

# Citizens Advice service: we help people manage welfare reform changes to their benefits...

## Bob's story\*

Due to welfare reform changes Bob, who has severe spinal and knee problems, was moved from Disability Living Allowance and Incapacity Benefits into a work related activity group.

As a result of seeking advice from his local bureau he appealed and was awarded the higher rate for mobility and a lower rate for care.

Without the help of Citizens Advice he believes he would have been forced to try and work even though it is physically impossible for him to do so.

He said: "I was so grateful that there was someone who understood how distressing this was for me. It's reassuring that help is always available".

\*Client name has been changed

## We help people like Bob with their problems...

**The benefits system is complicated:** people don't always know what they're entitled to, or need help with claim errors or appeals.

About half the population of Great Britain receives at least one social security benefit. But an estimated £12.3bn in benefits is not taken-up every year.

**This is false economy,** as being in poverty as a result of not having enough money has major negative consequences for the individual and society.

Not being able to access needed benefits can stop people from getting on, impacting on every aspect of their lives: their employment, housing, relationships and overall wellbeing.

**And recognise the impact of welfare reform...**

**We're currently in the middle of the biggest series of reforms in fifty years,** with multiple changes affecting many claimants.

The welfare system should be as fair as possible, and do what it set out to do — support people when they need it, and help them get on with lives.

**We support people** through advice and education to manage these changes. We advocate on their behalf and get their voices heard when reform is having a negative impact on their lives.

**We also use our extensive knowledge** on client need to consider implementation best practice — such as the design of universal credit and with childcare provision — to limit problems emerging in the first place.

## What we do...

The welfare system is complex, and people need help navigating it.



**Benefits Advice**

Via our bureaux we saw:

**773,000 people,  
2.3m benefits issues**

More clients came to see us about ESA than any other issue.



**Education**

We are trialling innovative ways of helping clients, including education on financial inclusion and digital services.

**For example, 6,000 clients used Tameside CAB's internet learning hub**



**Campaign for change**

**'9 in 10' CAB clients are not ready for Universal Credit**

We carried out research and provided comprehensive evidence to Government, setting the agenda on how services should be delivered to support Universal Credit claimants.

Empowered those affected by reform changes through our #fitforwork blog and Twitter feed on ESA claimant stories.

## ... and achieve



**2 in 3 benefits clients had their problem partly or completely solved**



**4 in 5 could not have resolved the problem without CAB**



**3 in 5 reported a positive impact on their finances**



**Increase in support with childcare costs to 85 per cent for those on Universal Credit**



**Following holistic support, over half are better equipped to manage a Universal Credit claim**



**Facilitating sharing best practice in local authorities and housing associations**

## This improves our clients' lives...



**Maximised clients' income**

Our advice is successful in improving take-up of benefits and delivering significant financial gains for clients.

This means that people are less likely to be in poverty and go into debt, and instead this extra money improves living standards.



**4 in 5 benefits clients felt less stressed, depressed or anxious after advice**



**4 in 5 also have a better understanding of their rights and responsibilities**

**And helps all claimants...**



**Helped working families**

We've increased awareness of childcare costs for working families, as well as got a commitment from banks to put in place minimum standards for bank accounts to UC families.



**Changing rhetoric on support needs**

We've worked towards altering Government perspective on what support's needed by claimants to manage welfare reform changes. More people should therefore get help, and receive their benefits in a way that empowers them.

## ...and benefits society



**Value to economy**

Accessing benefits can reduce the number of people living in poverty and the associated negative impact on their health. Local economies also benefit from claimants spending money in their neighbourhood.



**Value of a welfare system that works**

Ensuring that the benefits system is designed and runs as it is meant to be is beneficial for claimants and government alike, with less system-related problems.



**Future support and insight**

We're continuing to learn how best to support claimants. We're working with decision makers to ensure welfare reform is implemented in the best way possible. The slower rollout of Universal Credit due to pressure to get it right gives more time for this.