

Citizens Advice East Herts

Research and Campaigns Bulletin

No 3

14th September 2016



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1. Introduction

This is the third Research and Campaigns bulletin. It presents an overview of the work that advisers and the R&C Team have been doing. The statistics show the number of clients we advise, their issues and the amount of work we do. The eBEFs describe particularly unfair issues that advisers strongly feel require further action.

We report on our interactions with local MPs and the work our Chief Executive has been doing with the East Herts Strategic Partnership Board. We outline our recent press releases and our research into rental letting agents showing some are non-compliant with recent legislation.

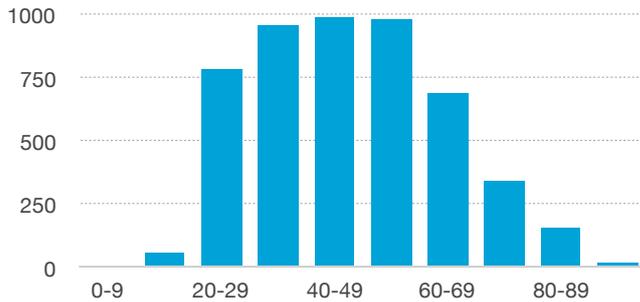
A waiting room survey provided data that indicates that the self-employed had little provision for sick pay, periods without work or personal pensions. Finally, our analysis of food bank voucher requests again shows that benefit issues are the main driver of food poverty in our area.

“There comes a point where we need to stop just pulling people out of the river. We need to go upstream and find out why they are falling in.”

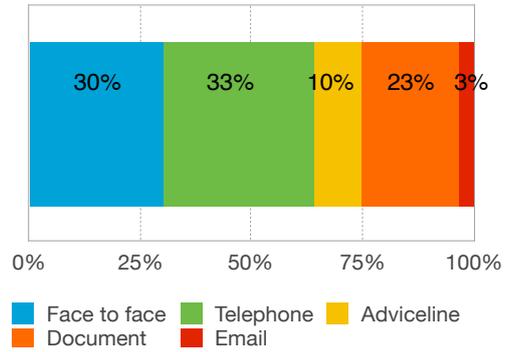
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2. Statistics, twelve months to 31st March 2016

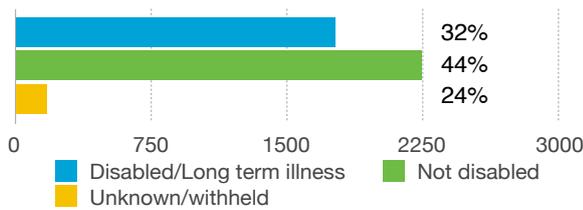
Client age range, (58% female, 42% male)



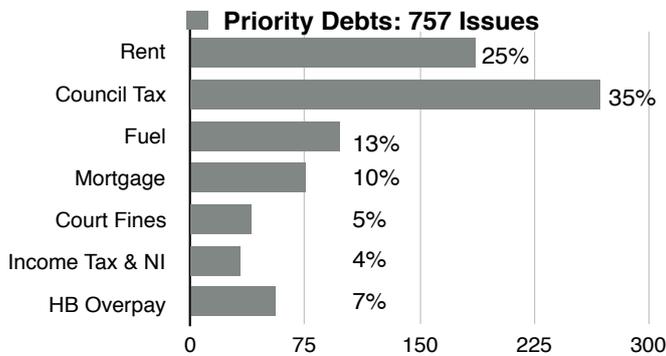
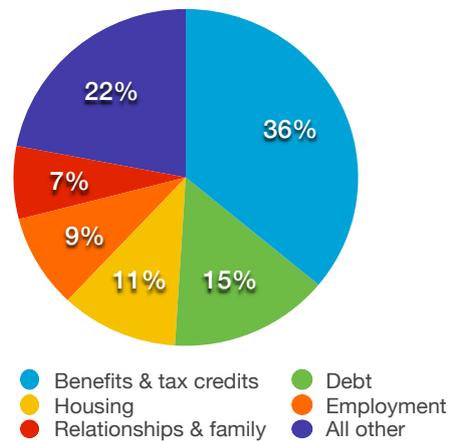
Activities by channel



