

Update January 2022

1. Purpose

1.1 The purpose of the report is update Scrutiny Board for Environments, Housing and Communities on the work being undertaken by Leeds City Council and partners to reduce poverty and improve financial inclusion. This report focusses on the work being undertaken by services within Communities, Housing and Environment and partner organisations linked to the Leeds Financial Inclusion Steering Group. This report is structured as follows;

- Background and context to the work in the city
- Financial inclusion work and support for low-income households
- Universal Credit with update from the DWP
- Welfare Benefits updates from Leeds Benefits Service and Housing Leeds
- Update on advice and support services
- Food Insecurity work
- Conclusions
- Appendix - Case Studies from advice partners

2. Background and context

- 2.1 Leeds City Council and partners have been working to address financial inclusion in Leeds since 2003. The work which is key to reducing poverty in the city, has been based on building knowledge and research, and a strong collaborative partnership to develop innovative and sustainable actions for the residents of Leeds.
- 2.2 Even before the COVID-19 pandemic the scale of the challenge was significant; the combined impact of austerity with sustained public sector funding cuts, welfare reform and an increase in low paid and insecure employment all contributed to increasing and deepening levels of poverty in Leeds and across the UK. In 2018 local research highlighted that households were less resilient and worse prepared for an external financial shock or crisis than in 2004, with significantly lower propensity to save and higher likelihood of being in debt.
- 2.3 The COVID-19 pandemic in 2020 proved to be such a crisis, increasing pressures on low-income households and the most vulnerable in society, as well as pushing many additional households to experience financial uncertainty and hardship for the first time. Reports have estimated 87% of low-income households now in debt, weren't in arrears before the pandemic (Joseph Rowntree Foundation, Dragged down by Debt).
- 2.4 The last year has seen further impact on low income households, with many experiencing a reduction in income due to job losses, furlough ending and the removal of the £20 uplift, as well as rising costs from energy prices, household bills and supply issues.
- 2.5 Evidence and findings at both a national and local level show that despite the combined impact of national COVID-19 response and recovery measures, national funding allocated to the local authority and the strong, well established supportive infrastructure in Leeds, the actions undertaken have not been enough to prevent increasing numbers of households falling into poverty and hardship.
- 22% of the Leeds population is living in relative poverty after housing costs are deducted from income. This equates to 174,000 people in Leeds.
 - Between 1ST April 2020 and 31ST March 2021, 153,335 food parcels in Leeds were given out informally via Community Care Hubs, Emergency Food Provisions which equates to an 860% increase since 2019/20.

- DWP data revealed that, in February 2020, pre- pandemic, 33,715 people were claiming Universal Credit in Leeds, but by February 2021, this had increased to 74,155 (120% increase).
 - In October 2021 (latest available data), there were 70,892 UC claimants in Leeds. 42,226 were not in work (60%) and 28,670 were in work (40%). The overall situation has remained static since 2020, and closely reflects the national picture where 41% of all UC claimants are currently in work.
 - Research by Joseph Rowntree Foundation has found 3.8 million low-income households across the UK are in arrears, and 4.4 million have had to take on new or increased borrowing through the pandemic. Many of these households weren't in arrears before the pandemic and have faced income loss and increases in their expenses.
 - The Money and Mental Health Policy Institute (MaMHPI) has reported 'more than one in four people with mental health problems owe more than they did a year ago. and those with the least manageable debts were most likely to have increased what they owe.'
 - The MaMHPI report 'The State We're in' has also shown that '44% of UK adults with mental health problems who fell behind on bills last year either considered or attempted to take their own life, amounting to 2.5m in people nationally'
 - The Disability Benefits Consortium has highlighted 'during the pandemic; 67% of disabled claimants at some point, had to go without essential items and 44% of disabled claimants were unable to meet financial commitments such as rent and household bills.
 - 62% of severely food insecure people are claiming benefits according to research by the Welfare At A Social Distance Project
 - The Resolution Foundation has reported that 'three quarters of households on UC will still be worse off because of the removal of the £20 uplift, despite the reduction in the taper rate and increase to work allowances.'
 - Citizens Advice have also estimated that the removal of the £20 uplift will result in £66 million in lost income (per annum) to UC claimants in Leeds.
- 2.6 For Leeds the depth of experience and the strength of the partnership developed over many years has been crucial in the city's response to the challenges that the pandemic has caused for our communities and residents. Rapid adaption of services, effective communication and collaboration has allowed multiple projects, initiatives and short term national funding streams to be delivered to support the residents of Leeds.

3. Financial Inclusion work and support for low income households

- 3.1 The Council's Financial Inclusion Team continues to lead and work on a wide range of strategies and projects aiming to tackle poverty in the city through increasing access to affordable financial services, access to free, independent and accredited advice and improving financial wellbeing. Work undertaken is based on a strong evidence based approach, collaboration and partnership working and includes building relationships with other council services and partner organisations. Key areas of work include;
- Coordinating and facilitating the city's Financial Inclusion Steering Group; a broad partnership including representation from council services, advice and support organisations, Public Health, universities and the Department for Work and Pensions.
 - Working alongside key partners including Food Aid Network, FareShare Yorkshire, Public Health and third sector organisations on a range of Food Insecurity projects.
 - Leading the Financial Health and Inclusion priority of the 'Thriving: a Child Poverty Strategy for Leeds', to develop and implement a range of projects focussed on children and young people including the coordination Healthy Holidays projects and the Leeds School Uniform Exchange.
 - Reviewing the Local Welfare Support Scheme and services across the city and piloting a cash first option.
 - Supporting the city's response to HM Treasury's Debt Respite Scheme 'Breathing Space', working with council recovery teams, mental health services and advice organisations to inform joint understanding.

