



Advice Needs Analysis

Bristol City Council

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1. Executive Summary

Bristol is a confident, vibrant and diverse city. It is prosperous and has overall a highly educated and skilled workforce. Yet, it still has a number of significant challenges. This report seeks to highlight the continuing needs of Bristol's citizens and communities for legal advice and support in areas of social welfare law,¹ to ensure that they are better able with the right support, to manage their lives and participate in their communities and neighbourhoods.

- 18,700 children live in poverty 23.6% of the child population against a national average of 19.2%.
- 69,000 people live in the most deprived areas in England (in 2015) - 16% of Bristol's residents. This has increased by 2% since 2010.
- 72,000 people, 17% of the population suffers from income deprivation. In some wards more than a third of people are income deprived.
- In 2015/16 26,369 individual people were assisted directly with their legal problems by being provided with advice or supported casework by the seven commissioned independent advice agencies and the council's in house service. This represents 7.2% of the adult population of Bristol. Many more were provided with information by these agencies, so that they were able to resolve problems by themselves. Together over 50,000 people received from these agencies information, advice or casework support: around one in ten of Bristol's population:

12,623 of casework and advice problems related to welfare benefits, 6,927 to debt, 2,907 to employment, 2,203 to immigration and asylum and 1,410 to housing.
- In the same year £16,040,499 was raised for clients by all agencies providing free legal advice in Bristol in the form of backdated benefits, new awards, and other compensatory payments.
- £16,718,662 was written off from the debts that people owed in the same period.

¹ This includes: welfare benefits, debt, housing, immigration and asylum, employment, community care, consumer and discrimination.

- Services have remained flexible to peoples' needs, advice agencies have responded well to the needs of the differing communities of Bristol, providing services in ways which meet their needs, though offering different approaches and resources - such as mother tongue speakers, home visits for older and disabled people, outreach sessions in locations that people use such as health and community centres. Nevertheless agencies still need to respond more to the needs of vulnerable young people (16-25), older people in central wards and people from Eastern European communities.
- There has been a steep rise in people experiencing difficulties with disability benefits. All advice agencies support significantly more disabled people than the Bristol population average of 16.8%. On average 45% of all clients receiving advice and casework have classified themselves as disabled (this includes mental health difficulties).

Overall the process for claiming benefits has become increasingly more complex and difficult. Over 1,000 appeals were made to the Tribunals with support of advice agencies in Bristol in 2016. 88% of these appeals were successful. This trend is set to continue for a number years as people move across to new benefits and more people apply under the new more complex rules.

- Difficulties with welfare benefits will rise further as Universal Credit is rolled out across the city, this will continue until at 2020 with up to 50,000 households impacted in Bristol. The changes will be particularly acute as all applications will need to be made online, new claimants will have to wait at least 6 weeks before a full payment is made and many people on existing benefits, used to managing a weekly budget, will be required to manage a monthly budget.
- Whilst more people are in work in Bristol, many of those people are in the low waged economy, often subject to zero hour contracts, casual, agency or temporary work. They are paid lower than their permanent counterparts and often rotate between employment and the benefits system. More people in Bristol are looking for work in the low/unskilled sector than any other sector.
- More of Bristol's residents are reliant on being housed in the private rented sector. Rents are amongst the highest in the country (outside of London) and account for 42% of the average gross earnings. Many of these people are struggling to maintain their tenancies and are falling into debt or are forced to live in sub-standard and overcrowded conditions. As a result there has been a corresponding rise in homelessness and rooflessness in the city. 'More than a Roof', Bristol's Housing Strategy has prioritised a range of actions to support

people in sustaining their occupation of their current homes, which includes the provision of early and timely advice.

- The rise in household debt is unprecedented. 17.2% of the Bristol population is over-indebted, with Bristol having the second worst rates of over-indebtedness in the South West. Bristol is the 7th most insolvent area in the UK. Bristol citizens are increasingly failing to meet their priority payments; these include rent, utilities, council tax and benefit overpayments.
- 25,379 households (13.6% of all households) are in fuel poverty in Bristol. This places Bristol in the top ten of all UK cities. Whilst a range of initiatives have been launched to combat fuel poverty, including Bristol Energy, there remains much to do to ensure that the most vulnerable are on the appropriate tariffs and are prioritising and able to pay for their fuel needs.
- Immigration advice was almost entirely removed from legal aid in 2013. This has resulted in many people trying to seek advice from local agencies. The decision to leave the European Union has caused a spike in demand as many people seek assurances about their future status in the UK. Agencies are unable to cope with the current demand flow.
- While Bristol has higher rates of internet access and use than any other core city, at least 33,000 people in Bristol do not have access or use the internet. There is also a considerable difference in people's use of the internet and their capacity to understand complex requirements and forms. As such there is a need to ensure that Bristol's citizens can access advice through a variety of means including face-to-face and through the telephone. Equally self-help needs to be encouraged and supported as outlined in the councils Corporate Strategy.

2. Overview

2.1 Corporate strategy and VCS prospectus

The Bristol Corporate Strategy 2017-22 is currently being consulted on. The situation is quite stark with the need to find significant savings of around £90 million during the period of the strategy.

It is estimated that £8m is spent by the council overall in providing advice and support. This includes the range of in house services, where such provision may constitute a small part of an individual's job. It also includes the block grant to independent VCS agencies and the full funding of the in-house Welfare Rights and Money Advice Service, whose primary purpose is to provide advice in areas of social welfare law.

The pressures on the council's budget mean that savings must be found from all streams of activities and services. At the time of writing, it is proposed that £800,000 of savings should be achieved across the area, £300,000 in 2017/18 and a further £500,000 in 2018/19. How these savings will be achieved is currently under review.

There is also a need to fundamentally rethink how services are delivered efficiently using innovative and different models of delivery within the context of a 'whole city' approach. The proposed vision is for an inclusive city:

- in which everyone benefits from the city's success and no-one is left behind;
- where people have access to decent jobs and affordable homes;
- in which services and opportunities are accessible Where life chances and health are not determined by wealth and background;
- that leads on tackling climate change and the damaging impact of air pollution;
- and
- which is easier to get around and has improved public transport.

The draft strategy details a new approach that the council has developed a way of working that focuses on helping people in the most appropriate way - with an emphasis on people being able to help themselves as much as possible before the council's services need to be engaged. This model was developed by Adult Social Care for working with individuals, but has been adopted by, and applies equally well to the way the council will work with Neighbourhoods this is illustrated in the diagram below:

The three-tier model for care & support



The draft Corporate Strategy also highlights the need to ensure the quality of information advice and guidance across the council and the voluntary and community sector. This enables people to get access to the right support at the right time to enable them to have power and control over their circumstances and be able to solve their own problems with the right support. This will create less dependency on services and more control for individuals. It proposes that a Single city-wide Information, Advice and Guidance service will be developed, bringing all services together as one approach, doing it more efficiently and helping people get better information online as a first port of call.

The **VCS Prospectus** is a Bristol City Council guide in which we tell people what council grant funding is available over the four years from April 2017 for the voluntary and community sector. The prospectus has been developed in the context of the issues faced by the city, the local authority's existing budget, Mayoral priorities, the Council's Corporate Plan and central government's comprehensive spending review. It tells people what we want to achieve, what we expect from grant-funded organisations and what the processes are for both applying for and allocating the grants.

2.2 Findings of original Needs Analysis & progress

The key findings from the 2011 Needs Analysis are listed below in column 1, all still apply to the situation five years later and some have become of greater significance as result of impact the ongoing impact of recession, the government's policy of austerity and Welfare Reform and changing demographics.

No	Needs analysis finding 2011	Progress by 2016/ongoing to be addressed.
1	Services need to be tailored and accessible to all ethnic groups in Bristol and to respond to the demands and needs of inner city wards with the highest percentage of BME residents and highest growing populations. Services also need to respond to the needs of other dispersed communities such as the Chinese and Bangladeshi Communities. (Needs Analysis 3.1 'Ethnicity, Religion and Migration').	See info in Equalities section. This issue is ongoing and services need to continually review demand/need and access to services for all ethnic groups in the city. Still evidence of ongoing need for dispersed communities. There are significant differences in ethnicity between areas (JSNA chapter).
2	Services must also recognise the different needs of 'new communities', for example the advice needs of the Somali community and A8 nationals are markedly different. (Needs Analysis 3.1 'Ethnicity, Religion and Migration').	See info in Equalities section and summary of emerging issues and responses by agencies. This issue is ongoing and services need to continually review demand/need and access to services for all 'new communities' in the city.
3	There will be an increasing demand for Immigration and Asylum advice for people at all stages of their claim: financial and housing issues, health, childcare and children's education and general social advice. (Needs Analysis 3.1 'Ethnicity, Religion and Migration').	This is an ongoing issue that has been exacerbated by Immigration legal aid cuts and a lack of provision in the city and region.
4	In comparison to the rest of the South West and in line with comparable cities, Bristol has a young population profile and services need to recognise this and respond to the needs of young people in general and the particular needs of teenage mothers. (Needs Analysis 3.1 'Population Projections' and 'Teenage Conception').	This young population profile is unchanged (JSNA Chapter). There has been a reduction in teenage conceptions in the city. There has been a recent partnership approach to deliver advice specifically for young people.
5	The population profile, in line with national trends, also shows an increase in the percentage of older people. Access to advice services and benefit take-up campaigns must be fully accessible to older people such as promotions at G.P. surgeries, day centres, lunch clubs sheltered housing etc. (Needs Analysis 3.1 'Population Projections' and 3.4 'Welfare Benefits').	See info in Equalities section. Many of the advice network services are targeted at promoted at this age-group and promotional campaigns aimed at this group are targeted by WRAMAS. Still a more general need to target advice provision through health related settings which the advice network has worked hard to do despite bureaucratic obstacles.

6	Need to ensure that the specific needs of LGB and transsexual people are catered for in the development of the Community Advice Services and that the services appropriately monitor the use of advice services by the LGBT population in Bristol, (Needs Analysis 3.1 'Population Projections').	Some progress in collecting equalities information and reviewing access in this area. Continued need and focussed promotion for advice in certain areas e.g. LGBT young people far more likely to be homeless than their peers and face higher levels of familial rejection, abuse and violence ²
7	Services need to be accessible for those people dependent on public transport particularly in areas of high deprivation or peripheral areas of the city where people may find it difficult to use, afford or access public transport. (Needs Analysis 3.1 'Transport').	This is an ongoing need. Access to transport remains an issue particularly with the ongoing impact of recession and Welfare Benefit reform.
8	Services need to promote benefit take-up campaigns in areas with lower life expectancy. Within Bristol life expectancy varies dramatically with a discrepancy of 10 years between the areas with the highest and lowest life expectancy rates. (Needs Analysis 3.2 'Mortality').	This is an ongoing issue (see JSNA section). There is a wide body of research including the BMJ highlighting that GPs were reporting a rise in numbers of patients presenting to them with problems connected to unemployment, debt and housing difficulties resulting in poor mental wellbeing, food and fuel poverty, an exacerbation of existing long-term conditions and other stress-related conditions.
9	Advice Services need to provide appropriate service delivery for people with mental health issues. The Bristol Population who suffer mental health is above the England average. (Needs Analysis 3.2 'Mental Health').	See above and refer the JSNA section. Increase in rates of depression and self-harm and rising suicide rates particularly amongst middle aged men.
10	Advice services need to provide accessible service delivery to disabled people that responds to the choice agenda in social care and government welfare benefits policies. (Needs Analysis 3.2 'Disability and Limiting Illness').	Sickness and disability claimants have been disproportionately affected by Welfare Reform, notably incapacity benefit reforms and the changeover from Disability Living Allowance to Personal Independence Payments, often affecting the individuals.
11	Advice services need to address multiple issues with regard to housing need, demand for accommodation and homelessness in Bristol exacerbated by population growth and affordability issues. (Needs Analysis 3.3 'Housing/ Accommodation' , 'Homelessness' and 3.4 'Welfare Benefits').	See JSNA. Recession and Welfare Benefit reform have seen a massive increase in homelessness and rough sleeping since 2013.

² LGBT Youth Homelessness. The Albert Kennedy Trust 2014.

12	<p>Advice services must respond strategically to the impact of recession. Nationally and locally there is an increase in demand for advice on Debt, Employment, Housing and Welfare Benefits. There is also a need to coordinate services so that they respond to the differing client profile for advice services emerging as a result of recession. Similarly, advice services will need to respond proactively over the next two years to issues of debt and landlord and mortgage repossession. Despite a recent reduction in landlord repossession and mortgage claims and orders, the weak economy and growing unemployment point towards an increase in the latter part of 2009-10. The demand for services in this area are likely more acute as a result of the coalition governments spending plans (Needs Analysis 5. Recession and 3.3 Housing/Accommodation)</p>	<p>This is ongoing. Demand for advice for Debt, Employment, Housing and Welfare Benefits have continued on an upward trajectory as has the demand for immigration advice. Mortgage repossession has not increased markedly largely due to Bank of England financial policy and historically low interest rates. Landlord repossessions have increased however private rental sector repossessions have soared due to a combination of recession, Welfare Benefit reform and supply and demand issues.</p>
13	<p>There is a clear need ensure that advice services are accessible throughout Bristol and targeted at those localities where there are higher levels of deprivation and need in the city, particularly those areas in the most 3% deprived nationally. Deprivation indicators from the Lower Super Output Areas indicate that there is a greater need for service provision in the South and East of the city as well as pockets in North Bristol. (Needs Analysis: 4. Indices of Deprivation and 10.3 Geographical Priorities & Appendix 2 – Mapping of Services).</p>	<p>This is an ongoing issue, please refer to JSNA chapter.</p>
14	<p>A number of advice services have expressed frustration that people often approach them for advice regarding Housing and Council tax Benefit problems that should be able to be resolved at source through the service provided by Bristol City Council. It is recommended that BCC look to resolve any underlying issues to allow advice services to concentrate their resources on welfare benefit take up. (Needs Analysis 3.4 Work & Economic Activity).</p>	<p>This is an ongoing issue.</p>

2.3 Commissioning advice services in Bristol

In 2006, the Legal Services Commission (LSC) published its 5-year strategy 'Making Legal Rights a Reality'. It advocated the procurement of integrated social welfare law services through the model of Community Legal Advice Centres (CLACs) and Networks (CLANs). The aspiration was to provide a service that enables clients to access a full range of publicly funded legal services, minimising the need for repeated referral.

This prompted Bristol City Council (BCC) to move towards a commissioned approach for community advice services, albeit rejecting a joint tendering approach with LSC as rigid and overly prescriptive. The desired outcomes for the project were:

- Provision of advice services throughout the city that are fully accessible to all communities, particularly those people living in deprived areas of the city and those on a low income;
- A more joined up set of services with improved access and referral arrangements between providers;
- Better outcomes for clients who have need for advice in more than one area of law;
- Simplified client-based outcome monitoring arrangements.

This approach was welcomed by both the Ministry of Justice (MOJ) in report, 'Study of Legal Advice at Local Level'. This approach has also been commented on as both positive and innovative in a study of local authority approaches to legal advice provision and funding in a study undertaken by Tribal, commissioned by the Local Government Association.

The advice services were commissioned through an outcome based grants process to provide a cohesive advice network in the city from 1st April 2011. Much of the development and capacity building of the community advice network has been led by the Advice Network funded by Barings & the Big Lottery originally and latterly through the Advice Services Transition fund. The network was singled out as an example of good practice in a Cabinet Office report³.

Bristol has benefitted enormously from this development work against a backdrop of reduced funding from government and increasing demand. As demand has changed, BCC has been able to work in partnership with the advice agencies to flex and alter service delivery where necessary to respond to the rapidly changing environment and other demographic pressures growing in the city.

This needs analysis links to an opportunity that has been identified to consider a 'whole system' approach to the provision of advice in the city, designing the system around the individual not the specialism so that the customer journeys are explicit and services aligned to them. There is an opportunity to build on the digital information, advice and guidance (IAG) repository and self-assessment search tool that is currently being developed to ensure that BCC complies with the Care Act (2014) and extend this approach to all advice provision.

It is anticipated that development of the repository and triage system can reduce demand

³ Not-for-Profit advice services in England' (Oct 2012).

for advice in other services in the city, facilitated by four key elements:

- Adoption of three tier model by all providers and funders to ensure that investment is targeted to the most appropriate level of provision;
- Agreed triage and access to advice;
- Clear pathways into advice services following triage;
- Agreed universal outcome/impact measures.

This Needs Analysis is seeking to address the wider advice needs in the city to inform both the wider review of advice in the city and the development of a digital solution and to inform the commissioning of advice services under the VCS Prospectus.

3. Population, deprivation and health statistics

There is a plethora of data sets that Bristol City Council uses to inform itself and its partners about Bristol and its residents, their needs and the challenges faced. Most of the information below is extracted from the Joint Strategic Needs Assessment 2017 (JSNA) being the most recently published document. This is an ongoing process to identify the current and future health and wellbeing needs of the local Bristol population. Where other data sets have been used these are separately highlighted.

3.1 Population overview

- 449,300 people live in Bristol, this makes it the eighth largest city in England.
- 224,600 are female and 224,800 are male.
- 16% of the population are from BME backgrounds but amongst children it is 28%.
- The number of Bristol residents born outside of the UK has increased from 8% to 15% in the last decade.
- 83,800 are children under 16 (18.6% of the population) with a lower % of children under 10 than nationally.
- The working age population is 306,300 (68%), which is higher than the national average of 63%.
- Almost half (47%) of people aged 16 and over living in Bristol are single (never married) compared to a much lower national average of 35%.
- Net international migration has reduced in recent years and births are now the main driver in population growth⁴.
- The population is forecast to increase by 10.4% by 2024.