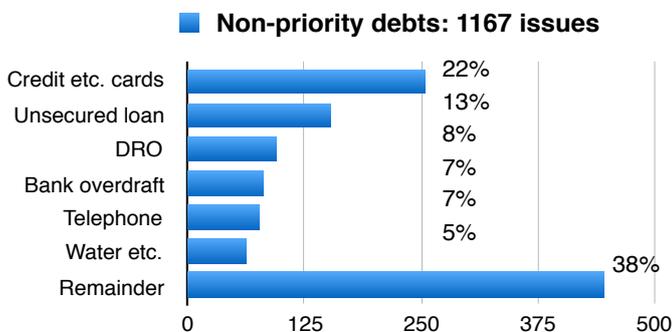
Client Disability profile



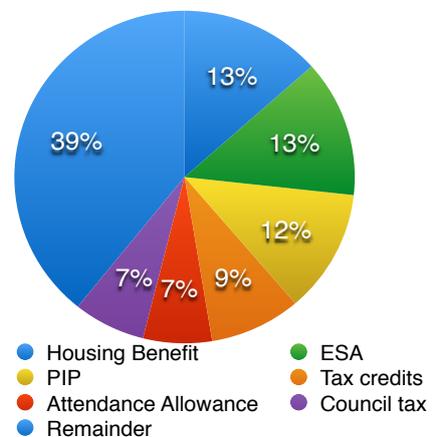
Top 5 Advice categories



Priority debts can lead to the loss of your home, your liberty or your heating.



4646 Benefits issues



3. Bureau Evidence Forms (eBEFs)

An eBEF is an electronic form completed by an Adviser and shared with Citizens Advice to highlight examples of unfair practices, maladministration, or exploitation. Very occasionally they describe very good practice that should be widely adopted.

In the year to 31st March 2016 advisers submitted 62 eBEFs raising 99 issues. The bulk of these (72) concerned benefits, of which maladministration of various benefit systems accounted for 19 issues. In one example the partner of a very sick client received an award letter informing that he had underlying entitlement to carers allowance. The couple receive pension credit (PC) and so were entitled to the additional care element. However this information was not passed on to the PC administration, so the couple did not receive the additional payment. An adviser succeeded in getting the issue resolved and payment backdated.

The opening of a Personal Independence Payment (PIP) assessment centre in Ware was heralded in the press, however getting appointments there is proving challenging. A client with severe mobility problems requested a home visit for their PIP assessment. They were given a 9.00am appointment in Vauxhall, South London. Another client who lives in Ware was given an 8.30am appointment in Ilford.

One eBEF reported exceptional service from the DWP. A client was away when a letter was delivered informing her of an appointment about her PC. She missed the appointment and her PC was suspended. The DWP agent had provided a personal contact number and when an adviser called the agent answered quickly, was familiar with the case and offered a new appointment so the issue could be resolved. The adviser wanted to record their appreciation of a very quick and efficient resolution of a client's issue.

4. Contacts with MPs

In R & C Bulletin No. 2 we reported that we had raised questions about Employment and Support Allowance (ESA) issues with Mark Prisk MP (Hertford and Stortford) and that we had written to The Rt Hon Grant Shapps MP (Welwyn and Hatfield) about a client's issue with Income Support (IS). Both MPs wrote to The Rt Hon Priti Patel, Minister for Employment (until July 2016), reiterating our concerns and the Minister duly replied.

In her reply to Mark Prisk, the Minister said that the evidence, for a Personal Independence Payment (PIP) award made under special rules for the terminally ill, *would* be accepted for an ESA claim. We had reported a mis-communication issue between the PIP administrators and the ESA administrators. We were aware of three cases where a DS1500 (a claim under the special rules, for people who are

terminally ill) had been submitted as part of a successful application for a PIP, however the subsequent application for an ESA had been delayed by a request for more medical evidence.

