

June 2023



Spotlight

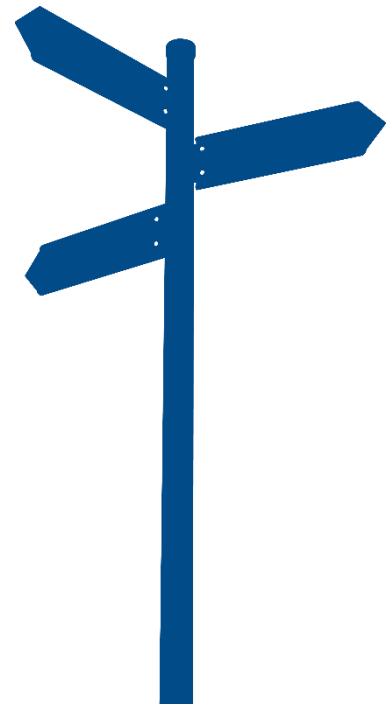


## On Research and Campaigns

*Hello all,*

*Welcome to the latest edition of Spotlight, with significant information about our services and the ongoing impact of the cost-of-living crisis. A key message is that the crisis continues to affect our clients and demand is as high as ever.*

*In terms of clients helped and issues dealt with, the final quarter of 2022-23 has been the busiest period for CASL over the previous four years. Year-on-year we have had a 14% increase in clients helped and a 29% increase in issues dealt with. From January to March, we have 3,977 people with 12,745 issues – that is more issues than we have dealt with over the period in previous five years. We also know that demand far outstrips our ability to meet it, due to reduced capacity from limited resources. We will continue to work hard to help as many people as we are able to.*



*Please let us know if you have any feedback.*

*Best wishes,*

*Simon*

## To what extent have the cost of living support payments been sufficient in helping eligible households meet the cost of essentials such as food and electricity?

(Mary)

This article will look at the clients who were seen by advisers at Citizens Advice South Lincolnshire. The areas covered by this office are Grantham, Stamford, and Spalding. In order to examine whether the cost of living payments are sufficient for our clients, the focus will be on those requiring the use of food banks and on the debts, they presented with. All the data used in this submission is sourced from the Cost of Living data set that is regularly updated and managed by Citizens Advice's national office.

### Food Banks

To understand how clients are coping with the cost of buying food, Citizens Advice looks at the number of clients in need of food bank vouchers. These numbers are presented in the table below.

	2021/2	2022/3
April	263	316
May	244	338
June	272	286
July	289	270
August	216	327
September	227	357
October	222	367
November	363	369
December	263	312
January	310	524
February	252	463
March	312	473
<b>Total</b>	<b>3233</b>	<b>4402</b>

