

INSIGHT 2019

For
everyone,
for 80
years



**citizens
advice**

Uttlesford

www.uttlesfordcab.org.uk

HOW WELL DO YOU 'REALLY' KNOW UTTLESFORD?

We live in a prosperous and attractive area. Education and wage levels are above average, crime is relatively low; there are good schools and attractive countryside. But living here can be a challenge, especially if you are on a low income.

The rurality of our district means that car ownership levels are high so demand for public transport is low. As a result, **many of our villages and hamlets have virtually no bus service and where there is one it is infrequent, expensive and time consuming**, leading to loneliness and social isolation. Our position 'on the edge' of the county, health authority and Cambridge sub-region also presents unique challenges. Our nearest job centre, night shelter and magistrates court are located some distance away, making **access to services very poor**.

Digital exclusion is a significant problem, particularly for older people and low income families, as services increasingly move online; mobile reception in Uttlesford is patchy and there are few public computers. Yet, such rural challenges are not always given due consideration – for example we have seen clients unnecessarily spiral into worsening situations because the design of the benefits system does not reflect the reality of their circumstances or capabilities. In common with other rural areas benefit uptake in Uttlesford continues to be low in spite of the efforts of our benefit take-up team and our general advice service. Around **40% of the core issues we deal with each year are related to benefits**.

Housing affordability is another significant issue for our clients, with housing issues representing around 10% of our core advice work each year. The **ratio of house price to earnings in Uttlesford**

is higher than anywhere else in Essex other than Epping Forest. Furthermore there is growing reliance on the private rental sector to meet housing need; over **10% of households now rent privately**, resulting in reduced security of tenure, higher removal costs and fees. In addition, housing benefit levels fall below actual market rents in almost all parts of the district; **housing costs put great strain on families' budgets and can easily lead to debt issues**.

Covering the rising cost of utility bills is a frequent problem for many of our clients – Uttlesford has a **higher than average level of fuel poverty**.

LATEST FIGURES SHOW THAT ABOUT 8% OF CHILDREN IN OUR AREA (THAT IS AROUND 1,200) ARE CURRENTLY LIVING IN LOW-INCOME FAMILIES.

As a local charity, our primary aim is always to **work with people to try and fix the underlying cause of their problems**, give them confidence to take action and to help them become more knowledgeable about their rights. Problems don't happen in isolation and solving them can stop situations from escalating. **Each year we help around 2,500 people deal with problems relating to benefit entitlements, debt and budgeting, housing, relationships, employment rights and health and care needs**. We are proud that our advice helps to prevent homelessness and housing evictions, reduce use of NHS services and keep people in work and we are supremely grateful to all those who continue to fund and support our work.



Need support to make a Universal Credit Claim?
We can help.

HELP TO CLAIM

Universal Credit was rolled out in Uttlesford in October 2017. The introduction of this new benefit has been a difficult process for many of our clients. Our Help to Claim service, launched on 1st April 2019, provides support for clients from submitting their application until the first full payment is received. If additional or ongoing support is needed clients can link into our core services for help with budgeting and debt advice, emergency relief, foodbank referrals and eligibility for other benefits.

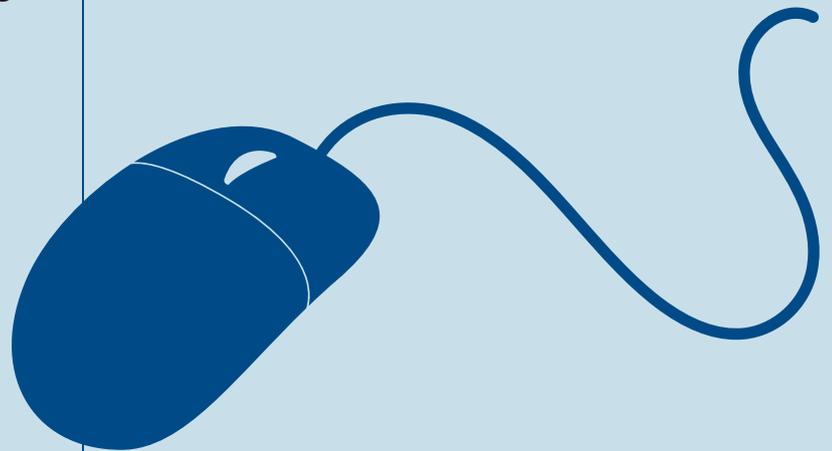
SOME OF THE CHALLENGES FACED BY UNIVERSAL CREDIT CLAIMANTS IN UTTLESFORD:

- 1** Claiming is difficult for people with poor literacy or computer skills.
- 2** Poor mobile coverage and / or lack of computer access means that maintaining a UC journal can be challenging.
- 3** Many clients struggle to print evidence from their journals. (Libraries charge 20p per sheet for printing.)
- 4** Poor public transport options and high fares cause difficulties for clients who need to attend appointments at the Job Centre in Braintree.
- 5** The five week delay in payment often necessitates an advance payment. Resultant deductions push people into debt.

OVER THE LAST YEAR WE HAVE HELPED 374 PEOPLE WITH UNIVERSAL CREDIT RELATED ISSUES; THE MOST COMMON OF WHICH HAVE BEEN ISSUES WITH THE INITIAL CLAIM.

“A lady and her elderly mother were referred to us for help to claim UC by the council. Neither could read nor write. We managed to set up a phone claim for them using their mobile phone, but it was difficult to communicate to DWP that the client could not read or write at all. The next day the client came back to see us; she had received texts from DWP which she couldn't read...”

HELP TO CLAIM ADVISER



27% OF UTTLESFORD CITIZENS ADVICE CLIENTS DO NOT HAVE EASY ACCESS TO A COMPUTER AND 17% DO NOT FEEL COMFORTABLE USING ONE.

**Looking for advice
about housing?**
We can help.

HOUSING AFFORDABILITY

Many of our clients' issues relate to the chronic lack of affordable housing in the district. In January 2019 there were over 1,000 people across the district on the housing waiting list.

Increasing reliance on the private rental sector to meet housing needs means families have to move more frequently. This can mean disruption to children's education and also to health services if they have to change GP practice. Families are sometimes forced to move out of the area as they simply can no longer afford to live here.

There is also a lack of specialist housing provision in Uttlesford for some people in vulnerable circumstances; for example those who need a homeless shelter, young single mothers with babies and those with some specific care needs. In these circumstances, people can be housed out of the area; although this solves a housing need, they lose their local support network, putting them at risk of social isolation and making it harder for them to form a foundation for the future. We see lots of examples where clients try to retain local links to GP's and our services despite financial and logistical challenges.



24% OF HOUSEHOLDS IN UTTLESFORD ARE NOT CONNECTED TO THE GAS NETWORK; OLD HOUSING STOCK FURTHER INCREASES THE RISK OF FUEL POVERTY. 9.4% WERE DEEMED FUEL POOR IN 2012, THIS IS THE HIGHEST IN ESSEX.

HOMELESSNESS

For both people who are homeless or threatened with homelessness and the services that provide support, Uttlesford presents some difficult challenges:

- **No shelter provision in the district.**
- Lack of low cost accommodation and / or accommodation that will accept homeless clients.
- **Expensive and infrequent transport options.**
- Difficulty helping clients to progress their situation when available accommodation is out of the district and not easily accessible.

DURING THE LAST 6 MONTHS WE HAVE ADVISED 23 HOMELESS CLIENTS AND 37 CLIENTS THREATENED WITH HOMELESSNESS. 21% OF THESE CLIENTS WERE AGED OVER 50.

MOST COMMON REASONS FOR HOMELESSNESS ARE:

- relationship breakdown
- domestic violence
- eviction or possession action by social or private landlords
- mental health conditions

TRANSPORT



It is hard for the Council to justify large expenditure on local transport when so few residents use the services. However, this means that if you are too poor to run a car, can't read to pass the driving theory test, are too young or physically unable to drive, rural isolation can become a real issue.

- **Many bus services only run one service in each direction per day and often not every day of the week.**
- Services between Chelmsford, Great Dunmow, Stansted Airport, Braintree and Saffron Walden are more regular, but not enough to offer a viable alternative to the car.
- **Subsidies for local bus services were phased out by Essex County Council from 2015, resulting in cuts to services and large fare increases.**
- Our county boundary location means that people are often unable to use the closest services, with easier and cheaper links, but instead are forced to pay more to travel further – for example to Braintree to get to the Job Centre.

