

## R & C board report

### LDCA quarterly report- our insights May-September 2024

Evidence Forms completed by advisers during this period demonstrated that **Housing** was still the dominant issue for our clients, making up approx. 40% of evidence forms.

Homeless adults had factors in common, they were often older and single, with no dependents so the housing duty from the local authority was limited to advice.

In addition, their situations were exacerbated by poor health, both physical and mental, and resulting dependence on health and means tested benefits. The shortage of affordable private rented accommodation, the impact of no-fault evictions (sometimes after tenancies of many years) cutting individuals off from any solution to their housing predicament, and the continuing discrepancy between the Local Housing Allowance and market rents combined to maintain a desperate lack of homes for vulnerable people.

Their difficulties were often compounded by debt, lack of capital for the deposit required for a private rental, budgeting and debt management support needed for those with a history of street homelessness, and the increased stress levels experienced by those without a stable home

One of our team continues to monitor the discrepancy between market rents and the LHA, despite the increase earlier this year.

The acute pressure on local district provision for those with a priority need is an additional factor in this worrying picture, with delay in settling homeless families in more permanent accommodation, and others being placed in overcrowded conditions or environments where disrepair was such that it was harmful to health.

**Benefit poverty** remained a major issue for many clients but was underrepresented in Evidence Forms (approx. 20%) as many cases were subsumed in the HSF application process, and adding another procedure to the process can be one too many when advisers are trying to keep up with a queue of clients.

The insufficiency of benefits has been well documented, particularly since the onset of the cost of living crisis in the autumn of 2022.

This impacted families and single people alike, with clients being dependent on foodbanks and unable to afford to replace essential items such as white goods or buy floor coverings if they moved into social housing, unfurnished and without carpet/lino etc.

People on very low incomes are at obvious risk of falling into debt, and repayments further reduce their benefit income.

It is a vicious circle, and clients often became mentally unwell due to stress and anxiety about their situation. It covers all ages, our youngest client in this group was 22, the oldest 78.

About 15% of evidence forms focussed on **DWP issues**. These maybe for reasons outside the control of the Department, but some are because of department policy, eg phoning those receiving health benefits to suggest they ask for a review of their award, without explaining that this might result in the award being withdrawn. Claimants feel pushed into making a decision on the spot without being able to seek advice, and once a review has been triggered, the process cannot be halted.

Other instances highlighted the extreme hardship caused by excessive delays in the appeal system. One family was receiving UC at the rate for a single person as the DWP refused to accept evidence from Cit A that the client had a spouse and 2 children eligible for benefits. The DWP did not respond to the evidence for 3 months, and made no decision about it, so an appeal could not be submitted. The decision was eventually revoked, and the correct benefit paid, but the family had months of unnecessary hardship to survive before this happened.

Another client had their PIP withdrawn, appealed, and the appeal took 15 months to be decided. During this time her spouse was receiving the carer's element in their UC, so by the time the appeal confirmed the stoppage, a substantial over payment had accumulated.

**Digital exclusion** continued to be represented, just 10% of evidence forms, but it remains an insurmountable barrier for many older people. In this quarter it hindered benefit and financial transactions amongst clients in their seventies and eighties.

One client being profoundly deaf and having no internet access had depended upon the face-to-face service at a Post Office to renew his television licence. The ending of this service meant the only alternative to going online was the telephone service, inaccessible to him.

Another client found her bank had limited access to online or telephone contact. She had no internet capability and mental health problems meant she could not communicate with people by phone. She therefore had no means of accessing her bank account without the help of a third person.

Yet another wanted to apply for a Blue Badge and Attendance Allowance, information about how to accomplish this without the internet was only available on the internet.

The remainder of evidence forms were concerned with **Council Tax Reduction** applications, a few clients received letters from LDC informing them of court action to recover supposed CT debt. Attempts to gain confirmation from LDC that it was an error, and an appreciation of how distressing it was to receive court action letters, were unsuccessful.

In addition, a client with "**no recourse to public funds**" status and therefore unable to apply for housing help with an 8-year-old in a wheelchair in a first floor flat, was trapped by his inability to afford ground floor accommodation.

Issues with the **Child Maintenance Service**, and the impact of the election notice, meaning there was no MP in post to enable a client to access ombudsman help with their dispute meant the client was making child maintenance payments twice over through an incorrect attachment of earnings order.

These more individual issues, though falling outside the more mainstream categories, were no less damaging in their impact upon the lives of our clients.

Kirstine Bowen, Lewes District Citizens Advice, Research and Campaigns Volunteer

## Minimum income standard for the UK in 2024- JRF webinar Sep 2024 (Loughborough university research project and paper)

Sarah Archer webinar notes

### What is MIS

- How much is enough? Informed by everyday experience. What it is that everyone needs
- 'What it takes to live a good life'
- Sets out the income different households need to reach a minimum socially acceptable standard of living in the UK- that is what is needed to live with dignity in 2024
- Tracking public conceptions of minimum standards over time
- In 2024 research started from scratch with all household types- blank page
- Challenging context- right within the CoL crisis
- What is needed as a minimum (not comfortable or luxurious)
- ***A minimum standard of living in the UK is about more than just food, clothing and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society.***

### **MIS 2024 minimum budgets- what's included**

- Food
- Clothing
- Housing and related costs
- Households good and services
- Personal goods and services
- Transport
- Social participation

### **Housing**

- Difficulties in accessing social housing
- Growing numbers of older people in rental accommodation and are unable to access social housing. Growing misunderstanding of what older people will be able to access for housing.

### **Healthcare costs**

- £200 per year should be included in this minimum budget (new) Its about looking after yourself to be able to carry on and continue in or get back to work sooner or take care of yourself in general. For eg- back problem, mental health support. Sometimes acting as a stop gap until people can access NHS support. Linked to huge waiting lists and poor access for support.

### **Minimum income standards**

- Food and drink top cost

### **Disposable incomes**

- Out of work benefits. Single working age average have 28% and £85 per week. Not reaching MIS (1/4 of needed amounts)
- National living wage- Single working age have 77% and £233. Not reaching MIS
- Out of work benefits- since 2008 there has been a continual dramatic drop from 42-28% short of the MIS income threshold.
- Adequacy of state pension age single (and couples) people relative to MIS- much better protected and have mitigated issues much better. Much closer to the threshold. 2008- 108% 2024 94%. Still a reduction but more robust and close to threshold still.
- Out of work benefits are woefully inadequate and falling further short over time.
- Working at National Living Wage standard helps, but most households still not able to meet MIS.
- Income matters - wages and support through social security system
- Costs also matter- increases in costs, stretch available resources.
- Public services matter- underfunded, struggling public services increase pressures on incomes as well as increasing costs