

Research and campaigns quarterly report Q4 April- June 2025

Despite the current political context of welfare reform, the issues represented in this quarter's Evidence Forms are the customary concerns of Citizens Advice clients.

Housing/ debt/ benefit poverty/ DWP issues

Housing

Housing needs are an issue of great concern, and consequently frequently appears in evidence forms. Unless a client has a priority need the local authority only has a duty to provide housing advice. If LDC has a full housing duty to a homeless applicant, the client knows the process of being rehoused can be a lengthy one and may well involve being housed out of their area with disruption to children's schooling just when they need the stability of their one familiar environment. One family in social housing appeared in an Evidence Form as their council property was in such a poor state of repair, they had been moved into a hotel while repairs were carried out, but they had lived in the hotel for months, with no date for the return to their home. The disruption and uncertainty was particularly impacting the welfare of the children.

DWP issues

DWP issues produced some egregious examples of the punitive nature of the benefit rules for some claimants. The benefit cap in particular reduced income for two single parent families, one lost £634 from her monthly entitlement, leaving her with £397 for herself and her two children, the other family lost £434, leaving them with £500 a month. These amounts were to cover all household costs apart from rent, covered by the local housing allowance. The Universal Credit rate for a single claimant is £400 a month.

Another family where both parents were self-employed suffered an unforeseen drop in income earlier in the year. Their claim for UC would have been protected from the benefit cap if their income had been above a certain level for the preceding 12 months. For 11 out of the 12 months it was, but dropped for one month so the cap was applied, resulting in a significant loss of income for the family.

Another client was the subject of repeated demands from the DWP for the repayment of a debt which the client believed had been repaid in 1993. The client's many letters to the organisation were unanswered, and he was told that the repayments would be deducted from his state pension. He was frustrated his attempts to contact the DWP were ignored, and frightened that a reduction in his state pension would mean he could not pay his living costs.

The complexity of DWP rules often make it difficult for claimants to understand the effect a change of circumstances will have on their payment, and specialist welfare advice may be needed to help them.

HSF

The **absence of the Household Support Fund** in this period has been felt by many, in particular vulnerable families who are moved into LDC social housing. It is LDC policy to remove all carpet and floor coverings when there is a change of tenant, so people who may have been in emergency or temporary housing (which is furnished) are moved into empty accommodation with concrete floors, needing furniture and white goods as well as carpet. Several clients in these circumstances contacted Cit A for help, which we were unable to give.

Debt

Debt is often represented in Evidence Forms, and although currently LDCA is not licensed to give debt advice, clients are sent detailed emails as to how to contact national debt relief charities, and to general debt remedy information on our public website. However, some clients are unable to make use of these agencies, or participate in a debt recovery plan due to other factors such as poor mental health, homelessness, relationship breakdown, without individual support, which is rarely available from other agencies.

Digital Exclusion remains a disabling issue, often allied with poor levels of literacy. One client in this situation had depended heavily upon a relative who lived with him, when that person died the client was unable to read communications from the DWP or his landlord, Lewes District Council, or his bank. Consequently, he was in arrears with rent and council tax. The client had relied on telephone communication with service providers, but this facility was increasingly replaced with a website service which he could not access, causing confusion and anxiety which required medication.

The circumstances of many individuals and families means that the help provided by food banks is vital, but the increasing demands placed on them are unsustainable, and Ringmer's food bank has closed. The district now has two food banks in Lewes, two in Newhaven, one in Seaford, together with two community food centres in Newhaven, two in Lewes, one in Seaford, and one in Peacehaven.

We have recently publicised information about Social Tariffs for water and broadband as we found information about this source of help for those on a low income was not widely known, and have produced a flyer which is being distributed to relevant venues.

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