- Increasing awareness of financial inclusion and poverty through training to frontline workers across the council and partner organisations.
 - Raising awareness and increasing support for Gambling Related Harm, including particular focus in 2021 on young people and gambling.
 - Working with the national Illegal Money Lending team to tackle illegal lenders and promote awareness of support options for residents/victims.
 - Supporting and working with Leeds Credit Union to increase membership and develop a range of services and products for members.
 - Co-ordinating the Money Information Centre website and the Help with Managing your Money resources to bring together all money and financial support services available to residents of Leeds
 - Working with partners and cross Council colleagues on a range of projects in order to address emerging financial inclusion issues in the city for example low uptake of Healthy Start Vouchers, and Pension Credit in the city.
 - Undertaking research and bringing together intelligence on subjects related to financial inclusion, poverty and inequality, including update of the Leeds Poverty Factbook. This evidence is used to in response to national calls for evidence. Including the All Party Parliamentary Group – Impact of Removal of the £20 UC Uplift in 2021.
- 3.2 A main focus of work over the last year has been the continued delivery of short term national funding programmes which have been established to mitigate the impact of COVID-19 for low income families. This has included;
- 3.3 Department for Education Holiday Activity and Food Funding- Healthy Holidays**
- 3.4 The Healthy Holidays scheme has been running in Leeds for four years, and has previously been led by Leeds Community Foundation, in partnership with Leeds City Council. The scheme in the first three years was funded through grants from the Department for Education, philanthropic funding through Leeds Community Foundation, and funding from Leeds City Council. In 2021, the Department for Education expanded the programme to all Local Authorities and allocated Leeds £3.8 million, representing a significant increase in funding from previous years.
- 3.5 The programme provides activities and food over the Easter, Summer and Christmas holidays to children eligible for Free School Meals, and a small number of additional children who are otherwise vulnerable. Leeds City Council now leads in the programme, in partnership with Leeds Community Foundation. In 2021, despite significant challenges and restrictions posed by COVID-19 and the rapid scheme expansion, provisions in Leeds successfully ran in all holiday periods permitted by the Department for Education.
- 3.6 Provisions in Easter included a mixture of face to face, digital and home delivery options and were delivered through 31 third sector groups, 26 school partnerships (representing 43 schools) and 10 community hubs. Over the Summer, 133 organisations were funded- 68 schools, 26 council community hubs, 51 third sector organisations, 5 Breeze camps and 6 youth service provisions. Achievements over these periods included:
- 23,159 children and young people reached (both face to face and remote provision)
 - 171,453 portions of food provided
- 3.7 44 schools, 42 third sector organisations, and 12 council community hubs delivered Healthy Holidays provision at Christmas. The government has indicated that funding will continue for the next three years, at around £200 million per year nationally.
- 3.8 Test and Trace Support Payments**
- 3.9 In September 2020 the Government announced a Test and Trace Support Payment of £500 for those on low income, unable to work during their self-isolation period. The scheme was introduced in response to feedback from local authorities and directors of public health that financial constraints were affecting the ability of some residents to self-isolate as directed.

- 3.10 The scheme went live in Leeds on 12th October 2020, and Local Authorities are currently funded to administer these payments until 31 March 2021.
- 3.11 To be eligible for the Statutory Test and Trace Support Payment, an individual must meet minimum criteria set by Government, and LAs also received funding for a discretionary scheme for customers that do not meet all the statutory requirements but need assistance. Applicants in receipt of Universal Credit, who have lost income because of self-isolating qualify under the main criteria of the scheme. The position in Leeds on 8th November 2021 was as follows:

Total applications	17,216
Applications assessed to date	16,865
Successful applications	9,817
Unsuccessful applications	7,048
Number of claims paid	9,817
Percentage success rate	58%
Number of claims awaiting assessment/awaiting further information	351
Total number of discretionary awards	5,631
Total value of discretionary awards	£2,815,500
Total number of main awards	4,185
Total value of main awards	£2,092,500

- 3.12 Leeds has consistently been a top performer in terms of the success rate of Test and Trace Support payments. Research conducted in March 2020 showed that most Local Authorities had a success rate of approximately 33%, compared to 58% in Leeds.
- 3.13 The most common reasons for an applicant failing to qualify include; No loss of income, not being at risk of financial hardship (annual earnings exceed £30k or savings above £10k), or where the individual does not have a valid CTAS reference either because they have failed to engage with NHS test or trace or have not been officially told to Self-Isolate.
- 3.14 Department for Work and Pensions COVID-19 Winter Grants Scheme and Local Support Grant, and Household Support Scheme.**
- 3.15 These three schemes have totalled £14.3 million between December 2020 and March 2021 and have been targeted at providing vulnerable low income families and individuals with support for the costs of food, energy and essential items and household bills. The three schemes have been extended five times over 16 months, which has meant extremely short deadlines and that the delivery of the schemes has had to be undertaken within existing resources. The funding has been used as follows;
- Food support to up to 38,000 children and young people eligible for Free School Meals or living in low income families over every school holiday between December 2020 and February 2022. The support is delivered through schools and equates to £15 per pupil per week.
 - Food support for families with children aged 0-4 living in low income.
 - Food and fuel support for Care Leavers on low income.
 - Additional support to households in receipt of Council Tax Support and Discretionary Housing Payments.
 - Support families and individuals contacting the Local Welfare Support Scheme.
 - Funding for over 50 charities and third sector organisations support people food, fuel and essential items including through the Leeds Food Aid Network.

3.16 Self- Isolation Practical Support

- 3.17 Since March 2021, the Department for Health and Social Care (DHSC) has provided funding to Local Authorities, to support residents who are self-isolating and who are in need of practical support.

- 3.18 In Leeds, this funding has been utilised primarily to fund the Community Care Hub (CCH) network, including the Cultural food offer. The Network has been funded until April 22, to ensure support remains in place for residents impacted by COVID-19 throughout the winter period. This includes renewed FareShare memberships, ensuring a consistent food supply until the end of March and beyond.
- 3.19 Funds have also been allocated to Voluntary Action Leeds (VAL) in order to manage and support the network, and to conduct research and evaluation of the scheme, with the aim of producing recommendations around sustainability of the work post March 2022.
- 3.20 Impact of National Funding**
- 3.21 While the additional funding provided by Central Government has been welcomed, the support packages have had their limitations and posed unique challenges. For example, in each instance, specific time frames were provided for the funding to be allocated and utilised. This has afforded little opportunity for sustainable measures and while many have benefited, from the funding, arguably more would have benefitted from longer term projects and initiatives.

4. Universal Credit and update from the DWP

- 4.1 The UK's welfare and benefit system nationally has remained both under the spotlight, and extraordinary pressure throughout 2021. While many actions by the DWP, including positive changes to the UK welfare system have been implemented throughout the pandemic, many have been temporary measures aimed at addressing specific issues - providing initial relief, but with little impact on households in the mid to long term.
- 4.2 Overall, the issue of benefits rates not accurately reflecting the cost of living has been continually highlighted over many years. Although the benefits freeze has now ended, levels of household debt and living costs rising has meant that the issue has escalated further, with the situation worsening not improving.
- 4.3 Universal Credit National Update & Policy Changes**
- 4.4 The DWP aim to migrate all existing legacy benefits onto UC by 2024. The last remaining exemption known as the 'Severe Disability Premium Gateway' ended on 27th December 2021.
- 4.5 Partners in the city have reported that the COVID-19 pandemic has escalated, and also drawn attention to many of the ongoing underlying problems that relate to the UC system. The key issues being;
- 4.6 **Risks for vulnerable claimants and their capacity to access benefits and support.** Many long-standing barriers such as digital access, have been exacerbated by the pandemic and COVID-19 related restrictions. Cases of individuals being wrongfully advised they are not entitled to UC also continue to be highlighted by partners, often relating to young, vulnerable people estranged from their family or carers, as well as individuals who have failed the UC habitual residence test, despite legal entitlement and having previously claimed legacy benefits without issue.
- 4.7 **The initial 5 week wait for payment and deductions policies** both remain ongoing concerns. In April 2021 (brought forward from October 2021), changes were implemented to UC deduction levels - advance payments are now repaid over 24 months instead of 12 months, and the maximum deduction rate (excluding advance payments) has been reduced to 25% (from 30%) of the standard allowance. Despite this, many claimants are still reliant on advance payments to mitigate the initial 5 week wait for payment, and partners continue to report the pattern of affected claimants falling into debt and relying on food and/or fuel vouchers.

