

A Week In the Life of Citizens Advice North Lancashire

Casework, Impact, and Analysis from 15 May through 19 May 2023

By Oliver Fowler, Intern



Oliver Fowler, a volunteer and high school student from the small town of Niwot, Colorado, joined Citizens Advice in North Lancashire for 3 weeks to gain insight into the changing world of British social policy and welfare. The following report is the result of hands-on, extensive research, and investigation with Citizens Advice, Morecambe Bay Food Bank, and other local organizations.



Introduction

Citizens Advice North Lancashire provides an important service to residents of our community, many of whom are struggling. Those affected by deprivation have particularly suffered in Britain after COVID-19, which coupled with changing social policy has left them facing uncertain economic and living futures.

In the last several years, some residents have faced a cost of living crisis, with goods, services, and essentials becoming increasingly hard to afford and livelihoods difficult to maintain.

Citizens Advice North Lancashire (CANL) helps residents who are facing these challenges. Its services in this area save money, livelihoods, and even lives in the fight against poverty. Through our work, clients are able to navigate a sometimes difficult and stressful benefits system, solve problems, and find fresh starts and hope.

Whilst Citizens Advice yields many benefits, both material and social, to some of the poorest and most vulnerable residents, sometimes the true effect of its work is hard to understand. CANL knows that the work it does reduces stress, improves

health and wellbeing, and provides important peace of mind to its clients, yet sometimes this can be hard to quantify.

This report dissects one week of casework, undertaken in a single week (15-19 May 2023) and clearly highlights the essential help the service provides. In that week the service recorded 616 separate case notes, and helped 367 people through the work of 44 staff and volunteers who advised them. Our work takes place on the phone, in person, over email, in the community, in GP surgeries, other charities and via home visits.

Debt

Debt can be one of the most acute issues clients face. In a time of growing cost of living and economic uncertainty, deprived people who owe to creditors- be they landlords, utilities, council tax collectors, or otherwise - face increasing pressure to pay.

Citizens Advice North Lancashire provides an important service, supporting clients in managing their debts. Whether it be connecting clients with legal routes, negotiating with creditors, or simply producing comprehensive debt reports and assessments with which to make a payment plan, the service provides important assistance in arrears struggles.

Many clients are only just facing debts now, as the cost of utilities and living expenses rise dramatically. Many debts have the potential to lose people their homes, power, or livelihoods.

Citizens Advice also plays an essential role in income maximization, by helping clients budget and connect with the benefits system, helping them to pay debts.



Here are a few of several solutions that Citizens Advice helps facilitate:

- **Breathing Space**

Breathing Space is a government scheme that gives people time to pay debts and defers creditor action until a later time. There are two types:

Standard Breathing Space

Standard Breathing Space delays creditor action, prevents eviction or pursuance, and freezes creditor interest for a period of 60 days if a client cannot pay their debts.

Mental Health Crisis Breathing Space

Mental Health Crisis Breathing Space is a specific type of arrears deferment that lasts for as long as the client is being treated for a mental health crisis +30 days.

- **Debt Relief Orders**

A debt relief order is a court order that prevents creditors from taking action on your debts if they are under £30,000, you do not own your residence, and you have little to no spare cash. After 12 months, your debts are usually cancelled.

- **Debt Management Plans**

A Debt management plan is an informal payment agreement between a debt owner and their creditors, usually negotiated and agreed upon in a pay as you go manner.

- **Write-Offs**

A write off is an excuse or cancellation of a debt by a creditor if a debtor has no way or mental health capacity to pay off debt. These typically involve an appeal and conversation with said creditor.

- **Settlement**

A full settlement is the final goal or objective of good debt management, in which a creditor has enough money to pay a debt or pay a suitable amount to close their debt.

Citizens Advice has several experienced debt workers who can tell clients how much debt they actually owe, work through cases with them, budget to pay arrears off, and negotiate on the behalf of the debtor in write-off, Debt Management Plan, and settlement cases.

Between May 15 and May 19, 2023...

... over 59 clients were assisted in a range of over 161 issues. Over £25,000 worth of debt was written off with the guidance of Citizens Advice advisers and caseworkers. In 24 cases, Citizens Advice North Lancashire representatives conducted Debt Assessments, meaning they were essential in helping clients understand their own financial situations where they otherwise would lack such knowledge.

