

# citizens advice



## Distington Advice Project

April 2017 - September 2017

## **Introduction**

Distington Big Local has continued to support the provision of a Citizens Advice project in Distington throughout 2017. This report summarises our work over the six months from April to September.

## **About the Citizens Advice Service**

Citizens Advice Copeland is an independent charity which delivers a free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

We provide advice to everyone on any topic and understand the complexity of issues that affect people's lives. Our aims are to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives.

Citizens Advice Copeland offers advice and support ranging from straightforward information and advice to those clients who are able to act for themselves once they understand their options, through to detailed ongoing casework and support for those with more complex problems.

## **Distington Outreach**

Our service is available every Tuesday from 12:00 – 15:00 in the Community Centre. We offer three one hour appointments. Since April 2017 41 people from Distington have accessed our free and independent advice service most of these came to the Community Centre but when needed we have visited people in their homes.

## **Enquiry breakdown**

Once again the majority of our client enquiries, 75%, are related to welfare benefit issues with Universal Credit continuing to have an impact on the residents of Distington. The aim of Universal Credit - to simplify the benefit system - is right. But the way in which it is being implemented is already leaving thousands across the country without the means to make ends meet. Citizens Advice Copeland have been campaigning locally with our MP, Trudy Harrison, and nationally to slow the national roll out of this benefit until problems are fixed. Copeland has been one of the early areas to experience the roll out of Universal Credit and we are uniquely placed to advise the government on the problems faced by our clients.

Citizens Advice analysis shows that Universal Credit is pushing many people further into debt, and placing an even greater strain on public services.

The Government has recently acknowledged that 1 in 4 people are being left without enough money to live on for over 6 weeks. Despite this they plan to dramatically speed up the roll-out in October, leaving tens of thousands more people without an income for over 6 weeks.

Our new analysis shows Universal Credit is pushing people further into debt

- People we've helped who receive Universal Credit are 14% more likely to have problems with priority debts like rent and Council Tax if they're on Universal Credit compared with legacy benefits.
- 2 in 5 people on Universal Credit receiving help from Citizens Advice to manage their debts have had no money available to pay creditors.
- Over half of the people we've helped who receive Universal Credit were forced to borrow money while waiting for their first payment.

These statistics show the national picture but are reflective of daily problems encountered by residents of Distington. We have assisted people to gain advance payments of benefits, to advise landlords of delays in payment, to access emergency payments from Cumbria County Council and provided vouchers for the food bank. However the payments from Cumbria County Council's Ways to Welfare scheme are becoming increasingly difficult to obtain. The local welfare assistance replaced the nationally administered £300 million a year Social Fund around four years ago. The Social Fund provided loans and grants to applicants for items such as beds, cookers or fridges. The local replacement was poorly funded by The Department of Work and Pensions and Local Authorities are not obliged to fund local welfare schemes. When forced to protect core services in the face of funding cuts Cumbria County Council can provide only a limited scheme. We have applied for financial help for Distington residents and obtained assistance with fuel bills amounting to £20 or £30 per applicant. We rely heavily on the Food Bank to support our clients when benefits are delayed.

Citizens Advice had called for a pause in the roll out of Universal Credit until problems with the benefit are fixed and for the Government to ensure support is in place to help people adapt as they move onto the new benefit.

**We send surveys out to a random selection of Distington clients to make sure that we are providing a good service.**

**Client feedback:**

**"I rang to make an appointment at my local community centre in Distington, received a pre booked appointment straight away at a time convenient for me. Great service and guidance.**

**100 % of clients surveyed were happy or very happy with the service they received**

**Client feedback:**

**Couldn't have been better. EXCELLENT The service couldn't have been more prompt and beneficial"**

**Income gains of**

**£11,528**

## Conclusion

Our advice service has been quiet over the school summer holidays but as we move towards the colder months we are advertising our energy best deal appointments, In these we invite people to find out if there is a cheaper supplier for their gas and electric and will assist them to switch if they wish to do so. We also establish whether any grants can be claimed and carry out benefits checks if they are appropriate.

# Pull the plug on expensive energy bills.

At **Citizens Advice Copeland** we can help you heat your home for less and save money on your energy bills.

Our Energy Best Deal appointments could help you switch supplier, apply for a £140 Warm Home Discount and even help with installing loft and cavity wall Insulation.



Contact our Whitehaven office  
for an EBD appointment on:

**01946 693321**

At the Conservative Party Conference the Secretary of State for Work and Pension, David Gauke, pledged to push ahead with the roll out of Universal Credit. His commitment to making sure that people can access advance payments, these are intended to tide you over while you wait for your initial payment, is welcome. We will work with Distington Big Local to ensure that the residents of Distington are aware of the option to receive an advance

payment and hopefully avoid anyone being left without money over the Christmas period. We hope that local newspaper coverage as well as social media reports from the beginning of November will help to inform our clients.

The Work and Pensions Select Committee have launched a further inquiry into the Universal Credit roll-out. This includes looking for claimants to share their experiences directly. To support this we will encourage Distington's residents to upload their comments, or to complete a leaflet and return it to us and we will upload them.

**Share your experience of Universal Credit**

**MPs want to know about your experience of Universal Credit, so they can tell the government what is and is not working.**

**They are interested in what worked well during the claiming process, what did not work, and what improvements you think could be made.**

**Share your experiences on this short form or directly to MPs here: <http://bit.ly/UniversalCreditExperience>**

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