



## Open Report on behalf of Debbie Barnes, OBE, Chief Executive

|            |   |
|------------|---|
| Report to: | <b>Public Protection &amp; Communities Scrutiny Committee</b> |
| Date:      | <b>16 March 2021</b>  |
| Subject:   | <b>Citizen Advice Lincolnshire Quarter 3 Update</b>           |

### Summary:

This report provides an overview of the activities carried out by Citizens Advice Lincolnshire during October - December 2020.

### Action Required:

That the Public Protection and Communities Scrutiny Committee is invited to receive and comment on the Citizen Advice Lincolnshire Quarter 3 report.

## 1. Background

- 1.1 Lincolnshire County Council (LCC) currently provides funding of £278,000 per year to Citizens Advice Lincolnshire (CAL). A one year agreement has been awarded from 01 April 2021 to 31 March 2022.
- 1.2 The funding has been provided to CAL to ensure the sustainability of the core service offer. This grant funded service supports the delivery of confidential, impartial and quality assured advice and assistance through the network of local Citizens Advice offices and outreach locations in the county. This includes a core service across a broad range of advice areas including debt and money, benefits, housing and employment, consumer, relationships and family, discrimination, law and rights, tax and education. Advice is free and accessible to all.
- 1.3 Lincolnshire County Council core service funding enables the sustainability of the service which allows Citizens Advice to secure other local and national funding for projects and services to further support residents in the county, bringing additional value. In 2019/20, CAL collectively brought in an additional £1.313m in funding and in 2018/19 £1.43m in additional funding, (this does not include any local authority funding). In the last seven years over £8m has been brought into the county in additional funding. 'Additionally funded' projects include supporting social integration across Boston, providing advice for people over 50, Migrant Worker Advice, and the Consumer Service. Many funders (Big Lottery in particular) do not pay for

core or running costs and require a basic level of financial stability to award their funds, therefore this income is reliant on Citizens Advice sustaining core funding from LCC.

1.4 The services provided by Citizens Advice in Lincolnshire contribute to outcomes sought by Lincolnshire County Council:

- Enabling communities to have easier access to services and information;
- Supporting individuals to care for themselves and develop a stronger sense of self, built on improved self-efficacy, confidence and self-esteem;
- Tracking trends and problems encountered by Lincolnshire people to better advise them on relevant solutions and plan for future demand;
- Tackling disadvantage and promoting independence.

1.5 Partnership working includes with DWP, HMRC and Health Services, Housing Providers and Homelessness Services (including support on benefits and arrears and eviction prevention), Foodbanks (including distributing food vouchers) and the Pension Service (acting as an alternative office for authentication of documents).

1.6 During this quarter CAL have supported over 7,500 people across the County addressing over 21,000 issues, including:

- Benefits
- Universal credit
- Employment
- 2,000,000 worth of debt
- Advice provided via Adviceline to 3696 clients

1.8 There has been a significant increase in requests for support that fit into the 'other' category. Analysing this in more detail there are 3 key areas that account for the increase:

- An increase in clients who require the support of foodbanks
- An increase in clients who need to make some form of charitable application, including applications for white goods and support for fuel payments
- An increase in clients who require 'support in kind' including clothes and furniture

1.9 This is a concerning trend and reflects the impact of Covid-19. All the research tells us that wealth is the greatest shielding factor against the broadest impacts of Covid. The significant majority of clients do not have the wealth to protect themselves, whilst the broader protective measures are enabling people to continue for now, it likely in the future that clients will need additional support. To ensure that funding continues to be put to good use, LCC is seeking to evaluate the performance in detail over the next twelve months. This work will inform future funding arrangements.

## 2. Conclusion

- 2.1 The appendices to this report provide an overview of CAL activities during Qtr 3 2020-21.
- 2.2 LCC is seeking to evaluate the performance in detail over the next twelve months to inform future funding arrangements.

## 3. Appendices

|   |   |
|---|---|
| These are listed below and attached at the back of the report |   |
| Appendix A  | Citizens Advice Lincolnshire – Quarter 3 Report 2020-21                                   |
| Appendix B  | Citizens Advice Lincolnshire – Lincolnshire County Council GFA Report - Quarter 3 2020-21 |

## 4. Background Papers

No background papers within Section 100D of the Local Government Act 1972 were used in the preparation of this report.