In her reply to Grant Shapps, the Minister explained that the Department's IT system could not support an advance claim for IS, despite the regulations permitting such a claim. A clerical contingency had to be invoked. This process had failed for a client who made an advance claim as he was about to give up work to care for a terminally ill partner full time. The subsequent delay in the IS award left the couple little income for several weeks.

In December, Laura Hyde and Dick Tanner, as representatives of Citizens Advice East Herts, were invited to visit The Houses of Parliament to attend Prime Ministers Questions followed by lunch as guests of Mark Prisk. The invitation was to thank our organisation for all the work we do supporting the local community. Mark Prisk was keen to emphasise how much our organisation is respected and valued.

We took the opportunity to update him on our research on the Digital Divide, whereby 30% of our pensioner clients lack access to the internet. We also reported our research that showed that 20% of local letting agents were failing to comply with the 2015 Consumer Act by not publishing their fees on their websites. This research was compiled into a report that was later submitted to him (see Section 7).

At the end of January Citizens Advice held an event in Parliament to show MPs how we help people manage their money better. As we had had good contacts with our local MPs we were able to tweet them invitations to it.

5. East Herts Strategic Partnership Board

Laura Hyde, Chief Executive Citizens Advice East Herts, is a member of East Herts Strategic Partnership Board and Chair of the East Herts Strategic Partnership Operational Group. As Chair, Laura set up a Task and Finish group to examine how to best support a small group of people, aged 50+, who despite being part of various programmes remain unemployed. Funding is now being sought to roll out an individualised coaching programme initially piloted in Broxbourne. Laura also chaired a second Task and Finish group looking at the disproportionate number of NEETS (Not in Education, Employment or Training) who are care leavers. Herts County Council Children's Services are due to report back in December 2016.

6. Press releases

Press releases are a resource efficient way of publicising issues, often based on drafts issued by Citizens Advice tailored for local circumstances. Even if a press release

does not lead to an immediate article in the local press, it raises awareness among journalists of the issue and of our role in tackling it.

Last year we identified the digital divide whereby 30% of our pensioner clients do not have access to the internet. This year we issued a press release encouraging younger people to help elderly family and neighbours to reduce energy bills by helping them access a price comparison site. Citizens advice have an excellent price comparison tool: <https://energycompare.citizensadvice.org.uk>

To mark Scam Awareness month we issued a press release highlighting the risk of being scammed. We identified a recent scam where a criminal posing as an HMRC tax inspector tells elderly people they owe a big tax bill and threatens them with jail unless they make an immediate payment to him.

Following the European Referendum vote, Citizens Advice advisors across the country reported a surge in clients worried about the effect of Brexit on their circumstances. Citizens Advice East Herts issued a press release reassuring the public that the result of the vote did not mean that there would be any immediate change consumer rights, employment law or immigration rules. The Hertfordshire Mercury reported the story.

7. Rental letting agents

The Consumer Rights Act 2015 requires letting agencies to display all their charges up front in their advertising or face a penalty of £5000. This legislation is aimed at an abuse, suffered by some of our clients, whereby letting agencies hid their charges from potential renters who are then hit with extra costs late in the renting process. <http://www.legislation.gov.uk/ukpga/2015/15/contents/enacted> section 83.

At the end of 2015 we carried out an online survey of 28 local agents' websites to see if the agents were complying with the new legislation. Our research showed that letting agents in Hertford, Ware and Bishops Stortford differed in their level of compliance with the requirements of the Consumer Rights Act 2015.

A follow up internet search in August 2016 showed a marginal improvement as one more agent had started to list some of their fees.

The situation in August 2016 was:

- 36% agents' websites provide a comprehensive listing of their charges
- 18% agents' websites do not appear to list any of their charges
- 46% agents' websites provide inadequate or incomplete description of their fees, e.g. saying 'Fees may apply'.