Number of clients seen in regard to food banks

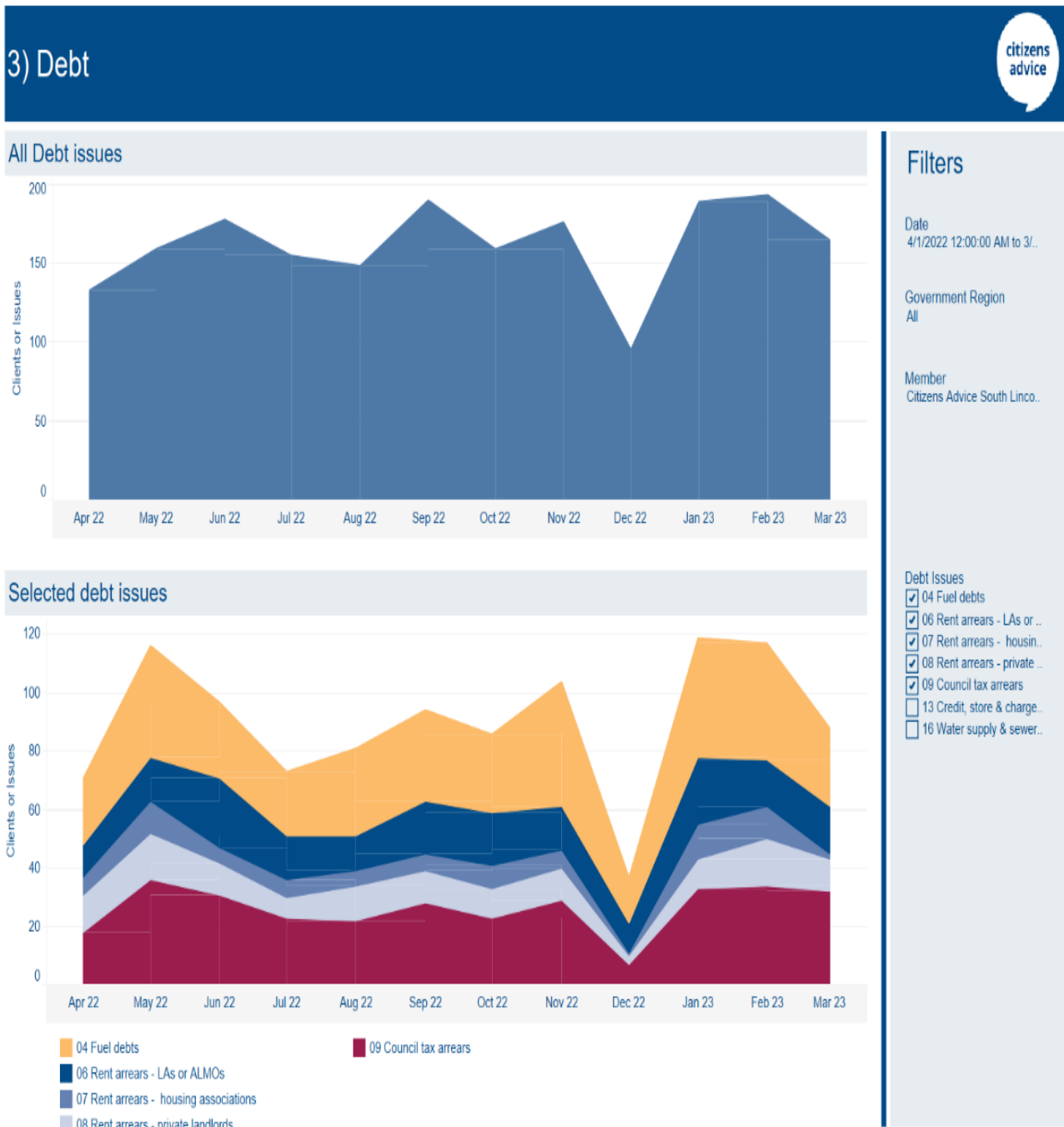
The number of clients requiring food bank vouchers increased overall in 2022/23 tax year. While it may seem that the various cost of living payments did not seem to have affected the numbers at face value, when we look at the statistics around when the payments are made, they remain lower during these times in 2022 compared to the rest of the year. Clients are still in crisis, but the payments, for a very brief time have made a difference to them being able to buy essentials.

### Debt

There are a number of debts that clients can present with but in regard to the cost of living, the debts covered are:

- Fuel debts
- Rent arrears (privately rented, social housing & housing association).
- Council Tax arrears

## Clients presenting with debts 2022/23 Tax Year



Our data shows that the number of clients who visited us with issues relating to debt decreased overall in the 22/23 tax year when compared with the previous year. This could be due to the cost of living payments or the Energy Bills Support Scheme or a combination of both, which helped clients financially.

The first cost of living payment in July did not significantly reduce the number of clients presenting with debts when compared to the same month the year before. The second cost of living payment was in November. The number of clients were almost the same for November in both 2021 and 2022. The consistent numbers indicate, as with the food voucher statistics, that payments may have actually helped lower the need for our services during those months for a brief period. The

*Produced by CASL Research & Campaigns team: Mary, Sean, Peter, Amelia, Fern, Matthew, Gwendoline, Sameena*

number of clients significantly reduces in December in both years. This may be because the number of clients reduces during the festive period. However, the client numbers are far less in 2022 which might be due to the various cost of living payments available to residents.

When the number of clients is broken down by a particular debt, 12.4% of clients had a fuel debt in 2022/23 tax year whilst it was 15.1% the year before. This shows that the cost of living payments may have contributed to the reduction in fuel debt.