- 4.8 **Immigration** related issues continue to represent a significant and particularly complex proportion of UC related queries, with both Brexit and changes to the EU settlement scheme causing further complications. Language barriers also often compound the situation.
- 4.9 **Benefits levels do not accurately reflect the cost of living**, which has been frequently highlighted at a national and local level. Most recently, low income households are facing increasing pressure from reduced income due to removal of the UC uplift (and other temporary measures) alongside mounting energy bills and rising household costs. There is a significant risk that the severity of the current situation will push many households (particularly those solely dependent on benefits) into severe financial hardship, deficit budgets and unmanageable debt. The Welfare at a (Social) Distance Project found 62% of severely food insecure people are claiming benefits.
- 4.10 While many **welfare reform policies**, particularly under occupancy and benefit cap were introduced with an aim of steering low income households towards meeting specific targets – incentivising work, they have done little to reduce poverty and inequality, and on some levels, may have exacerbated it.
- 4.11 Despite these ongoing issues, the UC system responded to significant demand and pressure caused by the COVID-19 pandemic, and this should be recognised. What was previously considered as an ‘inflexible system’, was rapidly adjusted and amended throughout the pandemic, showing capacity and potential within the UC system for change where required.
- 4.12 Of the measures implemented, the £20 uplift combined with the suspension of benefit deductions protected many low-income households from falling into a destitution during the pandemic, but was not sufficient enough to lift households out of poverty and hardship altogether.
- 4.13 The £20 uplift also only applied to Universal Credit and Tax Credits, meaning many legacy benefit claimants (primarily disabled households), did not receive any additional support. A High Court hearing to consider the lawfulness of the government’s decision not to extend the £20 universal credit uplift to legacy benefits was heard in November 2021, the outcome of which is pending.
- 4.14 Despite widespread concern from multiple organisations, the uplift was removed on 6th October 2021. Joseph Rowntree Foundation (JRF) reports families are disproportionately affected, with 60% of all single parent households experiencing the cut.
- 4.15 As part of the Autumn Budget and Spending Review, changes to UC regulations relating to income taper and work allowance levels were announced, effective from 24th November 2021. Overall, the changes mean eligible working households can earn more before their UC award is reduced.
- 4.16 Not all UC claimants will benefit from the changes, which are also not sufficient to offset the impact of the removal of the £20 uplift; ‘three quarters of households on UC will still be worse off as a result of the removal of the £20 uplift, despite the reduction in the taper rate and increase to work allowances’ (The Resolution Foundation).
- 4.17 Citizens Advice have also estimated that the removal of the £20 uplift will result in £66 million in lost income (per annum) to UC claimants in Leeds.
- 4.18 Universal Credit in Leeds**
- 4.19 Universal Credit has now been in full service in Leeds for just over three years and is now applicable to most working age households in the city, needing to or required to make a new claim for benefits.
- 4.20 In October 2021 (latest available data), there were 70,892 UC claimants in Leeds. 42,226 were not in work (60%) and 28,670 were in work (40%). The overall situation has remained

static since 2020, and closely reflects the national picture where 41% of all UC claimants are currently in work.

4.21 April – September 2021 data from the Help to Claim Service (currently delivered by Citizens Advice and funded by the DWP) shows;

- 2,629 unique clients advised in relation to Universal Credit (UC).
- 44% of those clients identify as being disabled or having a long term health condition.
- 37% of UC clients rent their home from the Local Authority or a Housing Association and 33% rent their home from a private landlord.
- 34% of those advised were from BAME communities.
- 57% of clients were female and 43% male.
- 84% of UC clients have been advised via the telephone, 6% via email and 3% via webchat/online.

4.22 Leeds DWP Partnership Team

4.23 DWP priorities currently focus on payment & employment support to customers, and it has recently been confirmed that the managed migration plan will resume in 2022.

4.24 In the initial stages of 2021, in line with national COVID-19 restrictions, the majority of Work Coach delivery was remote, however onsite support was maintained for the most vulnerable. As restrictions eased, DWP on site delivery has gradually resumed.

4.25 In order to manage the increased number of UC claims, three temporary Job Centre sites have been established across the city.

4.26 Under the **Kickstart Scheme**, approximately 1563 young people in Leeds (and over 100,000 young people nationally), are now in employment. As well as providing employment opportunities for customers at risk of long term unemployment, the scheme has also provided support for businesses in their economic recovery through increasing the workforce. Locally, the DWP collaborated with Leeds City Council to deliver three large scale Kickstart recruitment events offering Local Authority job opportunities.

4.27 In addition to the Kickstart initiative, work has also been undertaken with the procurement of sector based work Academy programmes, to train people for local businesses who have live vacancies in sectors such as hospitality, banking, call centre, driving (including bus drivers), construction and warehouse.

4.28 The Leeds partnership team has recognised that throughout the pandemic, the level of service could not have been maintained without the wider support of all external welfare & training partners across the city.

4.29 Additional DWP funding has been utilised to establish additional provisions for vulnerable customers experiencing barriers such as domestic abuse, prison leavers, substance misuse and mental health support.

4.30 **The Social Justice Team** continues to be a key element of local delivery, supporting some of the most vulnerable customers in Leeds in the community. Alongside key partners, the Social Justice Team have also supported the Afghanistan Resettlement Scheme in Leeds, completing all claims for Universal Credit and supporting individuals and families to move closer and into the Labour Market.

4.31 Nationally a new **Youth Employability Coach (YEC)** role was created to support youth customers with multiple barriers to work and complex needs. In Leeds, the YEC team work alongside the Social Justice team mirroring the offer and working with a range of partners and organisations to provide a tailored, focused and intensive level of support for 6 months depending on individual needs.

- 4.32 In addition, two Youth Hubs have opened in Leeds, providing opportunities for DWP Work Coaches to base at agreed external provider sites in order to provide support for eligible customers alongside key partner organisations.
- 4.33 Since September 2021, Specialist Prison Leaver work coaches have also been established in the city, working collaboratively to support prison leavers, in conjunction with probation and other service providers.

