



Citizens Advice East Herts Research and Campaigns Bulletin

No 5

April 2017 - March 2018

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1. Introduction

This is our fifth Research and Campaigns bulletin. It presents an overview of the work that Advisers and the Research and Campaigns Team have been doing during the 2017/2018 financial year. The statistics show the number of clients we advise, their issues and the amount of work we do. The evidence forms describe particularly unfair issues that advisers strongly feel require further action.

We report on the National Citizens Advice campaigns we have supported and the campaigns that we have run locally as well as what is happening with food bank voucher numbers.

Our research this year has focussed on the issues facing our clients with mental health problems. This demonstrates the complex needs of these clients with further research planned and which we will share with National Citizens Advice and our local MPs.

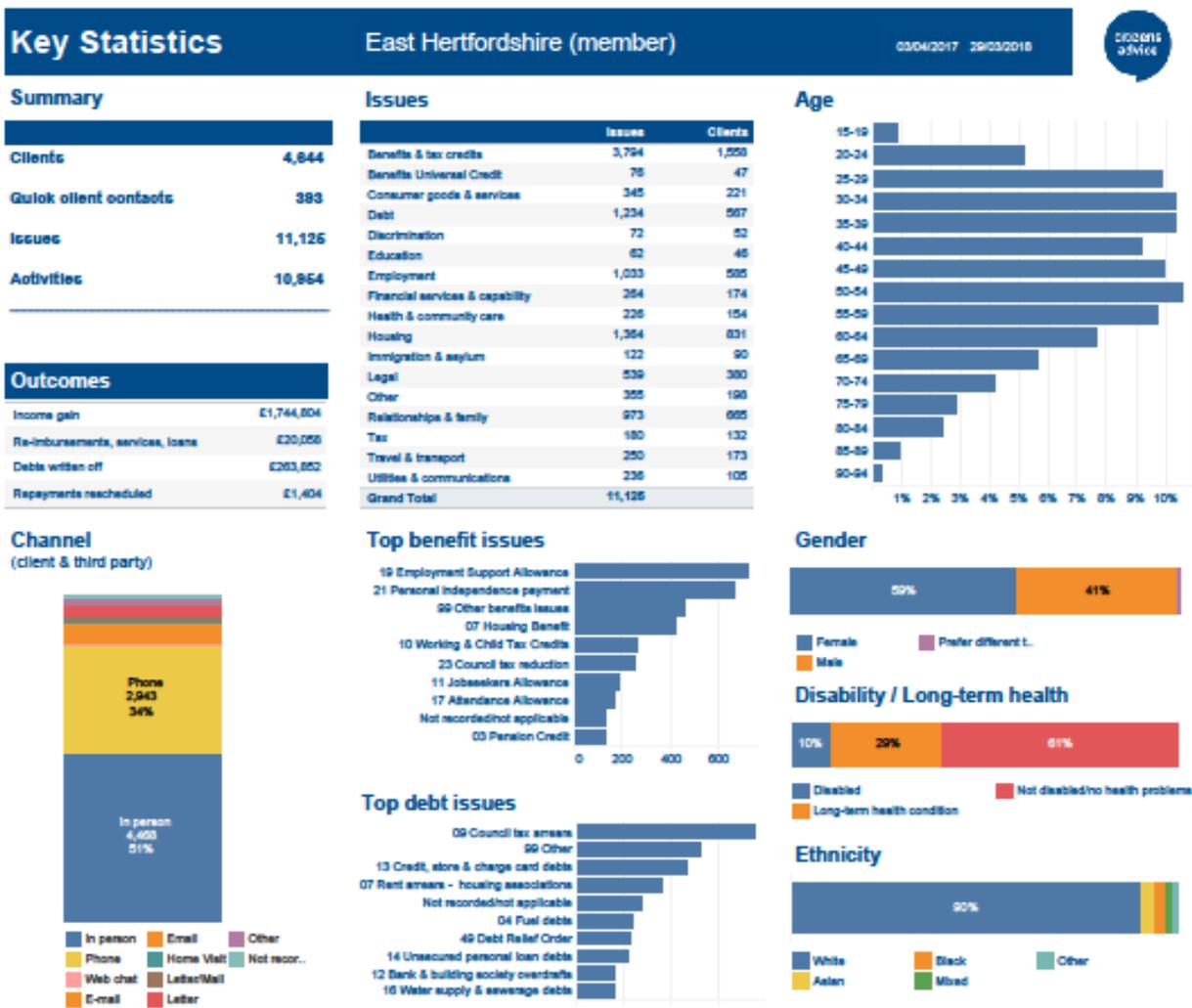
We also touch upon Universal Credit although this topic is likely to feature more prominently in future bulletins as we do not enter full service until October 2018.

Research and Campaigns Team

“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.”