This report was written by Kate Sobstyl, who can be contacted on 07825 935231 or [kate.sobstyl@lincolnshire.gov.uk](mailto:kate.sobstyl@lincolnshire.gov.uk)

**Citizens Advice Lincolnshire**  
**Quarter 3 Report**  
**2020/21**

**Lincolnshire County Council Grant Aid Agreement**  
**Grant Aid Reporting for 2020-21**  
**Quarter 3 Summary**

**Report Summary**

Citizens Advice Lincolnshire (CAL) has had another busy quarter, largely supporting clients remotely on a broad range of issues.

They have delivered an extremely comprehensive, high quality remote service as demonstrated by our client feedback data.

Additional lockdowns are causing increasing stress and anxiety, one client commented

*“Lockdowns?!? It’s just so stressful with my girls at home and I don’t know how to start feeling more positive, I’m struggling and everything is costing more, I know I’m lucky in a lot of ways it just doesn’t feel like it sometimes, I can’t even face calling the DWP”*

With the extension of protective measures (Government Interventions) we are continuing to see suppressed demand in some advice areas. Citizens Advice policy analysis projects an expected increase in the following key areas:

- Welfare Benefits in particular Personal Independence Payments, Employment Support Allowance and JSA (Contribution based)
- Universal Credit in particular Initial Claims and Conditionality and Commitment (including sanctions)
- Debt – all areas
- Employment in particular pay and entitlements and redundancy
- Housing in particular threatened and actual homelessness, issues with private sector rented property as well as other housing issues.

It is essential that, across the County, we have enough capacity in place to meet this anticipated demand and support clients to overcome the inevitable challenges that they will be facing.

Since the beginning of the pandemic we have dealt with over 4000 clients who have sought assistance on issues directly related to the pandemic, assessing the data these numbers are generally correlating with key Government announcements, in recent months we have seen an increase in clients who are experiencing broader challenges either as a result of the wider impact of the pandemic or general wider challenges.

This will present us with capacity challenges moving forwards and is something we are continually reviewing.

**The objectives of the project are being met as follows:**

- Informing Lincolnshire County Council policies and practices that affect people’s lives
- Providing the advice people need for the problems they face
- Tracking trends and problems encountered by the people of Lincolnshire to better advise them on relevant solutions and plan for future demand
- Tackling disadvantage and promoting independence and an improved sense of well being

**Headline statistics for Qtr3 (directly and indirectly funding by LCC)**

- Supported over 7500 people across the County
- Dealt with over 21,000
- Advised on over £2,000,000 worth of debt
- Advice provided via Adviceline to 3696 clients

**Overall Service Outcomes**

- **81%** of clients to resolve problems following provision of advice
- **71%** of client’s needs fully met at first contact
- **795** - The number of clients successfully advised on debt issues.
- **£2,522,123** - The amount of specialist debt advised on
- **653** - The number of clients engaging in financial capability activity

During the reporting quarter over 7500 clients supported and have continued to deliver the majority of services remotely due to the ongoing situation regarding the pandemic.

A total of 3696 advice line calls during the reporting quarter. Whilst this represents a reduction on the previous quarter, the reporting quarter included the Christmas period so a reduction in delivery is anticipated

|             | October | November | December | Total |
|-------------|---------|----------|----------|-------|
| Demand      | 3243    | 2948     | 2157     | 8348  |
| Supply      | 1478    | 1342     | 876      | 3696  |
| % Supported | 46%     | 46%      | 41%      | 44%   |

During this quarter 44% of call demand was met, whilst the % of calls answered is lower this quarter this must be considered in the context of the challenges we always face in winter, in particular December and the Christmas season. Additionally, we have been embedding new softphone systems which will aid us moving forward but required time and resource to set up. Finally they are seeing an increase in engagement from clients who require significant input, call answering is just one part of the journey, we are working hard to deal with clients at first point of contact where we possibly can, this is the right thing to do for clients but inevitably leads to a reduction in the number of calls we can answer. We are also having to balance our resource across the service ensuring that we have capacity available to meet client needs throughout their advice journey.

**Universal Credit**

During this reporting quarter, 2153 clients with issues related to Universal Credit, with 1399 of these being supported through our Help to Claim service. In addition, 519 clients were supported on transitional benefits; despite the Christmas break this still represents an increase on the previous quarter. The issues clients have been supported on can be seen below.

