Campaigning Update No.7 2021

citizens advice

Richmond

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In July 2021 we helped over 900 people in Richmond with advice about 2,200 issues. Benefits (710 issues) and housing (363 issues) continued to generate the most enquiries, while debt (153 issues) featured prominently. In just one month we helped local people gain £204,000 to which they are entitled.



Universal Credit £20 increase is essential lifeline

The Government is planning to end the £20 a week increase it made to Universal Credit and Working Tax Credits at the start of the pandemic. The extra money has provided a lifeline for millions of families across

the UK, during extraordinarily tough times. Citizens Advice Richmond has helped 1,275 local people with Universal Credit since March 2020, giving us unique insight into how the increase has supported local people. It is essential to over 10,000 people in Richmond, 33% of whom are families with children and 37% are already in work.

Every day our advisers speak to people who have had their lives turned upside down by this pandemic. Many have never needed support from the social security system, and others were already on a financial cliff edge going into the crisis. Keeping the £20 increase will help to ensure they can cover essential costs like food and rent, whilst helping them build financial resilience and keeping more money in the local economy.



Impact on Richmond residents of income cuts

Many of our clients are struggling to manage even with the £20 increase. One client aged over 60 lives alone and works part-time in retail. She has inadequate income with £521 Universal Credit and

earnings of £444 each month – once her rent is paid, she has £433 for all living costs. Another client living alone and unable to work because of health reasons has Universal Credit as her sole income. After her £1,040 rent is paid, she has £155 remaining each month. She is relying on food bank deliveries to survive. Some clients are struggling to find work. A client who lost her job after contracting Covid cannot make ends meet. With an 18-year-old dependant still at college she has £429.84 each month after her rent is paid for all living expenses. We helped her to secure a crisis grant to meet her living costs when she was first unemployed.

All these clients will lose £86 a month if Universal Credit is cut at the end of September.



Our Call for Action

We are calling for the ± 20 a week increase to Universal Credit to be made permanent to provide financial security for millions of people. We know many of our clients cannot afford to see their benefits cut by over $\pm 1,000$

a year. Making the increase permanent is a quick and targeted way to direct support at local communities as we recover from the pandemic. We plan to work with Citizens Advice nationally on its #KeepTheLifeline campaign, and with our local MPs, councillors, and charities to put pressure on the Government to cancel the cut.

Our Current Campaigns

- **Disability benefits Green Paper consultation** We are preparing a Richmond response to the DWP's consultation on disability benefits, as set out in the Green Paper published in July 2021. We are also encouraging our clients to respond individually. Many of our clients with disabilities or long-term health issues struggle with a benefits system which is not currently fit for purpose so we welcome the opportunity to take part in this consultation.
- **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. We have regular meetings with the major social landlords in Richmond to find practical ways to address these concerns.
- **Stop "no DSS" policies** We are developing a campaign to increase private landlords' awareness that it is unlawful to discriminate against prospective renters because they receive benefits. We would like to see a greater uptake of Richmond Council's incentive schemes for private landlords who rent to tenants on benefits.
- Housing benefit loophole We have seen from recent casework that some unscrupulous landlords (private and social housing) appear to be exploiting a loophole in the way Housing Benefit and the housing element of Universal Credit are calculated for single people aged over 35. We are assembling evidence on this issue which enables the landlords to claim rent at the one-bedroom flat rate on a vulnerable tenant's behalf but only provide a room in shared accommodation.
- **#KeepTheLifeline** We are researching the extent to which some local people who receive benefits can make ends meet. This local information will form part of Citizens Advice's national #KeepTheLifeline campaign to retain the £20 a week increase to Universal Credit beyond September 2021.

About Citizens Advice Richmond

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.

Feedback: We welcome feedback and suggestions – <u>click here</u>.
Free advice: Please call us on Freephone 080 82 78 78 73 or fill in the form <u>here</u>.
Benefit calculator: Find out what benefits you can claim <u>here</u>.
Partner organisation referrals: Refer clients to us via <u>this form</u>.