3.2 Ward inequalities

The populations within each ward are no longer equal. The largest wards (17,920 -21,100 people) are Avonmouth and Lawrence Weston; Westbury on Trym and Henleaze; Ashley; Lawrence Hill; Hartcliffe and Withywood. Conversely the smallest wards with populations under 8,379 include Hotwells and Harbourside; St George West. The greatest areas of deprivation are Hartcliffe and Withywood; Filwood; Lawrence Hill. Nevertheless, there are pockets of higher deprivation in other wards.

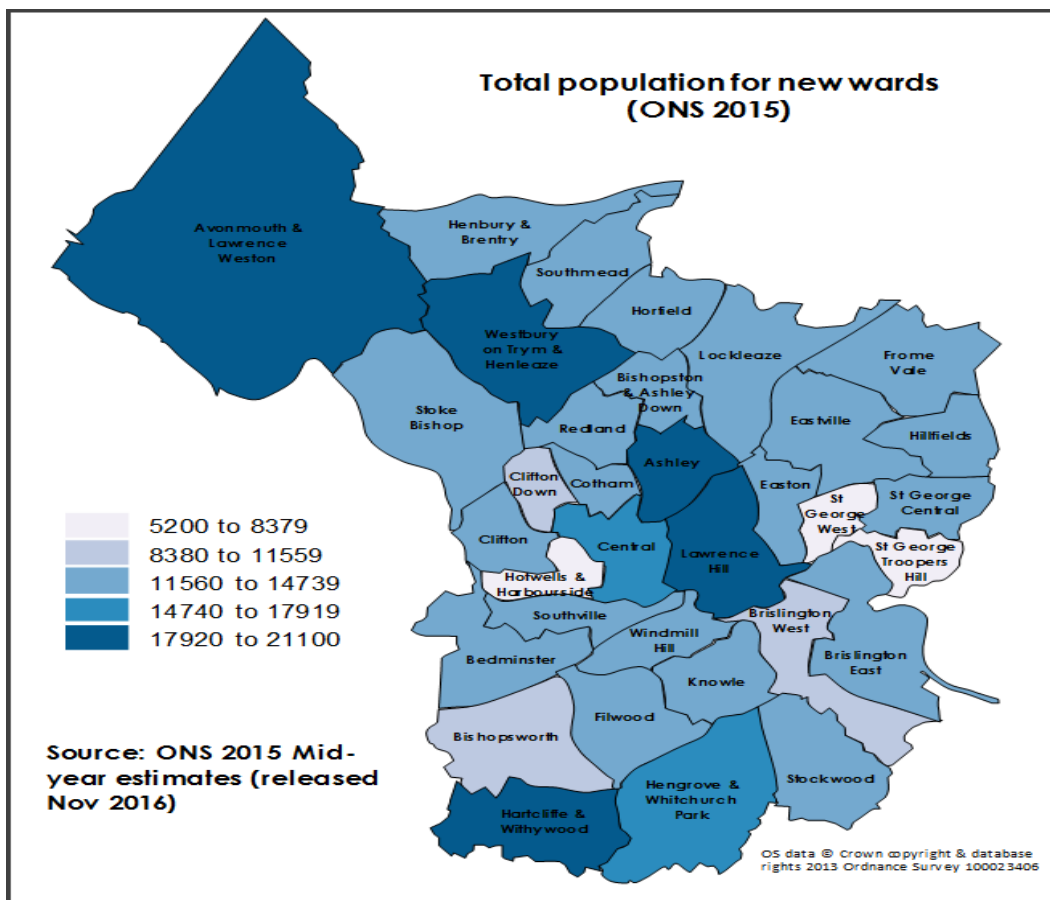
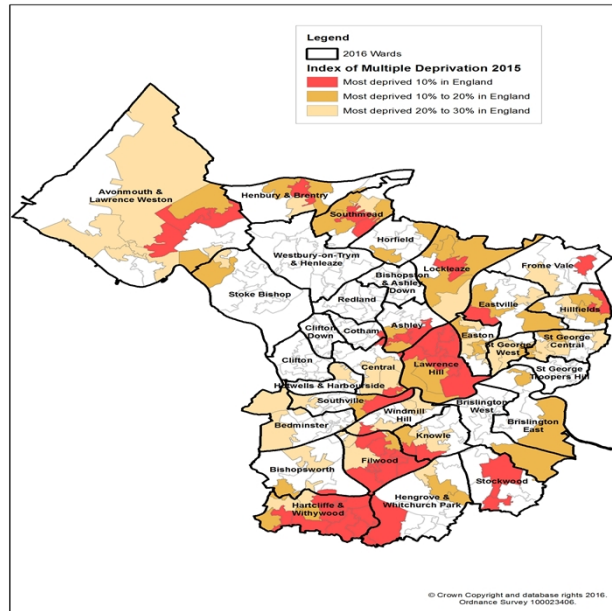
- Bristol has 40 small neighbourhoods in the most deprived 10% in England of these 26 are in the most deprived 5% in England.⁵
- In 2010, 11% of Bristol's population lived in the most deprived wards in England this increased to 14% by 2015. In 2015 22% of children lived in the most deprived wards an increase of 4% and 14% of older people lived in the most deprived wards an increase of 1.7%.⁶

⁴ The Population of Bristol, Bristol City Council July 2016

⁵ Index of Multiple Deprivation

⁶ Deprivation in Bristol Briefing Note October 2015 (IMD data)

- Life expectancy between the most deprived and least deprived wards is 9.6 years for men and 7 years for women. The main cause is cancer.
- A higher percentage of people with a limiting long-term illness or disability live in the most deprived wards.



3.3 Income deprivation⁷

- 71,950 (17%) of Bristol's population are income deprived.
- More than 1 in 5 of Bristol's older people live in income-deprived areas.
- There are more children under 16 (25.3%) living in families in receipt of means tested benefits and/or having a low income than the England average (20.6%).
- The most deprived area is Fulford Road North, Hartcliffe, where 49% of the general population is income deprived; more children (65%) are income deprived from this same area against a city average of 24%.
- The highest income deprivation amongst older people is within the St Paul's Grosvenor Road area at 69% compared to a city average of 20%.
- The highest working age income deprivation is within the Hareclive (Whitchurch Park) area at 37% compared to a city average of 13%.
- 13% of people said they found it quite or very difficult to get by. This was more stark in certain areas such as Filwood (30%) or amongst certain communities: 23% of disabled people and people from Black and Minority Ethnic groups and 51% of people of Muslim faith said they were managing their finances with difficulty. 18% of carers were also more likely to be experiencing financial difficulty⁸.

3.4 Employment

- The percentage of working age economically active people in Bristol (80.4%) in 2015 was above (but not significantly) the average (78.0%) for England.
- In 2015, the unemployment rate (5.2%) in Bristol was not significantly different to the average (5.3%) for England. In 2015, 5.2% of economically active people in Bristol (of working age) were unemployed (i.e. out of work and looking for work). This was similar to that for England (5.3%).
- Employment is increasing since the recession (due to a rise in female employment) but remains below pre-recession levels (due to falling male employment).
- Unemployment has fallen back to pre-recession levels. The rate (and numbers) of unemployed people claiming unemployment benefit (the claimant count rate) fell more or less continually in 2013, 2014 and 2015 and is now at levels comparable to those in pre-recession 2007.
- In 2015, there were 12,100 economically inactive people who wanted a job, while 13,100 people were classed as unemployed. This meant that a total of 25,200 people were involuntarily workless. These represented 10.4% of the economically active population –lower than across England (12.1%).
- In 2015, Bristol had the highest median (& mean) Total Gross Weekly earnings of the English Core Cities the 2015 median earnings of the highest earning 10% in work was £875, compared to £137 for the lowest paid 10%. So, the highest paid 10% earned 6.4 times as much every week as the bottom 10%.
- The pay gap in Bristol is wider than the national average. Women working full time are paid on average £11.13 per hour and men £12.95⁹.

⁷ Deprivation in Bristol Briefing Note 2015 Bristol City Council

⁸ Quality of Life Survey 2014

⁹ Cutting Women Out - Bristol Fawcett Society 2014

3.5 Unemployment

- Prior to 2012, there had been at least twice as many men as women claiming JSA. Post-recession, in 2009-14 the situation changed and now the proportion of Bristol women claiming JSA has increased to an all-time high.
- As of July 2016 there were 3,295 men and 1,785 women claiming JSA in Bristol, 20% *below* and 21% *above* the pre-recession levels of July 2008, respectively.
- In July 2016, the number (955) of young claimants (18-24 years old) resident in Bristol was 63% below the level (2,585) of July 2013 and about 42% below the pre-recession level (1,645) of July 2008. About 39% (215) of the young people claiming JSA are classed as long-term claimants. This compares poorly with the pre-recession monthly average of 15.6% and although it had fallen, from 41.6% in 2012 to 21% in 2014, since Oct 2015 it has been rising at 1.8 percentage points per month.
- The number (1,150) of older claimants resident in Bristol was 61% below the level (1,665) of July 2013 but remains at over four times the pre-recession level (250) of July 2008. The proportion (22%) of claimants aged 50 to 64 year is at an historic high and 52% of claimants in this age group are long-term claimants. The numbers of claimants in both of these groups have only changed slightly over the last nine months. Further, having been on a decreasing trend throughout 2013, 2014 and 2015, the total numbers of older claimants has increased for eight of last nine months, suggesting that the trend may have reversed.
- Bristol's labour market continues to show severe weakness in lower skilled work with 72.2% of JSA claimants looking for work in the Sales and Customer Services or Elementary occupations.¹⁰
- Economic inactivity for White British people is 35%. Some BME groups have over double this rate. For Chinese people the rate of economic inactivity is highest at 56%; for some BME women economic inactivity is well over 50%.¹¹

3.6 Housing and homelessness

- 55% of houses in Bristol are owner-occupied, 24% privately rented, 15% owned by the city council and 6% by housing associations. The private rented sector increased significantly since 2001, from 12% to 24%, and has overtaken the social sector.
- The "affordability ratio" measures the relationship between the price of the cheapest homes and the lowest level earnings. In 1997, this ratio was 3.19 in Bristol, rising to a peak of 7.91 in 2007 before reducing. However, this ratio is again rising, and in 2015 set a new peak of 8.18 (ie. the cost of the cheapest home in Bristol was over 8 times the annual earnings of lower income households). The England average

¹⁰ Bristol Economic Briefing September 2016

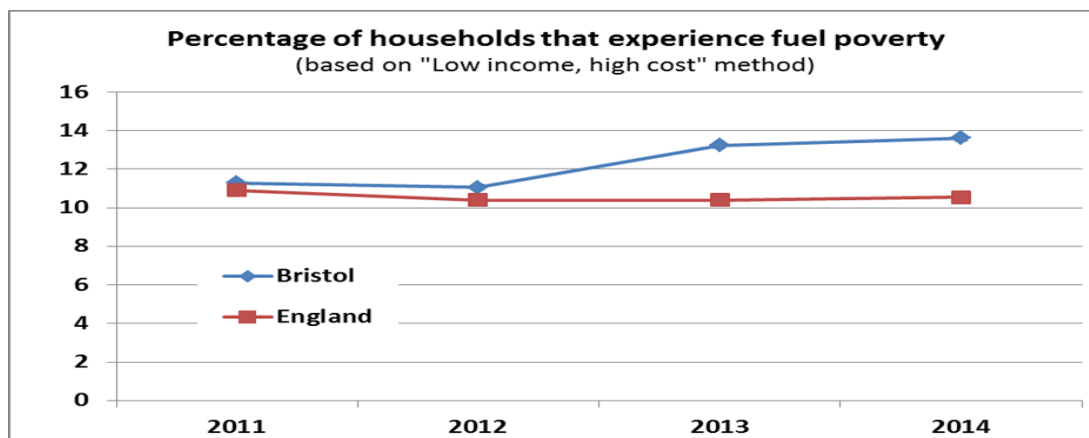
¹¹ BME Voice: The Bristol Manifesto for Race Equality 2014

in 2015 was 7 times.

- A similar ratio (7.80) applies when average (median) earnings are compared to median house prices for Bristol (7.63 nationally).
- For the foreseeable future private renting, will remain the default option for younger households. There is an increasing 'affordability gap' as house prices continue to rise. In an already challenging market, the shortage of housing supply means that high or even higher prices to rent or buy are likely to continue.
- The average number of rough sleepers in Bristol rose from 5 per week in 2010/11 to 97 per week in 2016.¹²

3.7 Fuel poverty

- In Bristol, it is estimated that over 25,000 households are "fuel poor" (using Low Income High Cost). This is 13.6% of households significantly higher than the national average of 10.6%. It places Bristol in the top ten of all UK cities concerned by fuel poverty.¹³
- 28% of the homes across the city have a poor energy efficiency rating and have either Band E, F or G on their energy performance certificate.¹⁴
-



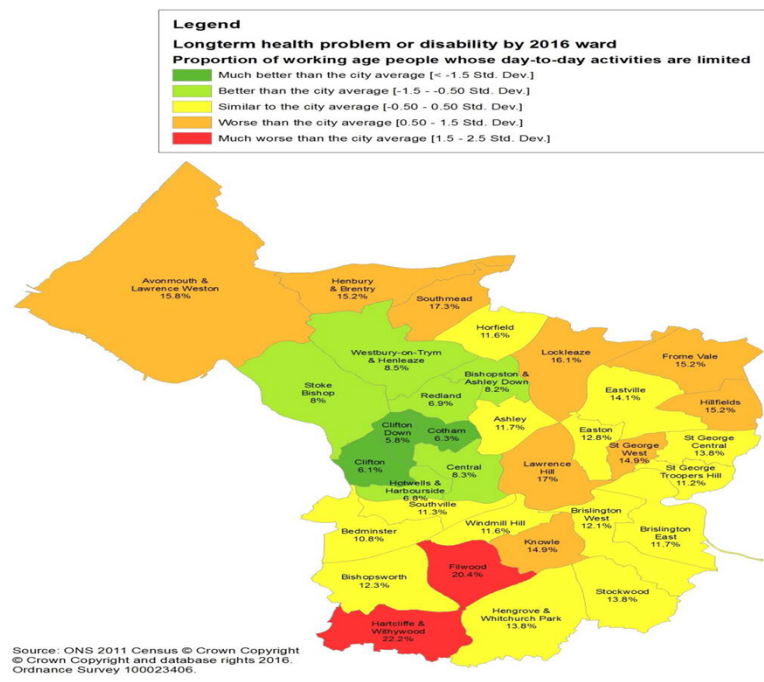
¹² Bristol City Council Draft Corporate Strategy 2017 -2020

¹³ DECC Fuel Poverty Statistics 2014

¹⁴ Housing Stock Condition Survey 2012

3.8 Life expectancy and ill health

- Life Expectancy in Bristol has increased by 4.4 years for men and 3.2 years for women in the past 20 years.
- Despite the rise in life expectancy, Bristol is significantly worse than national average for men.
- Inequalities in life expectancy have not improved. The gap between the most deprived and least deprived areas is 8.9 years for men and 6.6 years for women.
- People in Bristol live for around 63 years in good health. Men have an additional 15 years in poor health and women have an additional 20 years in poor health.
- The number of years people are living in ill health has a vast range from 11 years to 31 years for females and from 10 years to 24 years in ill health for males.
- Premature mortality rates in some areas of Bristol are 3 times as high as other areas.
- Preventable mortality is reducing but there are still around 675 preventable deaths per year in Bristol.



3.9 Domestic abuse

- The rate of domestic abuse incidents in Bristol recorded by the Police was 17.3 incidents per 1000 population (2014-15). This was a significant rise in the last 2 years (fig 5.20.1), although remains significantly lower than the England average (20.4). There are many factors that can lead to increased reporting of domestic abuse including raised awareness so more victims seek help.
- Police data for victims of “domestic abuse” offences in 2015/16 is that 74% of victims were female and 20% were male (with 6% unknown).
- Local data on the rate of domestic abuse incidents by ward (2015/16) highlights a significant variation in reported rates across the city, from 3 per 1000 in Clifton Down to 42 per 1000 population in Hartcliffe & Withywood.

3.10 Older people

- There are projected to be 7,700 more people 65 & over by 2024, a 13% rise (and potentially a 44% rise by 2039).
- In recent years most of the 65+ population rise has been in wards in the Bristol North & West (inner) area, which is different to other age groups.
- It is estimated that there are around 4,100 people over 65 living with dementia in Bristol; around 69% have a GP diagnosis (England 67%).
- The number of people with dementia (65+) is projected to rise by 14% by 2024, and by 66% by 2039 (due to the high projected rise in people 85+).
- The cost of excess winter emergency hospital admissions in Bristol was estimated to be at least £750,000 (2014).

3.11 Social care

- 4,240 adults received a community-based social care support service (Community Support Service) at end 2015-16: 2,270 older people, which has been stable, and 1,970 people 18-64 years, which has been rising.
- There has been a rise in the number of older people in BCC-funded care homes or extra care housing, but reduction in those receiving home care services (at end 2015-16).

3.12 Mental health

- There were 1,600 attendances for deliberate self-harm at the Bristol Royal Infirmary in 2014. 18% made a repeated attendance during the year. This number has remained stable since 2011.
- There are around 500 admissions from self-harm for young people (10-24 year olds) in Bristol and this rate exceeds the England average.
- There are around 45 suicides a year amongst the Bristol population with middle aged men having the highest rate, mirroring the national picture. Around 37% of these were in contact with mental health services.

- An estimated 10% of children and young people may be experiencing emotional health problems at any one time.