Universal Credit Issues – the following table represents a breakdown of Universal Credit issues for the quarter but does not include Help to Claim clients which are reported below:

|   |     |
|---|-----|
|   |     |
| Initial Claim                                       | 522 |
| Standard Element                                    | 120 |
| Housing Element                                     | 236 |
| Limited Capability for Work Elements                | 188 |
| Child Elements                                      | 65  |
| Childcare Costs                                     | 8   |
| Carer Elements                                      | 19  |
| Calculation of Income, Earnings and Capital         | 142 |
| Conditionality and Commitment (including sanctions) | 32  |
| Deductions  | 251 |

**Universal Credit –Case Study**

Client X contacted the service, she was very distressed, anxious and emotional. Client X explained that she had lost her job as a result of Covid and had had to claim welfare benefits for the first time. The client submitted a claim for Universal Credit and was devastated when she received confirmation of the amount she would be receiving.

The adviser worked with the client to explore her circumstances, following this the adviser highlighted significant errors in the clients allocation clarification.

The client, who struggled to apply in the first place, did not feel able to challenge independently so the adviser supported her through the whole process.

After significant input from the adviser the clients award was reviewed, leaving the client £800 a month better off!

The client commented  
*“I can’t believe it, everything has been so challenging recently, I have never had to claim welfare benefits before and when I got my original amount I just felt like I couldn’t carry on. Nothing was too much trouble for (the adviser), they were patient and explained everything, things are still tough – as they are for everybody at the moment – but I can see a way forward now. I am still crying but now they are tears of joy”*

## Universal Credit – Help to Claim

During the quarter we have continued to deliver our Help to Claim service across the County. Over the course of the quarter we have supported clients across multiple channels as follows:

|                   |      |
|-------------------|------|
| In Person         | 0    |
| Telephone service | 1116 |
| Web Chat          | 287  |
| Other             | 46   |

Please note some clients have been supported across multiple channels.

Help to Claim continues to be delivered through remote means, this method of delivery is in line with our colleagues delivering across the Country and also reflects the approach of the DWP.

## Universal Credit – Help to Claim Issues

|   |      |
|---|------|
| Initial Claim                                       | 2492 |
| Standard Element                                    | 274  |
| Housing Element                                     | 305  |
| Limited Capability for Work Elements                | 113  |
| Child Elements                                      | 135  |
| Childcare Costs                                     | 19   |
| Carer Elements                                      | 45   |
| Calculation of Income, Earnings and Capital         | 175  |
| Conditionality and Commitment (including sanctions) | 16   |
| Deductions  | 11   |

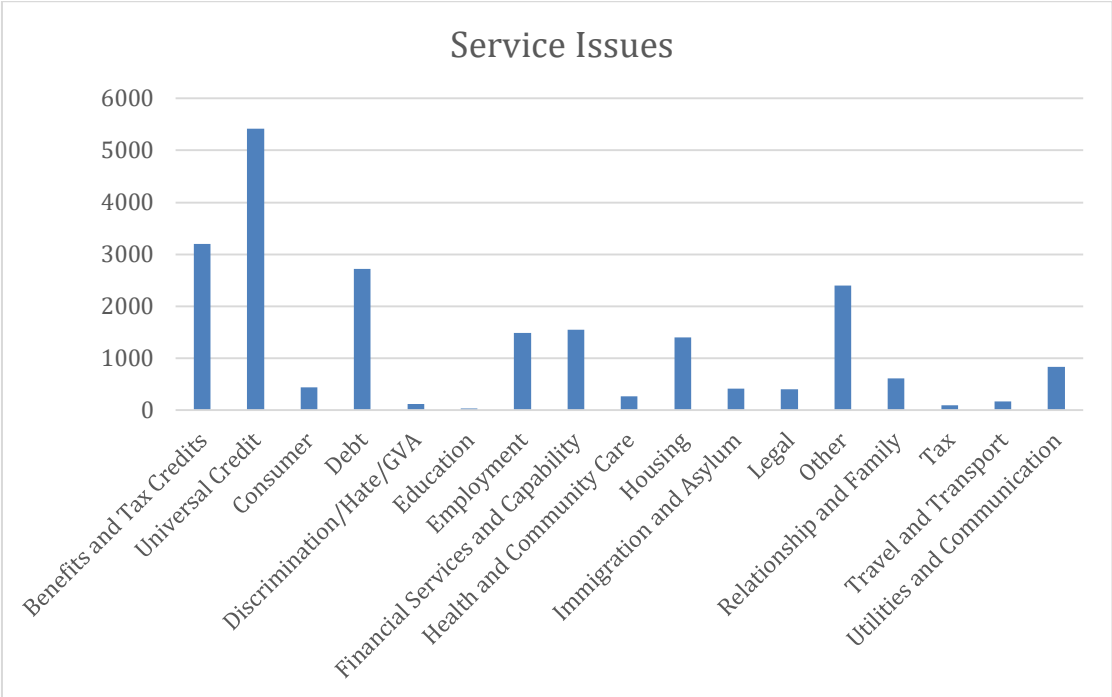
| <b>Initial Claim breakdown</b>                                |     |
|---|-----|
| Eligibility   | 703 |
| Contributions based JSA/ESA/Housing Benefit – benefits run on | 34  |
| Settled Status/Right to Reside/Access to benefits             | 108 |
| Understanding UC Payments                                     | 163 |
| Support to use technology                                     | 6   |
| Telephone claim/DWP home visits                               | 118 |
| Better off calculation  | 178 |
| Issues/Complaints   | 56  |
| Appeals/Mandatory Reconsideration                             | 20  |
| Evidence and Verification                                     | 36  |
| Initial wait for payment                                      | 140 |
| Co-habitation   | 28  |
| Change of Circumstances                                       | 63  |
| Other   | 274 |