Anyone who is concerned that a letting agent is failing to comply with the law may report them to the Advertising Standards Authority (ASA) who have the power to impose a fine the agent up to £5000 for non-compliance. Citizens Advice have

created a useful tool for reporting non-compliant agents using a form that will then be passed to the ASA. The tool is available by searching for “letting agent complaint tool” or at https://www.citizensadvice.org.uk/about-us/campaigns/current_campaigns/settled-and-safe-a-renters-right-campaign/settled-and-safe-a-renter-s-right/letting-agent-ad-complaint-tool/

We submitted a report on our research into letting agents non-compliance to Mark Prisk MP, a former Minister for Housing, and we continue to monitor compliance with the legislation.

8. Secure self-employment

UK self-employment has risen to nearly 15% of the workforce, with more women in particular starting their own businesses. Yet self-employed life can be insecure: since the 2008 recession the average earnings of self-employed people have fallen much faster than those of employees.

Citizens Advice is campaigning for simpler and more responsive policies that give self-employed people the security to plan and balance their lives, while developing their businesses.

As part of the campaign Citizens Advice East Herts carried out a waiting room survey asking self-employed clients to respond to a series of questions about their experiences. Although we only have a small number of replies, 14, there were some clear trends in the information they supplied.

Eighty-five percent of the clients who responded had been self-employed for more than a year, and 69% had been self-employed for over five years. Therefore it is fair to assume that the responses to the questionnaire are fairly typical of our self-employed clients.

Analysis of the data shows that for those who responded:

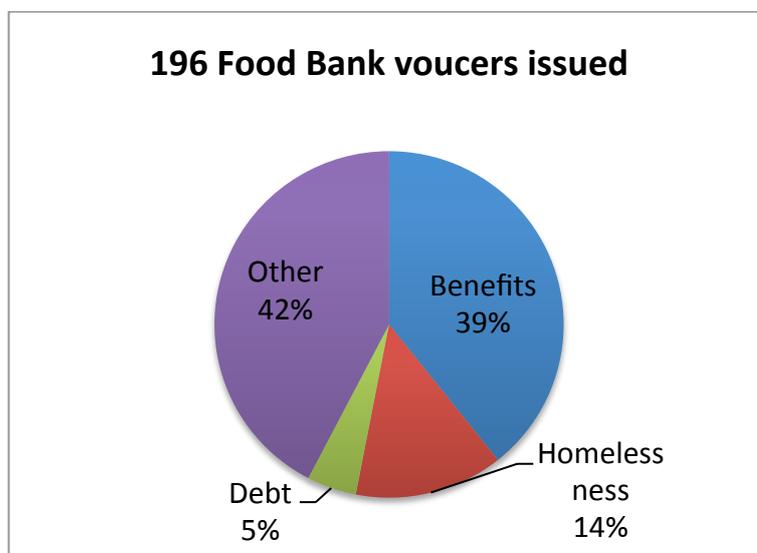
- 75% were earning at least the minimum wage
- 93% had not made any provision for sick pay
- 79% did not have enough savings to cover periods without work
- 33% had had a 3 to 6 month period without work
- 71% usually worked for 26 to 52 weeks a year
- 75% were not contributing to a personal pension
- 93% were not claiming any benefits
- 100% did not use their home as security for a business debt
- 38% had seen the Government’s **websites** for the self-employed.

The data emphasizes that many of our self-employed clients are vulnerable to possible future financial stresses. Many have no provision for sick pay, are not contributing to a personal pension and have insufficient savings to cover periods without work. The Government also needs to do more to publicise their websites that support the self-employed.

Our data will be submitted to Citizens Advice to support their secure self-employment campaign.

9. Food bank vouchers

Citizens Advice East Herts is one of many organisations in the area that issue food bank vouchers. In the twelve months to June 2016 we issued 196 food bank vouchers. Our data shows that, according to our clients, the main drivers of food poverty include benefit issues, 77 (39%) and homelessness, 27 (14%).



Just as we reported last year, our data support the findings of the All-Party Parliamentary Inquiry into Hunger in the United Kingdom which reported “The Inquiry believes that benefit delays have been a key reason as to why individuals have turned to food banks over the past ten years.”

<https://foodpovertyinquiry.files.wordpress.com/2014/12/food-poverty-feeding-britain-final.pdf>

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