### Summary

We can conclude from our data and experience of running services in Citizens Advice South Lincolnshire that the cost-of-living payments did make a difference to clients. We acknowledge that while the numbers of clients presenting with us lowered when payments were made, this was only for a very brief period. We know that there has been a decrease in footfall when these payments have been made and call for an increase in support for the most vulnerable within our communities. These payments have indicated that extra support can make a significant difference to clients in vulnerable situations and if consistent measures were in place, the standard of living for many would increase.

## The Value of CASL to the Local Community

(Sean)



We help people to solve their problems. In doing so, we create *financial value*. This means that we save the government and wider society money by preventing problems that have a financial cost. It's impossible to put a £ sign on all of the crucial work that we do. But where we have the evidence to do so, talking about the financial value of our service tells a powerful story. We can calculate three kinds of value:

**Fiscal value:** Financial savings to local and national government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

**Public value:** When people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.

**Value to the people we help:** We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts, and refunds for consumer issues.

Data used is gathered using a methodology that has been developed by an organisation called the New Economics Foundation. Their model is approved by the economists in the Treasury who are experts in financial value. By using a methodology, they approve, we are "appealing to their authority" in this area.

The work that our staff and volunteers do to help our clients has an immense value societally. This value not only includes our clients, but other government departments and services. In 2022/23 we:

- Helped local authorities save **£366,757**.
- Saved the NHS **£746,000** as our help reduced the use of mental health & GP services and kept more people in work.
- We saved the DWP over **£2million** due to our advice contributing to people staying in work.
- We saved Housing providers over **£1million** by preventing evictions.
- The fiscal benefit of providing advice to debt clients was over **£1.5million**.

These are remarkable figures that demonstrate the impact of the work that we do has for society in terms of cost savings. In terms of providing wider economic and social value, we save the public purse **£23,336,791** due to our advice improving client wellbeing (emotional wellbeing, family and relationship dynamics and overall positive functioning).



<b>For every £1 invested in Citizens Advice South Lincolnshire, we produce the following benefit:</b>	
For every £1, £x in fiscal value	<b>£5.50</b>
For every £1, £x in public value	<b>£40.28</b>
For every £1, £x in value to the people we help	<b>£19.95</b>

Out of the above figure, our volunteers, and the work they do also contributed a saving of **£361,148**. The work that we do as an organisation across many fronts makes a real difference to the community and we will continue to make a positive difference going forward.

## Problems with Rented Housing.

*(Peter)*

Over the last year issues concerned with Housing have generated nearly 30% of Evidence forms in the last 3 months. Access to decent affordable housing remains a major worry to many of our clients. Recently rents have shown alarming increases, which clients say are beyond their means. However, support for renters in the private sector receiving benefits is limited by Local Housing Allowance which is still being paid at 2020/21 levels with no promise of an increase until at least 2024. Disrepair continues to be an issue.



Here are some examples of the problems our clients are experiencing:

- A young client from our area is a tenant in privately rented accommodation. He reported persistent problems of damp to the landlord but without action being taken. Eventually a leaking pipe was identified as the source of the issue. The landlord asked the client to move out during the repairs. The client did so at a cost of £280 to himself. He was offered no compensation but is challenging this with the help of our advisers. The client would like to move out but is unable to find anything affordable locally.
- A client from the Midlands has lived for over 20 years in a privately rented house. The client now has a new landlord who is proposing an 80% increase in the rent, saying this is because there has been no increase for several years. The client is upset as the new rent will be beyond his means. He has been advised to challenge the proposed increase.
- A client who had rented from the same landlord for 9 years was only given 4 weeks' notice of a rent increase. He is worried that the rent is now unaffordable and that he will have to seek a cheaper home. We have had several similar enquiries from clients worried about unaffordable rent increases.
- An EU migrant worker and his wife rent a house privately in South Holland. Due to the intermittent nature of his agency work, the client became two weeks in arrears with the rent, which is normally paid in cash. The landlord told the couple to leave immediately. The client was advised that the landlord is acting illegally in not giving proper notice of eviction.
- A client left prison after a short sentence. He was only given a travel ticket when released. He could not return to his home due to a relationship breakdown. He is now homeless and sleeping rough. He appears to be getting no help with housing from the local council.
- A client area rents a house from Melton District Council. Her council house was recently fitted with new double glazed windows. The client reports that the windows are not well fitted, and that draughts can be felt even when they are closed. She reported this to the council but the person that came out said that as she lives on a hill, she will get draughts, so nothing can be done about them. The client has been advised to make a written complaint and engage with her local councillor to help resolve the issue.