Case Study (18 May)

- **Client A, a homeless woman with four children, owed several debts to Universal Credit and the City Council after splitting up with her partner.**
- **Client was ineligible for new council housing due to rent arrears and came to Citizens Advice in dire need of assistance paying debts.**
- **Citizens Advice provided guidance, provided a debt assessment, contacted and negotiated with the client's creditors, and helped her apply for a Debt Relief Order (DRO).**

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- **The Debt Relief Order was granted on May 18, and the client became eligible for new council housing, and debts worth over £24,700 pounds were written off, providing a new, fresh start for her and her children.**

Housing

Housing is a multifaceted and pressing issue for many residents of the district. For some, tenancy, ownership, and residence are increasingly tenuous areas of life. For renters, inflation, higher prices, and a fluctuating job market make paying rising rents often difficult or impossible. For owners, rising interest rates mean increasing mortgage payments. Difficult economic circumstances increase the urgency associated with costs and increase pressures on landlords to collect more rent and act on arrears.

These factors often lead to many residents struggling with uncertain futures and the prospect of having to move or even the prospect of homelessness.

Citizens Advice North Lancashire plays an essential role for many people in preventing or recovering from homelessness. Through income maximization, negotiating with landlords, and helping with paying bills, the service often serves those on the edge of homelessness.

In the week of May 15th...

CANL advised 29 different clients on housing issues spread over 43 different issues, helping clients pay for their cost of living and stabilizing their residence statuses.

Case Study

- **Client B is a woman with two children.**
- **For several months, maintenance and decay in her house were making her children ill. However, she was reluctant to ask her landlord for**

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maintenance, as he had a history of intimidation and had threatened to force her out several times.

- With no tenancy agreement, she came to Citizens Advice North Lancashire.
- Citizens Advice North Lancashire informed the Client that what her landlord was threatening was illegal, and that the client should contact city council.
- This advice helped to restore the client's confidence to understand her rights under the law and take steps to fix her living conditions.

Benefits

In a period of economic crisis, Citizens Advice plays an important and needed role in connecting individuals with the support and services they are entitled to, helping to increase living standards and improve wellbeing.



Much of today's welfare system can be difficult to understand. Many citizens are unaware of or uninformed about the benefits they may be eligible to receive. Many in deprived areas struggle with literacy, some may not speak English, have disabilities or do not have the digital capability needed to navigate DWP systems. On top of that, the welfare state is multifaceted and complicated with overlapping rules that can affect eligibility for benefits. From Universal Credit to Personal Independence Payments, there are many services to help people and their families get by in economic trouble but these can be difficult to obtain and hard to manage.

Through referrals, helping filling out paperwork, guiding clients through the welfare process, and supporting people with sanctions, mandatory

reconsiderations and appeals, Citizens Advice plays an important role in serving local people to make sure they are receiving the help they are entitled to claim.

Key benefits that Citizens Advice helps to facilitate include:

- Universal Credit

Universal Credit is a means tested, once a month payment for low income, working age households, that replaces the Employment and Support Allowance, Jobseeker's Allowance, Income Support, the Child Tax Credit and Work Tax Credit, along with Housing Benefit. It is paid monthly in arrears and there is a five week waiting period before any money is paid to applicants which frequently causes hardship.

- Personal Independence Payments

Personal Independence Payments (PIP) is a tax-free government welfare scheme for working age adults adversely affected by illness, disability or mental health conditions. Eligibility is based on the effect a given disability has on someone's life and can be very difficult to get. PIP is the largest area of benefits advice that the service provides due to the numbers of residents who are turned down when they apply.

- Attendance Allowance

Attendance Allowance is a payment scheme for elderly disabled individuals, and helps finance long term, consistent care outside of residential housing.

Citizens Advice helps clients claim these and other benefits through informing clients of their eligibility, assistance with filling out and completing forms,

and guiding them through the process of filing for and receiving welfare. CA North Lancashire also helps applicants appeal if their claims are rejected.

Between May 15 and May 19, 2023...

