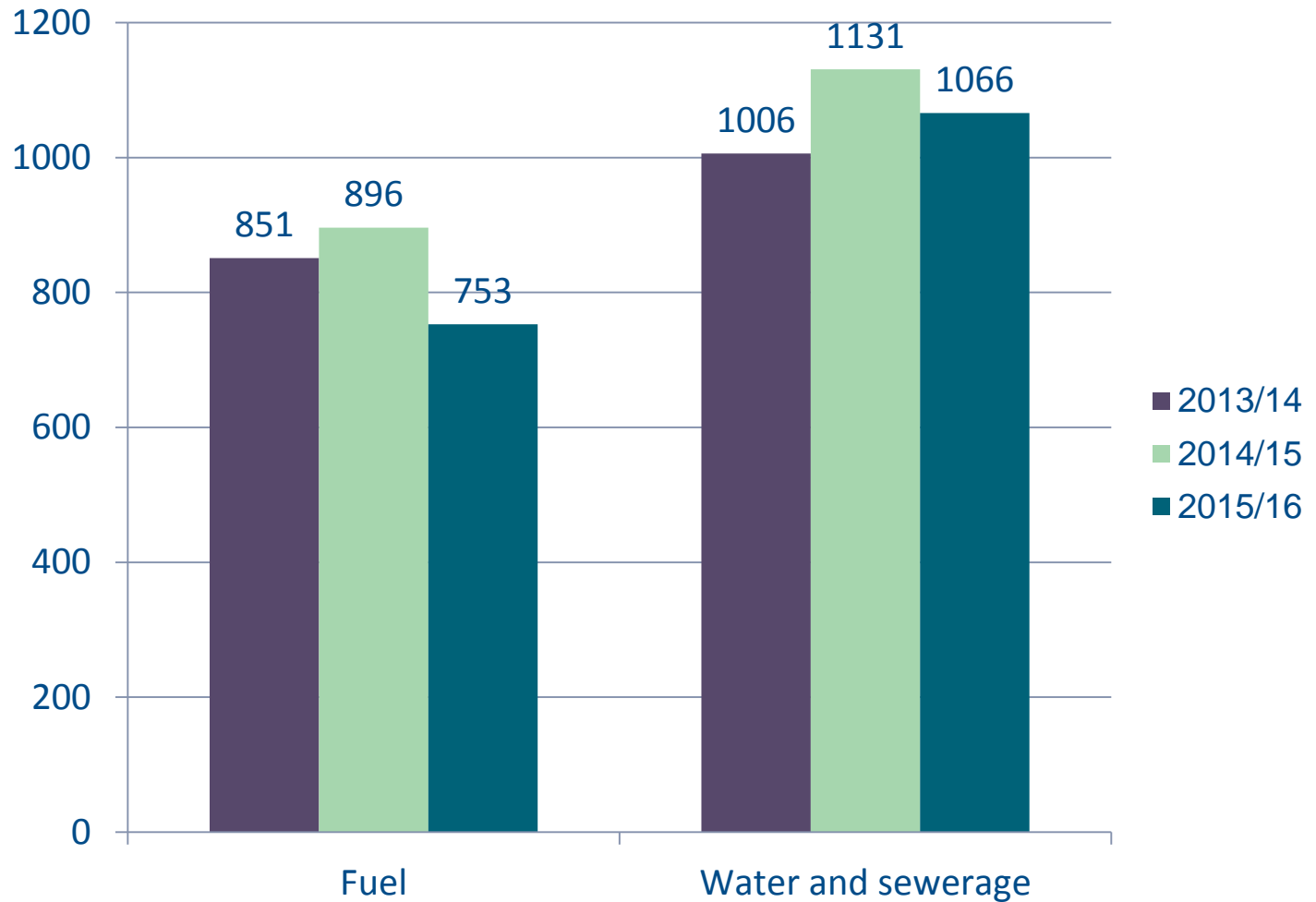
The detail – Q3 and Q4

- Debt – Council Tax arrears



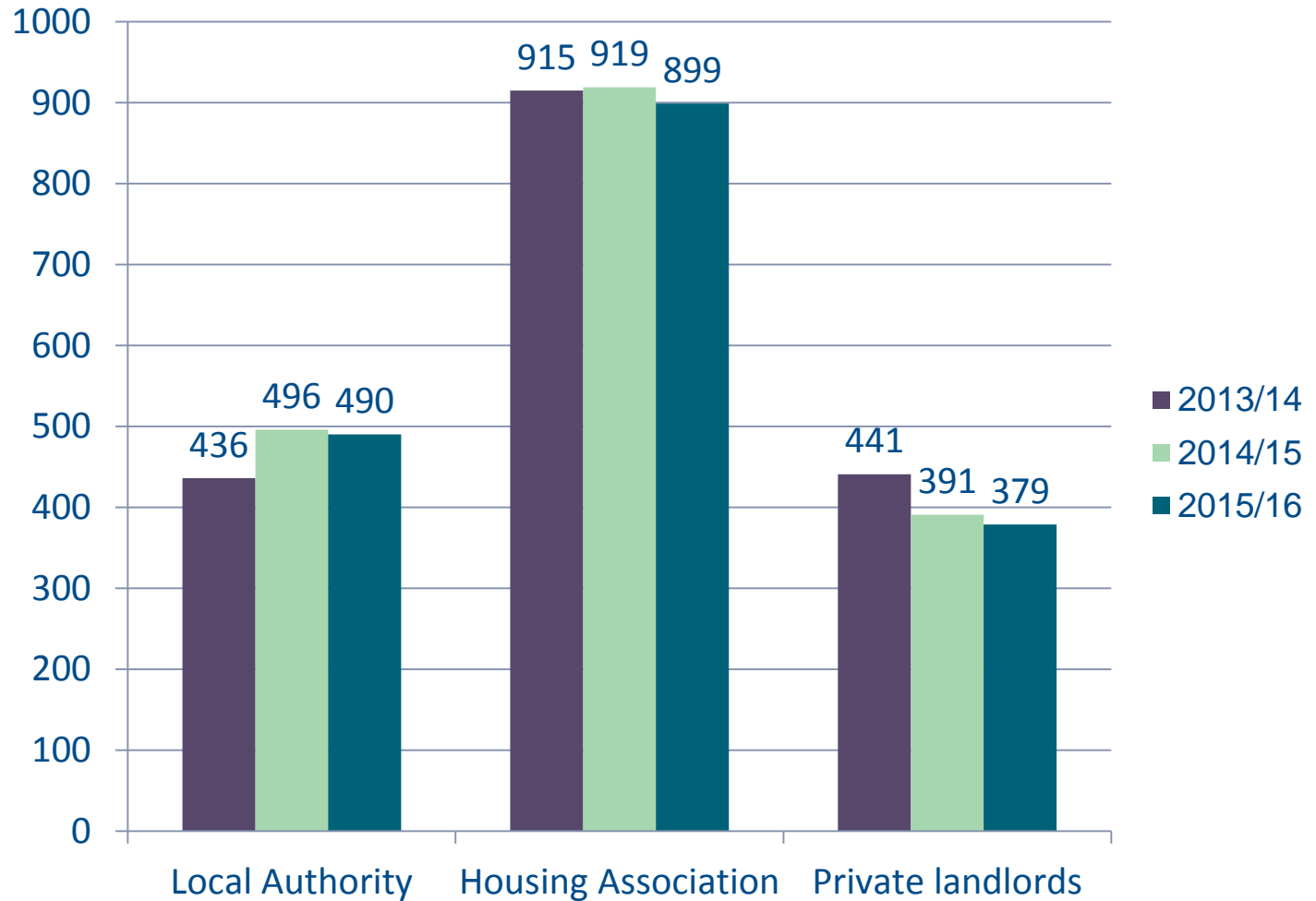
The detail – Q3 and Q4

- Debt – impact on utility payments