Desmond Tutu

2. Statistics, twelve months to 31st March 2018



3. Evidence Forms (EFs)

Evidence Forms completed by Advisers provide an insight into situations where people have been treated unfairly, illustrate the impact on that individual, and can show how other people are affected by the same problem. The evidence recorded allows local and national campaign teams to identify new and emerging issues. Since moving onto our new recording database in July 2017, more than 60 EFs have been completed of which 44% were about benefits and tax credits. Of these, 37% were about Employment Support Allowance (ESA) and 30% about Personal Independence Payments (PIP). Some examples are given below and are part of our research highlighted in section 7.

- Client with complex medical problems refused PIP after an assessment which only took 15 minutes. Knock on effect as became liable for benefit cap and client is running up debts.
- Client unable to attend medical assessment so not awarded PIP. Assessment centres are allocated on a “next available” basis which means clients are often offered appointments at centres a long way away with no direct link by public transport.
- Client’s mental health problems caused them not to attend a work capability assessment as disorganised and so often missed appointments. Resultant loss of benefits caused debt, then threatened with eviction.
- Client has a diagnosed disorder which makes it impossible to attend an assessment centre for ESA. Asked for a home visit and supported by letter from GP but home visit not given and ESA stopped leading to debt issues.

4. Supporting National Citizens Advice Campaigns

We have supported several key National Citizens Advice campaigns during the year including:

- **Scams Awareness Month July 2017** - This campaign aimed to reduce the risk and impact of scams by raising awareness and encouraging people to take action – recognising, reporting and talking about the issues. Posters were displayed in our waiting rooms and postcards handed out to clients with these key messages: Be Scam Aware; Get Advice (Citizens Advice Consumer Service 03454 04 05 06); Report Scams or suspected scams (Action Fraud 0300 123 2040); Tell friends, neighbours and relatives of any scams you become aware of.
- **National Consumer Week November 2017** - “Not what you signed up for?” The theme of this was issues with subscriptions and subscription traps. Subscription issues include signing up for a fixed term deal, trial, or promotion, and it not being made clear (or the consumer forgetting) that they will be auto-enrolled into ongoing payments.
- **Big Energy Week January 2018** – This campaign aimed to help consumers save money on their energy bills with key messages being “Check, Switch, Save”: Encouraging consumers to read their meter regularly and check bills to make sure they know how much energy they’re using and are paying the right amount. Talking to their supplier or local Citizens Advice if the bill is wrong or there are problems paying. (They could be entitled to benefits or support to pay the bill). By switching energy supplier or changing tariff to save money, visiting <https://energycompare.citizensadvice.org.uk> to compare energy prices.

5. Running Local Campaigns

We have also undertaken two local campaigns this year:

- Housing Benefit/Council Tax Support and Real Time Information** - We identified issues last year with clients who had received reassessments of their housing benefit and/or Council tax support saying they have been overpaid due to HMRC real time information being used to amend the income figure on their benefit claim. However, clients found it difficult to check this if they had such as their payslips difficulties paying back thousand pounds. We produced a poster for our waiting clients' awareness that income figures and the documents as well as income has changed.



not retained key documents and P60/P45 and faced amounts totalling several thousand pounds. We therefore produced a simple rooms and website to raise HMRC gives the Council their importance of keeping key telling the Council in writing if

- Specified Adult** figures showed that Childcare Credit is very low. It is therefore likely that we have clients who may be entitled but do not know about this benefit. We produced a simple A5 leaflet for our waiting rooms and website to raise clients' awareness that they may be entitled to receive National Insurance credits if they are a grandparent who cares for a child under 12, usually whilst their parent is working. The leaflet provided a details of the relevant Insurance Helpline.



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6. Food bank vouchers

Citizens Advice East Herts continues to issue food bank vouchers. Our data shows (previous year in brackets) 211 vouchers (155) issued in the 12 months to end March 2018. Our data for April 2017/March 2018 on why the client requires food shows that 44% (35%) are caused by benefit issues such as delays in receiving benefits and benefit changes, with 17% (19%) due to homelessness and 27% (16%) due to debt problems.