...Citizens Advice assisted over 117 clients with claiming benefits or tax credits. Of these, 43 of the 200 issues advised on involved Personal Independence Payments. In that week, clients saw an overall net income gain of over £109,000.

Case Study (17 May)

- **Client C, a married man with children, struggles with mental health issues that impact his daily life. In May, Client's PIP application was rejected as his mental health issue prevented him from traveling to his appointment alone, which he subsequently missed.**
- **On May 17th , the client turned to Citizens Advice North Lancashire, visiting the office in person. He was aided in completing a mandatory reconsideration form and was empowered to enquire about his claim.**
- **Client was then able to effectively manage his claim and the benefits process, helping him to take care of and support his family.**

Employment

Employment (or lack thereof) is one of the most significant and consequential issues in people's lives. In addition to the security and financial benefits of simply being employed, employment is attached to several other issues like housing, mental health, debt, and food security. Often, being unemployed is the starting domino in a cascade of issues affecting residents of the district.

Unemployment affects budgeting, the ability to pay for utilities, food, and housing, and can have deep psychological impacts on the people who experience it. Following the COVID 19 pandemic, and in a time of growing uncertainty, more and more people may find themselves out of work or under-employed due to restructuring or ill health. Poor quality jobs and zero hour contracts are frequently seen locally.

Experienced advisers help clients when they are unfairly dismissed, or made redundant, discriminated against, fired or when they don't have enough hours to make ends meet. CANL helps people apply for Universal Credit, advocates for themselves in disputes, helps people to understand their rights under the law and tries to support residents so they can live secure stable livelihoods.

In the week between the 15th of May and the 19th...

...Citizens Advice North Lancashire helped 8 clients ranging over 14 Employment issues and helped 24 clients with claiming Universal Credit.

Case Study (15 May)

- A Week In the Life of Citizens Advice

- Client D had previously been employed by a company as a full time contractor.
- After leaving the company, the client was owed £3,000 in deductions and back pay.
- Unsure of what to do, the client contacted Citizens Advice North Lancashire.
- The office empowered the client to make an unlawful deductions claim against his previous employer.

Food

Food insecurity is one of the most catastrophic consequences of financial troubles and deprivation. No matter the economic situation, everyone still must feed themselves and their families, and when clients face unemployment, debts, or increased financial strain, consistent meals can be hard to maintain and afford, especially if a client has children.

Citizens Advice provides important information and outreach to clients. Partnering with several foodbanks, Citizens Advice makes referrals, assesses need, and allows clients to find long term solutions to feed themselves and their families.

Important in this area are all the food banks and clubs Citizens Advice works with. In North Lancashire, Food Clubs also exist whereby people make a contribution of a few pounds in return for substantial amounts of food. Eggcup (one of the larger food clubs) and other clubs provide a steady lifeline to affordable food for clients and their families. In addition, food banks like Morecambe Bay Food Bank and The Olive Branch can provide important, emergency food parcels in times of need when there are no other options.

In the week of 15 May - 19 May...

...Citizens Advice connected over 61 Clients with Morecambe Bay Foodbank preventing food crises and giving people essential support to feed their families.

Case Study (17 May)

- Client E, a 54 year old man, struggles with poverty due to unemployment and a lack of income due to mental health issues
- On May 17th, unable to afford food, the client requested aid from Citizens Advice.
- Citizens Advice connected the client with food from Morecambe Bay Food Bank and is supporting him in getting the right benefits. The client was also referred to Eggcup and received Aldi vouchers via the Household Support Fund, funded by Lancaster City Council.

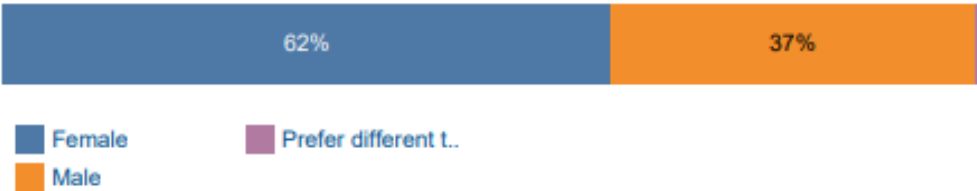
Impact

Overall, Citizens Advice North Lancashire plays a massive role in stabilizing residents' lives. Each year, the service aids thousands of clients in the district. Additionally, CANL's work spans an infinite number of issues, from welfare and housing to food and debt. CANL also provides an important outreach point for clients and residents to welfare and charity, helping connect them with other services like Discretionary Housing Payments (DHP), their Council, food banks and food club, and others.