Please note the breakdown represents client numbers but clients face multiple issues in relation to 'initial claim', the figures within the previous table only see clients within 'initial claim' counted once for the single issue.



**Issues supported**

The following graph sets out the issues that we have supported clients on during the reporting quarter across core and projects.



**Financial Services and Capability**

|         |           |
|---------|-----------|
|         | Quarter 3 |
| Clients | 653       |
| Issues  | 1545      |

This client is single and lives alone in a 2 bedroom bungalow. The rent is £600 per month and she receives £380 in housing benefit towards this. She is white British and is 55 years old.

The client has multiple conditions both physical and mental. She is in receipt of Employment Support Allowance and is in the support group. She also receives Personal Independence Payments (standard daily living) and Council Tax Reduction. The client is unemployed as is unable to work due to her health conditions.

The client contacted Citizens Advice as she required assistance with her PIP appeal.

The client stated that she had always been on standard daily living and standard mobility for her PIP award. However, towards the end of 2019 the client completed a renewal/review form and had a face to face assessment during February 2020. The client felt that the assessment was unprofessional as she was not given the opportunity to explain how her conditions affected her. She was so appalled about the whole experience that she put in a complaint to DWP.

Following this, the client received the first decision letter which stated that she was no longer entitled to the mobility component. The client completed a Mandatory Reconsideration, however the DWP upheld their decision. The client disagreed with this decision and therefore required assistance to complete an SSCS1 appeal form. The client was assisted to complete the appeal form via telephone (due to Covid-19). She was advised that based on the information she had provided, she should at least be eligible for the standard mobility component (if not the enhanced rate) as she was unable to plan or undertake any journey alone and unable to move more than 20 metres unaided.