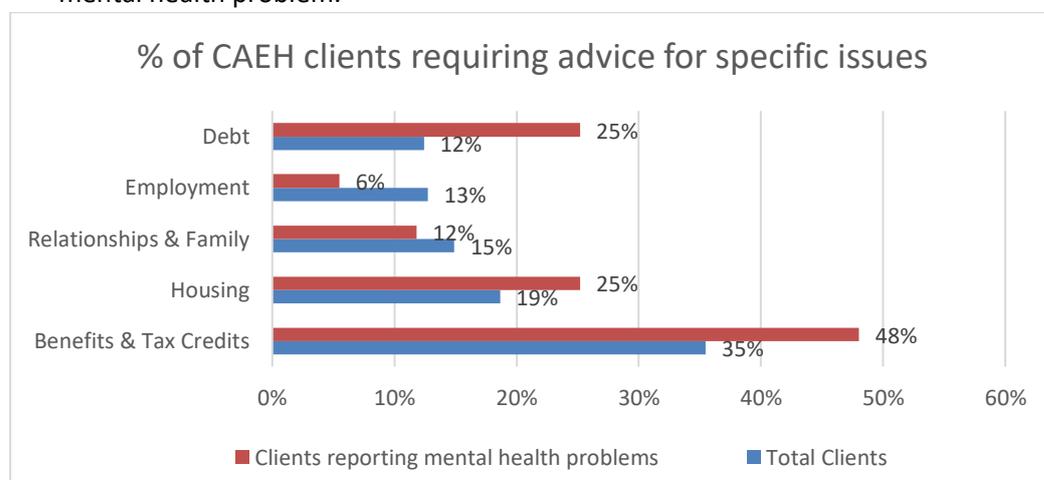


7. Issues facing our clients with mental health problems

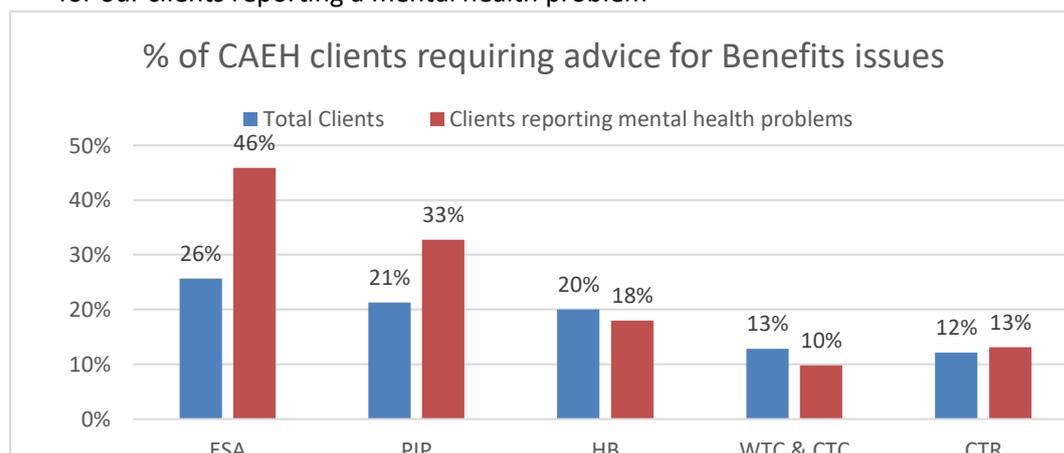
Our research this year has focussed on the issues facing our clients with mental health problems. NICE, The National Institute for Health and Care Excellence, has reported that common mental health disorders may affect up to 15% of the population at any one time.

Complex Needs- Our local data and the national data show that our clients with mental health problems have even more complex needs than our core clients. For example, nearly half of our clients with mental health problems have benefits issues compared to a third of our core clients. These clients need more time spent doing ongoing casework with hands on assistance by caseworkers/advisers. Data analysis undertaken in January 2018 shows:

- On average, clients reporting mental health problems needed advice on more than 3 issues.
- 35% of all our clients have benefits and tax credit issues, whilst this is 48% for our clients reporting a mental health problem.
- 12% of all our clients have debt issues, whilst this is 25% for our clients reporting a mental health problem.
- 19% of all our clients have housing issues, whilst this is 25% for our clients reporting a mental health problem.



- 26% of our clients with benefits and tax credit problems have ESA issues, whilst this is 46% for our clients reporting a mental health problem.
- 21% of our clients with benefits and tax credit problems have PIP issues, whilst this is 33% for our clients reporting a mental health problem



Underreporting – our data shows 4% of our clients report a mental health problem but this does not include those clients who choose not to disclose whether or not they have a disability, more than 20% of the total number of clients, or those who describe themselves as having a long term health condition rather than a mental health disability. We will be addressing this with better data capture and further research.

Key Issues – our data shows that PIP and ESA are key problem areas for clients with mental health problems. Our evidence shows that there is a range of basic problems such as getting correct health assessments for those with mental health problems even when there is supporting GP evidence and a lack of understanding that people with mental health issues might not be able to attend appointments made worse by general difficulties in getting home visits and approval for use of taxis. This often results in sanctions and loss of benefits, leading to financial difficulties, debt and more distress.

8. Universal Credit (UC)

Universal Credit (UC) Full Service does not reach most of the East Hertfordshire area until October 2018 though we are already dealing with some clients from other areas with UC issues:

Benefits Universal Credit - Issue	July 2017 – March 2018
Initial Claim	19
Standard/Housing/Disability/Carer Elements	21
Calculation of income and capital	5
Conditionality	8
Universal Support	5
Deductions	2
Not Recorded	14
TOTAL	74

National Citizens Advice projections show there will be 7,000 Hertford and Stortford constituents receiving UC in 2022.

We will continue to monitor issues arising from Universal Credit and report our findings.