



Citizens Advice East Herts Research and Campaigns Bulletin

No 6

April 2018 - March 2019

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1. Introduction

This is our sixth Research and Campaigns bulletin. It presents an overview of the work that Advisers and the Research and Campaigns Team have been doing during the 2018/2019 financial year.

The statistics show the number of clients we advise, their issues and the work we do to support them.

We report on the various research and campaign activities we have carried out including the National Citizens Advice campaigns we have supported, the vital insights provided by our Advisers Evidence Forms, what is happening with our food bank voucher numbers, and how we share our evidence.

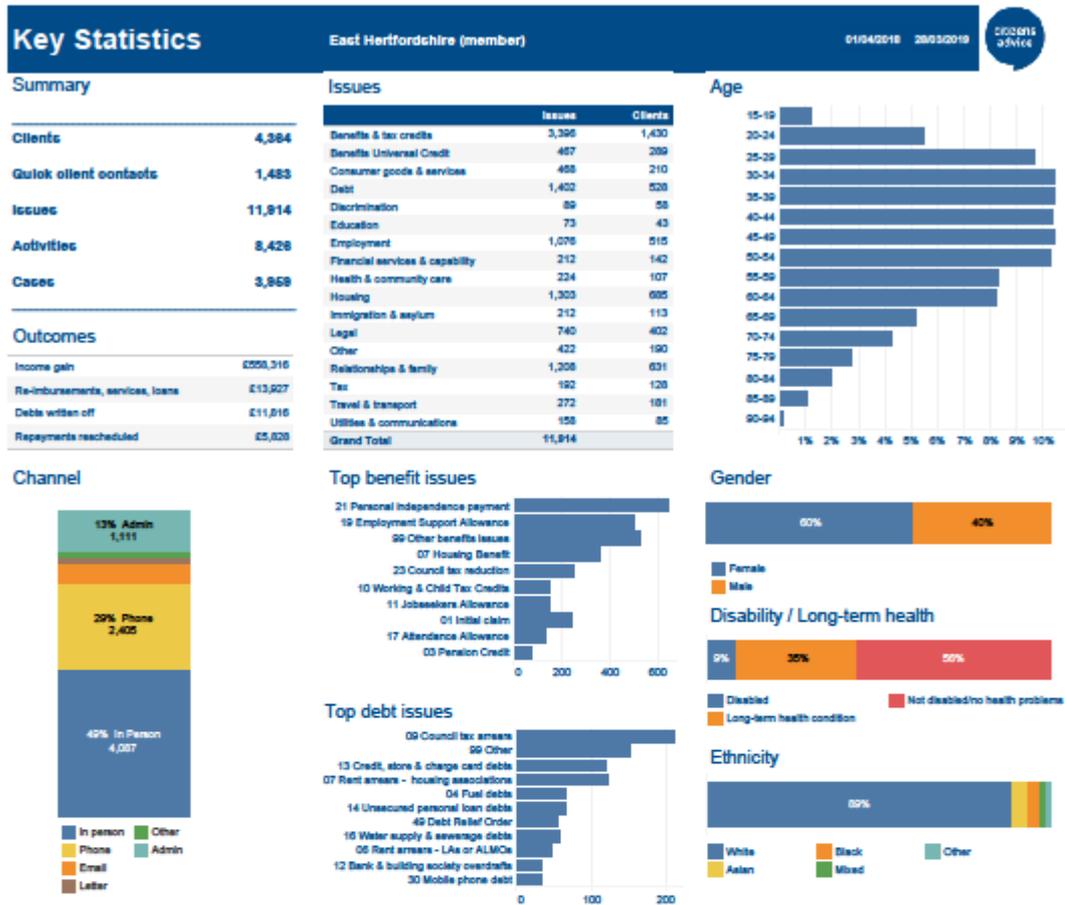
We also focus on our local research and campaign activities which this year have covered three key projects to raise awareness about scams, universal credit, and our clients with mental health issues. The excellent contributions of three student volunteers over the summer and autumn made all these projects possible.

Research and Campaigns Team

“There comes a point where we need to stop just pulling people out of the river. We need to go upstream and find out why they are falling in.”

Desmond Tutu

2. Statistics, twelve months to 31st March 2019



These show:

- We helped nearly 6,000 clients (an increase of 16% on 2017/2018)
- With almost 12,000 issues (an increase of 7% on 2017/2018)

3. Supporting National Citizens Advice

We have supported several key National Citizens Advice campaigns during the year including:

- **Scams Awareness Month June 2018** - This is an annual campaign to help reduce the risk



and impact of scams by raising awareness and encouraging people to take action recognising, reporting and talking about the issues. The theme this year was “Don’t miss a trick. Be scam aware”. Posters were displayed in our waiting rooms and postcards handed out to clients with these key

messages: Get Advice (Citizens Advice Consumer Service 03454 04 05 06); Report Scams or suspected scams (Action Fraud 0300 123 2040); Tell friends, neighbours and relatives of any scams you become aware of.