3.13 Refugees and asylum seekers

- 2016 JSNA estimates 200-300 asylum-seekers, new refugees and failed asylum seekers in Bristol.
- This is considered an under-estimate; there are around 300 “home office beds” in Bristol, Bristol Hospitality Network estimates that there are further 100 destitute (refused) asylum seekers. Bristol Refugee Rights welcomed 418 members for the first time between October 2015 – September 2016 (a 50% increase on the number of new members 3 years ago).
- Refugee and asylum seekers are more likely to experience social isolation with its attendant physical and emotionally damaging effects resulting in depression, poor nutrition, decreased immunity, anxiety, fatigue and social stigma.
- Around half of all asylum seekers find themselves detained during the asylum process¹⁵. In 2015 the courts overturned Home Office decisions in 38% of asylum appeals nationally.¹⁶

¹⁵ The Refugee Council

¹⁶ Home Office asylum statistics 2015

4. Equality and diversity

4.1 Black and minority ethnic communities

The population of Bristol has become increasingly diverse and some local communities have changed significantly. There are now at least 45 religions, at least 187 countries of birth represented and at least 91 main languages spoken by people living in Bristol.¹⁷

The Black and Minority Ethnic group population make up 16% and amongst children it is 28%, of the total population in Bristol. This is an increase from 8.2% of all people in 2001.

An alternative definition of the population is non-‘White British’ population (all groups with the exception of White British) which includes the Eastern European population. The non- ‘White British’ population make up 22% of the total population in Bristol – this is an increase from 12% of all people in 2001.

In respect of BME communities the 2011 census:

% of population	Ethnicity	Number
2.8%	African	12,085
1.5%	Indian	6,547
1.6%	Pakistani	6,863
0.5%	Bangladeshi	2,104
0.9%	Chinese	3,886
1.6%	Caribbean	6,922

The largest single country BME group in Bristol is estimated to be from Somalia at up to approximately 10,000 people. This is taken from an aggregation of a number of ethnicity and religious questions in the 2011 census and underestimation projections of those who did not complete the census.

There are an estimated 500 families from the Gypsy, Roma and Traveller communities living in Bristol.

The main languages spoken other than English are Polish and Somali. Over 8% of people do not speak English as their main language. In the 2011 census 1.5% of those speakers said they could not speak English well or at all.

Since the 2001, the distribution of the BME population of Bristol has changed considerably. Wards with a BME population of above 14% include Lawrence Hill, Easton, Ashley,

¹⁷ The Population of Bristol, Bristol City Council July 2016

Eastville, Lockleaze, Cabot, Hillfields, St George West, Frome Vale, Horfield and Southmead.

Nevertheless, the presence of BME communities within wards does not automatically correlate to higher levels of deprivation in that ward.

Lawrence Hill has the highest BME population at 59% and contains some of the highest super output areas of deprivation. 50.1% of the housing stock is in the social rented sector and 17% across all tenures are overcrowded against a Bristol average of 5.2%. 40.1 % of children are entitled to free school meals against an average of 20.8% in Bristol as a whole.

Hartcliffe and Withywood has a BME population of 5%. 52.4% of the housing stock is in the social rented sector and 6% across all tenures are overcrowded. 42.3% of children are entitled to free school meals.

This is given as indicative, and to illustrate that the needs of particular communities cannot be assumed by deprivation indices in isolation. These needs, in respect of the BME communities, are likely to be compounded by lack of English skills particularly in reading and writing. Lack of knowledge of local services and systems, cultural pressures to deal with issues within communities (this is more likely in respect of debt as oppose to claiming benefits) This is further compounded by a range of adverse effects on many BME communities that see them disproportionately represented in the low waged and low skilled economies. For example in Bristol 1 in 5 black men between the ages of 16-24 are unemployed compared to 1 in 10 of white men.

4.2 Disabled people

According to the 2011 census the proportion of the population of Bristol whose day-to-day activities are limited was 16.7% of the population. Of these people, 8% of people say their activities are limited a lot and 9% are limited a little.

There are more disabled women (17.8%) than men (15.6%) living in Bristol. This is due to women generally living longer than men.

8,600 adults have some level of learning disability, of these around 1,800 adults are estimated to have a moderate or severe learning disability and are likely to be in receipt of services.

The highest levels of disability are found in Filwood ward where 20.9% of the working age population has day-to-day activities that are limited.

The proportion of disabled people increases with age. 4.1% of children have day-to-day activities that are limited; this increases to 12.3% of working age people and to 55.9% for people aged 65 and over.

Of all disabled people, 11% belong to a black or minority ethnic group, this compares to 16% BME in the population as a whole. The BME population as a whole has a younger age profile and this would explain the lower levels of disability in this group.

Economic activity levels are much lower for the disabled population. 75.4% of the disabled population aged 16 and over are economically inactive compared to 24.9% of those not disabled.

Of people who do work, disabled people are more likely to work part time (39.6%) than people who aren't disabled (28.45)¹⁸ Disabled people have much lower qualification levels than the population as a whole. Half of disabled people aged 16 and over have no qualifications compared to 13.4% without a disability.

40% of disabled people reported below average mental well-being.¹⁹

According to the 2011 census, there were 41,000 carers (9.8%) of who 3,560 were under 24. Nevertheless this is considered an underestimate as many people who provide care, do not see themselves in that role.

4.2.1 Mental health

The above figures do not incorporate people with mental health problems (unless they also have a physical disability). It is estimated that in the UK 1 in 4 people will experience mental health problems in their lifetime and approximately 15% of the population are likely to have a mental health problem in any one year. This represents 60,000 people in Bristol.²⁰

35,200 Bristol patients (8.8%) have a diagnosis of depression, above the England average (8.3%). 5,200 patients (1.1%) had a new diagnosis of depression in 2015/16 above the England average (1.1%).²¹ This is highest in North & West and outer (10.7%), South Bristol (9.7%) and Inner City (9.5%).

Compared with those who do not have a mental health issue:

'People aged 16-74 with a common mental health issue are more likely to be; women; to be separated or divorced; to live alone or as a lone parent family; have no formal qualification; be unemployed or in low skilled work; live in local authority or housing association property. Because of these associations, there are more people with mental health problems in areas of the country that have high levels of social and economic deprivation and in particular, in deprived inner city areas'²²

¹⁸ Nomis June 2013

¹⁹ Quality of Life Survey. Bristol City Council 2016

²⁰ Mental Health Bristol

²¹ JSNA 2016/17

²² Mental Health and Work Royal College of Psychiatrists March 2008

Local data shows 13% have “below average mental well being”, but this is significantly more in deprived areas at 20%.

There are strong links between mental health and domestic violence. Domestic violence and abuse is the most common cause of depression and other mental health difficulties in women²³. 1 in 4 women²⁴ experience domestic abuse at some point in their lives. Disabled women are twice as likely to experience domestic violence as compared to non-disabled women.

People with mental illness are significantly more likely to experience some serious physical illnesses.

4.3 Women

The proportion of unemployed women (claiming Job Seekers Allowance) in Bristol increased to an all time high in October 2014 of 36.4%.²⁵

‘Women in Bristol (as in the rest of the country) are poorer than men (although this gap is narrowing²⁶) and on average receive a higher proportion of their income from benefits.

Despite increases in Child Tax Credit and the personal tax allowance, taken together the tax and welfare changes raise a net £3.047 billion (21 %) from men and £11,628 billion (79%) from women. This will further increase existing inequalities in Bristol. For some women this could lead to a further loss of income pushing them into poverty. Lone parents, disabled women, carers and BME women are likely to be particularly badly hit by the changes.’²⁷

According to the 2011 census there were 14,842 lone parents in Bristol of which 13,266 were women.

‘Female lone parent poverty rates remain exceptionally high. Whilst there is evidence that demonstrates there are negligible differences in parenting behaviours of those living in lone and couple households, there is evidence that demonstrates that lone parents (mainly mothers) cut back on their own expenditure to a greater extent than other parents to provide for their own children’.²⁸

‘Despite the proportion of lone parents not in employment falling steadily since 1996, lone parents both in and out of work experience poverty. 17% of children with a lone parent working full-time are in poverty. Financial security is difficult to obtain for lone parents in the context of income that is not only low, but also complex and insecure. Lone parents

²³ Women’s Aid

²⁴ Living without Abuse www.lwa.org.uk

²⁵ JSNA 2016/17

²⁶ Gender and poverty in Britain; changes and continuities between 1999 and 2012 Esther Dermott Journal of Poverty and Social Justice

²⁷ Cutting Women Out in Bristol - A report on the Impact of the Public Sector Spending Cuts on Women in Bristol. Fawcett Society Bristol November 2014

²⁸ The parenting and economizing practices of lone parents: Policy and evidence. Esther Dermott, Marco Pornati University of Bristol August 2015

receive a variety of benefits from multiple agencies and there is a constant possibility that these will be delayed, overpaid or sanctioned. Lone parents who enter work are liable to move out of work again, because they fail to sustain arrangements that they have made for childcare, or because they cannot find permanent work'.²⁹

The ratio of "excess winter deaths" for women in Bristol rose significantly from 5.9 in 2013/14 to 38.2 in 2014/15. This was in line with a sharp rise nationally and means there were 38.2% more women dying in the winter months in 2014/15 compared with the non-winter months.³⁰

4.4 Age

Bristol overall has a relatively young population, the median age is 33.1 years old compared to a national average (England and Wales) of 39.9 years.

Many older people of pensionable age have largely been protected from benefit reforms, which have largely been targeted at those of working age.

The older population (65+) is 59,300 (13.2%) lower than the national average of 17.9%. 9,100 people are 85 and over. There are projected to be 8,100 additional older people by 2022, a 14.2% rise.

In Bristol as a whole over 15,000 older people (20% of all older people) live in income deprived households.³¹

The proportion varies greatly across the city. There are 9 Local Super Output areas where more than half the older people living there are income deprived. The highest levels of income deprivation affecting older people are in Lawrence Hill, Ashley and Filwood.³²

It is estimated that between 6,300 and 11,400 people aged 65 and over are socially isolated. Socially isolated older adults have routinely; longer stays in hospital, a greater number of GP visits and more dependence on homecare services.

4.5 Lesbian, gay, bisexual and transgender

Current estimates vary on the number of LGB people in Bristol. The JSNA estimates this to be 31,500 people.

The Gender Identity Research and Education Society now estimates the number of Trans people in the UK at 1%. This would give a population of over 4,500 Trans people in Bristol.

²⁹ Exploring the impacts of the UK government's welfare reforms on lone parents moving into work – Employment Research Institute, Edinburgh Napier University and Stirling Management School. May 2014

³⁰ JSNA 2016/17

³¹ JSNA 2016/17

³² JSNA 2016/17

There is no evidence to suggest that the LGBT community suffers from greater levels of income deprivation. Indeed this may be slightly lower than the national average as much evidence points to higher employment rates, occupational levels and earnings amongst LGB people.³³

Nevertheless evidence does suggest that LGBT people are more likely:

- To experience bullying and harassment at work (particularly for Trans people).
- Be at greater risk of being a victim of hate crime – higher for gay men, young LGBT people and LGBT people from BME communities.
- Be discriminated in employment – in recruitment, promotion and deployment, within particular occupations.

A study of health and wellbeing undertaken in Bristol³⁴ showed that within a group of 400 respondents:

- 61% had sought help for anxiety or depression
- 34% said they had a mental health problem that they expected to last a year or more
- 55% had experienced discrimination on the streets, 48% at work, 44% in bars and clubs and 37% whilst at school.

4.6 Religion and faith

There are at least 45 religions represented in Bristol. Bristol is ranked 7th in England and Wales for the proportion of people stating they have no religion. 37% of the population state they have no religion up from 25% in 2001.

The largest religion in Bristol is Christian (47%). The religion with the biggest increase is Islam at 5% of all people in 2011.

The 2011 census figures are:

Christian	46.8%
Muslim	5.1%
Buddhist	0.6%
Hindu	0.6%
Sikh	0.5%
Jewish	0.2%
Other religion	0.7%
No religion	37.4%

³³ Inequality amongst Lesbian, Gay, Bisexual and Transgender Groups in the UK; A review of evidence. National Institute of Economic and Social Research. July 2016

³⁴ Evidence for Change: Bristol LGBT Health and Well-being Research Report. The Diversity Trust and Bristol Healthwatch. September 2016

4.7 Equalities Monitoring

The annual monitoring statistics for the current commissioned advice providers are attached as appendix 1. Overall agencies are providing advice to:

- More women than men. This pattern is to be expected as women are more likely to seek advice on behalf of the family and are more likely to experience poverty.
- More people in the 25-64 age groups, but fewer older people (65+) by providers of services in the inner and central wards, and significantly fewer younger people (16-25) by all providers averaging 6% against a population total of 15.7%.

Significantly more disabled people (45%) than the Bristol population as a whole of 16.9%.

Significantly more people from certain BME communities particularly black African, but fewer from others, particularly the Eastern European communities. Patterns vary across providers and reflect local demographic patterns as oppose to whole Bristol patterns.

Data collection on sexual orientation remains inconsistent and under collected to make any meaningful analysis of trends.

Many respondents preferred not to state their religion. Of those that did more Muslims were accessing services proportion to the population, but fewer Christians, Buddhists, Sikhs, Hindus and Jews.

5. Welfare benefit reforms and impact on the city

There has been a significant change (appendix 2) in the way both in and out of work benefits are administered and made available. Individual claimants have and continue to face increasingly more complex application, payment and appeal processes.

Bristol City Council has like all other local authorities, little or no opportunity to ameliorate the impact of many of these changes, as these are the responsibility of the Department of Work and Pensions.

However, in recognition of the impact of some of these changes the Government has provided a block grant in the form of the Discretionary Housing payment (DHP) to support some households facing changes to their circumstances. In 2016/17 this was £ 1.1m, it is expected to rise slightly in 2017/18. DHP awards have most frequently been used to prevent people from losing their home, for example helping towards additional 'bedroom tax' costs. In the last year, the greatest amount of awards were made in Hartcliffe and Withywood, Filwood, Avonmouth and Lawrence Weston.

5.1 Council administered services

Bristol City Council remains responsible for administering Housing Benefit until full transition occurs to Universal Credit, and for Council Tax.

5.1.2 Housing benefit

There has been a significant decrease in the amount of people claiming Housing Benefit. In April 2013, there were 42,000 claimants in Bristol; this had reduced to 35,572 claimants by December 2016. By far the larger reductions have occurred within the Private Rented Sector from 14,000 claimants in 2013 to 9,002 claimants in December 2016. Conversely, Bristol City Council tenants showed a much smaller decrease from 19,200 to 17,700 in the same period. Very little of this reduction, can at this stage, be attributed to the first stage roll out of Universal Credit.

Despite the reduced numbers, the workload has remained largely static, as those remaining claimants present with more complex issues, and in particular, a greater proportion of claimants are people moving in and out of work.

As of December 2016, 10,959 claimants were in receipt of ESA, 4,165 in receipt of Income Support, 5,804 in receipt of Pension Credit and 2,097 in receipt of JSA.

Processing rates remain above target with new claims taking an average of 30 days to process, against the national average of 23 days and change of circumstances taking an average of 13 days to process against a national average of 10 days.

The recovery of Housing Benefit overpayments continues to be a pressing issue. Outstanding liabilities (net of write-offs) have risen from 13.7m in March 2011 to 18.3m in December 2016. The rise in this liability can be partially attributed to the changes within the DWP, whose mandatory function to review and intervene has been replaced by a risk-centered approach over the same period.

The level of liability can vary significantly; the largest liabilities stretching into tens of thousands of pounds are attributable to either undeclared earnings or undeclared partners. There were 2,635 (Dec 2016) people in Bristol who have a liability of these 1700 are current HB claimants and 935 are no longer claiming.

The demands on our overall budget, means that a more robust approach in recovery is being undertaken, seeking the maximum recovery levels, but looking to reduce that as appropriate (this is to extend the timeframe of repayment, not the actual liability). In order for any reduction to be applied, those with liabilities will be asked to complete an income and expenditure form with support from in-house or independent advice agencies.

5.1.2 Council tax

Council Tax collection has remained static in the last three years. 96.1% was collected in 13/14 rising slightly to 96.55% in 15/16.

Bristol remains one of the remaining local authorities to means test for Council Tax Rebate on the whole liability. Many other authorities set an average of 25% to be paid regardless of circumstances (unless the claimant has a 'protected characteristic').

As of December 2016, 37,858 people were claiming Council Tax Rebate, of an average weekly amount of £18.86. Of these 13,107 were of pension age and 24,751 of working age.

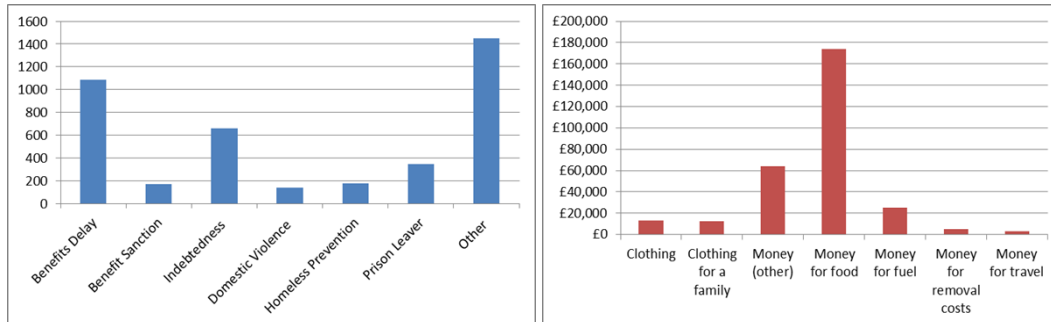
During the last three years, 1029 people have been removed from receiving the Single Persons Discount, raising a further £234K in revenue for the city.