5. Welfare Benefits updates from Leeds Benefits Service and Housing Leeds

5.1 Leeds Benefit Service

- 5.2 In the last 12 months since 7th November 2020, the Council has received 5,010 Housing Benefit stop notifications from the DWP, which is equivalent to 14 per day.
- 5.3 As of September 2021, Housing Benefit claims in Leeds have reduced by 22,466 since the rollout of UC full Service in Leeds in October 2018. Of these, 11,484 were Council tenant claims and 10,982 private and housing association claims.
- 5.4 The current Housing Benefit caseload as of September 2021 is 36,824 of which 22,326 recipients are working-age and 14,498 are pension age.
- 5.5 **Issues affecting the service:** The Council receive a subsidy each year to cover the cost of Housing Benefit administration. For 2021/22 the subsidy is £2.44 million for Leeds, which is £150k less than the allocation for 2020/21. The administration budget is being reduced to reflect the declining Housing Benefit caseload. Additionally, the Council gain revenue from the recovery of Housing Benefit overpayments and, as the Housing Benefit caseload declines, so does this stream of revenue.
- 5.6 Council staff have seen an increase in administration processes undertaken. Measures are in place to ensure that those who should be claiming UC are not inadvertently awarded HB, which adds complexity to a process which is already challenging for both customers and assessment staff.
- 5.7 The Government announced in the October budget that they plan to migrate all working-age HB claims to Universal Credit by 2025. At the same time, reference was also made to a pension age housing costs scheme although details are unclear.

5.8 Council Tax Support (CTS)

- 5.9 The cost per claim of processing CTS is increasing as housing benefit moves into Universal Credit. This is because of the reduction in funding received from Government for administering housing benefit, which partly funds the same teams who administer CTS. CTS schemes are no longer fully funded by central government which, coupled with the reduced Housing Benefit Subsidy means that the Council faces financial pressure to ensure that the administration of CTS is as streamlined and efficient as possible.
- 5.10 Leeds currently operate two CTS schemes, referred to as the legacy scheme and the Universal Credit Council Tax Support Scheme. Working-age CTS applicants have their CTS limited to 75% of their liability unless they fall into a protected group. The UC CTS scheme is less complex than the legacy scheme and, against a backdrop of reduced funding from Government, is also less generous for many applicants. For example, there are no protected groups in the UC CTS scheme, which means that someone claiming UC may see their CTS entitlement reduce by 25%. For customers who move to UC and lose 100% protection there is a discretionary hardship scheme and this is publicised with front-line services and on LCC website. Most applicants who receive UC and do not work will be expected to pay 25% of their annual council tax liability themselves. If an applicant works as well as receiving UC their CTS entitlement will be reduced dependent upon their earnings.

- 5.11 In the case where a housing benefit stop notification is received CTS is left in payment and the customer details are updated based upon their UC entitlement once established, helping support customers during the initial 5 week wait for payment.
- 5.12 The table below illustrates the growth in caseload for the UC CTS scheme and the corresponding decline in caseload for the more generous legacy CTS scheme:

	Position at 31/12/18	Position at 01/11/21
Legacy Caseload	62,725	41,882
UC CTS Caseload	1,814	22,885

- 5.13 The table below displays an overall decrease in the number of citizens in Leeds who claim CTS since 2018 (prior to Full Service UC which commenced October 2018). The CTS caseload in Leeds grew by 4255 between April 2020 and October 2020 due to the COVID-19 pandemic but has since reduced by 1,431 since November 2020.

	Number of CTS recipients September 2018	Number of CTS recipients in November 2020	Number of CTS recipients in November 2021
Working Age	41,553	45,246	44,411
Pension Age	23,747	20,959	20,356
Total	65,300	66,205	64,767

- 5.14 It is likely that the less generous nature of the UC CTS scheme has meant that some working UC recipients are no longer entitled to CTS.

5.15 Free school meals

- 5.16 The free school meal caseload continues to grow as a result of the changes made by DfES and the proactive work carried out by LCC. The number of pupils eligible in Leeds for free school meals as at November 2021 is 32,713 children which is an increase of nearly 10% from last year. Take up of free school meals has been running consistently between 75% and 81% since 2013. This year we have seen an increase above the trend to 82.7% which is positive news.

5.17 Discretionary Housing Payments (DHP)

- 5.18 DHP is intended to provide short term assistance to residents until their circumstances improve. A DHP may only be awarded when a Local Authority considers that the customer requires further financial assistance towards housing costs and the UC award includes a housing cost element towards rental liability. The main reasons for claims are;

- Due to the removal or spare room subsidy (bedroom tax/underoccupancy).
- Local Housing Allowance restrictions for single people in UC.
- People with rent arrears facing eviction or requiring to pay rent or bonds in advance.
- The impact of the benefit cap.

- 5.19 The number of DHP claims from UC customers since October 2018 has been 7,141 with 4,042 successful awards.

- 5.20 In terms of unsuccessful awards, the most common reasons for DHP not being awarded include; No UC award in payment, UC award does not include a housing element, no rent shortfall, Income exceeds expenditure/no financial hardship or other income/capital available.
- 5.21 Over the course of the pandemic, DHP decision makers have taken the impact of COVID-19 into account in their decision making, in order to ensure that wherever possible, support is provided to benefit claimants suffering hardship.
- 5.22 As well as the annual guidance for local authorities provided by the DWP, Leeds also has its own guidance material in place to help officers decide on eligibility and to improve consistency, taking account of the financial circumstances of the household plus their age and health. In Leeds, DHP officers will also offer advice about ways the customer can improve their financial circumstances, including signposting to other support services.

6. Housing Leeds

- 6.1 At the end of September 2021 13,923 Housing Leeds tenants were claiming UC full service according to DWP figures. There was an increase in the number of tenants claiming UC over the year, but as can be seen in the table below, the rate slowed considerably during the last quarter.

Quarter	Number of tenants claiming UC
October - December 2020	795
January - March 2021	704
April – June 2021	758
July – September 2021	209

- 6.2 Housing Leeds follows a preventative approach – supporting tenants during the early stages of the UC claim to ensure that the claim is correctly made, tenants are maximising their income, and that prompt rent payments are made.
- 6.3 **Managed Payment to Landlord (MPTL):** The Housing Cost element of UC is paid directly to the UC claimant by default, however landlords can apply for direct payment through a MPTL, where the tenant has more than 2 months arrears or where circumstances, as defined by DWP, make this appropriate to support the tenant. This includes the Housing Cost element, plus an amount to pay off arrears (where applicable). During September 2021 MPTLs for 5793 tenants were received, amounting to 41.61% of all UC claims.
- 6.4 MPTLs for current rent are now paid to the landlord on the individual claimant's monthly payment date. This means the payment shows on the rent account earlier, reducing 'technical arrears' which occurred previously outside of the claimant's control.
- 6.5 Having Trusted Partner status and access to the DWP Landlord Portal offers a more efficient process for verifying claims, including functionality to allow landlords to see the amount and when APA payments will be made, as well as when claims are due to be closed.
- 6.6 **Partnership working:** Prior to the COVID-19 pandemic Housing Leeds arranged to co-locate officers to work in DWP offices around the city, giving Housing Leeds a presence in all the DWP offices in Leeds, to resolve complex cases and develop improved approaches for hard to reach groups and tenants with court orders. Housing Leeds Officers have clearly defined links with each DWP office in the city and continue to use the contacts with DWP officers developed during co-location to resolve complex cases. It has been agreed with the DWP to resume co-location as soon as possible.
- 6.7 In addition to work with DWP, Housing Leeds continues to work closely with the Leeds Credit Union (LCU) and fund the Money Management and Budgeting Service (MABS).