- **National Consumer Week November 2018** – This year’s campaign was about online



market places that sell goods. It launched on “Cyber Monday” and helped raise awareness and understanding about consumers’ rights when buying something online including

“What are my rights?”, “What can I do if I have a problem?”, “What if I have a problem with a private seller?” and “Where to get help”. We supported the campaign with posters and leaflets in our waiting rooms, leaflets handed out in local libraries, social media and a press release on our website.

- **Big Energy Week January 2019** – “Check, Switch, Save” were the key messages again



this year with the campaign focussing on helping people to check their energy costs and switch tariff or supplier if they are paying too much; spreading awareness of the advice and support available for consumers; helping consumers save money and energy by accessing discounts and implementing energy efficient measures such as insulation. Several community engagement

events were also held in Bishop’s Stortford library, Benington Village hall and Bishop’s Stortford Parkinson’s Support Group at which our Energy Champion was available to provide advice to around 80 members of the public, answer questions, and hand out leaflets.

Bank Accounts for homeless clients - In addition we helped support National Citizens Advice on a research project looking at problems homeless people experience accessing essential services such as benefits, banking and health care. We visited local banks and building societies to research whether, in the case of homeless clients, banks/building societies will accept the address of a post office or a PO Box as an address to open and maintain an account. Other local Citizens Advice carried out similar research in their areas. We now await the results from National Citizens Advice and will provide an update in the next Bulletin.

4. Evidence Forms (EFs)

Evidence forms (EFs) completed by our Advisers continue to provide a vital insight into situations where clients have been unfairly treated, illustrating the impact on the individual and how other people can also be affected. This evidence is used at a local, regional and national level to inform our campaigns and identify new and emerging issues. Nearly half of the EFs completed (42%) relate to benefit issues with the top two being universal credit (27%) and employment support allowance (15%). Examples include:

- A client with learning difficulties who cannot read, write or use the internet. This makes it very difficult to receive benefit notifications. The client therefore has to physically visit the job centre despite having limited mobility.
- A client who had to wait 6 weeks before their benefit was paid resulting in considerable hardship. The client didn't know about the advance payment allowable and wasn't told about it.
- A client who had a universal credit claim rejected as they don't have a bank account and were not offered the payment exception service that should have been made available.
- A client who lost a significant amount of benefit due to an out of date calculation based on capital that no longer existed, also causing considerable hardship until their benefit was recalculated correctly.

EFs are collated at National level and used to support campaigns and discussions with Ministers and key policy makers.

5. Local Research and Campaigns and Projects

We have focussed on three key areas this year with the help of three student volunteers over the summer and autumn:

Universal Credit (UC) – With UC becoming full service in East Herts from October 2018, we wondered what our clients knew about UC and what help they would need. The results of a waiting rooms survey showed:

- Nearly 60% of our clients entitled to benefits did not know what UC is.
- Nearly 30% of our clients who are already receiving benefits were not aware of the evidence they needed to prove eligibility.

- Almost 60% of those entitled to benefits were not aware of the options available to them for financial help during the UC waiting period.



Using this evidence, we produced a simple poster and a more in-depth leaflet for our waiting rooms in the run up to October and afterwards.

We are continuing to monitor UC locally with 467 issues raised by clients by 31/3/2019. Most of these so far (58%) relate to problems with the initial claim.

Raising Scams awareness

We know from information circulated by Herts Police and other organisations that scams are unfortunately a fact of life. We therefore wondered about the effect of scams on our local residents and how we could help raise awareness to avoid similar scams. We carried out research around the local Bishop's Stortford area including the library, a community centre and a café. The results of our survey showed that:

- 62% of the people surveyed reported that they, or someone they knew, had been targeted by a scam.
- Of those who reported being targeted by scams, 58% received the scams via email, and 45% via telephone.
- 50% of the people who reported being targeted by telephone were aged 60+.
- Examples of financial loss ranged from hundreds to tens of thousands of pounds.