5.1.3 Crises and intervention fund

The council has continued to fund and administer the crises and intervention fund. The fund of £1.2m is entirely discretionary. The continuation of this fund is subject to further recommendations in the Draft Corporate Plan.

The fund provides for both emergency payments, where a recipient is provided with a voucher to exchange for food, travel, gas and electricity or clothing. It also provides for basic household goods, to support people moving into new accommodation or in their existing accommodation.

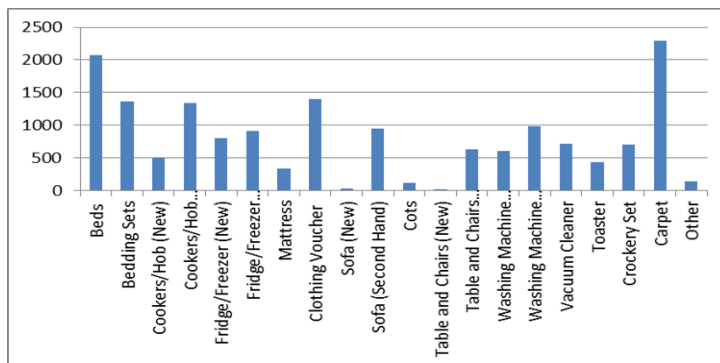
Reasons and applications for emergency payments (July 2015- July 2016):



In 2015/16 there were 4,022 claims, of which 3,167 were paid, 782 declined and 73 applications withdrawn.

Household goods awards:

In 2015/16 awards were made of 16,300 items to over 4,700 households. In particular, we have awarded over 2,000 beds, 1,800 cookers/hobs (500 new and 1,300 recycled), 1,700 fridges/freezers and 1,600 washing machines.



5.2 Benefit changes

5.2.1 Under occupancy charge ('bedroom tax')

This is the charge applied to people (with a range of exemptions including all people of pensionable age) who are in receipt of Housing Benefit and are deemed to be under-occupying their accommodation. A weekly charge is levied for each additional 'spare' room the claimant has. The claimant has an option to either pay this themselves, or to move to smaller accommodation. The lack of onward accommodation in Bristol has meant that a

significant proportion of the DHP has been awarded to people impacted by this, to ensure they are able to stay in their own homes until suitable accommodation becomes available.

In April 2013 when the charge was introduced 4,200 households in Bristol were impacted by this. In December 2016, this has been reduced to 3,083 households. Just over 50% of these households are receiving some form of support via the DHP.

5.2.2 Benefit cap

The benefit cap is a limit to the total amount in some benefits that working-age people can receive, even if otherwise their full entitlement would be higher.

The benefit cap has been implemented in two stages.

The first stage in April 2013 capped the payments at £26,000 per year for couples and lone parents and £18,200 per year for single adults. This affected 200 households in Bristol; this has been reduced to 145 (December 2016).

The second stage limits the overall payment to £20,000 per year for couples and families and £13,400 per year for single adults. This cap was introduced in January 2017 and is expected to impact on 700 households in Bristol. Each household has been contacted by the council to alert them to the changes and to signpost them to advice and other services.

The introduction of this further group is likely to have a much greater impact on the allocation of the DHP. Current beneficiaries of these payments are likely to see these being either reduced or more rapidly curtailed.

5.2.3 Benefit sanctions

There are four benefits with conditions: Jobseekers Allowance, Employment and Support Allowance, Universal Credit and Income Support. Over 3.5m people rely on these nationally and over 1m need to show they are complying with conditions, for example, a Jobseekers Allowance claimant to seek work.

Claimants who do not meet conditions without good reason can receive sanctions; this is a decrease or total loss of benefit and can be fixed for up to three years. Whilst sanctions are not new, the 2012 welfare reforms expanded the range of claimants subject to conditions and increased the maximum length of Jobseekers Allowance sanctions from 26 to 156 weeks.

The National Audit Office (NAO), in a recent review, showed³⁵ that the DWP imposed 400,000 sanctions in 2015, with 24% of JSA claimants receiving a sanction at some point in their time as a claimant.

³⁵ National Audit Office: Department of Work and Pensions. Benefit Sanctions November 2016

They were very critical of the entire process and concluded:

‘ The Department has not used sanctions consistently. Referral rates vary substantially across jobcentres and providers, and have risen and fallen over time in ways that cannot be explained by changes in claimant compliance. Whilst the Department is correcting errors earlier, it needs to do more to show that the quality of referrals and sanction decisions have improved. Our review of the available evidence suggest the Departments use of sanctions is linked as much to management priorities and local staff discretion as it is to claimants behaviour.’

5.2.4 Universal credit

The biggest step change to the way benefits will be administered for a generation is Universal Credit. This is the government’s flagship welfare reform and replaces six working age benefits and tax credits with one claim, assessment and payment, administered by the Department for Work and Pensions (DWP). The following benefits will eventually be replaced by UC :-

- Jobseeker’s Allowance (Income Based)
- Employment and Support Allowance (Income Related)
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

The payment for UC is made monthly in arrears and directly to the claimant as a default. There are Alternative Payment Arrangements (APAs) in respect of housing costs for vulnerable claimants and those who are already in arrears with their rent. These will be decided by the DWP and include the ability to make payments for housing support directly to the landlord, split payments between household members and make payments more frequently than once a month.

Claims are made online and most queries should be dealt with by the DWP as the administering department. Earnings data is gathered using a Real Time Information system from Her Majesty’s Revenues and Customs (HMRC).

The council is responsible for assisting citizens with claiming UC online, Personal Budgeting Support as required, as well as providing assistance to the DWP on complex housing costs issues and closing Housing Benefit (HB) cases as citizens migrate to UC. These activities are funded on the basis of caseload projections. Triage, query handling and signposting are funded by the DWP.

The current UC service that has been rolled out nationally is referred to as the ‘live’ service. Claims are made online but many of the back office processes are manual and the solution is limited in terms of capacity and the level of complexity that can be handled.

Claimants are divided into three groups: first time claimants, claimants migrating from

current benefits to UC and claimants experiencing a change of circumstance. First time claimants are further divided into those who are claiming as an individual and those claiming as a household. Currently (in Bristol) only new single person claimants are directed to UC. It is expected in Bristol that in May 2018 first time claimants regardless of family circumstance will claim UC and in 2019 migration will start for those currently receiving benefits.

As of November 2016:

- 2,131 households awarded UC in Bristol
- 1,133 are not in employment (53%)
- 998 are in employment (includes those within income too high to qualify for 6 months from last payment date) (47%)
- Bristol West has the highest concentration of households receiving UC and includes wards of Ashley, Easton and Lawrence Hill
- Bristol South has the second highest concentration of households receiving UC and includes Bedminster, Filwood, Knowle and Hartcliffe and Withywood
- These areas were expected to be most impacted prior to the implementation of UC. This was because these areas have high numbers of single jobseekers (usually living in flats and shared occupancy houses)
- Bristol North West has had the highest percentage of people claiming UC moving back into employment and the only constituency with higher number of UC claimants in work than not. It also has the lowest numbers of UC claims made in the city. This area includes some of the more affluent parts of the city (Stoke Bishop, Westbury on Trym and Henleaze and Bishopston and Ashley Down) and some large areas of social housing (Avonmouth and Lawrence Weston, Lockleaze and Southmead)
- Bristol has a higher than average number of UC claimants in employment, suggesting both a more buoyant local economy than in many places but also a lower waged economy than other places.

6. Mapping social welfare advice

The following provides an overview of organisations and departments providing advice in areas of social welfare law in Bristol.

Social welfare law includes: welfare benefits, debt, housing, employment, immigration and asylum, community care, consumer and discrimination.

Advice includes diagnosing the client's problem(s), giving information, explaining options, and helping the client decide between options. It can also include some action such as referral to another organisation, identifying options and next steps, giving assistance, such as form filling and contacting third parties for information. There is no rule about the maximum number of contacts. Further, it can include advice with casework, this is where the advice organisation takes on responsibility for the conduct of a case and an adviser takes action on behalf of the client. The organisation drives and manages the case, generally devolving responsibility to a caseworker(s) who has a continuing relationship with the client. There is no rule about the number of contacts that constitutes casework. Negotiation advocacy and representation, where appropriate, are common features of casework. It should be noted that the provision of information alone is not advice.

Many advice providers to ensure the quality of their advice are accredited on their overall advice provision. The most common standard is the Advice Quality Standard. For agencies contracted by the Legal Aid Agency, this is a requirement. Furthermore, agencies offering immigration advice must be registered with the Office of the Immigration Service Commissioner (OISC), registration is provided at different levels, with level 3 providing license to undertake complex casework. Agencies providing debt advice must be registered with the Financial Conduct Authority.

Many agencies who provide advice on welfare benefits and debt, record the amount of money raised for the client, in respect of new benefit payments, this is rounded to a year of payments, plus any back payments due. Agencies providing debt advice also record the amount of debt written off, that is the debt (that through their advice and intervention) the client will no longer have to pay.

Other areas of legal advice do not have the same tangible financial outcomes; nevertheless, there are broad ranges of assumptions that can be made. For example, timely advice on a housing issue could prevent the costs of an eviction, which in turn could save many thousands of pounds. Equally ensuring a client is able to remain in employment could ensure that they do not get into debt and do not claim associated unemployment benefits.

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
<p>Avon and Bristol Law Centre</p> <p>2 Moon Street, Stokes Croft, Bristol BS2 8QE</p> <p>www.ablc.org.uk</p> <p>The organization provides advice and advice with casework in all areas of law listed</p>	<p>Lexcel Practice Management Standard</p> <p>OISC Level 3</p> <p>Law Society accreditation in Mental Health and Immigration</p>	<p>Initial contact through the phone</p> <p>Dedicated telephone helplines for Employment and Discrimination</p>	<p>Community care, Employment, Discrimination, Immigration and Asylum, Mental Health, Welfare benefits, Housing, Public Law</p>	<p>City - wide</p> <p>Discrimination- Bristol Residents only</p> <p>Legal Aid eligibility for some services</p>	<p>Ask Us – Partnership between Bristol CAB, 16-25 People and ABLC to support young people aged 16-25 to access services</p> <p>Legal Advocacy Support Project- Partnership with UWE and the University of Law to provide support at WB appeals</p>	<p>Unique Clients 6,999</p> <p>Advice /casework 7,006</p> <p>Money gained £418,678</p>	<p>Bristol City Council, South Gloucestershire Council, Big Lottery Fund, Access to Justice Foundation, Baring Foundation, Legal Aid Agency</p> <p>BCC Funding £208,506 Other £313,240</p> <p>Total funding: £521,746</p>
<p>Age UK Advice Project</p> <p>38 Victoria Street, Bristol BS1 6BY</p> <p>www.ageuk.org.uk -bristol</p>	<p>Age UK have their own internal accredited advice standard linked to the AQS</p>	<p>Telephone advice line. Office appointments 10-1. Monday - Thursday Outreach sessions at Shirehampton Health Centre and Filwood</p>	<p>Welfare benefits, Housing, Priority debts, Wills/Probate, Social Care, Lasting Power of Attorney, Consumer</p>	<p>People aged 55 and over</p>	<p>Bristol Ageing Better –Lead partner – this is part of Age UK Bristol’s other work and not part of the advice project</p>	<p>Unique Clients 1,861</p> <p>Advice/casework 1,938</p> <p>Money gained £2,156,244</p>	<p>Garfield Weston Foundation, John James Trust, BWWW, E.ON, Age UK national</p> <p>BCC funding: £0 Other funding: £120,000</p>

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
		Hope Centre. Home visits offered throughout the week					Total funding £120,000
Action for Blind People 10 Stillhouse Lane Bristol BS3 4EB www.actionforbl indpeople.org.u k		National advice helpline Referrals from their own living with sight loss courses, which includes an overview of available benefits and how to apply.	Welfare benefits appeals. Initial support is provided to their clients through the DWP home visiting service. If these applications fail, AFBP will undertake appeals on their clients behalf	People with sight loss and their families		Unique clients: 20 Money gained: £50,000	RNIB Group reserves and legacies. BCC funding:0 No data on funding for this advice stream
Brigstowe Project Easton Community Centre Kilburn Street Bristol BS5 6AW www.brigstowe. org	Advice Quality Standard OISC Level 1	Phoneline and Internet Referrals from Southmead Hospital and Terrance Higgins Trust	Welfare benefits, Housing and homelessness, Immigration, Community care	People and their families living with or affected by HIV	Migrant Advice and Support Service	Unique clients 112 Advice/casewor k 301 Money gained £114,961	Henry Smith Trust Bristol Water MAC Aids Fund Bristol City Council BCC funding: £15,187 Other funding: £33,050

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
							Total: £48,237
Bristol and Avon Chinese Women's Group St Agnes Church, Thomas Street, St Pauls, Bristol BS2 9LL admin.bacwg@btconnect.com	Advice Quality Standard	Telephone Helpline Advice surgery	Welfare benefits, Housing, Education	Chinese Community but others welcome	City -wide	Unique clients 303 Advice/casework: 472 Money gained: £107,871	BCC Funding: £56,112
Citizens Advice Bristol 48 Fairfax Street Bristol BS1 3BL www.bristolcab.org.uk	CAB have their own internal accredited advice standard linked to the AQS OISC Level 3 FCA regulated	Drop in sessions 9.30-1.00 daily at Fairfax Street Self –help computers available 9.30-16.30 daily Telephone advice helpline Outreach sessions at East Tree Health Centre, Brooklea Health Centre,	Welfare benefits, Housing, Employment, Immigration, Consumer, Family, Healthcare, Education	City-wide	Money Advice West Good Tenants Scheme Family Law email advice service (University of Law) Ask Us Pennywise Financial Capability project	Unique clients 8,621 Advice/casework 8,930 Money gained £3,061,384 Debts written off £7,661,067	Citizens Advice, Bristol City Council, Bristol Water, Curo, John James Foundation, Quartet Community Foundation, Sovereign, St Monica's Trust, The Access to Justice Foundation, The Money Advice Service, Big Lottery Fund,

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
		Hartcliffe Health Centre, Southmead Community Centre, William Budd Health Centre					Macmillan Cancer Support, Wessex Water BCC funding: £211,859 Other funding: £515,316 Total funding: £727,175
CHAS Housing Advice Service PO Box 2219 Bristol BS6 9LG www.chasbristol.co.uk	Advice Quality Standard	Email and/or telephone contact in the first instance	Housing	City- wide		Unique clients 533 Advice/casework 458 Money gained – not recorded	Bristol City Council, Access to Justice Foundation, Henry Smith Foundation, Hoddell Charitable Trust, John James Foundation, Lloyds Bank Foundation, South West Legal Support Trust. BCC funding: 0 Other funding: £80,000 Total funding:

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
							80,000
Next Link	Advice Quality Standard	Helpline	Welfare benefits Housing Mental Health Community Care	Women and children impacted by domestic violence	Various services provided by Missing Link		Multiple funding streams
North Bristol Advice Centre 2 Gainsborough Square, Lockleaze, Bristol BS7 9XA www.northbristoladvice.org.uk	Advice Quality Standard FCA regulated	Telephone and online service for debt and welfare benefits Drop in sessions held at the main office and at Patchway One Stop Shop, Shirehampton Health Centre, Ridingleaze House Lawrence Weston, Southmead Health Centre, Avonmouth Medical Centre	Debt, Welfare benefits, Housing, Employment	BS10,BS11,BS15,BS16,BS30,BS32,BS34,BS7, BS9	Connect Lockleaze (Digital inclusion project) Community Advice Partner Agency project Shire Advice Project	Unique clients 2016 Advice and Casework 2,504 Money gained: £1,074,816 Debts written off: £1,087,645	Bristol City Council, South Gloucestershire Council, Money Advice Service, Comic Relief, Dulverton Trust, Henry Smith Charity, Public Health England, South West Legal Support Trust, Bristol Water, Wessex Water, Quartet Community Foundation, UWE. BCC funding: £80,882 Other funding: £246,756 Total funding

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
							£327,638
Poverty Action Group Bristol 16 Manse Road, Knowle, BS4 2JG	Advice Quality Standard		Welfare benefits	City-wide service		Unique clients: 249 Advice/casework 405 Money gained: £506,164	Bristol City Council £19,719 Other Funding: £4,000 Total funding: £23,719
Shelter (Bristol) New Bond House Bond Street Bristol BS2 9AG www.shelter.org.uk	Advice Quality Standard	Telephone for appointments. Drop in 9-1 Monday – Friday at main office	Housing and homelessness. Fuel debt and energy problems	City-wide service			Legal Aid agency British Gas Energy Trust Shelter National BCC funding: 0
South Bristol Advice Services Withywood Centre, Queens Road, Bristol BS13 8QA www.southbristoladvice.org.uk	Advice Quality Standard FCA regulated	Telephone and online Debt service Drop in services: Withywood Centre, @Symes Community Building, Filwood Hope Centre, Stockwood	Welfare benefits, Debt	BS3, BS4, BS13, BS14 and some parts of BS1. This is not exclusive but priority is given.	Pennywise Financial Capability Project Older People's Disability and Home visiting project Money Advice West	Unique clients 1,360 Advice and casework 1,567 Money gained £925,609 Debt written off £693,227	Bristol City Council, Dunhill Medical Trust, Comic Relief, Henry Smith Foundation, Money Advice Service, Bristol Water. BCC funding:

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
		Medical Centre, Granby House Clinic Self help computers at Withywood Centre					£50,208 Other funding: £261,858 Total funding: £312,066
St Pauls Advice Services 146 Grosvenor Road. Bristol BS2 8YA www.stpaulsadv ice.org.uk	OISC Level 1 Advice Quality Standard FCA regulated	Money advice telephone line Drop in services: St Pauls Advice Centre, Fishponds Customer Service Point, Montpelier Health Centre. Wellspring Healthy Living Centre	Welfare benefits, Debt, Employment, Housing, Immigration	BS1, BS2, BS11	Money Advice West	Unique clients 1,344 Advice and casework 2,850 Money gained £987,307 Debt written off £341,086	Bristol City Council, Big Lottery Fund, the Money Advice Service, Wessex Water. BCC funding: £112,161 Other funding: £192,815 Total funding: £304,967
Talking Money 1 Hide Market, West Street. Bristol BS2 OBH	Advice Quality Standard FCA regulated	Online service Telephone Helpline Drop in services:	Debt, Energy, Welfare benefits Also undertake Financial education	None stated	Money Advice West Boost Finance (with Barton Hill Settlement)	Unique clients 2,147 Advice/casewor k 3,588 Money gained	Bristol City Council, British Gas Energy Trust, Citizens Advice, Ebico Trust Energy Best

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
www.talkingmoney.org.uk		4 days a week at the main office. Lawrence Hill Health Centre, Wellspring Healthy Living Centre, St Mungo's Compass Centre, St George Health Clinic, Impact Probation Service Bridewell			Bristol Ageing Better Workshops for women prisoners Eastwood Park	£844,656 Debt written off £832,376	Deal, EDF Energy Trust, Henry Smith, Impact, Knightstone Housing, the Money Advice Service, Quartet Community Foundation. Scottish Power. BCC funding: £49,043 Other funding: £677,098 Total funding: £726,144
WECIL The Vassal Centre Gill Avenue Bristol BS10 2QQ www.wecil.co.uk	Advice Quality Standard	Telephone Helpline Appointments at offices at the Vassal Centre and Kingswood. Outreach sessions at 100 Temple Street and St Mungo's	Welfare benefits, Housing and Employment	Disabled people and their families/carers		Unique clients 811 Advice/casework 1852 Money gained £348,497	BCC funding: Stronger Communities grant £50,000 BCC People Adults grant £16,974 Other funding: 0 Total funding: £66,974

Name	Accreditation	Advice Services	Areas of Law	Restrictions	Projects	Money Gained/ Clients seen 2015/16	Funding
WRAMAS Bristol City Council	FCA	<p>Helpline advice</p> <p>Referrals from Supported Housing and Floating Support Services</p> <p>Coupons from take-up campaigns</p> <p>Referrals from Housing Benefit</p>	Welfare benefits, Debt	Open to all	<p>Advice Plus project working with those impacted by the Benefit Cap</p> <p>Training provider</p>	<p>Unique clients 3,071</p> <p>Advice/casework 3,071</p> <p>Money gained £6,095,850</p>	<p>Supporting People Legacy funding, Bristol City Council general fund, BCC Revenues and Benefits</p> <p>BCC funding: £692,548</p> <p>Other funding: £0</p> <p>Total funding: £693,548</p>

In addition to the above providers who provide free legal advice in areas of social welfare law, there are a range of other providers who are able to provide free legal advice if the client satisfies strict eligibility criteria and if the particular matter they are seeking assistance on is in the scope of legal aid within the overall legal aid area:

- **South West Law** – 48-54 West Street, Bristol BS2 OBL - Legal aid contract for housing and immigration and debt.
- **Migrant Legal Project** – The Old Coop Building, 38-42 Chelsea Road, Bristol BS5 6AF. Part of larger South West and Wales not for profit agency providing legal advice and representation in asylum, humanitarian protection and trafficking under legal aid. Family reunion, Entry clearance, Visa Extensions, Private and family life under not for profit. It provides a weekly morning session at Refugee Rights at the Malcolm X Centre.
- **Albany Solicitors** – Park House Business Centre, 10 Park Street Bristol BS1 5HX – Legal aid contract for immigration, it undertakes a weekly advice session at Bristol CAB.
- **Duncan Lewis Solicitors** – Business Exchange Centre, Castlemead BS1 3AG - Legal aid contract for immigration and housing
- **Hoole and Co Solicitors** – 65 Gloucester Road Patchway BS34 5JH – Legal aid contract for immigration
- **Foot Anstey LLP** 100 Victoria Street BS1 6HZ -Legal aid contract for community care
- **Irwin Mitchell LLP** 1 Castlepark Tower BS2 OJA-Legal aid contract for community care
- **Clarke Wilmott LLP** 1 Georges Square, Bath St, BS1 6BA -Legal aid contract for community care

These local services are further augmented by a range of free to use national resources, including:

Advice Guide: online advice and information from Citizens Advice www.adviceguide.org.uk

Advice Now: Independent online advice and information from the Advice Services Alliance www.advicenow.org.uk

Turn2Us: charity offering an online benefit calculator and information. www.turn2us.org.uk

Shelterline: Telephone advice and information for people with a housing problem 0808 800 4444

Money Advice Service: Impartial free information and guidance on money matters with tools such as budget calculators and comparison tables for financial products. 0300 500 5000 www.moneyadviceservice.org.uk

National Debtline: telephone advice on debt and cash flow problems for self-employed people and small businesses. 0808 808 4000 www.nationaldebtline.org

Citizens Advice: consumer helpline 0354 040506

7. Challenges

7.1 Welfare benefits

Welfare benefits advice continues to be the demand leader amongst the clients of all advice agencies. The plethora of changes to the benefits system, and in particular the levels of reconsiderations and appeals against initial decisions, made in the main by the DWP, has had a tremendous impact on advice resources.

In Bristol in 2014, 22,870 people claimed Disability Living Allowance; this was intended to help with extra costs that a disabled person may face because of their disability. The Personal Independence Payment replaced this. The DWP intends to phase out DLA and reassess claimants for PIP by 2018. People born before April 1948 can continue to receive DLA as long as they still have care or mobility needs. These changes have had a considerable impact on disabled people in Bristol, with many seeking advice and support to cope with the new processes.

Agencies have had to introduce a range of contingencies, including the use of volunteers to support: basic form filling, introducing new sessions for form filling only and attending tribunal hearings. They have also introduced pro-forma letters to give to clients, and more self-help information for those able to undertake some of the work themselves.

The most pressing issue in the forthcoming years will be the roll out to all claimants of the six working age benefits and tax credits in the form of Universal Credit.

7.1.2 Universal credit

Given the magnitude of change there are likely to be considerable challenges in the roll out of the programme, which is estimated to impact around 50,000 households in Bristol:

- Foremost is the length of time between the initial claim and the claimant receiving any money. The processing time is estimated to be anything between 5-6 weeks (against 14 days for a JSA claim at present). In Bristol, current claims (Dec 2016) are taking an average of 7 weeks.
- Claimants are able to make an application for an advance payment to cover some of their costs (up to 50% of their overall entitlement) there is only one advance payment allowable, and this will be then recovered from the regular payments over the following year, but normally within the first three months. Even amongst the relatively small sample of current claimants, 28% of those have made a request to the Crises and Intervention Fund; this is far higher, than for example, first time claimants for JSA.
- Some households will and do have trouble with the direct payment aspect of UC for

housing costs. With the exception of private tenants, almost all citizens claiming HB have had their entitlement paid directly to their landlord. This represents a large shift in culture towards budgeting payments for housing costs and the council is expected to play a large part in this transition through its agreement with the DWP. The government has also introduced 'waiting days' for UC (in a similar way to out of work benefits currently) whereby, although entitled, no payment is made for the first week of an award.

- There will be exemptions for those who are not subject to all of the work related requirements but would generally lead to a week's shortfall in the HCE of UC and therefore manifest itself as rent arrears. This is in addition to not receiving money in respect of essential living costs for the household.
- The calculation of UC is based on the circumstances of the household as of the last day of the assessment period (i.e. month). Entitlement based on this assessment then applies for the whole of the preceding month.
- This means UC is not responsive to frequent changes in circumstances and creates issues around entitlement for moves and new additions to households. There are also adverse impacts for those with sporadic earnings (e.g. zero hour contracts) and those who are not paid monthly. This would make budgeting for the month more complex for these citizens.

Citizens Advice have also stated

'Universal Credit claimants who are out of work will be required to take on zero-hours contracts as part of their claimant commitment. The lack of flexibility and short-term notice periods for work could lead to clashes between the requirements for availability made by employers and the requirements of the UC claimant commitment to actively seek more hours and additional employment.'³⁶

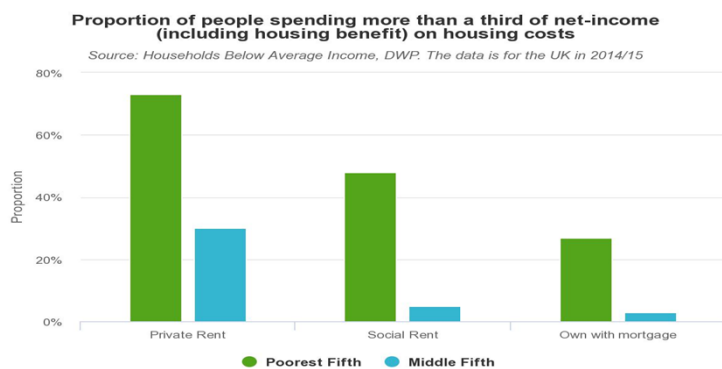
7.2 Working poor

'Nationally the proportion of working-age adults is at a record high. Full-time employees account for 62% of the growth in jobs since 2010. The proportion of young adults who are unemployed is the lowest since 2005. However, the number of people in poverty in a working family is 55% and is also at a record high. Four fifths of the adults in these families are themselves working, some 3.8million workers. Those adults not working are predominately looking after children. There are 2 million more people in working families in poverty than a decade ago.'³⁷

³⁶Works for you? Investigating the Impact of Insecure Employment in Bristol. Bristol Citizens Advice October 2015

³⁷ Monitoring poverty and social exclusion 2016 (MPSE) New Policy Institute

One of the key drivers of poverty is failure in the housing market. Housing costs are higher as a proportion of income for poorer households and more so for renters. More than 70% of private renters in the poorest fifth spend at least a third of their income on housing.



Another key driver is insecure work, whether through work patterns being intermittent, working multiple jobs or through zero- hours contracts. The number of UK workers on zero-hours contracts grew by 20% between 2015 and 2016, affecting 900,000 workers³⁸. The median hourly rate for a zero hours worker is £7.25 compared to £11.05 for all employees.³⁹

Research undertaken by Bristol Citizens Advice⁴⁰ found:

‘That workers on zero-hours contracts as well as other casual, agency and temporary workers are ending up in debt, or with their homes threatened when promised work hours do not materialise. Irregular work and unpredictable incomes can make it hard to budget for living expenses or claim top-up welfare benefits. In many cases, the flexibility of these working arrangements is all on the employer’s side with workers expected to be available all day or at short notice, with no guarantee of work’.

Of the 420 clients interviewed:

- 11% of in-work Citizen Advice clients were employed on zero-hour contracts compared to 2.8% of the workforce in the South West.⁴¹
- 20% of in-work clients were in temporary work (casual, fixed-term or agency workers) compared to 6.5% of the national workforce.⁴²
- Of those in insecure employment, Citizens Advice researchers found that 70% said their work made it hard or very hard to budget and manage bills compared to 38% of people with permanent jobs.

³⁸ ONS Labour Force Survey 2016

³⁹ TUC 2016

⁴⁰ Works for you? Investigating the Impact of Insecure Employment in Bristol. Bristol Citizens Advice October 2015

⁴¹ ONS, Statistical bulletin: Regional Labour Market June 2015

⁴² ONS, Analysis of Employee Contracts that do not Guarantee a Minimum Number of Hours February 2015

- 64% of those in the insecure group and 85% on zero-hours contracts found it hard or very hard to deal with benefit claims, compared to 53% of permanent employees.

A further study undertaken by UWE on migrant workers in Bristol found:

‘A significant number of migrants resist claiming unemployment benefits, preferring to take low paid jobs but easily fall into the poverty trap/debt spiral – especially given the relatively high cost of living (especially rent) in Bristol. These migrants who rely on precarious work including zero hour contracts, frequently fall into a ‘poverty trap’ or ‘debt trap’ experiencing high levels of stress because of insecure work’⁴³

7.3 Money and debt

Money and debt advice is the second largest area of social welfare advice in Bristol. More people are struggling to pay priority debts (rent/mortgage, utilities, council tax, benefit overpayments, and court fines) than ever before.

People in the UK⁴⁴ owed £1.512 Trillion at the end of November 2016. This is up from 1.460 Trillion at the end of November 2015.

The average total debt per household- including mortgages was £55,982 in November 2016, per adult in the UK that is an average debt of £29,930, around 113.2% of average earnings.

Outstanding consumer credit has also increased from £178.3 Billion (Nov 15) To £192.19 Billion (Nov 16). This is an increase of £275.54 for every adult in the UK.

Unsecured debt per household rose to £12,887 in the third quarter of 2016 which is up £1,117 on a year earlier, and as a share of household income now stands at 27.4% - the highest for eight years.⁴⁵

Research by Payplan showed that the average Bristolian has £16,671 worth of “bad” personal debt (mortgage and rent arrears are not included) making Bristol the seventh most insolvent area in the UK.⁴⁶

The rise of personal indebtedness has been compounded by, according to the TUC, stagnant wages, (which on average are still worth less than nine years ago) and low public investment. The Bank of England takes a differing view, citing low interest rates as a buffer against rising debt. Nevertheless, there remains uncertainty about the impact of Brexit on the UK economy as a whole, and what may happen in both the short and long term.

⁴³ Review of Recent Bristol Economic Migrants: needs and strategies. Department of Geography, UWE. July 2016

⁴⁴ The Money Charity January 2017

⁴⁵ TUC analysis January 2017

⁴⁶ Bristol Evening Post April 2016

A study undertaken on Financial Wellness⁴⁷ (using a range of micro and macro factors) showed that in respect of savings, assets and security, half of respondents did not have any savings or investment products and do not save money informally either. As such, 30% of respondents had less than £100 in savings, with 7% having none at all.

They concluded that 3% of respondents were financially distressed and a further 22% financially unstable. Those with the highest levels of wellness could be characterised by the following factors:

- Retired and aged 65 or above
- Married, living as a couple with no children in the household
- From a white ethnic background
- Homeowner with broadband access
- Highly educated, and in social class A
- Living in a high-income household in the South-East (excluding London) or Wales

These findings correlate well with the findings on over-indebtedness⁴⁸. Where 1 in 6 of the population are estimated to be over-indebted. This impacts on a greater proportion of those aged between 25-44, on women, on families with children, on those who are unemployed and those who rent their home. 17.2% of Bristol's population are over-indebted (compared to the highest national indebtedness at 24.7% and lowest at 10.7%), with the exception of Plymouth; Bristol is the most over-indebted local authority in the South West.

The impact of being in debt has a significant effect on people's mental health. Findings⁴⁹ by the University of Bristol demonstrated that unemployment; financial difficulties, debt and loss of a home increase an individual's risk of depression, suicide attempt and suicide. The people most affected are individuals who are already vulnerable due to pre-existing mental health factors and these people often lack the motivation and support to navigate the benefits and advice system.

Debt advice can and does have a substantial impact on the lives of individuals and families. A recent evaluation undertaken by the Money Advice Service⁵⁰ showed:

- Nearly all clients (93%) agree to actions to take following advice, with 94% of these subsequently taking at least one action. This is crucial, as initial analysis suggests that agreeing actions is the most influential predictor of positive outcomes overall.
- Over two-thirds (68%) say the advice resolved the problems they asked about completely or to a great extent.

⁴⁷ Momentum UK Household Financial Wellness Index (University of Bristol) 2016

⁴⁸ A Picture of Over-Indebtedness: Money Advice Service 2016

⁴⁹ The 2008 Global Financial Crises: effects on mental health and suicide. Prof David Gunnell, University of Bristol 2015

⁵⁰ Evaluation of Money Advice Service funded debt advice. Initial research findings, Optimisa Research January 2017

- It helps them understand how to resolve their current difficulties. 88% say they now know more about the options for sorting out debt problems, while 93% say they understand the steps needed to take either 'very well' or 'quite well'.
- After receiving advice clients engage with their finances more. 89% check their income and expenses more regularly and/or more thoroughly and 85% are more likely to open their post.
- Financial planning improves, with 86% now having a plan to pay their bills in priority order and 84% keeping to a plan for spending money.
- 3-6 months after advice, nearly two-thirds (65%) of those with debts are either currently repaying them or have already repaid in full.

7.4 Fuel poverty

Fuel poverty affects around 25,379 households in Bristol⁵¹. A household is considered fuel poor if it has higher than typical energy costs and would be left with a disposable income below the poverty line if it spent the required money to meet those costs.

The links between health and fuel poverty are widely recognised both at a national and local level. Living in a cold home can cause or exacerbate mental and physical (particularly circulatory and respiratory) health problems.

Bristol City Council has recently set up a company Bristol Energy. This company will reinvest any profits back into the communities of Bristol. In response to the problems experienced by households in fuel poverty, it has developed a Warm Homes Plus Tariff⁵². This will specifically help and support vulnerable households. There is a range of eligibility criteria to ensure that this tariff is available to those most in need. Alongside this a year long trial is taking place looking at a range of initiatives to tackle fuel poverty. These will include: energy efficiency advice and installation, home energy visits and audits, community outreach events, signposting to funding pots, drop in energy clinics at The Hub and community centres around the city and smart meter and energy monitor trials.