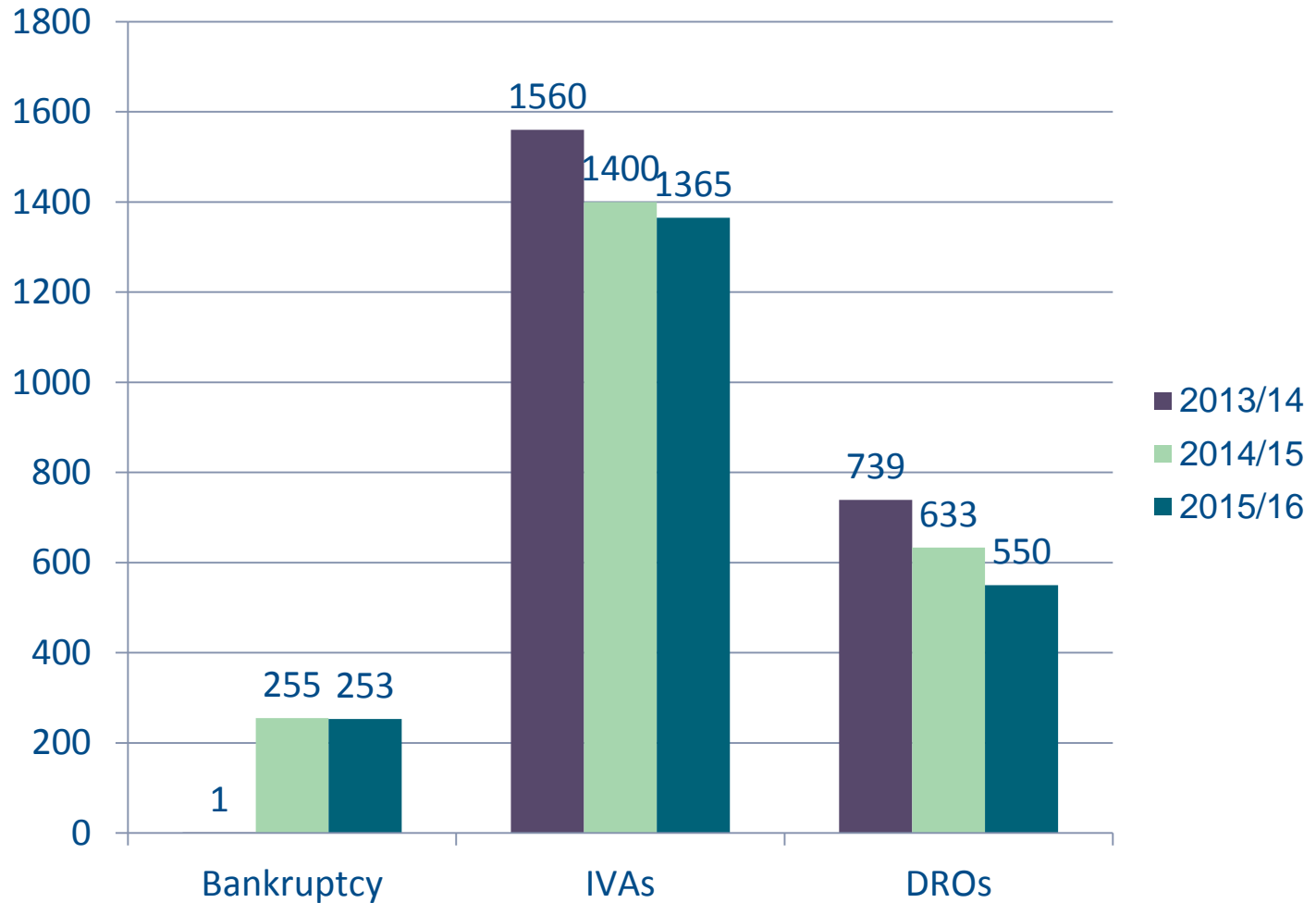
The detail – Q3 and Q4

- Housing – impact on rent arrears



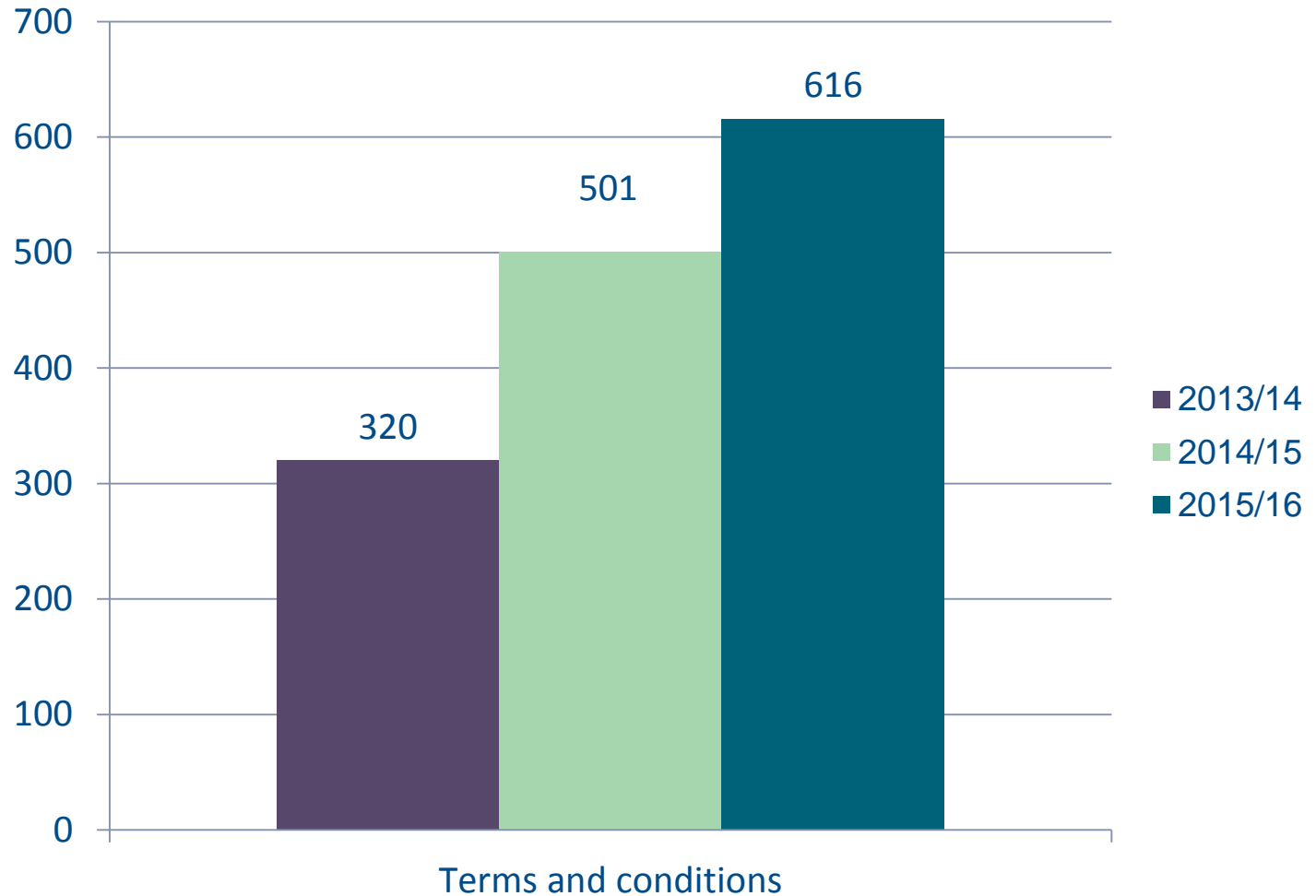
The detail – Q3 and Q4

- Debt – Bankruptcy, IVAs and DROs



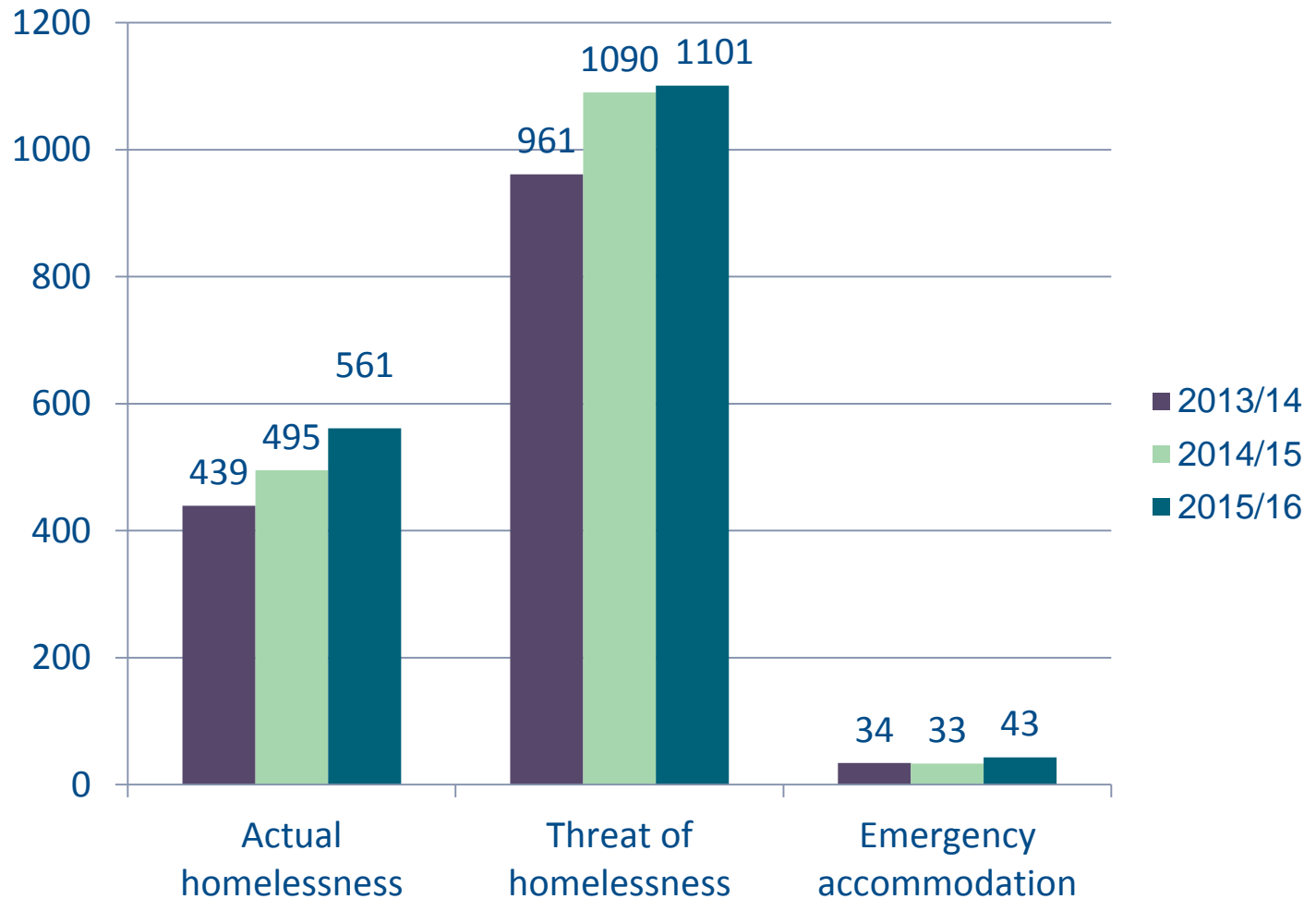