Based on these results, we prepared a short presentation and leaflet "Anyone can be scammed. Any time. Any place" with examples of scams and what to do including where to get help. One of our students gave the presentation at a local community centre. Members of the audience also shared their own experiences after the talk, a positive way of decreasing the stigma around scams. Our leaflets have also been handed out at local community engagement events with positive feedback: "It has been used extensively. People have found it useful, they like that the information is local and it gives practical advice on how to handle a situation. People have used the information to get rid of a

scammer. They felt empowered directly because of the information on the leaflet”.

Anyone can be scammed.

Any time. Anywhere.

8 fake phone calls are made every second...

What is a scam?
A scam is a scheme to try to steal money, personal information or data from a person or organisation.

What is the situation locally?
Citizens Advice East Herts carried out a survey in the local area to determine the effect of scams on local residents. The results showed that:

- 62% of people surveyed had been targeted by a scam, or knew someone who had been.
- Of those who reported being targeted by scams, 38% received the scams via email, and 45% via telephone.
- 50% of the people who reported being targeted by telephone were aged 60+.
- In the local area, examples of financial loss from scams ranged from hundreds to tens of thousands of pounds.

According to our statistics, the most common type of scam in the area is by email.

Local Scams: Recent Fraud in Hertfordshire

According to Neighbourhood Watch here are some current scams being reported across Hertfordshire:

"Letters regarding Direct Debit payment for TV Licences are being sent around. The letter gives 'your' TV licence reference number and says there has been a problem with your payments. It asks you to contact the person on the letter and let them know your bank details to get your payments back on track. **This is a scam.**

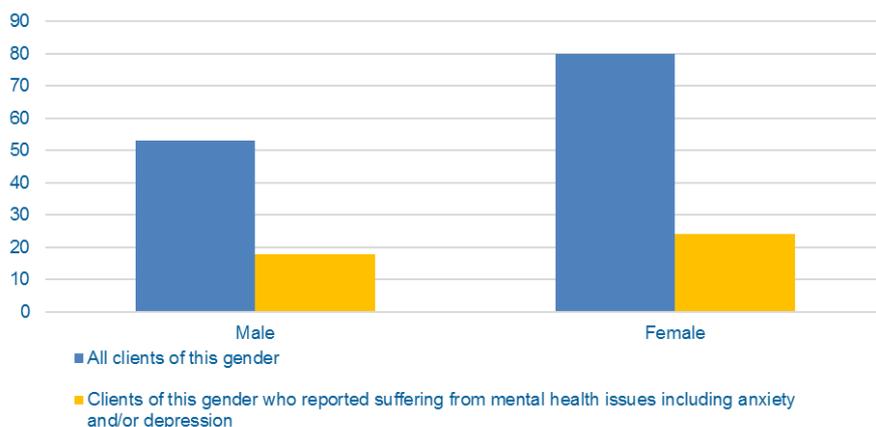
You receive a phone call from HM Inspector of Taxes. They say that you are being investigated and there is an arrest warrant in your name. The number that has called may be displayed as 0300 200 3300, which is a genuine HMRC enquiries phone number. **This is a scam.**

Mental Health

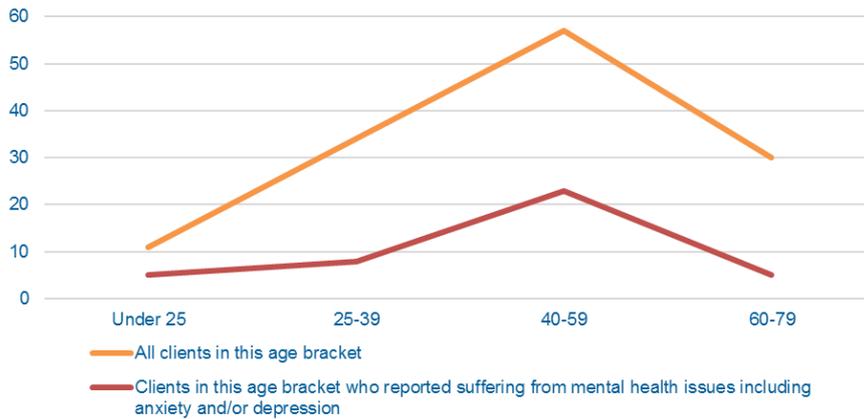
This year we carried out our own client survey asking about mental health. This built on our previous research using our casebook data (please see Research and Campaigns Bulletin No.5 for further information). We ran a waiting room survey during July and August 2018 in the CAEH offices. Whilst clients were waiting to see an Adviser, we asked them to fill out anonymous, short surveys regarding mental health, their practical problems, age and gender. We have had 135 completed surveys.

Results of our client waiting room survey show: **Almost 1 in 3 clients** who came to us for practical advice reported they suffered from mental health issues.

