

Citizen Advice Wakefield District

Newsletter April 2020

Coronavirus Update

In January our management team first discussed the Coronavirus crisis as it seemed that we might be impacted however, we were unsure to what extent. Throughout February and into March we monitored the situation closely and began implementation plans for readiness of changes to service delivery. It was always our intention to continue to provide services wherever possible. We can congratulate ourselves as an organisation that we had our eye on the ball, did get our plans in place and were able to put 'lockdown' working arrangements in place fairly rapidly for the safety of both our staff but also our service users. Citizens Advice Wakefield District has been able to carry on, providing help and assistance to the people of the district when they are in need of it.

All face to face services were temporarily suspended from 23rd March but we continue to deliver telephone, email and webchat services:

Monday to Friday 9.00 am—5.00 pm

In the first 3 weeks of 'lock-down' our advisers dealt with 776 clients presenting 1806 issues, over 900 of those relating to Universal Credit

Nationally we've helped 220,000 people one-to-one with specific issues over the last month and seen record-breaking demand for advice on our website.

HOW CAN YOU CONTACT US?

Telephone

Help to Claim (Universal Credit) 0800 144 8 444

Adviceline (Debt/Housing/Employment/etc.) 03444 111 444

Email

Via our website

www.wakefielddistrictcab.co.uk

Chat & Self-Help

Via our national website

www.citizensadvice.org.uk



If you or anyone you know needs advice with debts, benefits (including Universal Credit, Personal Independence Payments, Employment Support Allowance), housing, employment, consumer, energy costs please contact with us.

RESEARCH & CAMPAIGNING

Throughout February 2020 Citizens Advice published a number of reports based on evidence presented by our advisers around the country.

Making Ends Meet: The impact of the benefits freeze on people in debt.

Our new report shows that from evidence we gathered between April—August 2019 for those seeking debt advice from us **40% who claim income related benefits has a negative budget.**

We are asking the government to:

- ⇒ Uprate the value of frozen benefits by the Consumer Prices Index (CPI) plus 2% for 4 years
- ⇒ Recalculate the Local Housing Allowance to at least the 30th percentile of local rents to re-establish the link with retail price
- ⇒ Ensure Universal Credit provides people with enough to live on, by reviewing areas such as the amount of money retained by working claimants and deductions for those faced with debts.

Negative Budgets: A new perspective on poverty and household finances.

Increasingly our advisers are helping people who simply don't have enough money to meet their key living costs. Since 2016, the proportion of people Citizens Advice help with debt, who have a negative budget has grown from under a third (32%) to nearly 2 in 5 (38%).

- ⇒ The depth of negative budgets has increased; 2016/17 the average was £167, in 2018/19 it rose to £203 per month
- ⇒ 4 in 5 clients we assist are close to falling into a negative budget situation, having less than £100 per month available after living costs
- ⇒ People we help with negative budgets are more likely to be women, disabled people and those with long-term health conditions

Wrong side of the tax: Council tax debt collection needs to change.

It's the largest property tax in England and the revenue it raises accounts for 32% of local government funding. But for households it also continues to be a growing source of debt.

- ⇒ As of March 2019, the overall level of arrears stood at £3.2bn (7% increase on previous year)
- ⇒ In the last year, nationally we assisted 83,000 people in England with council tax arrears; it is the most common debt we deal with, impacting 1 in 4 of clients
- ⇒ Centrally set regulations push councils to use inefficient and ineffective methods of debt collection that push people into spirals of debt which does not recover much money for local councils

We are asking the government to amend these regulations to make the system work better for people in debt and for councils

Our full reports can be found at www.citizensadvice.org.uk—policy research—papers/reports