The lack of public transport options means that it is vital for us to maintain our outreach services in Thaxted and Stansted and to support other local services to ensure they remain viable. In early 2019 we took part in the Essex County Council consultation on library services, highlighting the value of libraries to rural communities through facilitating social interaction, reducing disadvantage and improving access to other services.

We are currently looking at the feasibility of providing outreach services from local libraries.

TRANSPORT IS A CONTRIBUTORY FACTOR IN MANY OF OUR CLIENTS' PROBLEMS.

High transport costs put even greater strain on families' budgets and can limit access to education and training for young people. We regularly advise clients who are struggling to afford to pay for school buses where transport is not funded by Essex County Council because their children do not attend the closest school or are in post 16 education. We make use of local publications and social media channels to inform parents of the importance of reading and understanding ECC school transport policy before making their applications for school places.

Lack of affordable or accessible transport can also prevent people from finding or staying in work, getting to shops and services, attending appointments and engaging fully in the community, contributing to loneliness and mental health problems.

NINE OUT OF TEN FAMILIES IN UTTLESFORD OWN AT LEAST ONE VEHICLE SO DEMAND FOR PUBLIC TRANSPORT IS LOW.

LAST YEAR, WITH THE HELP OF LOCAL CHARITIES, WE DISTRIBUTED £6,235.00 IN EMERGENCY FUNDS TO HELP PEOPLE TO BUY FOOD, HEAT THEIR HOMES AND PAY FOR ESSENTIAL TRANSPORT. 25% OF THESE REQUESTS RELATED TO HELP WITH TRANSPORT COSTS.

DISABILITY BENEFIT UPTAKE

Our specialist team of disability benefit volunteers carried out 250 home visits last year, helping people to complete complex application forms and supporting clients to appeal where it was felt that the decision made had been unfair. We are the only Citizens Advice in Essex that continues to offer this specialist home visit service. Our 98% success rate on appeals suggests that there are serious issues with management of the application, assessment and appeal process.

SOME OF THE CHALLENGES FACED BY CLIENTS APPLYING FOR DISABILITY BENEFITS:

- **Assessors and decision makers often consider that long term depression and anxiety, and chronic conditions with fatigue and pain, only affect people a few days a week.**
- Many psychiatrists and mental health workers believe assessors do not understand the cycle of mental illness; an unfair decision can make health problems worse.
- **Assessors fail to consider cut backs in mental health services. Clients with long-term mental health conditions that are being managed by their GP alone may be refused as having “no specialist input”, despite clearly fulfilling the PIP criteria.**
- Although awards are backdated after a successful appeal, people can be without this extra income for up to a year (or more) during the process. This leaves them struggling financially and feeling isolated and forgotten.

People with a mental health condition can pay between £1,100 to £1,550 more a year for essential services.



- **People with mobility problems can use a disability benefit award to apply for a Motability car, which is often individually adapted for independent living. If they lose their award, they have to give up their car while they challenge the decision. If an award is reinstated, they must reapply for a new vehicle.**

“One of our clients submitted her initial claim for PIP in 2017. It was turned down and went to appeal. Two years from the start of her claim and a week before her Tribunal date she was awarded the same rate she had been awarded at an appeal 3 years previously.”

DISABILITY BENEFITS SPECIALIST

AS OF APRIL 2019 THERE WERE AROUND 1,630 CLAIMING PERSONAL INDEPENDENCE PAYMENT IN SAFFRON WALDEN CONSTITUENCY, COMPARED WITH 2,700 ON AVERAGE IN OTHER EAST OF ENGLAND CONSTITUENCIES.

OUR CLIENTS RECEIVE AN AWARD OF £80 A WEEK ON AVERAGE. THIS INCOME IS COMMONLY USED FOR MOBILITY AIDS, TRANSPORT, SPECIAL DIETS, ADEQUATE WARMTH AND ADAPTATIONS TO THE HOME.

WORKING HOLISTICALLY AND IN PARTNERSHIP

Last year we helped people with nearly 9000 advice issues but in the course of providing support we often find out about other problems and concerns in peoples' lives – these include mental health challenges, problems with housing, accessing transport, loneliness, domestic abuse, care support needs, alcohol and drug dependences and aspirations to gain education or get fitter. To address our clients' needs holistically and help a person progress we regularly refer or signpost to other organisations and services, acting as a social prescriber.