- Of these clients, 62% said their mental health issues caused or contributed to their practical problems and 67% said the practical problems they visited us for caused or contributed to their mental health issues.
- Those reporting mental health issues were split 57% female/43% male, a similar ratio to all clients surveyed.



- Those reporting mental health issues were in all age brackets from under 25 to 79 years.

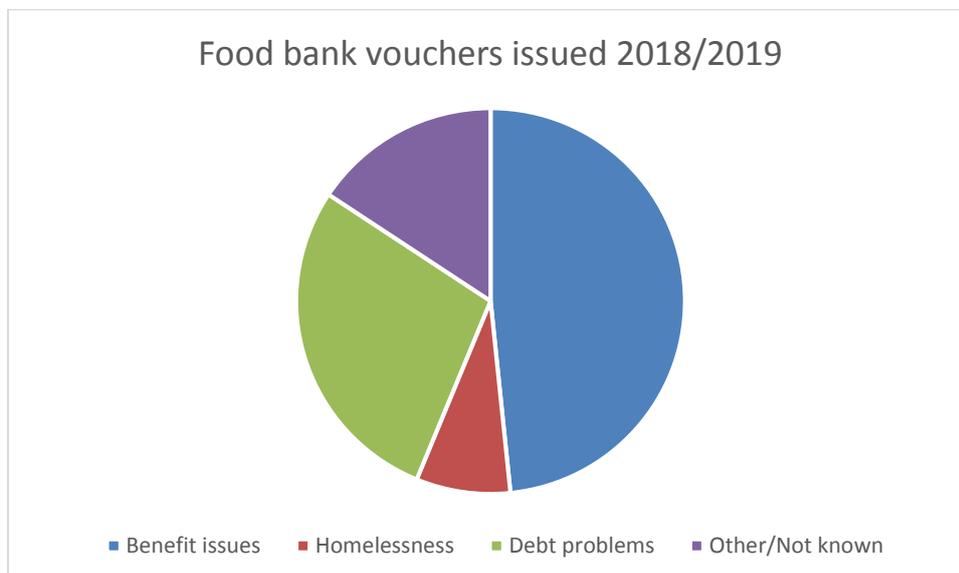


- Over half (55%) of clients who came for advice on benefits and tax credit problems reported that they suffered from mental health issues.

We are now planning how to communicate our findings and help signpost clients with mental health problems to where they can get help for those problems.

6. Food bank vouchers

Citizens Advice East Herts continues to issue food bank vouchers. Whilst the total number of food bank vouchers issued for 2018/2019 (194) was slightly less than the previous year (211), our data shows a 27% increase in Q4 2018/2019 compared to Q4 2017/2018. East Herts went to Universal Credit full service in October 2018. Our data for April 2018/March 2019 on why the client requires food shows that 38% are caused by benefit issues such as delays in receiving benefits and benefit changes, with 6% due to homelessness and 43% due to debt problems.



7. Sharing Our Evidence

The evidence we collect from our research using casebook data, EFs and our local surveys is shared with other local Citizens Advice, National Citizens Advice, Local Authority policy officials and our local MPs. This helps to highlight the problems our clients face and bring them to the attention of policy makers.

We met with Mark Prisk MP (Hertford and Bishop's Stortford constituency) in May 2018. We discussed a range of topics including an overview of the past year's clients and issues in his Hertford and Stortford constituency; Universal Credit; the issues facing our clients with mental health problems; and the numbers and reasons for food bank vouchers. Mr Prisk was particularly interested in our research findings on clients with mental health problems and the further work planned. The visit also featured in the Herts and Essex Observer. The article provided positive and helpful support for the work we do, with Mark Prisk saying "we can be grateful to have dedicated, helpful advice services locally".

8. Student Volunteers

We are delighted to have had three student volunteers join us over the summer and autumn. They have contributed with great enthusiasm and passion to our local research and campaign activities as described in section 5. They have returned to University/College but all hope to volunteer again with Citizens Advice. Here is what one of our students said: *"I am a law student who has been volunteering at the Research and Campaigns department of Citizens Advice. My time at CAEH has opened my eyes to the issues that affect local people every day, giving real world context to my academic studies. I have experienced first-hand the rewarding work that the staff carry out in making people aware of their rights and providing them with confidential advice. Volunteering here allowed me to contribute to the local community while also developing personal skills such as research, working with IT to design leaflets and communication skills. This has been a very enjoyable experience and I would recommend it to anyone interested!"*

Please don't hesitate to contact us here at Citizens Advice East Herts (admin@citizensadviceeastherts.org.uk) if this is something that you would also be interested in volunteering to do or would like further information.

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