7.5 Housing and homelessness

Both homelessness and rooflessness are a growing problem in Bristol. The reasons for this are multi-layered:

- Buying property is now unaffordable for many of Bristol's citizens. House prices continue to rise, whilst wages are staying stagnant or are falling. An income of

⁵¹ DECC (now BEIS) Sub-regional tables 2013

⁵² Launched January 2017

£54,000 is required to secure a typical 80% mortgage, meaning the average Bristolian would require a £30,000 pay rise to buy a home.⁵³

- House prices in Bristol have risen rapidly since 2013. As a result average house prices are 71% higher than they were in 2002 as oppose to the 56% average across England and Wales.⁵⁴
- There is an overall shortage of accommodation, particularly in social housing. The share of people in social rented accommodation in the West of England is lower than most city regions and is falling. There are more than 9,000⁵⁵ people on the housing waiting list in Bristol.
- More and more people are reliant on renting from the private rented sector, average rents are continuing to rise, it costs an average of £904 a month to rent a home privately in Bristol, this accounts for 41% of the typical gross monthly salary. The rapid pace of rent rises has so far more than cancelled out any post recession pay recovery.
- In 2015, 42,728 households in rented accommodation in the UK were forcibly removed.⁵⁶This constitutes a 53% rise since 2010 and now stands at an all time high.
- Rough sleeping has reduced slightly in the last year, through the intervention of the Rough Sleeping Partnership. Nevertheless, far too many people are rough sleeping. Bristol has one of the worst rough sleeping figures outside London.
- Over 150 people were eligible as homeless but 'not in priority need' in Bristol in 2015/16, triple the 2013/14 number. As a rate, this rose significantly to 0.8 per 1000 households; and is no longer below the national average. Bristol is mid ranking for Core cities and comparable cities.
- Over 470 people were in temporary homeless accommodation in Bristol in March 2016, 1.5 times the 2014 number; this is 2.5 per 1000 and significantly below the national average 3.1per 1000.

The cuts to civil legal aid under LAPSO, included cuts to housing advice and many fewer people are now able to remedy their problems through this route. Nevertheless, housing problems are often tied up with benefit problems (which were cut almost entirely from civil legal aid). Often people's only recourse is to turn to independent advice agencies that can deal with both issues.

Recently the Chief Executive of the Law Society warned:

⁵³ National Housing Federation 2016

⁵⁴ A Western Union: Living standards and devolution in the West of England. Resolution Foundation January 2017

⁵⁵ January 2017

⁵⁶ Ministry of Justice

“Advice on housing is vital for people who are facing eviction, the homeless and those renting a property in serious disrepair. Early legal advice on housing matters can make the difference between a family being made homeless or not⁵⁷”

An example of this is the in house (WRAMAS) Advice+ project. This was developed from its initial focus on those impacted by the benefit cap, to those at risk of homelessness. The purpose of the project is to target tenants in social housing and the private rented sector and to provide tailored advice to prevent people losing their homes. The number of cases requiring urgent interventions has been steadily rising with 84 interventions covering 44 households in quarter 2 of 2016/17 to 111 interventions covering 60 households in quarter 3 of 2016/17.

Bristol City councils housing strategy⁵⁸ recognises the significant difficulties caused by shortages in the housing market. Alongside the key priority of building more homes another of the priorities of the strategy is ‘sustaining occupation’ which in particular emphasises that the provision of advice and support in a timely manner, lies at the heart of early prevention.

In order to achieve this objective, it proposes that we will work creatively and innovatively with a range of agencies and partners to address the challenges faced by the housing market and welfare reform, to promote and champion:

- Employment skills
- Digital inclusion
- Financial inclusion
- Personal budgeting support
- Understanding the responsibilities of being a ‘good’ tenant
- Access to learning opportunities

7.6 Immigration

The Legal Aid reforms under LAPS0 took almost all immigration work out of scope of legal aid with only asylum, human trafficking, immigration detention, victims of domestic violence and judicial review remaining.

ABLC reported that since the reforms they have been turning away roughly 20 immigration enquiries per week, however since the Brexit decision this has increased to 30 plus enquiries per week.

Bristol CAB already support a drop-in service run by Albany Solicitors (who have a legal aid contract for immigration) for both legal aid and non legal aid enquiries. The CAB are

⁵⁷ The Guardian ‘Thousands left homeless by shortage of legal aid lawyers’ Dec 18 2016

⁵⁸ More than a Roof: Bristol’s Housing Strategy 2016-2020 Bristol City Council

currently finalising their OISC registration to level 3, to enable them to provide a second immigration drop-in, as their current service is so oversubscribed.

St Pauls Advice Centre is looking to extend their OISC registration to level 2 due to increased demand for the service.

It is very likely that as the position becomes clearer and decisions are made regarding the UK 's position regarding current EU Nationals, there will be a greater spike in demand.

7.7 Care and health

7.7.1 The Care Act

The Care Act 2014 was introduced to improve people's independence and wellbeing. It makes clear that local authorities must provide or arrange services that help prevent people developing needs for care and support or delay people deteriorating such that they would need ongoing care and support.

The Act clearly states that local authorities must provide information on:

- what types of care and support are available –e.g. specialised dementia care, befriending services, reablement, personal assistance, residential care etc.
- the range of care and support services available to local people
- what process local people need to use to get care and support that is available
- where local people can find independent financial advice about care and support and help them to access it
- how people can raise concerns about the safety or well being of someone who has care and support needs

The council has a statutory duty to enable any citizen to have access to information about services in their community, irrespective of whether they contact the council or not.

In order to address this Adult Social Care is in the process of developing a website, this will incorporate an information data base allowing people, (or people acting on their behalf) to search for information about what is available to them in their local community. In addition to this it is also designing a self-assessment tool, this will guide users, through a series of questions, to the most useful information in respect of their needs.

This development ties in with and is informing the wider objective of the Corporate Strategy to develop a single city-wide Information, Advice and Guidance service bringing all services together as one approach and helping people get better information online as a first port of call.

7.7.2 Health

‘It is acknowledged that there is much work to be done and that there are complex policy dynamics around public health, mental health and preventative services- all areas of social welfare law issues and advice touch on. Research from polling GP’s on the incidence of social welfare problems presenting in primary care settings suggests a strong case for an advice-health link up.

Research undertaken by the BMJ and Sir Michael Marmot’s work on Public health supports this reasoning indicating that poverty and social welfare law problems are routinely associated with ill health, especially mental ill health. Well-being is the overarching framing principle for the NHS and social care policy, social welfare work law work and its outcomes could also link to wellbeing advice and wellbeing outcomes.’⁵⁹

Advice agencies in Bristol already provide drop-in advice sessions and appointments at a variety of health settings in Bristol. Including hospitals, health centres and GP surgeries. Nevertheless the charging framework for use of facilities to conduct these sessions is inconsistent. Hospitals provide free facilities. GP surgeries differ significantly, with some offering free access and phones and others looking to charge not insignificant amounts (8K per year in one instance). This is unaffordable to the advice sector, and in cases where charging regimes have been introduced, they have had to pull out of providing advice services in these locations.

7.8 Digital inclusion

The balance of the ways in which social welfare advice is provided to people is a continual challenge. It has to both respond to efficiency drivers and expectations of flexibility by potential clients as well as ensuring that the most in need are able to access services and act on advice provided. It needs to consider three areas of interaction with potential customers or clients: internet, telephone and face-to-face.

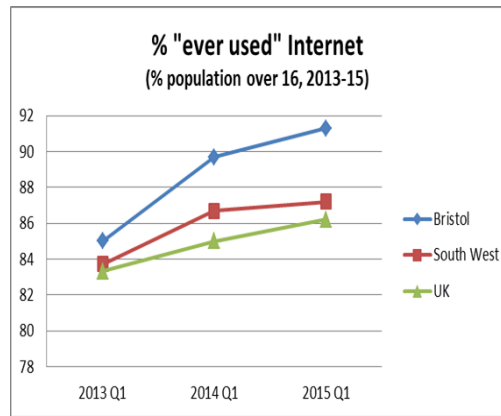
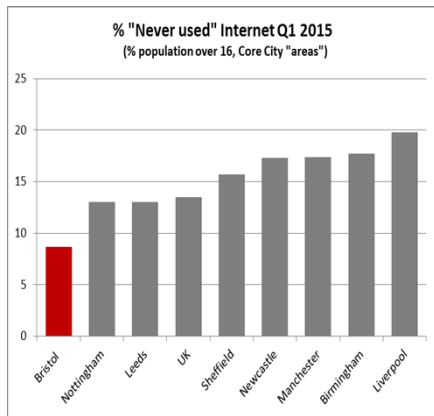
7.8.1 Internet

“Estimates of the size of the population without effective access to the internet are contentious, the truth is nobody knows, and anyway it is a moving target, it was estimated in 2015 as up to 50% of the population formerly entitled to legal aid. Tech enthusiast say this is too high, most practitioners in the field argue it is too low. The least useful way of estimating access is the percentage of the population that can physically access the internet – since pretty well everyone can get into an internet enabled library and mobile phone users usually carry internet access.

Much existing NGO provision is heavily invested in the importance of a community and face-to-face orientation. If it is true, as asserted in last years report (2015), that effective access is

⁵⁹ Getting It Right In Social Welfare Law, The Low Commission, March 2015

not yet above 50% of the relevant population, then this orientation would need to continue if agencies are to get to some of the hardest to reach groups- those with low technology and language skills⁶⁰



(JSNA 2016)

Compared to both UK wide and core city indicators, Bristol has a significantly higher level of residents who have used the internet. Nevertheless, there remain digital divides between the young and old and even across gender. Even with Bristol's very high rate of usage, there are still 31,000⁶¹ adults who have not used the internet at all in the last 3 months (or longer) although this figure is reducing.

Indicators demonstrate that people are able to make claims on line for certain things. The Local Crises and Intervention Fund reports that 75% of applicants are applying digitally.⁶² It is less clear whether those applicants have received support in doing so or have been able to manage the process on their own.

Nevertheless, there are different patterns of usage.

Nationally:

- Almost all adults aged 16-24 were recent internet users (99.2%) in contrast to 38.7% of adults over 75 years.
- 25% of disabled adults had never used the internet in 2016.⁶³

Patterns also changed when looking at the capability of people. Taking five broad basic digital skill areas: managing information, communicating, transacting, problem-solving and creating:

⁶⁰ Annual update May 2016 Digital Delivery of Legal Services to People On Low Incomes. Roger Smith, The Legal Education Foundation

⁶¹ JSNA 2016

⁶² Bristol City Council Local Crises and Prevention Fund Newsletter July 2016

⁶³ ONS Statistical Bulletin Internet Users in the UK 2016

- 77% of the UK adult population had basic digital skills with 81% having basic online skills.
- Digital skill levels start to decline amongst the 45 plus demographics culminating in the 65plus group having a basic digital skill level of 43%.
- The basic digital skill level amongst ABC1's is higher than the national average at 87% but is significantly lower amongst C2DE social grades at 65%.⁶⁴

Citizens Advice in their study of face-to face clients⁶⁵concluded that:

'Our face-to-face clients were less likely than people in the UK to have each digital skill. The framework allows us to identify people who are unable to complete tasks in any of the 5 digital skill areas. Our face-to-face clients were twice as likely as people in the UK to say they were unable to complete any of the digital tasks. 1 in 10 adults in the UK are unable to complete any tasks in any of the 5 basic digital skills areas, among our clients, this number doubled to 1 in 5.'

The above information relates to basic skills, and it is acknowledged that processes for application, appeal, change of circumstances and payments are increasingly complicated. Relying on an individual's ability to navigate certain parts of the internet does not readily or accurately translate into their ability to manage a complex claiming process. In addition, it also ignores the technology people have to hand to access the internet. Completing complex forms over a smart phone is often far more cumbersome and unreliable, than doing the same on a laptop or desktop computer.

The council has considered the impact of the digital by design feature of Universal Credit⁶⁶:

- Research from the Citizen's Advice indicates that the vast majority of citizens are not ready to claim UC and maintain their award without support. 49% of respondents said they did not feel equipped to complete online application forms.
- Many of the areas within Bristol that have high numbers of working age benefit claimants also have some of the lowest levels of online participation in the city. This would suggest that many who will be in scope for claiming UC online will also be the least likely to be able to claim unsupported.
- Currently only the online claim form is the 'digital' aspect of UC within the live service. This is due to change with the rollout of the full service and more transaction with workcoaches will move online, along with administration of the award. This will be challenging for citizens who are not used to transacting online.

⁶⁴ Basic Digital Skills Ipsos Mori for GO ON UK 2015

⁶⁵ Digital Capability -Understanding the Digital Needs of Face-to-Face Clients, Citizens Advice August 2016

⁶⁶ Universal Credit Impact Assessment Draft Report, Bristol City Council 2017

In 2015/16 digital support sessions were offered by Talking Money (380), North Bristol Advice Centre (137) and Bristol Citizens Advice (327). These are intended to familiarise people with the internet and to support them to develop skills for further self-help.

7.8.2 Telephone

In April 2013, the Civil Legal Advice telephone line as the only route by which legal aid services in Debt, Discrimination and Special Education Needs could be accessed, was introduced

A review by the Ministry of Justice⁶⁷ in conjunction with NatCen Social Research and UCL Faculty of Laws on the civil legal aid telephone gateway found in general that it was flexible and easy to use, in particular:

‘Users were sometimes disappointed about being able to see someone in person, though many were appeased once specialists were able to explain how the service worked and what is was able to offer’

The study found that users with learning difficulties, mental health issues or physical disabilities were more likely to be referred to face –to face advice and both users and specialists argued for more flexibility around this.

Nevertheless the research also concluded that while there were advantages in delivering the initial operator stage of the gateway remotely- where essentially ‘triage is undertaken’ – these do not automatically transfer to the specialist stage.

The Public Law Project undertook its own research⁶⁸ and was particularly concerned about ‘the lack of consideration of the impact of individuals who did not access it (the telephone gateway) but who would have been entitled to do so’

In particular, it noted

‘Debt matters had fallen by 50% and discrimination matters by 58% since the introduction of the gateway. This is notwithstanding a general increase of 2% over the same period of time in the number of Legal Help matters started across all areas of law via all channels of advice provision’

It has been suggested this fall off has in part been because of the poor promotion of the Gateway process and in part the reluctance or inability of some groups of potential users to access services in this way, particularly when issues become ever more complex.

Specialist telephone help is offered by ABLC for Employment and Discrimination. A new freephone helpline and referral system has just been launched in 2017 by the Money Advice

⁶⁷ Review of the Civil Legal Aid Mandatory Gateway - Ministry of Justice 2014

⁶⁸ Keys to the Gateway: An Independent Review of the Mandatory Civil Legal Aid Gateway. Public Law Project March 2015

West project, which includes Talking Money, BCAB, SPAC, NBAC and SBAS. WECIL and WRAMAS both offer general telephone helplines.

However, a recent analysis of incoming telephone calls to BCAB, who are part of a West Of England CAB telephone service, showed that the BCAB was unable to answer 4,000 calls from Bristol residents in 2015/16.

7.8.3 Face -to-face advice

The need to retain face-to-face advice is clear, despite advances in technologies and increasing use of these technologies; there are certain groups of people that are likely to be disproportionality affected by a switch of services entirely reliant on either internet or telephone access.

These include: older people; homeless people; refugees and asylum seekers; deaf and deafened people; people with disabilities including people with learning difficulties; people with mental health problems including substance abuse; black and minority ethnic groups in particular where English is not their first language; people living in the most deprived areas.

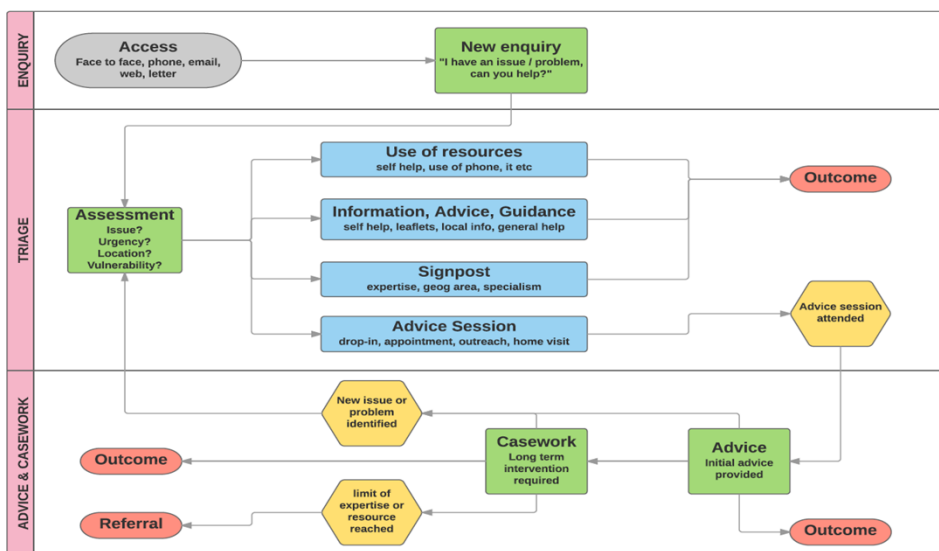
Advice agencies in Bristol have responded to the differing needs of their clients by introducing a triage process. This enables them to access advice services in a variety of ways that meets their needs.

COMMON TRIAGE PROCESS

BCC funded advice agencies | December 7, 2016



The flowchart below illustrates the generic approach to triage provided in an advice setting and is the general approach adopted by voluntary sector advice providers in Bristol. However, it should be noted that this process will differ between agencies as services respond to specific service user needs



7.9 Systems failure

System failure can occur for a myriad of reasons, essentially it is where a system does not meet its requirements, it no longer performs the function it was intended to, or is not able to do so at the level that equals or exceeds established minimums.

