

Citizens Advice Richmond gives free, impartial and confidential advice to anyone who lives, works or studies in Richmond borough, or cares for someone who lives in the borough. As well as providing advice, we aim to spot emerging problems affecting local people, and to set out new ideas to improve policy and delivery for all.

In January 2021 we helped 804 local people with 2,498 advice issues. The two main advice areas were Benefits and Debt. Each month we identify issues which are causing undue hardship and stress to our clients. In January 2021 these included:

### *Benefits Cap*

The Benefits Cap limits the total amount of benefits people can get even when they have been assessed as needing a higher level of benefits to meet their essential living expenses. So, the Cap can cause vulnerable people severe hardship and act as a disincentive to work.

- One of our clients, who was homeless and is unable to work, now lives in emergency accommodation, renting a room in a house for £950 per month. The high rent means he is subject to the Benefit Cap, and after paying rent he has only £260 per month left for all living costs and essentials. He is struggling to pay for food and electricity.
- A client who receives Carer's Allowance (CA) for a disabled daughter as well as Housing Benefit and Child Tax Credit is keen to work, and has a part-time job earning less than £128 per week. She occasionally receives an unsolicited bonus from her employer which takes her over the £128 a week limit for CA. When CA stops, the Benefits Cap kicks in, and for the sake of a small increase in her weekly earnings, her overall income is reduced by £230 per week. This is unfair and a disincentive for her to work.

**Our Call for Action: The Benefits Cap should be eliminated so that people can receive the benefits which they need to live on and to which they are entitled.**

### *Poor Administration of Personal Independence Payments (PIP)*

In January, several of our clients were unnecessarily stressed and experienced financial hardship because their PIP claims had been rejected or stopped due to a flawed health assessment that ignored clear medical evidence. In some cases, DWP has intervened before our clients' tribunal appeals were heard to change their decisions and grant our clients' claims. This is a welcome new development but does not reduce the anxiety and hardship caused by DWP's original wrong decisions.

One of our clients, who has multiple disabilities and clear evidence of a deteriorating health condition, has had her PIP stopped for the third time on renewal, with no reason given and no reference to the evidence of her deteriorating health. She has previously

had two such stoppages, and each time had to go through an appeals procedure to get them reinstated. In view of the medical evidence there is no justification for her to have been subjected repeatedly to this agonising procedure.

**Our Call for Action: The way in which PIP health assessments are carried out needs urgent reform, and, where there is clear evidence of an incurable or deteriorating health condition, PIP awards should be renewed on this evidence without further reassessment.**

#### *Poor Administration of Universal Credit (UC)*

Clients regularly ask us for help with their UC because of poor administration. Recently DWP made a succession of errors in calculating a client's UC award. Since the online system does not keep a record of each change, it is very hard for the client, and us, to follow progress and understand whether DWP has yet got its calculations right.

**Our Call for Action: We plan to re-establish a local point of contact with DWP in Richmond so that we can work together to identify these issues and find solutions.**

#### **Our Current Campaigns**

- **#KeepTheLifeline** – We are contributing to a national campaign by Citizens Advice and other charities to press the Chancellor to retain the temporary £20 a week increase to Universal Credit from April onwards.
- **Other problems with the £20 increase** - We have written to our local MPs to ask them to urge the government to extend the increase to all benefits, not just Universal Credit, and to remove the impact of the Benefit Cap in preventing those subject to the Benefit Cap from getting the increase.
- **Disability benefits** – We are contributing to national Citizens Advice research on clients' experiences of disability benefits in preparation for the government's forthcoming Green Paper.
- **Freeing up underoccupied social housing** – There is a shortage of social housing in Richmond, particularly for families. We are planning to work with Richmond Council and local housing associations on ways to help tenants to move from underoccupied properties where they wish to do so. This will free up larger properties for families on Richmond's homelessness and housing registers.
- **Social Housing tenants' issues** – We are working with local housing associations in Richmond to address recurrent problems with tenants' rent arrears, repairs and neighbour harassment issues.

#### **Get in touch**

**Feedback:** We welcome feedback and suggestions on our campaigning work. Please contact us through our website using this [link](#). **Referrals:** Partner organisations can refer clients to us via [this form](#). **Benefit calculator:** find out what benefits you can claim [here](#). **Advice:** please call us on Freephone 080 82 78 78 73 or by filling in the contact form [here](#).