- A client trying to secure a private rented house, paid £450 “holding fee” to an estate agency. The client was subsequently told that he had failed the affordability checks and that he could not rent the house. The estate agent is refusing to return the “holding fee” saying it is non-refundable. This is not legal, and the client has been advised on steps he can take to get his money back.
- Several clients that have been rehoused by our local councils have reported that they need help with flooring/carpets. Typically, Council or Housing Association houses have the carpets left by the previous tenant removed rather than offering to leave them for the next occupant. This means that the tenant must fund the cost of new carpets or flooring which is beyond the means of clients living on low income or benefits. They otherwise face having only bare floorboards or concrete floors. Neither South Holland nor South Kesteven District Council can offer assistance. In South Holland we can help clients apply to the local Spalding Relief in Needs Charity but there is no equivalent in South Kesteven.
- A client who wants to apply to go on South Holland District Council housing register told us he has no email and no internet access. An adviser helped him contact the council to enquire about a paper form, but she was told that all applications must use the online system. The client will try to ask his friends to help with the application.



## Scams Awareness Fortnight 2023

(Sean)

We take part in the national Scams Awareness campaign. In 2023, this will take place over 2 weeks: 22-28 May and 3-9 July. The campaign aims to create a network of confident, alert consumers who know what to do when they spot a scam. The first week of the campaign will focus on home improvement scams; the second will deal with bogus selling.

We will post content across our social media during both weeks to ensure that people, their friends, family, and anyone else who may be affected are as scam aware as they can be.

Scams Awareness is something that we focus on all year round at CASL and we will continue to produce regular content in the face of new and re-emerging scams. If anyone is targeted by a scam that is particularly nefarious, could they please email details to [sean.betts@citizensadvice-south-lincs.org.uk](mailto:sean.betts@citizensadvice-south-lincs.org.uk)




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## Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 260 people (an increase of 11 since the previous edition.) We reached over 3000 people since the publication of our previous edition. On Twitter, we are followed by 752 people and since the last issue, our content has reached over 7000 people.

We have also launched a LinkedIn page, where we share volunteer, vacancy, and other relevant information. If you are interested, please connect with us <https://www.linkedin.com/in/citizens-advice-south-lincolnshire-19311a221/>



Our social media following engagement has increased. Facebook and Twitter are still important in sharing information about developing Research and Campaigns issues. You do not need to have an account to see either our Twitter or Facebook pages. They can both be accessed at [www.citizensadvice-south-lincs.org.uk](http://www.citizensadvice-south-lincs.org.uk) by clicking on the speech bubbles in the 'connect with us' box on the website home page.



## Evidence forms March to May 2023.

These are forms filled in, electronically, by our assessors/advisers after interviewing any client who comes to us with an issue of unfairness. The forms are monitored both by the CASL Research and Campaigns team and by national Citizens Advice. The issues are in order of number of Evidence Forms received during March, April, and May.

Type	Number
Housing	30
Employment	12
Benefits	9
Consumer	8
Debt	8
Health	7
Relationships	5
Finance	5
Universal Credit	4
Legal	5
Tax	3
Utilities	3
Immigration	2
Charity & Food Banks	1
Education	1
Travel	1
Discrimination & Hate	0
Other	0
<b>Total</b>	<b>104</b>

### Contact us.

We hope you found this edition of Spotlight of interest. If you wish to contact the Research & Campaigns team with questions or comments, please use the email, [impactofficer@citizensadvicesouthlincs.org.uk](mailto:impactofficer@citizensadvicesouthlincs.org.uk).