Most often system failure relates to IT functionality. Nevertheless, it can also be applied to the processes carried out to support those functions whether IT based or not.

The most significant system failure affecting those seeking advice is within the DWP:

A survey undertaken conducted with 436 Welfare rights advisers⁶⁹, (combined with other evidence from independent review and analysis) found huge issues around decision-making and redress procedures of Employment and Support Allowances (ESA) and other key disability benefits that provides a lifeline to the most vulnerable in society. In particular;

‘the mandatory reconsideration process – the DWP internal review mechanism- looks increasingly dysfunctional. This dysfunction is further compounded by flawed medical assessments, the bar on benefit claims during reassessment, inadequate quality of information and guidance from the DWP and the Jobcentre Plus frontline and the contraction of the advices sector’s specialist level welfare rights and support services’

Since September 2014⁷⁰, the number of social security and child support appeals has been increasing gradually nationwide. In July to September 2016, 52,311 appeals against decisions were received, up 47% when compared with the same period in 2015. Employment Support Allowance (ESA) and Personal Independence Payment (PIP) appeals accounted for 83% of all SSCS appeals in this quarter.

These figures also show that 60% of these appeals were successful (decision revised in the favour of the claimant). Broken down by benefit type:

- 65 per cent of PIP decisions were overturned;
- 62 per cent of ESA decisions were overturned;
- 59 per cent of disability living allowance decisions were overturned;
- 43 per cent of jobseeker's allowance decisions were overturned; and
- 24 per cent of housing benefit decisions were overturned.

In Bristol in 2016⁷¹, there were 3,500 appeals. 1,400 of these were for ESA and 1,500 for PIP the remaining were for overpayments, right to reside, tax credits etc.

⁶⁹ Getting It Right In Social Welfare Law The Low Commission March 2015

⁷⁰ WRAMAS

⁷¹ HM Courts and Tribunal Service (this figure will include ‘Greater Bristol’ clients)

Being represented at appeal significantly increases the likelihood of a successful appeal. In 2015/16 The average rate of decisions overturned at ESA appeal was 58%, for represented clients in Bristol,⁷²this figure was 92%. For Personal Independence Payments the average rate of decisions overturned was 61% and for represented clients in Bristol this was 84%.

The volumes of appeals have been unprecedented and advice agencies in Bristol were unable to cope with these volumes, particularly in accompanying clients to tribunals.

In response to this, ABLC set up The Legal Advocacy Support Project (LASP). This project in conjunction with UWE and the University of Law works with students, who accompany clients to Bristol's Social Security and Child Support Tribunals. In the first 2 years of the project (2013-15) the project assisted over 200 people, with an average of £5,000 won by each client. This was against the 11 appeals that the caseworker was able to deal with in the previous year.

In 2016 ⁷³

ESA appeals: 87 represented - 85 won

PIP appeals: 54 represented - 39 won

Other : 50 represented - 40 won

Money raised for clients in Bristol: £819,786.10

The projects success has won national plaudits and received a national pro-bono award. It has already published a guide on how to develop this model. It has also recently set up a housing law component to determine whether the model can be applied to different areas of law.

8. Unmet need

The plethora of changes in the funding of advice through legal aid and the subsequent reduction in resources across the city combined with the welfare reform agenda, lack of affordable housing and changing employment patterns has caused an upsurge in demand for free at the point of access advice and casework services.

The advice sector has tried to respond to this, through a variety of initiatives. These have included:

Expanding self-help routes by publicising self help materials, through take-up campaigns, individual websites and promotion through the local press and at information days.

Maintaining and promoting the ACFA website, so that individuals seeking advice in Bristol can

⁷² HM Courts and Tribunal Service (this figure will include clients from 'Greater Bristol')

⁷³ Statistics from ABLC

either find self-help materials, national support or the nearest agency offering advice in the area of social welfare law to them.

Supporting individuals to access the internet and resolve their issues, through one-to-one digital coaching sessions at agencies offices or libraries and customer service points. Providing public access to computers and resources at agencies own offices.

Using volunteers to assist people to act on advice given or as necessary to support people in filling in initial application forms and helping them understand the requirements demanded of them.

Developing pro-bono initiatives that use the skills of legally qualified people to provide greater access to advice, whilst also developing services such as the LASP (ABLC) project with university law students to ensure that the most vulnerable clients are accompanied to tribunal hearings.

Working with other agencies in the city to develop early intervention initiatives. This has included for example Talking Money developing the Boost project at Barton Hill to provide financial capability sessions; the development of the Advice+ project by WRAMAS to directly contact people impacted by the benefit cap before its inception, the Just Ask Project (ABLC, BCAB and 1625 Independent People) to provide advice and support to build resilience amongst young people.

Referring clients to other agencies for further support, such as the Centre for Sustainable Energy, WE Care and Repair, Bristol Credit Union, Bristol food banks.

Providing training and support to agencies and departments who themselves provide support, information and guidance to vulnerable people in the city, to better equip them to support these people. WRAMAS in particular provides an extensive training programme to over a hundred different housing related support providers as well as to BCC staff across a number of different departments. ACFA also provides training, but this tends to be aimed at existing advice workers, to enable them to keep updated with changes and maintain their professional standards and accreditation. Training is also provided to volunteers.

Working with each other through the umbrella of ACFA (Advice Services For Avon) to ensure services compliment each other and join up through different referral arrangements.

Developing joint projects with other providers of services to ensure their vulnerable clients are better equipped to access legal advice.

Responding to the differing requirements of clients by balancing and as necessary changing the different ways clients access advice: internet, telephone, face-to-face (including home visits), where in the city advice is provided and how the needs of the most vulnerable can be best accommodated.

However agencies are challenged by a number of factors:

The overall desire to work in the best interests of the city can be curtailed by lack of resources or the requirements of other funders and contractors of advice services to work in specific ways, which are not always commensurate with the needs of the most vulnerable.

However flexible services are in balancing resources, attracting different funding, expanding their work with different partners, using volunteers and working from larger premises. The demand for services continues unabated. This demand is described in sections above and further explored in appendix 3.

Overall the complexity of the work means that individual cases, particularly for welfare benefits takes longer, there are many fewer 'quick wins' for clients. And whilst the demand for welfare benefits advice and debt advice gives no indication of slowing, demand for housing, immigration and employment advice is increasing.

9. Value for money and added value

A review of Social Welfare Advice⁷⁴ demonstrated that advice not only pays for itself, but also makes a significant contribution to families/households, to local area economics and also contributes to significant public savings. Different studies undertaken in the UK (as well as the US, Australia and Canada) all have demonstrated that for every pound (or dollar) invested, there is a multiple of 10 in the savings produced by, for example keeping people their homes with jobs and services intact rather than having to utilise expensive crises and emergency services.

In Bristol in 2015/16 advice agencies including WRAMAS calculated that due to their work £16,040,449 had been raised on behalf of clients, this included backdated benefit payments, new awards and other compensatory payments. This is money that is much more likely to be spent in the local economy. This is certainly an underestimation, as some agencies do not record these figures.

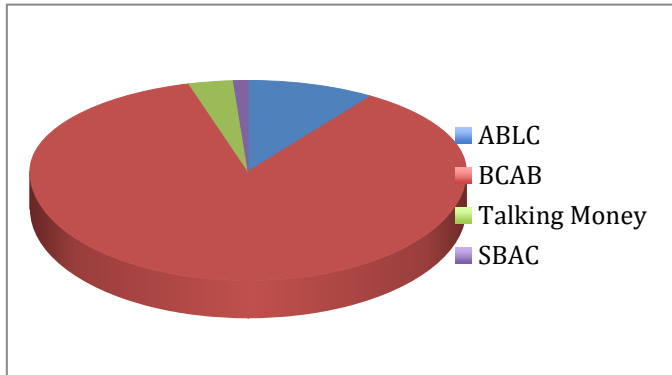
In the same period the same agencies calculated that £16,718,662 of debt was written off, reducing the overall indebtedness of people living in Bristol and ensuring that many more people were back in control of their finances.

Some advice agencies also use volunteers to deliver advice and support services. These range from professionally qualified solicitors undertaking additional work for no cost, trained volunteers providing face-to-face and telephone advice or people supporting reception and back-office functions.

Whilst there are certain costs to the agency for training, supporting and supervising volunteers, volunteers also bring tremendous value to any organisation in delivering

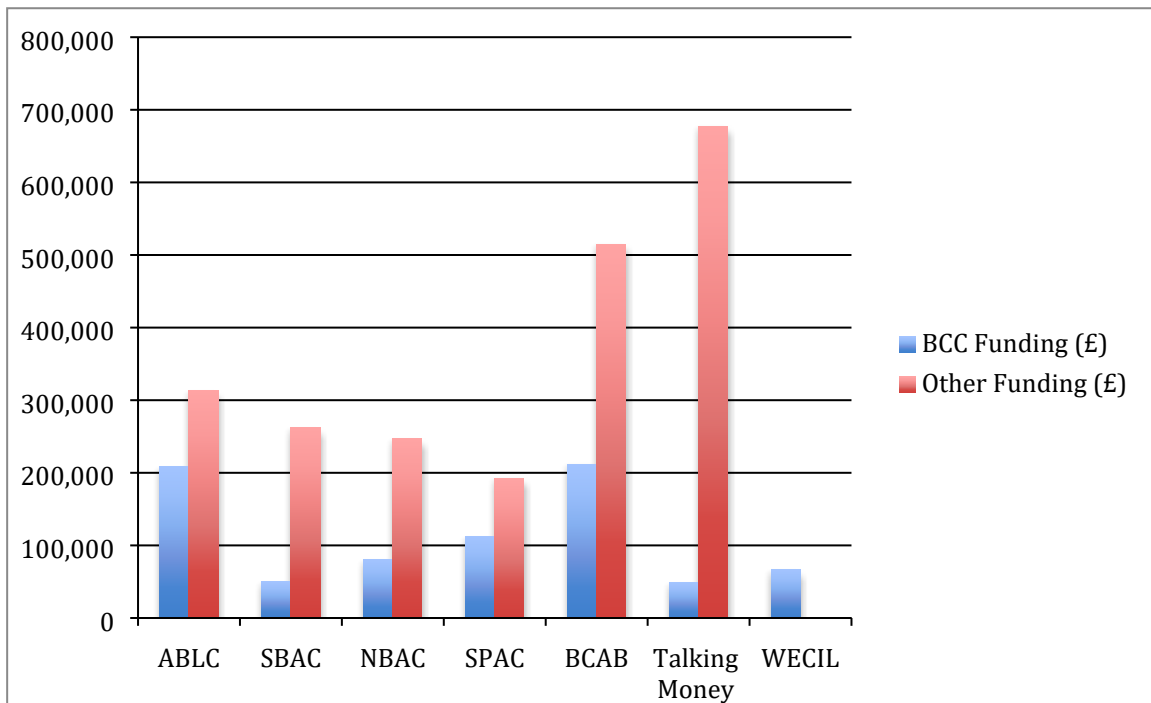
⁷⁴ Social Welfare Advice Services – A Review. University of Surrey May 2014

services. In 2015/16 agencies providing services under the current BCC advice commission (who use volunteers) calculated the total monetary value of this contribution as £647,768.



In addition to this, the commissioned agencies were also able to lever in funding from other sources to support advice provision in Bristol. In common with many locally based VCS agencies, the ability to lever money into agencies is contingent on each agency having a sustainable source of core funding. Much additional funding is time-limited and focussed on specific projects or particular client groups. The focus of different funders and contractors of services shifts considerably over time. Funding is not always predictable and certainly does not consistently align itself with the most pressing needs of communities within any particular location.

Total investment (2015/16) Bristol City Council: £ 819,652. Other funders: £2,206,933



10. Bristol City Council strategies and developments

As noted in other sections of this document, the council is under tremendous pressure to achieve significant savings from its current budget. In order to further align resources and maximise efficiencies in tandem with maintaining services so that citizens do not get left behind, we have recently reviewed or are reviewing a range of functions and services that we are responsible for.

Whilst some of these initiatives will have no relevance to agencies engaged in delivering advice services, the following are considered important and agencies should monitor their involvement and engagement with them.

These include:

Bristol City Councils Corporate Strategy 2017 -22 (as referenced in the Overview section of this report). At the time of writing this is still in a draft format, but once finalised will provide key information for all deliverers of community –based services in Bristol. Of particular significance is the proposal that a Single city-wide Information, Advice and Guidance service will be developed, bringing all services together as one approach, doing it more efficiently and helping people get better information online as a first port of call.

‘More than a Roof’ Bristol City Councils Housing Strategy 2016 -2020 (as referenced in the Challenges section of this report). There are clear interlinks between this strategy and advice in social welfare law, and agencies will be expected to demonstrate how they are supporting this strategy in relation to its objective to promote and champion: employment skills, digital inclusion, financial inclusion, personal budgeting support and understanding the responsibilities of being a ‘good’ tenant.

Bristol Impact Fund. The fund is expected to announce its first grants under the new prospectus in early 2017. Agencies applying to this fund will have had to demonstrate how they are working to address one or more of five key factors, which include: reducing financial, food and fuel poverty; tackling unemployment and underemployment; improving access to information, services and opportunities in the city and increasing digital inclusion; enabling influence and participation in the community; reducing social isolation and improving wellbeing mental health and wellbeing. It is expected that agencies funded under the wider VCS prospectus will link in with agencies funded under the Impact Fund.

Bristol’s One Public Estate Programme. This is a joint initiative between the Bristol City Council, Avon Fire and Rescue, Avon and Somerset Police, University of West of England, University of Bristol, South Western Ambulance Service, Avon and Wiltshire Mental Health Partnership, the NHS Trusts covering Bristol, West of England Local Enterprise Partnership

and the Homes and Community Agency. Its core objectives are: creating economic growth –new homes and jobs; more integrated, customer focussed services, generating capital receipts; reducing running costs. Information, Advice and Guidance (IAG) is specifically referenced within potential services supporting these objectives. In the first phase, the creation of hubs in Lawrence Weston, Southmead, Gloucester Road and Filwood are being considered. It is anticipated that advice agencies providing services within these areas will contribute to the development phases of these hubs, as they become more refined.

Bristol’s Strategy for Children, Young People and Families 2016-2020. This strategy is also working with the three-tier model (as referenced in the Overview section), and is currently considering how to create family hubs to provide for a greater synergy and rationalisation of services. IAG providers will be expected to interlink with the hubs as they develop.

11. Summary of key areas to be addressed

To further refine services to ensure that the most vulnerable in Bristol are able to access high quality legal advice in social welfare law and to demonstrate how this will be undertaken.

In particular:

- To meet the advice needs of the most vulnerable disabled people including those with mental health problems
- To meet the advice needs of the most vulnerable from BME communities, in particular those communities from Eastern Europe.
- To meet the advice needs of refugees and asylum seekers
- To meet the advice needs of the most vulnerable communities of all ages across the city, in particular the needs of vulnerable older people in the central and inner wards and young people (16-25) in all wards.
- To meet the needs of the most vulnerable in the most deprived communities in the city, by providing them with accessible pathways to advice wherever they live.

To expand on work to develop and integrate on-line and other information services that assist people to help themselves and understand their rights, as well as providing gateways for the most vulnerable to access further support. To consider how to expand and develop referral routes that can be accessed by information and guidance providers across the city to provide for a more seamless journey for individual clients.

To continue to enable more people to take control of their lives, through the provision of both early intervention advice initiatives and practical support through for example budgeting and financial skills or digital skills.

To provide a coherent plan to tackle the rising demand for housing, immigration and employment advice whilst maintaining the provision of debt and welfare rights advice. In respect of the latter to identify strategies to ameliorate the potential negative impact of the full roll out of universal credit.

To widen opportunities for people in low paid intermittent work to access advice services, particularly for telephone and face-to-face advice.

To identify how agencies will respond to and support the various initiatives instigated by the council as described in section 10 of this report.