The detail – Q3 and Q4

- Employment – terms and conditions



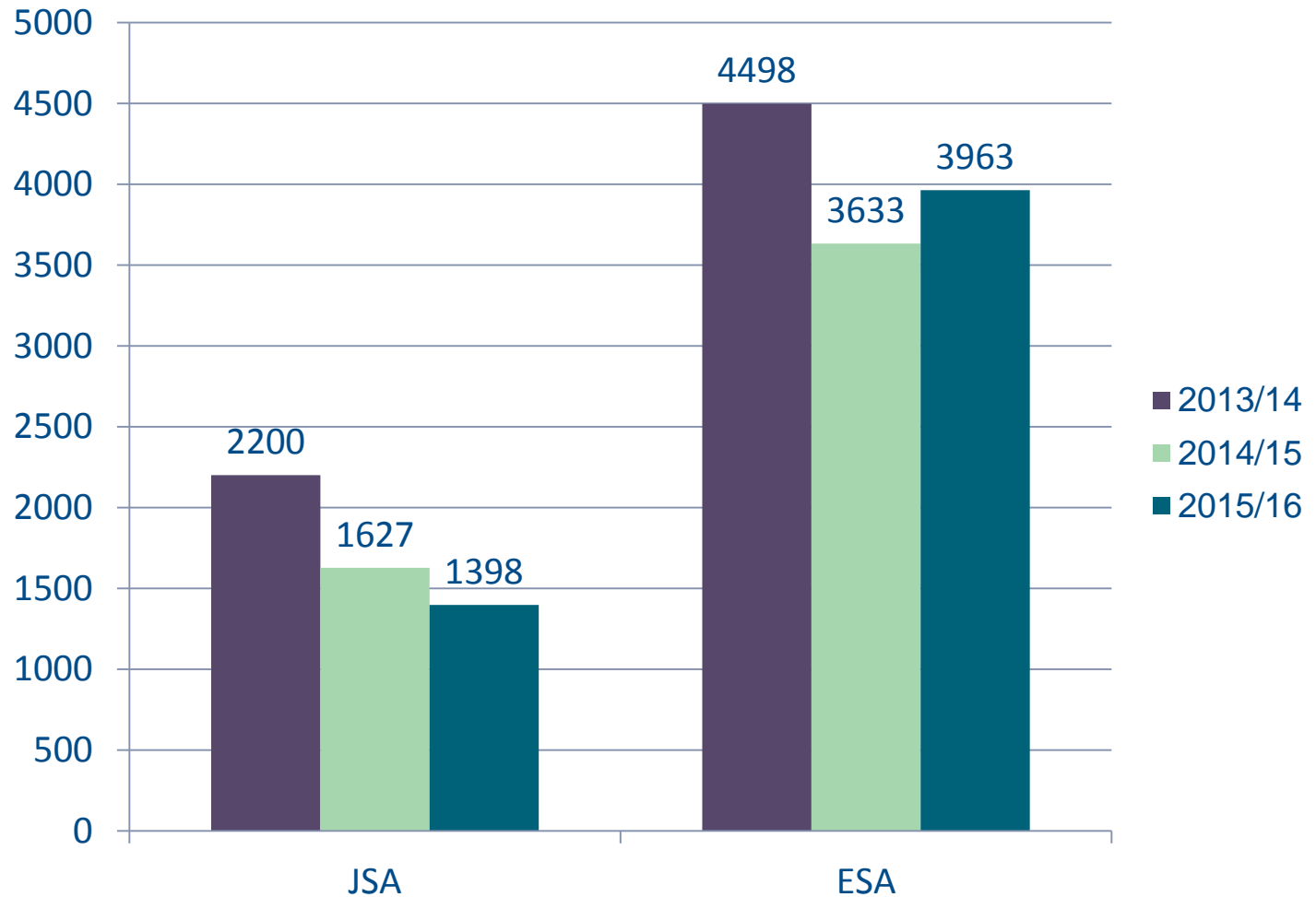
The detail – Q3 and Q4

- Housing – impact on homelessness



The detail – Q3 and Q4

- **Benefits – All Job Seekers and Employment Support Allowance**



Local Welfare Assistance

- LCA Basingstoke won the grant from HCC on 1 April 2015.
- Replaced the Social Fund which included providing financial grants to people most in need.
- 1365 unique client enquiries managed
- 2437 client contacts handled
- 12% of clients had charitable assistance (applying for and/or receiving local grants, goods and services)
- 12.5% of clients had an issue with their energy supplier.
- 21% of clients who contacted the service were offered or referred to a foodbank.
- If the crisis is ongoing, clients can be offered further referrals to foodbanks