- 6.8 Housing Leeds continue to maintain links with a wide range of organisations which allows tenants to be referred for specialist support. Support can be accessed depending on the individual requirements of the tenant, including, but not limited to, debt advice, and support with mental health, drug and alcohol dependency, fuel poverty and food aid. Housing Leeds continue to develop new partnerships, including:
- An agreement with Yorkshire Water which allows for direct scheme support referrals for tenants who are low incomes or claiming UC or legacy benefits.
 - Arrangements for Leeds Community Gambling Service to provide training to Housing Officers to raise awareness of signs of a gambling addiction and identifying what support is available.
 - Scope, who work with people with disabilities and have launched a service to support people with their energy costs. Training has been provided for Housing staff as well as arrangements for direct referrals for the services.

7. Advice and Support Services

7.1 Provisions operating in Leeds

- 7.2 Locally, Leeds City Council funds general advice services via the Leeds Advice Service contract. Operating at a local level, (since 2014) this service provides an independent collective of partner organisations working together to offer free, impartial and confidential advice through a mixed provision of face to face, telephone and digital support to any Leeds resident, covering a range of issues, focusing on benefits, housing, employment and debt. Citizens Advice Leeds successfully delivers this contract in partnership with Chapeltown Citizens Advice and Better Leeds Communities.
- 7.3 The Money and Pension Service (MaPs) funds debt advice services nationally and is recommissioning these services for 2022/23.
- 7.4 The DWP funds a Help to Claim service for Universal Credit, which is currently provided by Citizens Advice (delivered in Leeds by Chapeltown Citizens Advice (CCA) and Citizens Advice Leeds (CAL)), with the new tender for Help to Claim services 2022/23 yet to be announced.

7.5 Impact of COVID-19:

- 7.6 Due to the COVID-19 pandemic, significant changes were made to support and advice services as a necessary response to the evolving situation, changing Government guidelines and restrictions. In Leeds, this included closure of all face-to-face services from late March 2020, with all advisers moving to telephone and digital options exclusively.
- 7.7 Most advice services initially reported an overall decrease in demand for advice at this time. Rather than a decrease in overall need, this is largely attributable to the impact of Government schemes and policies such as benefit uplifts, eviction bans, forbearance and furlough etc which all played a considerable role in providing temporary relief and alleviating household financial pressures.
- 7.8 Despite the large volumes of clients that were able to successfully access support via digital and remote channels during the pandemic, it is recognised that vulnerable groups such as; digitally excluded households, those with complex needs, disabilities and those living in rural and/or deprived areas, experienced additional challenges at this time.
- 7.9 In 2021, in line with reducing COVID-19 restrictions, many services have begun to gradually reinstate face to face services and increase capacity.

7.10 Issues affecting services:

- 7.11 **Rising demand**, particularly in respect of **complex casework**, requires considerable capacity and is particularly difficult to manage and resolve remotely.

- 7.12 Partners continue to report growing numbers of people presenting at services, **unable to manage or cover basic living costs**, even after receiving support and advice.
- 7.13 The worsening situation is also demonstrated **by rising levels of safeguarding issues**;
- 7.14 The Money and Mental Health Policy Institute's report 'The State We're in' has shown that '44% of UK adults with mental health problems who fell behind on bills last year either considered or attempted to take their own life. If reflected nationally, that amounts to 2.5m in people in total'.
- 7.15 Surviving Economic Abuse have also reported how 'women who cant find £100 at short notice are almost four times more likely to experience domestic abuse', further demonstrating the interconnected cycle of economic and safeguarding issues.
- 7.16 There are concerns that **the increased emphasis on digital and remote channels** is creating **barriers for vulnerable and excluded customers** – arguably the same demographic who are most likely to require the help and support of advice services.
- 7.17 In 2021, MaPs confirmed a recommission of debt advice services nationally. Concerns were raised locally that the tender represented a 50% reduction in funding for the North region compared to previous contracts, and that the proposed changes would result in a reduction in face to face service capacity, increased barriers for vulnerable people, redundancies for debt advisors and substantial disruption to advice services in the coming months. In December 2021, MaPs confirmed that the proposed contracts would not be awarded, and instead, currently funded organisations would be provided short-term (3-12 month) grants, with details of longer term procurement to be confirmed in 2022.
- 7.18 Prior to lockdown, Help to Claim (UC) was delivered locally and contributed to the national service, however from March 2020, all Help to Claim advice resources nationally diverted to free phone national telephone and online services.
- 7.19 The National Help to Claim contract with the Citizens Advice service is due to finish on 31st March 2022. The new tender for Help to Claim services 2022/23 is for digital and telephony support only and is being reduced from current levels.

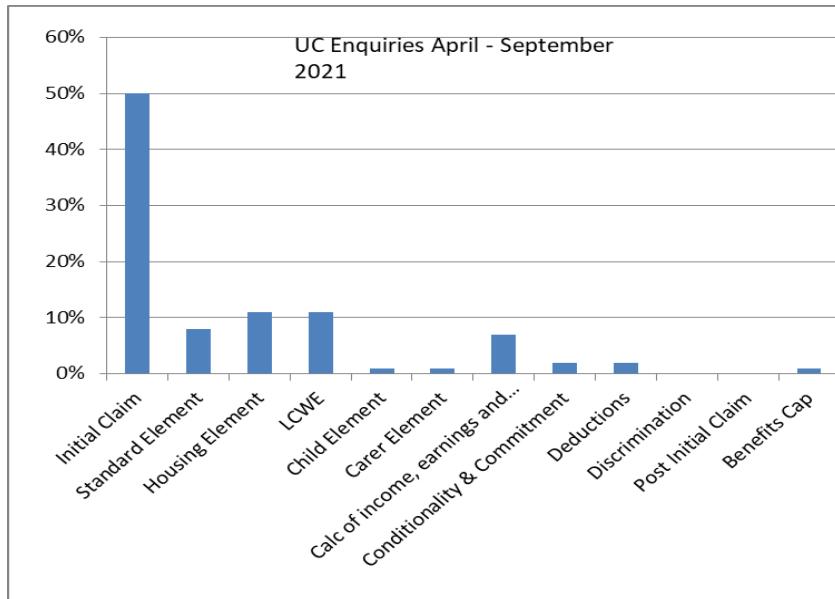
7.20 Breathing Space (Debt Respite Scheme)

- 7.21 On the 4th May 2021, the new Breathing Space Regulations came into effect, giving legal protections to those in England and Wales with problem debt.
- 7.22 Statistics released by the Insolvency Service¹ show that in England and Wales Between 4 May (when the scheme was launched) and 30 June 2021 there were 11,747 breathing space registrations.
- 7.23 Leeds City Council already has well established debt recovery processes in place, aiming to strike a balance between support and enforcement. This includes departments such as Housing and Council Tax working in close partnership with local debt advice partners and support services, and providing additional support to residents identified as vulnerable.
- 7.24 Breathing Space can only be accessed via a MaPs registered debt advice provider. Although several national debt advice providers offer this service, local evidence suggests that in Leeds, the strength of the local partnership approach means that many residents utilise local organisations in order to do this, therefore local access the scheme may be impacted by the outcome of the MaPs debt advice recommission in the coming months.