Appendix 1. Equality Monitoring by agencies funded under the BCC commission 2015-16

		A&BLC	BCAB	Talking Money	North Bristol Advice Service	South Bristol Advice Service	St Pauls Advice	WECIL
Total clients		7627	8621	5304	902	3479	2853	2930
Total Number of Service users Monitored		1470	8621	3082	902	1471	1344	425
Gender	Men %	42.65%	46.55%	35.95%	39.80%	36.64%	38.10%	24.71%
	Women %	46.05%	51.62%	58.08%	59.98%	63.22%	58.18%	23.53%
	No data %	11.30%	2.33%	0.13%	0.22%	0.14%	3.72%	51.76%
	Gender Total %	100%	100%	94%	100%	100%	100%	100%
Age	16-24%	5.99%	5.64%	5.87%	4.10%	6.53%	5.36%	2.12%
	25-49%	50.07%	53.42%	57.59%	46.12%	46.02%	54.76%	45.65%
	50-64%	22.59%	26.62%	23.49%	33.70%	31.48%	23.21%	12.71%
	65-74%	3.81%	5.85%	3.83%	10.98%	8.23%	3.79%	3.76%
	75+%	1.02%	2.91%	2.95%	4.88%	7.75%	3.05%	0.71%
	No data %	16.53%	5.57%	6.26%	0.22%	0.00%	9.82%	35.06%
	Age Total %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Disabled People	Yes %	19.52%	42.03%	40.66%	44.01%	69.20%	35.86%	80.00%
	No %	79.86%	49.98%	59.02%	33.37%	0.00%	63.02%	4.94%
	No data %	0.61%	7.99%	0.32%	22.62%	30.80%	1.12%	15.06%

	Disabled People Total %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Sexual Orientation	Bisexual%	0.68%	0.53%	1.04%	0.11%	0.27%	0.22%	0.47%
	Lesbian or Gay%	1.70%	0.80%	0.84%	0.55%	1.29%	0.30%	0.47%
	Hetero-sexual%	64.01%	36.30%	49.51%	88.58%	91.77%	57.59%	32.00%
	No data %	33.61%	62.37%	48.60%	10.75%	6.66%	41.89%	67.06%
	Sexual Orientation Total %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Race and Ethnicity								
(a) Asian or Asian British	Bangladeshi%	0.75%	0.65%	0.65%	0.89%	0.00%	0.97%	0.00%
	Chinese%	0.48%	0.38%	0.13%	0.22%	0.07%	0.00%	0.00%
	Indian%	1.56%	1.54%	0.81%	1.88%	0.00%	0.82%	0.00%
	Pakistani%	0.00%	1.86%	1.04%	1.22%	0.61%	3.20%	0.71%
	Other%	1.56%	1.51%	0.19%	0.67%	0.00%	1.49%	2.82%
(b) Black or Black British	African%	16.05%	9.99%	10.42%	3.99%	0.27%	30.80%	3.53%
	Caribbean%	6.39%	4.43%	5.84%	3.77%	0.07%	10.79%	1.18%
	Somali%	0.68%	2.33%	6.42%	0.55%	0.00%	16.67%	1.18%
	Other%	0.82%	1.83%	1.04%	1.00%	1.29%	0.37%	4.00%
(c) Any other Ethnic Groups	Arab%	0.00%	1.10%	0.19%	0.11%	0.00%	0.00%	0.00%
	Iranian%	0.00%	0.31%	0.03%	0.44%	0.00%	0.00%	0.00%
	Iraqi%	0.00%	0.26%	0.13%	0.11%	0.00%	0.00%	0.00%
	Kurdish%	0.00%	0.00%	0.26%	0.11%	0.00%	0.00%	0.00%
	Turkish%	0.00%	0.05%	0.19%	0.00%	0.00%	0.00%	0.00%

	Other%	8.57%	0.10%	0.19%	1.66%	1.70%	2.46%	0.00%
(d) Mixed/Multiple Ethnic Groups	White and Asian%	0.82%	0.51%	0.16%	0.22%	0.00%	0.00%	0.47%
	White & Black African%	0.54%	1.31%	0.39%	0.55%	0.88%	0.45%	0.00%
	White & Black Caribbean%	0.75%	1.10%	2.01%	0.55%	0.14%	0.74%	0.00%
	Other%	0.48%	1.44%	0.32%	0.11%	0.00%	0.15%	0.47%
(e) White	British%	37.14%	39.46%	42.57%	72.62%	93.61%	12.50%	23.76%
	Eastern European%	1.43%	6.50%	2.01%	2.55%	0.00%	0.52%	0.00%
	Gypsy%	0.34%	0.14%	0.03%	0.00%	0.00%	1.26%	0.00%
	Irish%	0.61%	0.56%	0.45%	1.22%	0.07%	0.45%	0.71%
	Irish or Scottish Traveller%	0.88%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%
	Roma%	0.41%	0.00%	0.10%	0.11%	0.00%	0.00%	0.00%
	Other%	6.60%	1.33%	2.69%	3.44%	1.29%	4.09%	3.76%
(f) Preferred Not to Say/No data	%	13.13%	21.31%	21.67%	2.00%	0.00%	12.28%	57.41%
Race and Ethnicity Total %		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
People of Faith	Buddhist%	0.41%	0.03%	0.52%	0.11%	0.14%	0.07%	0.00%
	Christian%	17.82%	0.35%	13.72%	17.29%	21.55%	7.74%	10.59%
	Hindu%	0.20%	0.00%	0.10%	0.89%	0.00%	0.07%	0.47%
	Jewish%	0.20%	0.00%	0.13%	0.22%	0.00%	0.15%	0.00%
	Muslim%	12.11%	0.12%	13.47%	7.54%	0.82%	38.10%	5.65%
	Sikh%	0.34%	0.01%	0.36%	0.55%	1.09%	0.22%	0.47%

	None%	20.20%	0.34%	13.53%	45.57%	48.67%	4.84%	12.94%
	Don't know/ not sure%	7.62%	0.00%	2.14%	0.67%	27.33%	35.49%	0.71%
	Other Faith, Religion or Belief%	3.20%	0.12%	2.30%	2.66%	0.20%	1.41%	3.29%
	Preferred not to say	37.89%	99.04%	53.73%	24.50%	0.20%	11.90%	65.88%
	Total %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Appendix 2: Welfare Benefit Reforms

Reforms enacted prior to April 2013
Migration of Income Support, Severe Disability Allowance and Incapacity Benefit claimants onto Employment & Support Allowance.
Contributory Employment & Support Allowance restricted to 365 days (previously unlimited)
All working age benefits increased using Consumer Price Index rather than Retail Price Index
Child Benefit rates frozen for three years from April 2011
Reform of Working and Child Tax Credits and increase in minimum working hours from 16 to 24 hours per week
Local Housing Allowances based on 30 th percentile (3 in 10 properties affordable to claimants), instead of 50 th percentile previously (5 in 10 properties affordable to claimants).
Local Housing Allowance capped at four bedroom need regardless of household size
Increases to Non-Dependant Deductions over three years to compensate for no increase over the last 10 years

Single Room Rent Restriction extended to single people under 35 years of age (was previously 25 years of age)
Equalisation of pension age for men and women at 65
Child Benefit not paid to those earning over £60,000 and reduced for those earning over £50,000
Reforms enacted from April 2013
April 2013 - withdrawal of Legal Aid for debt, welfare benefits, immigration ⁷⁵ and employment and the issuing of new contracts for Housing, Court Desk and Discrimination.
April 2013 - replacement of social fund (now administered locally) and council tax benefit and reductions in housing benefit for under-occupation ('the bedroom tax') impacting on at least 4,600 social housing tenants in Bristol
June 2013 - DLA starts to be replaced by personal independence payment for working age people impacting on 26,450 claimants in Bristol
Summer 2013 - the introduction of fees for people taking cases to the Employment Tribunal (up to £1,200)
October 2013 - introduction of Benefit cap impacting on 400 families in Bristol (delayed from April 2013)
2013/2014 - Introduction of Universal credit for new claimants and rolled out to all claimants by March 2017 (nb the start date has been pushed back)
Council Tax Benefit to be abolished and replaced by a local scheme

Impact of further Welfare Reforms announced in the budget 2015

Implementation date	Measure to be implemented	Households affected (Bristol)	Losses annually (Bristol)
Nov-Dec 2015	Universal Credit is introduced for single jobseekers without children who make a new claim for benefit (approximately	1,800 per annum with housing costs (based on new claims analysis)	N/A

⁷⁵ Some immigration matters will remain in scope of Legal Aid but this is very limited.

	2,600 claimants for 2015/16)		
April 2016	The family premium in HB will be removed for new claims or new births	1,100 per annum	£630k
	Backdating for HB reduced from six months to four weeks	400 per annum	£370k
	Most working age benefits and tax credits (including Local Housing Allowance) frozen for four years	35,000 out of work benefits 27,000 HB working age caseload 30,000 tax credit caseload	'loss' through increases in private rent and other living costs
	Work allowance in UC is reduced to £2,304 per annum for those with housing costs and removed altogether from non-disabled households without children	20,000 (based on current working tax credit caseload and working households receiving child tax credit)	N/A
	1% reduction in social rents for four years	40,000 council and social tenants	'gain' for tenants through reduced rent
November 2016 onwards	Overall benefit cap is reduced from £26,000 to £20,000 per annum and lower cap for single person households (phased implementation)	Almost 950 households	£4million
March 2017	UC rollout is extended to all new claims for 'legacy' benefits (i.e. those replaced by UC) and households types	4,000 new claims anticipated in 2017/18	N/A
April 2017	Child element for tax credits and UC will be limited to two children for new claims and births after 6 th April 2017	476 (based on households accessing HB for support with housing costs)	Over £1million
	Family element in tax credits and first child element in UC will be removed for new claims. Six months protection applies for those previously receiving tax credits	2,200 (based on households accessing HB for support with housing costs)	Over £1million
	New claims for Employment and Support Allowance will not include the Work Related Activity component, making rates the same as if for jobseekers	4,200	£6million
	Automatic entitlement to Housing Costs for 18 to 21 year olds will stop. This will not apply to parents, certain vulnerable groups and those who cannot return to live with their parents	436	£1.5million
2018/19	Managed migration to UC (est)	Transitional protection provided but does not cover a change in circumstances	N/A

Appendix 3 : Funded advice agencies: Summary of New developments, challenges, emerging issues and unmet need 2015-16

New developments & Challenges	Mitigating actions	Emerging issues & unmet need	Mitigating actions
Avon & Bristol Law Centre			
Turning away twice as many clients as taking on	Case selection strategy targeting most complex & disadvantaged; Increase in staff in areas of unmet need (immigration and housing); Increase student advocacy project Justice first fellowship (trainee solicitor); Set up Pro-Bono partnership with CAB & Bristol University to increase Pro-Bono provision and piloting some delivery via skype	Increase in demand: Enquiries have doubled since 2014-15. Beyond capacity in housing, immigration, employment and welfare benefits.	See column 2 and we recognise the need to scale up what we do, to that end we are looking for alternative premises.
Care Act – increase in Care Act enquiries	Working with BCC, advice and support agencies to ensure requirements of the Act are met.	Employment: steady rise in claims around unlawful deductions from wages, unfair dismissal, and discrimination particularly on the grounds of gender and race. Increased tribunal fees (now over £1000 to take a case) act as disincentive to pursue.	Taken on staff in employment area but Tribunal charges remain a huge issue (nationally Employment Tribunals down by 70%).
Increase in ESA & PIP appeals	application to the Three Guineas Trust for £50,000 pa for 3 years (with possible extension for a further two years) for the Legal Advocacy Support Project.	Immigration i.e. family reunion, asylum, domestic violence, trafficking, human rights claims etc.	Prioritising the most complex and vulnerable cases but given the lack of alternative providers in Bristol this is proving to be an increasing challenge,

New developments & Challenges	Mitigating actions	Emerging issues & unmet need	Mitigating actions
Unmet need for advice for young people	Leading Just Ask in partnership with CAB and 1625 IP, with ABLC being the lead agency. The aim is to provide advice and support to build resilience and prevent future crisis.		
Bristol Citizens Advice Bureau			
<p>High demand: ‘Clients are queuing for our services by 7.30 in the morning, and a full quota of work for the day has usually comes through the door at 9.30 am necessitating that we send people away to come back later or on another day.’</p>	<p>Phone and email service introduced. Able to link into CAB national advice lines for Consumer Service, national debt line, and the pensions advisory service; Developing Debt and Housing Advice by email; Impact of triage system highlighted in Survey undertaken by Bristol University: Click here to view; Digital coaching service developed; Working in partnership with BCC around roll-out of Universal credit (advice and digital coaching in libraries and CSP); In partnership with BCC looking at developing apps for advice; Energy saving work for households; Trading standards work (door step crime); working with The Civil Justice Centre, local Law firms and ABLC</p>	<p>Increasing clients presenting with mental health issues exacerbated by debt, housing and W Benefit issues; Housing – reduction in services when Legal aid cut, difficulty finding affordable private rented accom, increasing numbers of people with housing issues unable to speak English; Welfare benefits:</p> <ul style="list-style-type: none"> • Households with multiple non dependants making life on benefits very difficult for large families with adult children living at home; • PIP and ESA assessments in Wells or Gloucester; <p>Debt: A continuation of punitive sanctions; Rising chronic high priority debts including Council Tax , rent and energy bills; Employment: Sham self-employment contracts and other</p>	See column2

New developments & Challenges	Mitigating actions	Emerging issues & unmet need	Mitigating actions
	to develop Pro-bono legal advice;	poor employment practice, cash flow problems from variable hours contracts; Homelessness as a result of rising private sector rents and supply and demand issues; Increase in EU low paid workers with accommodation problems; Withholding deposits from PRS Landlords; ESA & PIP – punitive system; Right to reside issues ; Increase in requests for Debt Relief Order's (prescribed debt limit increased to £20,000 in Oct 2015).	
North Bristol advice Centre			
Increase in demand towards latter part of the year.	Advice on phone (although most need face-to-face), financial capability service, MoneySmart, to provide group work and 1-2-1 mentoring to help clients with budgeting skills to help prevent future problems. conferences to local professionals and residents in Lockleaze and Lawrence Weston to highlight the challenges that will be presented by the introduction of Universal Credit	Braced for roll-out of Universal Credit & roll out of tax credits; Raft of benefit reforms that are coming in 2016/17 will affect a great deal more people than UC will, in the short term, particularly the benefit cap .	Column 2 and Use of IT suite in office;
South Bristol Advice Services			
Increase in demand;	Triage to assess the level of need;	More clients going to tribunals as	Seeking additional funding for

New developments & Challenges	Mitigating actions	Emerging issues & unmet need	Mitigating actions
<p>Self- Serve area is starting to be used although it is still a majority of clients who are doing Job searches and CVs as they do not have computers or internet connections (with help from staff/volunteers); sanctions ,who are waiting for benefit payments or who have lost benefits due to the changes from DLA to PIP; Clients only given 2 weeks to complete PIP Forms, therefore we are struggling to deal with the demand</p>	<p>Walk in Debt sessions on 3 days a week this means clients get seen quicker by an appropriate adviser;</p> <p>started a new form filling/Help session;</p> <p>early help project to form fill or advise on form filling through the provision of Fact Sheets;</p> <p>Designed some PIP application help guides so that any clients who are perceived to be capable we are giving the guides for them to self-complete;</p> <p>Training for staff on Welfare benefit changes.</p>	<p>a result of not completing the form properly and giving the right information or unable to (not understanding what is being asked);</p> <p>Clients being moved over to Universal Credit and further PIP from DLA cases;</p> <p>clients without any benefit for up to 10 weeks whilst assessed;</p> <p>Increase in housing and employment cases;</p> <p>ESA decisions – some people have lost their homes as a result</p>	<p>welfare benefit cases as part of an early intervention project;</p> <p>one off crisis loan and referral to food-bank;</p> <p>Lack of capacity to deal with complex housing and employment cases;</p> <p>Referrals to Avon and Bristol Law Centre and CHAS for Housing and Community Care. Early- help project to prevent this type of thing from occurring.</p>
St Pauls Advice Centre			
<p>Increase in demand from vulnerable communities;</p> <p>Pressure on staff managing demand in two ‘open door’ advice sessions</p>	<p>Delivery of bilingual advice services in Urdu, Punjabi and Somali;</p> <p>advice sessions for the Roma community at Wellspring Healthy Living Centre;</p> <p>Focussing on providing advice and guidance as opposed to full casework. We have done this by providing our ne ‘open door’ sessions, telephone and call-back services</p>	<p>Sep 2015-Mar 2016: we have seen a marked increase in demand for advice concerning welfare benefits (26%), employment (26%), housing (67%) and immigration (73%), compared to the same period in the previous year (Immigration and housing demand affected by legal aid cuts);</p> <p>increase in welfare rights work is thought primarily to do with welfare reform and the effects of austerity;</p> <p>Introduction of Advice-Pro shows</p>	<p>Change in demand is placing pressure on service provision and has led us to work towards providing more advice only cases, encouraging self-help and prioritising full casework for complex issues or vulnerable clients;</p> <p>Immigration call-back service introduced;</p>

New developments & Challenges	Mitigating actions	Emerging issues & unmet need	Mitigating actions
		far broader range of legal advice issues (10% of cases) consumer, education, community care, discrimination, tax, mental health, family and other issues.	
Talking Money			
<p>Energy Advice Project (EAP) is oversubscribed (fuel arrears – funded by power companies); Survey of case-worked clients: 91% of clients spoken to, had their issue fully sorted out and 48% of clients reported improvements in general health, wellbeing and stress levels.</p>	<p>Additional admin to assist with demand for EAP and community to deliver workshops on understanding energy consumption; Fuel Poverty Awareness Day;</p>	<p>Debt advice drop in sessions oversubscribed with 12 households being turned away per month; insufficient resource across advice agencies in the city; Need for co-ordinated digital inclusion programme in city. Increase in demand for benefits, income maximisation, financial capability, debt and Energy affordability issues;</p>	<p>New funding allowed for Healthy Money project focusing on individuals with health conditions; Delivery of workshops to service users of external agencies and training sessions to frontline workers and volunteers including: budgeting; dealing with debts; banking; borrowing and saving; sustaining a tenancy; where capacity allows, if people present to us with Benefits/ Income maximisation as one component of their debt or fuel poverty issues, we try to deal with these in-house; self-help area, and with the ‘digital by default’ agenda steadily growing, (eg the move to benefit applications being primarily or exclusively online); Increase in outcomes for clients through additional funding input and assisting more clients to self-serve.</p>
WECIL			

New developments & Challenges	Mitigating actions	Emerging issues & unmet need	Mitigating actions
High demand	Targeted communication campaign linking with organisations and raising profile of issues through media to raise awareness of roll-out of PIP.	<p>Increase in the demand for help to complete PIP forms arising from transition from DLA to PIP;</p> <p>Increasing number of PIP decisions people wanting to challenge their PIP decisions. Assist those who have received support with application to prepare for appeal. Often refer people on who they have not assisted (capacity). Unable to represent at Tribunal level; Requests to attend PIP face to face assessments with clients;</p>	<ul style="list-style-type: none"> • Helpline, available Monday – Friday, from 9am – 5pm & answerphone service; • A weekly drop-in session out our offices; • Form filling service, available throughout the week at our offices, with both male and female advisors; • Increasing numbers of trained phone volunteers, tailored information and peer support to assist in increasing capacity;