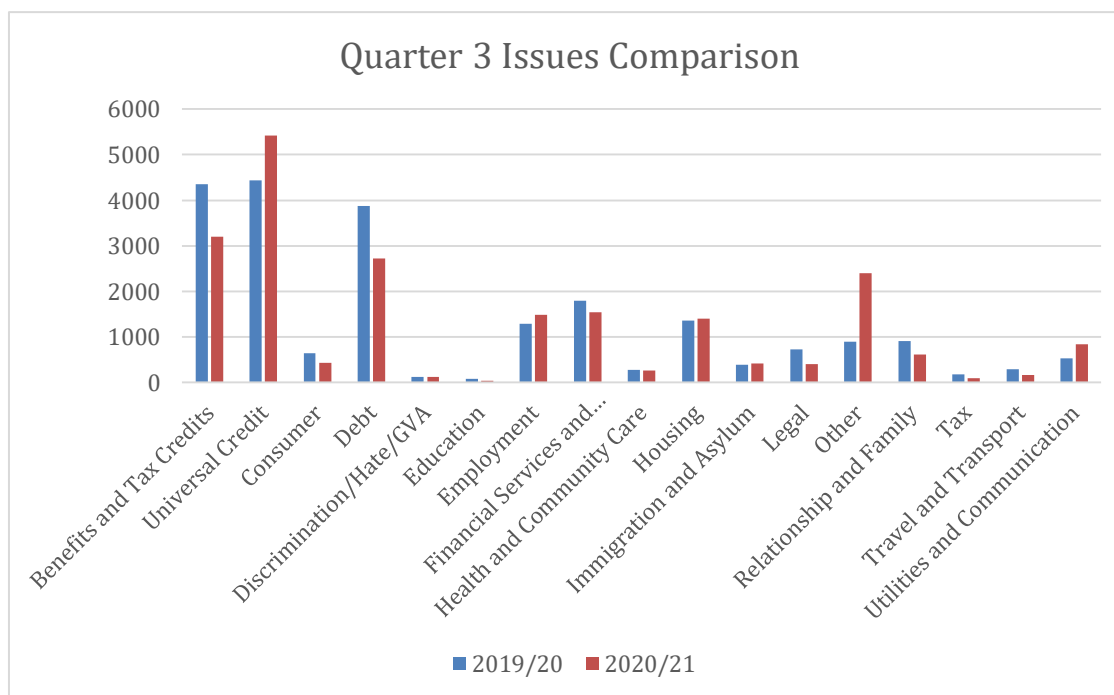
Feedback from the client confirms that the appeal was successful. The mobility component was reinstated, which if at standard rate, would increase her income by £23.60 per week, if enhanced rate, by £62.25 per week. The client also received back pay from when the mobility component was removed (approximately 9 months' worth of payments).

**Client feedback:**

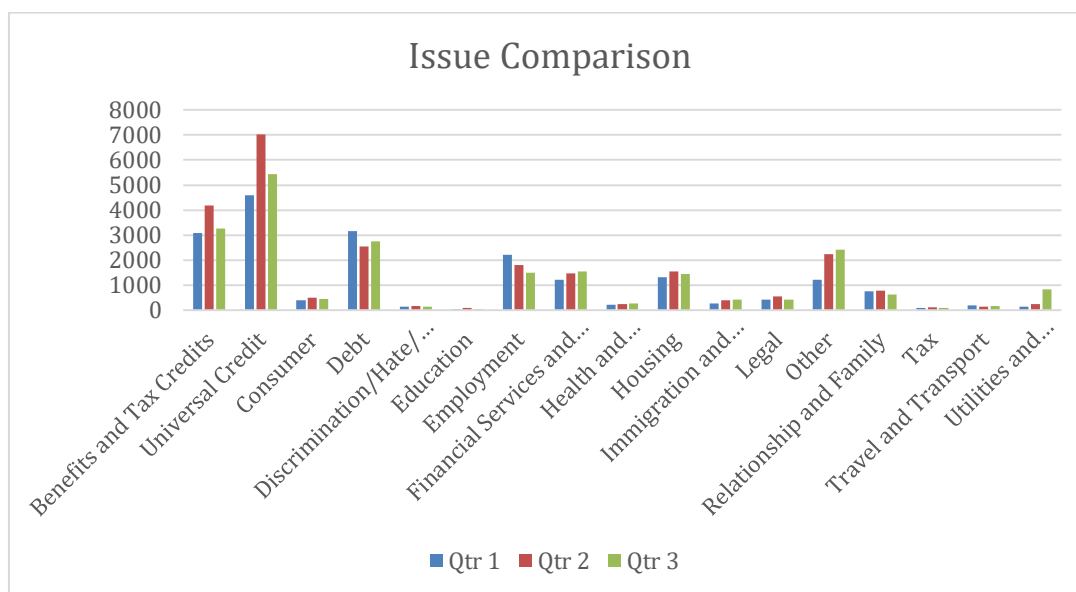
*Hello, Just to let you know I received a phone call from the DWP advising me following the appeal document they have re-read the assessment and evidence. They stated the evidence provided for my review confirms I have mobility problems and as there is no change since my initial assessment my mobility part has been reinstated and pay back dated. The gentleman from DWP did not know why it was denied and apologised for their error! I would like to thank you for your help with my appeal; you took all my stress away and made it easy for me to follow and to ultimately submit my appeal. I will certainly recommend your services to others and if any further problems arise would not hesitate to call again for help. I can't sing your praises enough! Kind regards, #####*

## Advice Trends

The graph compares advice trends in quarter 3 to the same period last financial year.