7.25 Citizens Advice Leeds & Chapeltown Citizens Advice

¹ [Monthly Insolvency Statistics, June 2021 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/monthly-insolvency-statistics-june-2021)

- 7.26 Citizens Advice Leeds and Chapeltown Citizens Advice have reported in most cases, data has returned to 2019 levels, following the period of disruption in 2020;
- Universal Credit enquiries rose to 26% of total enquiries (15,711 enquiries), compared to 19% in 2019 and 24% in 2020, reflecting numbers of people becoming unemployed or losing income throughout the pandemic.
 - Other Welfare Benefits enquiries increased again to 24% in 2021 as forbearance measures ended (compared to 17% in 2020 and 23% in 2019). Of all benefit enquiries, the largest issue in all three years continued to be initial claims for UC.
 - Employment enquiries increased from 6% in 2019 to 10% in 2020, largely due to furlough, redundancy, and job insecurity. This reduced to 5% in 2021 as employment became more stable.
 - Overall there has been a fall in debt advice enquiries at 9% of all enquiries in 2021 compared to 12% in 2020 (and 14% in 2019), Fuel debts and Council Tax arrears continue to be the largest debt enquiry areas. Fuel debt enquiries have risen from 6% of debt enquiries in 2019 to 12% in 2021.
- 7.27 The overall fall in debt advice, does not necessarily reflect a fall in demand – due to a variety of reasons, advisers are spending more time on individual cases, reducing the number of clients they are able to help overall. In addition, in 2021 Citizens Advice developed a national debt line and local callers are being diverted to this service rather than to CAL.
- 7.28 Households with dependent children, working age clients and those with a long term health condition or disability have all increased in 2021, compared with 2019 prior to the pandemic. The number of BAME clients has returned to pre-pandemic levels (35%) having fallen slightly in 2020 to 33% in 2020.
- 7.29 The chart below shows the type of UC issues dealt with by CCA and CAL since April 2021. The largest proportion (50%) of enquiries relates to the initial claim. The Housing Element and Limited Capability to Work Element (LCWE) were the second largest proportion of enquiries (both 11%) and an increase from 2020.



7.30 Ebor Gardens Advice Centre/Money Buddies

- 7.31 There has been a rise in the number of clients reporting a disability, up from 59% in 2020 to 67% in 2021, with mental health issues accounting for 65% of people with a disability.

- 7.32 Prior to the end of lockdown, Money Buddies and Ebor Gardens advice centre provided face to face advice from 4 sites in the city. The service is now operating from 18 centres, anticipated to increase to 20 by the end of 2021.
- 7.33 Funding has now been secured for the Benefit Buddies initiative for two years. The service offers support to clients; from the point of enquiry through to payment of benefit, benefit entitlement checks, completion of all benefit forms and attending medical assessment and appeals/ tribunals. Benefit Buddies will also attend work coach interviews and liaise with the DWP where appropriate. This service also links with debt advice and Money Buddies services, enabling a holistic approach to the client's circumstances.
- 7.34 Welfare Rights**
- 7.35 Leeds City Council's Welfare Rights Unit provides free, confidential, impartial advice and support to Leeds residents for all UK welfare benefits, including; help to complete claim forms, guidance and support when making appeals, benefit entitlement checks and guidance on using benefit systems. Leeds Welfare Rights Unit also provide signposting and referral support to other agencies in the city for clients with wider/additional support needs.
- 7.36 Due to the COVID-19 pandemic, face-to-face Welfare Rights appointments were suspended, and focus was instead switched to telephone and digital advice. From August 2021, the service reintroduced daily surgeries at Merrion House and 5 PCT NHS Doctors surgeries, to provide face to face support to vulnerable clients.
- 7.37 In response to reduced levels of benefit related enquiries, the Welfare Rights Team has provided support with other areas of work including Foodbanks, Community Hubs, Housing Leeds Annual Tenancy checks and Self-Isolation payments.
- 7.38 Between April 21 and October 21, the service has assisted 14,314 clients compared with 12,226 in the same period for 2020 to 2021, reflecting the steady increase in work areas.
- 7.39 **Issues affecting the Service:** The reduced appeal gains of £168,236.34 for period April to October 2021/22 compared to the same period in 2020/21 is a reflection in the reduction of appeals, reviews, and tribunals due to a **delay in DWP decision making**. While the impact of these issues on the service is significant, the impact for disabled claimants can be catastrophic, particularly where a no award decision has been given.
- 7.40 The biggest area of work relates to disability benefits, particularly **Personal Independence Payments (PIP)**. As lockdown came to an end there were a large number of claims made for PIP, with figures indicating the highest quarterly level of new claim registrations since PIP began. Figures produced by the DWP in July 2021 show that only 30% of decisions on new claims for PIP received an award of benefit. With new claims taking more than 6 months to be assessed there is likely to be an increasing number of refusals and corresponding appeals in future months.
- 7.41 DWP figures also showed that where claimants were being transferred from Disability Living Allowance (DLA) onto PIP, only 64% received an award. As it has not been possible to make a claim for DLA since April 2013, the 36% who were refused PIP are long term disabled persons who have been in receipt of disability benefits more than 8 years. Reasons for refusal include the stricter criteria to qualify for PIP compared to DLA, the nature of the assessment process which leads to **poor decision making and the complexity of forms**. The latest figures from the government suggest that migration of existing DLA claims to PIP will not finish until 2024 (8 years behind schedule).
- 7.42 As a result of the ongoing migration of DLA to PIP assessments, the large number of refusals of new claims, and poor quality of decision making by the DWP, a rise in the number of appeals is expected. The Ministry of Justice confirm that 70% of PIP decisions are changed following an appeal.

