

About Anna

Anna, 33, lives alone in a privately rented flat. She experiences anxiety, depression and occasional panic attacks which contribute to social isolation. Her medication can make her feel drowsy. She can't read well, so her neighbour, Fatima, helps with tasks like paying bills. Her flat is damp and the shower is broken, but her landlord ignored her request to address this, and she doesn't want to cause a nuisance by asking again.



OCTOBER 1 – Anna's Situation

- Had worked in a bakery for 18 months
- Dismissed as a result of her sickness record
- Owed pay and holiday, not well enough to pursue this
- Fell into arrears with rent and bills
- Anxiety increased, stopped opening post or going out
- Fatima helped Anna arrange a GP appointment and a meeting with Citizen's Advice

OCTOBER 15 – Citizens Advice Meeting 1

- Advisor asked council tax team to hold off enforcement
- Advisor asked landlord to hold off court action
- Provided a food bank voucher
- Claimed crisis money from council for electricity
- Checked Fatima could continue supporting Anna
- Booked another meeting

Potential outcome if Anna hadn't had access to meeting

- Mental health crisis
- Physical ill-health
- Eviction
- Bailiffs

Potential costs if Anna hadn't had access to meeting

- Hospitalisation and care
- Homelessness



OUTCOME

Nationally, Citizens Advice saves the Department of Health £47 million a year by reducing the use of health services.

Potential outcome if Anna hadn't had access to appointment

- No income
- Bank charges and risk of bankruptcy



OCTOBER 16 – General Advice Meeting 1

- Advisors assess Anna for benefits entitlement
- Start the relevant applications
- Discuss how Anna will manage financially until the benefits come through
- Informed bank of financial problems

OUTCOME

Last year Citizens Advice secured over £2.6 billion in benefits entitlements for clients.

OCTOBER 26 – General Advice Meeting 2

- Advisor sends an interim financial statement to the bank, landlord and council tax team
- Advisor sends letters to the landlord, council and Environmental Health about the damp in Anna's flat
- Advisor writes to ex-employer to recover money owed and advises Anna she may be entitled to PIP (Personal Independence Payment)

Welfare rights advice ensures people in need can access the financial support they are entitled to. Every year over £13 billion in welfare benefits goes unclaimed. Access to social security payments prevents people falling into poverty and crisis. Local economies benefit too as monies are spent locally.

JANUARY 19 – Update From Anna

- Anna contacts Citizens Advice to say that she has been granted housing benefit, council tax benefit and basic ESA (Employment and Support Allowance) pending her work capability assessment
- PIP application had been refused
- Arranges another appointment with Citizens Advice



NOVEMBER 10 – Welfare Rights Meeting

- It took over two hours for the advisor and Anna to complete the PIP application form
- The questions asked to assess eligibility are personal and intrusive
- PIP applications are often initially turned down particularly when applicants complete them without help

OUTCOME

Standard rate PIP would increase Anna's income by over £55.65 a week.



Potential outcome if Anna hadn't had access to appointment

- PIP appeals are often unsuccessful if applicants are unrepresented

JANUARY 26 – Specialist Welfare Rights Meeting

- Welfare Rights caseworker prepares Anna for a PIP appeal
- Process will take around 5 months to get to tribunal

OUTCOME

More than 90% of PIP appeals where clients have been represented are successful.

Costs to public finances without Citizens Advice intervention

- Homelessness for 12 months on average £20,128¹ (This figure includes the cost of a non-elective long stay in hospital, support from a high intensity accommodation based service, and processing by a Housing Option Team)
- A&E admittance £117²
- Council tax income lost £900³

Total £21,145.00

Costs with Citizens Advice intervention

- 5 hours and 50 minutes of meeting time £216
- 25 hours of adviser and caseworker follow up work between interviews £900
- Specialist Welfare Rights advisers time getting Anna's case to appeal £362
- Use of an interview room for 1 hour £17.68

Total £1,495.68

Using a Treasury approved model, Citizens Advice saved government and public services £430 million in 2016/17. It is estimated that their total social and economic value to society is over £2.8 billion. For every £1 spent over the year, Citizen's Advice clients benefited by £13⁴.

¹ Pleace, N. (2015) At what cost? An estimation of the financial costs of single homelessness in the UK. London: Crisis.

² Manchester New Economic Model

³ Based on calculation for Band A property in Bristol (£1200) – 25% single occupant discount.

⁴ Citizens Advice (2017) Modelling our value to society in 2016/17. Technical Annex. <http://bit.ly/2gRgx8n>