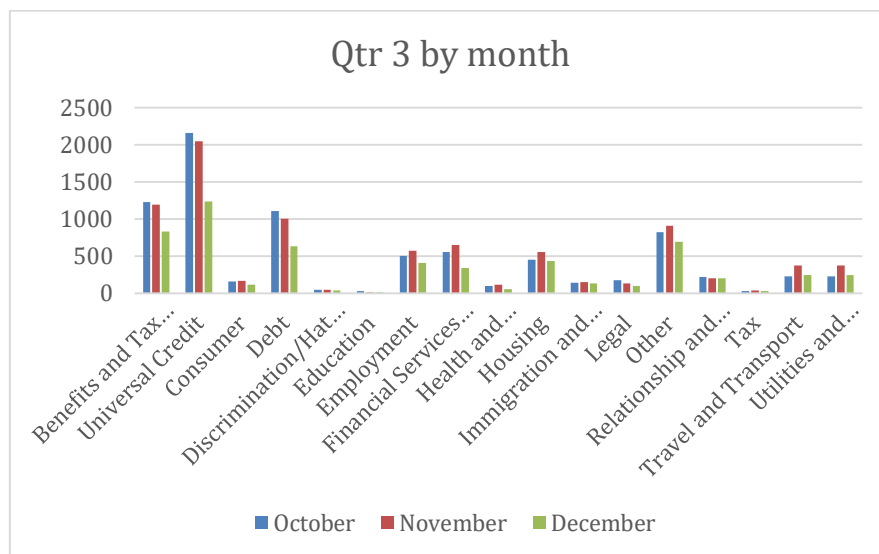


The following graph shows issue comparisons across the quarters during the financial year so far.



There is a general upward trend in some key areas, to re-emphasise a downward trend in December is a recognised pattern both because of the Christmas period closure but also a general reduction in demand throughout the month of December as people seem to 'put their issues on hold'

The next graph show issues during quarter 3 by month and shows the clear reduction in issues in December.



There has been a significant increase in requests for support that fit into the 'other' category. Analysing this in more detail there are 3 key areas that account for the increase:

- An increase in clients who require the support of foodbanks
- An increase in clients who need to make some form of charitable application, including applications for white goods and support for fuel payments
- An increase in clients who require 'support in kind' including clothes and furniture

This is a concerning trend although sadly not particularly surprising given the current circumstances in which we are all living.