- 7.43 It is vital that welfare rights continue to have a roll in completing PIP forms in order to ensure the customer has the best chance of success with their award at the outset. It is equally important that they continue to provide a comprehensive representation service with tribunal appeals, to help counter the poor decision making which results in high numbers of nil awards.
- 7.44 **Rights of EU nationals** has been a complex area of advice and contributed to a significant part of the welfare rights workload over recent years. Now that the EU Settlement Scheme (EUSS) has become established, enquiries have reduced but are often now more complex. As those with pre-settled status will have to be in the UK for 5 years before getting full settled status, advice based on both the old and new rules will be required until at least 2025. It is unknown how many existing EU nationals have yet to apply under the EUSS and this may result in further enquiries over the next few months.

7.45 Leeds Credit Union

- 7.46 Throughout the COVID-19 pandemic, Leeds Credit Union has continued to offer face to face services at four of its branches, three based within Leeds City Council Community Hubs. There has also been continued development of online banking including the LCU mobile app, and automated faster payments have also been introduced, facilitating members to instantly transfer money.
- 7.47 In September 2021, Leeds Credit Union agreed to take over from Bramley Credit Union which is no longer in operation, protecting members assets and loans going forward.
- 7.48 Throughout 2021 Leeds Credit Union maintained its standard lending policy, at a time when other lenders had drawn back. As COVID-19 restrictions relaxed in 2021, lending increased by more than 65% and the average loan value increasing by 43% on 2020.
- 7.49 Member savings deposits increased by 0.75% over the year, providing increased capacity for community focused, affordable loans, thereby reducing the scope for doorstep lenders and other similar operators. To further address the impact of illegal money lending LCU engaged with the Illegal Moneylending Team to develop an action plan for a partnership in Leeds that will further address this problem. As part of that plan LCC Housing Managers will be invited to an Illegal Money Lending Team presentation in Q1 2022.
- 7.50 In partnership with Housing Leeds, LCU has provided the Money Advisory and Budgeting Service (MABS) since 2017. The service provides support to vulnerable Housing Leeds tenants, struggling with their finances. to manage their bills, become financially stable and reduce their debt levels. A June 2021 report, published by the Leeds Council Policy team, projected that MABS had delivered benefits equating to £5,759,730 for residents between 2017 and 2021, an annual rate of £1.15m.

8 Food Insecurity

- 8.1 The COVID-19 pandemic exacerbated levels of household food insecurity across the UK. Estimates suggest one in ten adults and one in five children in the UK experience food insecurity, to the detriment of their dignity, wellbeing, and health.
- 8.2 In Leeds, 61,137 people have accessed a foodbank in 2020/21. This is a 47% increase on 2019/20. In addition, 153,335 food parcels were given out informally via Community Care Hubs, Emergency Food Provisions, parish pantries etc which is an 860% increase on 2019/20
- 8.3 The significant increase in food aid is directly attributable to the impact of the COVID-19 pandemic. In 2020, to respond to the unprecedented levels of need, new citywide emergency food processes were established, operating alongside and in cooperation with the pre-existing citywide network of food aid providers and distributors and in conjunction with agencies including advice and support, council and Public Health.

- 8.4 **Food Resilience:** Sitting alongside existing crisis food support services in the city, the Building Food Resilience project (established May 2020) helps transition people using emergency food support to food independence through building capacity to address the root causes of food insecurity, enabling food choice, developing skills such as cooking and budgeting and respecting dignity. The project incorporates the Build Food Resilience Toolkit, led by Food Wise Leeds, in collaboration with multiple Council services, Public Health and external organisations, which provides information for food aid providers to help consider ways to build food resilience, for example, effective signposting to support services to address contributing issues.
- 8.5 Leeds Food Aid Network, Leeds City Council and partners have also worked together to produce the Leeds Food Provision map. Hosted on the Leeds Food Aid Network website, the map shows the geographical location of projects and services as well as further information including eligibility and how to refer. The map currently lists 77 projects providing food support across the city.
- 8.6 The Leeds Food Aid Network website has also been redeveloped with increased functionality in order to facilitate better working partnerships and collaboration between emergency food providers and street support services.
- 8.7 **Food Clubs:** Family Action, a national charity working in Leeds have been successful in a Big Lottery application to establish FOOD Clubs (Food On Our Doorstep) in 10 venues across Leeds. The clubs aim to provide families with good quality food at a low cost, while also reducing food waste. The clubs cost £1 a year to become a member, and provide access to a range of food items valued at £15, for the cost of £3.50 per week.
- 8.8 **Leeds Food Aid Network (LFAN):** The Leeds Food Aid Network remains a key strategic partner for the city, bringing together all food aid providers in the city, from small scale and grass roots operations through to national, regional, and citywide bodies. LFAN coordinates and collaborates with these organisations; highlighting issues and challenges at a strategic level, and also cascading key messages and information. LFAN has also continued to collaborate with the Council to distribute funding provided by National Government to organisations across the Network.
- 8.9 **West Yorkshire Poverty Network:** LFAN representatives chair the West Yorkshire Poverty Network, which brings together food aid providers and stakeholders from across West Yorkshire, including the Council's Financial Inclusion Team and FareShare Yorkshire.
- 8.10 Through the network, Leeds representatives provided evidence which contributed to Feeding Britain's successful parliamentary campaign which saw the Universal Credit deductions rate reduce from 30% to 25%, and the implementation be fast-tracked from October 2021 to April 2021.
- 8.11 **FareShare Yorkshire:** FareShare Yorkshire are supporting food provision for 124 front line organisations and community Care HUBS across Leeds, working in close partnership with Leeds City Council, LFAN and Foodwise Leeds to ensure a sustainable food system in the city. In 2021 to date, over 540 tonnes of food have been supplied, contributing towards 1.28 million meals.
- 8.12 In March 2021, with support from Leeds City Council, FareShare opened the Yorkshire Storage HUB in the city to enable food to be stockpiled for effective future responses. Whilst the type of provision is gradually transitioning from food parcels back to hot meals, the level of demand from front line providers remains high following the pandemic and requests from new food providers have continued.
- 8.13 **Community Care Hubs:** Work continues with VAL and voluntary sector partners serving as Community Care Hubs - supporting members of the public impacted by COVID-19 across all wards in the city.
- 8.14 Community Care Hubs continue to offer emergency food and services, with many now offering alternative food club/pantry provisions, wrap around support and onward referrals to

help tackle the root causes of crisis and poverty related issues and to enable residents to transition toward independence.

- 8.15 **Establishment of Task Force:** In response to increased activity around food insecurity, a Leeds Food Insecurity Task Force will be established in 2022 to provide a forum to aid development of strategic approaches to tackling food insecurity in Leeds. It is anticipated that the meetings will be attended by representatives from cross council services and key partner organisations.