In the last year, Uttlesford Citizens Advice made over 900 referrals and signposts to 122 different services. Organisations most utilised were Uttlesford Foodbank, Uttlesford District Council, (Benefits, Housing, Environmental Health) and floating support services. The service also regularly connected with various organisations delivering mental health support.

In the last year, 24 registered services, in addition to non-registered professionals and members of the public used Frontline to make 185 referrals or signposts to Uttlesford Citizens Advice. Organisations linking to us included other charities, floating support services, district council departments, health, social care, and the Fire and Police services.

IN WEST ESSEX, FRONTLINE SUPPORTED 86 ORGANISATIONS WITH 1358 SECURE REFERRALS (AN INCREASE OF 26% FROM THE PREVIOUS YEAR) AND 4780 SIGNPOSTS TO 227 DIFFERENT HEALTH AND WELLBEING SERVICES. (AN 8% INCREASE FROM THE PREVIOUS YEAR).



GET
LOCAL
HELP
EASILY!



Frontline

WHY IS A LOCAL REFERRAL AND SIGNPOSTING PLATFORM ESSENTIAL?

- Community support is fragmented and ever changing. 'Frontline' is updated by the services that use it.
- **The rurality of our district means that services commissioned for Essex often don't actively target provision in the district – 'Frontline' allows all services to be identified.**
- Commissioned services change. For example, this year all domestic abuse and drugs and alcohol services changed providers, delivery patterns and contact details. Information is correct on 'Frontline'
- **Personnel regularly change and information and knowledge about services gets 'lost'. 'Frontline' is a reliable library.**
- Communication and referral channels are complex and need to be secure to build confidence in sharing information. 'Frontline' provides security and feedback loops.
- **Services are regularly asked to provide evidence of joint working. 'Frontline' provides services data on referrals and signposting.**

THE VALUE OF OUR SERVICE

In 2018/19 we generated £548,938 in savings to government and public services. By helping stop problems occurring or escalating, we reduce the need for public services such as health, housing and out of work benefits.

Our advice makes a difference to people's finances. In 2018/19 we generated over **£4,682,000 in value to our clients**, (increasing income, debt written off, benefit take-up).

Our advice can improve people's health. Having a problem can adversely affect someone's mental or physical health. People with existing health conditions often require additional support from health services as a result of their problem. **47% of clients using Uttlesford Citizens Advice core service in 2018/19 had a disability or long term health condition. 34% of these had a mental health issue.**

Each week our 76 volunteers give up over 430 hours to help deliver our services. **If they were paid this would be worth £345,456 a year.**

But statistics tell only half our story. Although we can demonstrate our value to the community through the amount of debt repaid, evictions prevented or appeals won, there are other measures, which are equally important:

- **We help people sleep at night**
- We give people confidence to tackle their difficulties
- **We reduce stress and anxiety, which helps keep families together**
- We help people to understand systems and work with them
- **We give people life skills, self-worth and empower them**



3 in 4
felt less stressed, depressed or anxious after advice



3 in 5
felt better able to manage their condition following advice



Over 2 in 5
had to seek help from health services less often after advice

National Citizens Advice, 2018

IN THE PAST MONTH, 98% OF MENTAL HEALTH STAFF DEALT WITH NON-HEALTH PROBLEMS DURING APPOINTMENTS.

LONELINESS AND ISOLATION

Loneliness and social isolation can trigger low confidence, poor physical and mental health and affect overall well-being. Loneliness may be due to:

- A lack of disposable income
- Life events such as relationship breakdowns or bereavement
- Expensive and unreliable transport links
- Digital exclusion

Our service helps clients to deal with all these issues and, together with Uttlesford Frontline, facilitates effective signposting and referral to local community support.

“You have been a great help to me and have given me fabulous advice, making me feel like we can handle whatever is ‘thrown’ at us.”

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If you are interested in finding out more about our charity, would like to join our team of volunteers or perhaps offer your support in other ways through fundraising, helping with publicity or by providing pro bono services for our clients, we would love to hear from you! Please get in touch with our team on 01799 618840.