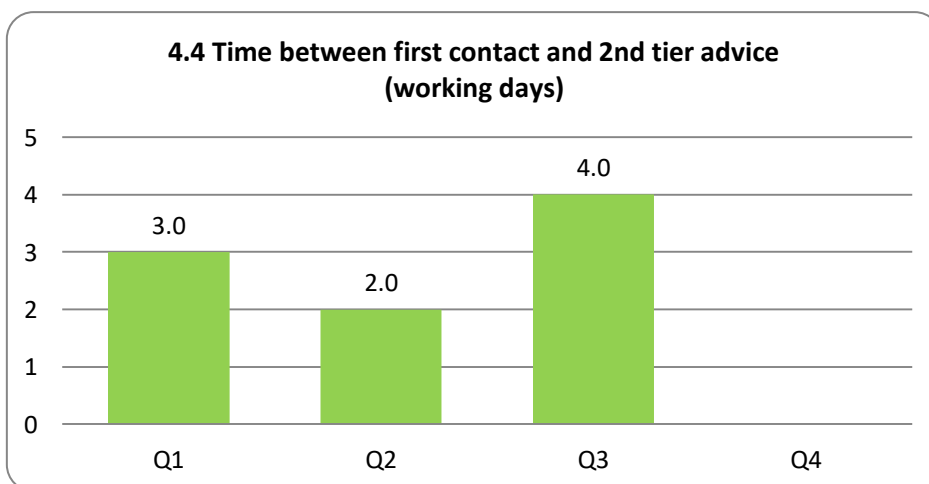
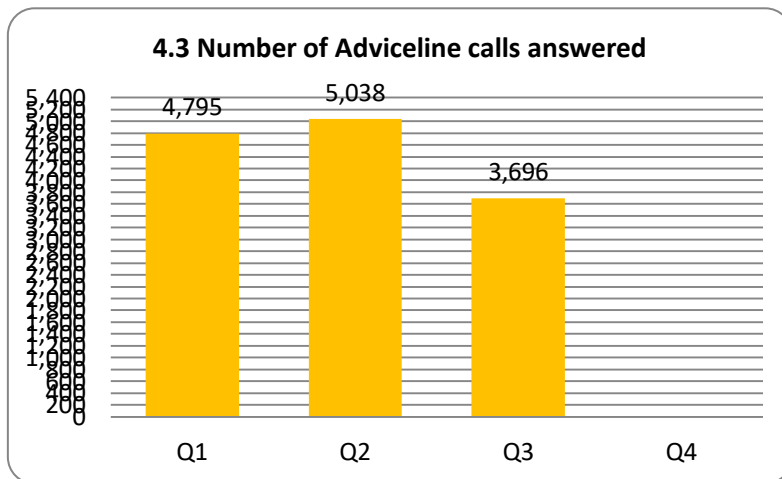
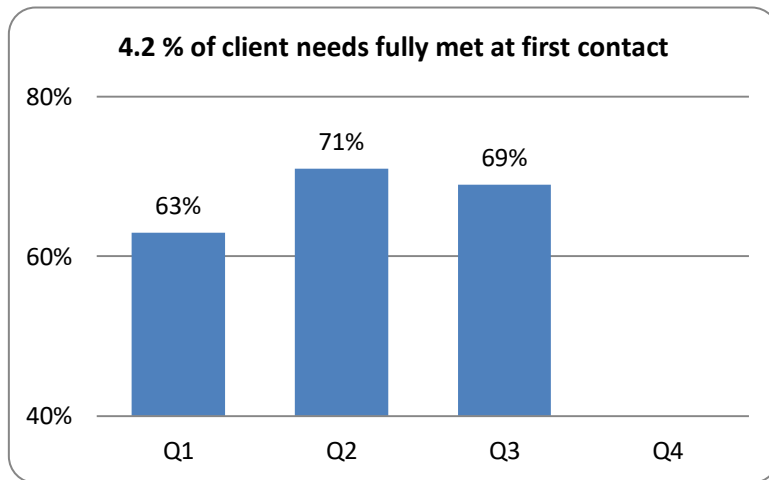
All the research tells us that wealth is the greatest shielding factor against the broadest impacts of Covid, not only of the illness itself but the financial impacts etc.

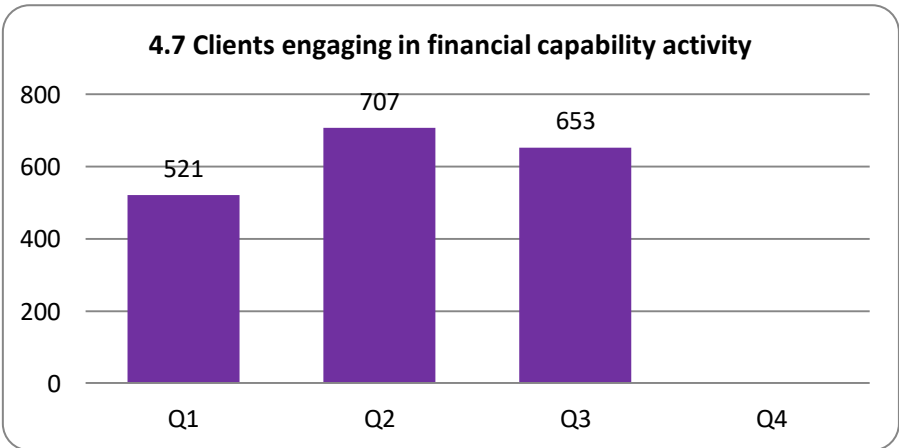
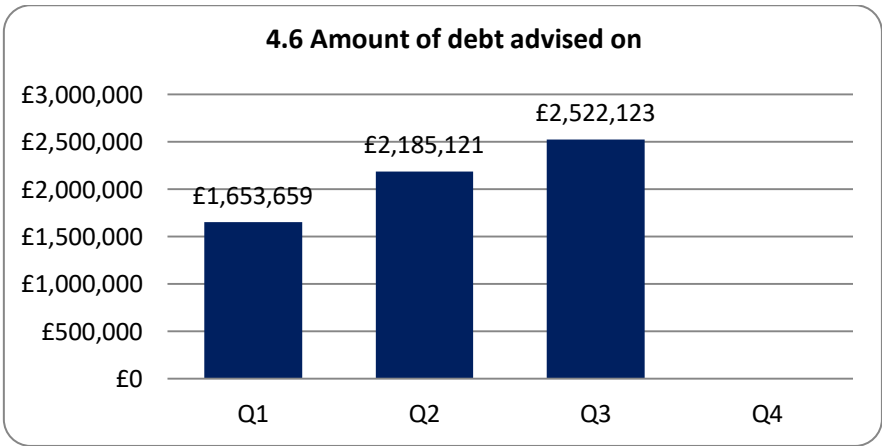
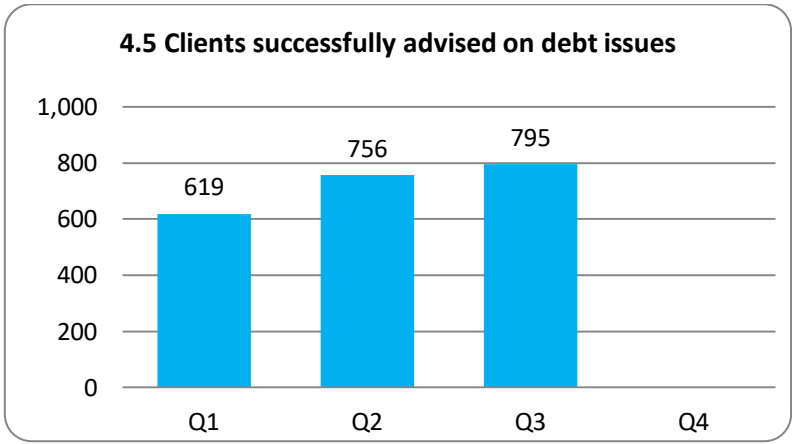
The significant majority of clients do not have the wealth to protect themselves, whilst the broader protective measures are enabling people to continue for now, it will be moving forwards that clients will need more support than ever.