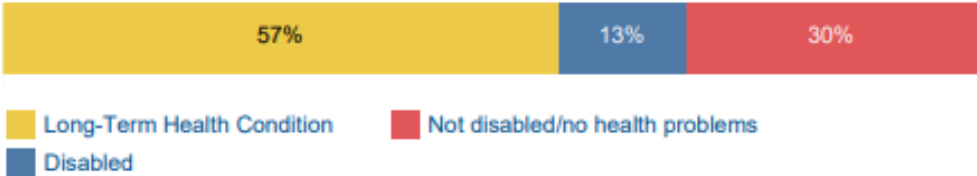
In One Week Alone:

Between Monday, May 15th, and Friday, May 19th, Citizens Advice served over 367 residents with a wide range of issues, spanning over 250 cases. Of these, 70% were disabled or had a long term health condition. Over 62% of clients were women.

Gender



Disability / Long-term health



Issues varied widely, and though debt and welfare were the largest, several other categories were covered in that week, including tax, employment, and legal aid.

Issues

	Issues	Clients
Debt	161	59
Benefits & tax credits	151	93
Charitable Support & Food Ban..	142	100
Benefits Universal Credit	49	24
Housing	43	29
Utilities & communications	31	26
Health & community care	25	14
Other	22	20
Financial services & capability	18	12
Relationships & family	17	12
Consumer goods & services	15	9
Travel & transport	14	13
Employment	14	8
Legal	13	7
GVA & Hate Crime	4	2
Education	3	3
Tax	2	2
Immigration & asylum	1	1
Grand Total	725	

Outcomes

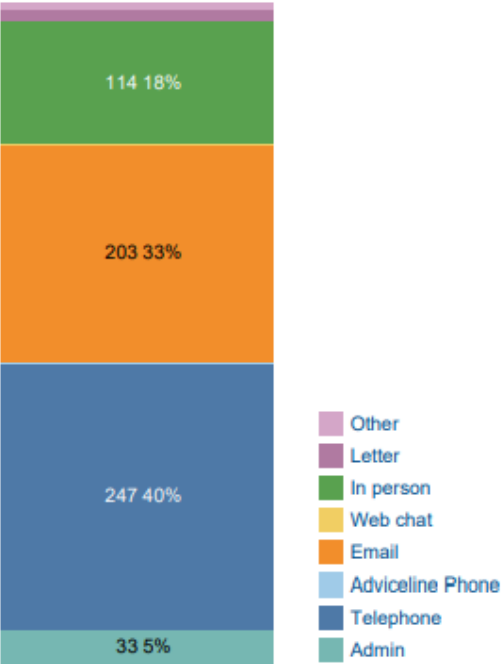
In total monetary gain and relief for residents of North Lancashire, CANL’s work accounted for over £270,000 in debt, income gain, welfare, and services in the week of May 15th alone. These outcomes included thousands of pounds of debt written off, dozens of clients connected to welfare like

Universal Credit and PIP, and several families, including children, connected to food and charitable support.

Staff & Support

Citizens Advice could not do any of the work it does without the experienced, trained, and dedicated staff and volunteers it employs. Because of the complex nature of the service’s work,. It takes over 40 hours to complete basic training for volunteers and staff.

In the week of May 15th, over a hundred clients used CANL’s in-person offices in Lancaster and Morecambe. These offices help reach out to those without phones or internet access, those who need guidance or support that simply cannot be offered by a website or leaflet.



As such, it is important to keep these locations open and well staffed, and to have space for volunteers and resources for clients available in person and easily. Citizens Advice is an important, often essential resource for people in this district. The service is independent, impartial, confidential, and always free of charge.

In the week referenced throughout this report, over 44 of CANL's staff and volunteers helped provide services to clients. These skilled, professional volunteers and staff are the absolute core of the work the service does.