Local Welfare Assistance

- 30% of calls related to issues around **benefit entitlement**.
- 11.8% of callers are awaiting benefits payments either because of the 6-week wait or payment has been delayed
- 7.1% of callers have had their benefits suspended usually because of a pending investigation or where paperwork has not been received.
- 9.2% of callers require help with furniture in their new accommodation
- 4.8% of callers have had their benefits sanctioned
- Universal Credit now incorporates the housing element meaning many clients have to wait longer to receive payment. This gap between rent due and benefits received means some clients risk potential homelessness.

Hitting clients hard

Introduction of Universal Credit

- Clients must wait approx. 6 weeks between submitting an application and receiving payment.
- Assumed that people have some money to live on (ie. final wage payment)
- Gap perceived as too long to wait as in reality many clients having little or no reserves to hold them over.
- Delays increase the likelihood of debt as the temptation to borrow money is greater.
- Foodbanks have been invaluable; without them it would remove a lifeline which many clients rely on short-term.

Hitting clients hard

What issue the client was facing

- They lost access to their home and possessions due to a flood.
- They were on benefits, had physical and mental health issues and no insurance.
- They needed to find money quickly to replace the most essential items.
- Their need made them vulnerable to unscrupulous lending
- They were frustrated by a lack of help and were continually referred back to LWA
- Their physical and mental health was affected.

What did we do?

- Helped the client contact charitable organisations providing financial assistance and sourcing essential household items.
- Acted as an advocate for the client; made calls to identify possible solutions whilst assessing whether the support offered is suitable and appropriate.
- Provided a voucher for some furniture from the local furniture project funded by the housing association who housed them.
- Secured a fridge freezer from the British Gas Energy Trust as part of their further assistance programme.

Hitting clients hard

What issue the client was facing

- They needed to travel to Doncaster as their mother was seriously ill and unlikely to live.
- They had just applied for UC, were without funds and had no idea when money would become available.
- They were frustrated about the changes to their benefits –if nothing had changed they would have been able to travel
- They had mental health needs impacted by the stress/worry of the situation.

What did we do?

- We identified funding and advocated to local charities to help them pay for their travel
- We informed the client about the possibility of UC advance payments
- The client solved the issue himself – he created a GoFundMe page and an anonymous donor provided the money

What this tells us

Trends

- Demand for Citizens Advice services by individual clients has risen over the last three years (up by 10% between 2013/14 and 2015/16).
- Clients are presenting with multiple and more complex issues
 - 2013/15 (Q3/4) - **38614 clients presented with 90994 issues**
 - 2015/16 (Q3/4) - **42336 clients presented with 103,055 issues**
- Top of the list of enquiries – Benefits with 27472
- Followed by Debt – 21213
- Enquiry types which could be linked to cuts in public spending ...
 - Food banks – **up by 53%**
 - Applications for charitable support – **up by 89%**
 - Council tax arrears – **up by 78**
 - Employment (terms and conditions – **up by 92.5%**
 - Homelessness (actual and threatened) - **up by 19%**

What this tells us

Not everything followed this trend

- Fuel debt enquiries – down by 12%
- Water debt enquiries – down by 6%
- Rent arrears – down by 1.3%
- Debt management solutions – down by 6%
- JSA and ESA enquiries – down by 20%

Clients numbers

- CitA research – more self-service and rise in hits on public website
- Client numbers still rising suggesting an increase in new clients
- Face to face contacts are still rising despite phone and webchat access
- Clients are presenting with more multiple and complex issues
- Local authorities still facing huge cuts in funding
- Nothing suggests demand for our services will drop any time soon

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



citizensadvice.org.uk

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.

Registered charity number 279057.