### **Additional Updates**

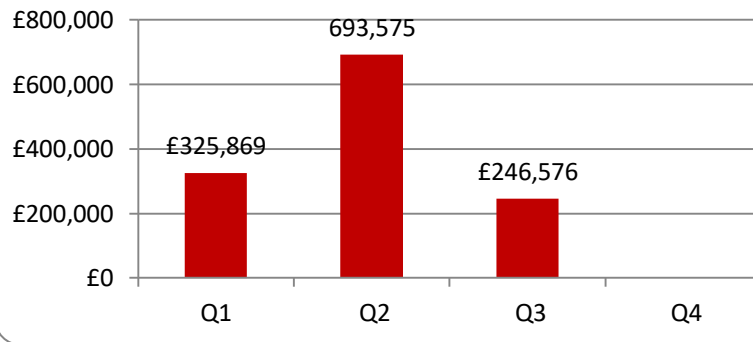
- Citizens Advice Lincoln have secured funding to enable them to explore the effectiveness of the Universal Credit system for the homeless population
- Citizens Advice Mid Lincs, given the large spike in Covid-19 cases in Boston are working with all voluntary groups to coordinate publicising the mass vaccination campaign. There are 8 new volunteers training to be Advisors to cope with the expected increase in our services, particularly in Debt.
- Across Lincolnshire are a key stakeholder in supporting the roll out of the Covid-19 winter grants scheme.
- Citizens Advice Lindsey have doubled the size of their consumer service contact centre and secured funds to support residents with Covid-19 emergency issues who live in Mablethorpe

GRANT AID AGREEMENT GRAPHS

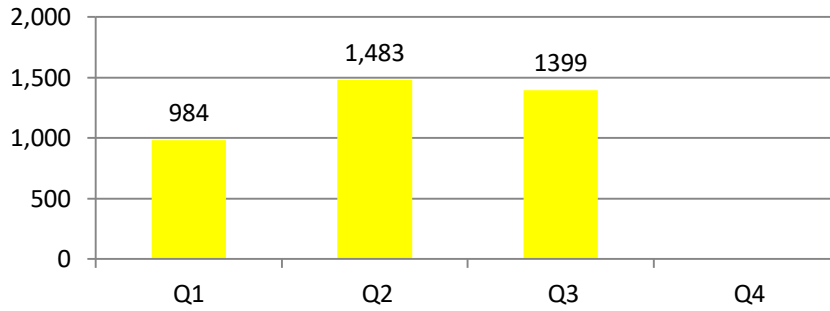




### 4.10 Income gained for clients Graph



### 4.12 Clients supported through Help to Claim Graph



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