9. Conclusions

- 9.1 For Leeds the depth of experience and the strength of the partnership developed over many years has been crucial in the city's rapid response to the challenges that the pandemic has caused for our communities and residents.
- 9.2 Much of the work, projects and services detailed in this report are well established and pre-date the pandemic and have been the foundation for the delivery of additional measures and substantial short term funding streams which have been allocated from Central Government.
- 9.3 Despite the combined impact of national COVID-19 response and recovery measures, funding allocated to the local authority and the strong, well established supportive infrastructure in Leeds, the actions undertaken have not been enough to prevent increasing numbers of households falling into poverty and hardship. Joseph Rowntree Foundation summarised; 'As costs pile up and incomes have been cut, we urgently need to rethink the support in place for people at the sharp end of the cost of living crisis.'
- 9.4 Advice and support organisations across the city continue to report increasing demand for their services, with both the complexity of the issues and the number of clients unable to cover basic living costs increasing. This is coupled with the longstanding concerns around Universal Credit and the wider welfare benefits systems ability to protect the most vulnerable in society.
- 9.5 The issues raised in this report are understood by all parties involved due to continued communications and partnership work. The work being undertaken in the city is reported to regional and national bodies through the local DWP, Citizens Advice, Welfare Rights and Food Insecurity groups.

Appendix 1 - Real Lived Experiences & Case Studies

CASE STUDY 1 – WELFARE RIGHTS UNIT – PIP Appeal & impact on mental health

Client P had a number of issues. His PIP was stopped, and we assisted him appeal the decision resulting in the original decision being lapsed. He was also entitled to the severe disability premium as part of his ESA award and was struggling to get the DWP to award this. Following our communications this was awarded and the following feedback received. Throughout our dealings with Mr P he had mentioned being suicidal due to the pain he was in and the problems resolving his issues.

Hi Karen & all the Welfare Team,

Everything seems to have settled down now regarding all my benefits etc, no more dreaded brown envelopes arriving is great news for my stress levels. I would like to say a massive thank you to everyone involved in dealing with my case. I really can't thank you all enough for the service you gave me and even greater thanks for getting me out of living in poverty.

Life may not be great still with my mental and physical problems but the help you gave me has made life a bit more bearable than it was before. You probably won't know it but you may have just saved a life with what you've done. I now know there are people out there who are willing to help people like me who thought we were just forgotten numbers in a system.

Again, THANK YOU. Keep up the good work.

CASE STUDY 2 – CAL/CCA - Barriers to work/In work poverty

Alysia started working full time again in June 2021. She has two toddlers and the nursery fees had to be paid a month in advance (almost £2000). She contacted the DWP multiple times to ask for help in the first month but received no response. In the end she had to borrow money, meaning she was already in debt before she had started her new job.

Alysia managed to get back on track. However, her husband is paid 4 weekly and got paid twice within the same universal credit period, meaning that they suddenly received just over £300 universal credit instead of their usual £1300 to help towards childcare. This meant that they did not have enough money to pay the nursery fees. Alysia contacted the nursery, explained the situation, but the children's places were immediately suspended. Alysia has since had to resign from her job because she didn't have childcare and has been left with a £1900 childcare bill.

Alysia said that this has made her feel very down and lost and she wonders why she bothered going back to work in the first place. She originally went back to work to try and get her family back on their feet and to give her children a better life. Instead she has been left with more debt.

CASE STUDY 3 – CAB/CCA - Breathing Space and DRO

Mike and Alice are both in their 60's with £7k of debt each. Both were initially working but had to stop and claim benefits due to changing health and care needs, meaning they were unable meet their debt repayments. They approached CAL for advice and entered Breathing Space in late May. During the moratorium period, they were assisted to find all their debts and prepare the Debt Relief Order application which was approved in June 2021. They said: *"We want to thank you again for everything you've done for us. You have been patient and understanding with us all the time. Although the last few months have been a tough period for us, you made it easier for us to get through. We wish you all the best."*

CASE STUDY 4 – EGAC/Money Buddies – Complex debt & safeguarding issues

Gemma a single person with a history of mental health problems (depression) had priority debts (rent, council tax, utilities) of which she had an arrangement to pay. Sadly, Gemma's sister died, leaving five dependent children. As Gemma was next of kin, she needed to leave her current home and move into her sister's to care for the children. Gemma also had to re-apply for Child Benefit and Universal Credit due to this.

The delay in payments meant that her debts were spiralling out of control and she was struggling to support the children. Gemma already had debts, and new priority debts were rapidly escalating in her new home due to her not having any money. Coping with her own grief, looking after the five children who were also grieving, and with the house being overcrowded alongside serious disrepair issues, caused Gemma to become suicidal.

Support provided and outcomes: Following a referral from the local Councillor, our debt adviser multi-agency approach worked with the Councillor, Social Services, NHS mental health services, Housing Leeds, Council Tax, and Utilities to stop enforcement of the priority debts and to make sure the client had the support she needed. Along with the multi-agency working to get Gemma the resources she need to support the children, the client applied for a Debt Relief Order and was moved in to an appropriate property for her and the children. As a result, Gemma could care for her sister's children, grieve properly and cope with the pressure and changes in her life, Gemma said she was no longer suicidal and could get on with life.

CASE STUDY 5 – EGAC/Money Buddies – Impact of sanction & barriers to welfare benefits

Stephen was referred to Money Buddies by Leeds Adult Social Services. He had been diagnosed with Multiple Sclerosis which deteriorated during lockdown. Stephen lived on his own in a council owned property. He built -up debt, which had grown to £3000. Prior to lockdown Stephen had been a Job searcher. Once DWP Job centres reopened after lockdown Stephen was told he had to go to the

centres and sign on, even though he had told the DWP of his MS and that he could not cope. This was not recognised by the DWP. Stephen had difficulty attending and missed his sign-on appointment, meaning Stephen was sanctioned. Stephen was left with no money for food, fuel and home expenses, and Stephen's extended family had to help with food. The DWP had not considered Stephen's ill health in determining the appropriate benefit, nor in imposing the sanction. This situation continued for five weeks before being referred to us by a Leeds City Council customer services staff member.

Support provided and outcomes: The Money Buddy spoke with DWP and explained the client's circumstances. The DWP retracted their sanction and made an emergency payment, backdated to original missed signing-on date. The Client was referred to our Debt Advisor to get the debt payments under control. Our Money Buddy also identified Stephen's eligibility for Personal Independent Payment (PIP). An appointment was made with our Benefit Buddy who supported Stephen with a successful application which has resulted in our client's net income increasing by £2900 per annum.

Our client is no longer having to work, can meet his living expenses including food, accommodation and energy. Most importantly he can focus on managing his MS without the stress and strain of having to worry about whether he will have money for food and paying his rent.

CASE STUDY 6 – EGAC/Money Buddies - Vulnerable client with benefit deductions

Jamil has a lifelong hearing impairment which means he requires face to face support. He had built up debts because his benefit income was insufficient to meet his outgoings. This shortfall was as a direct result of benefit payment deductions because of previous benefit overpayments. Jamil could not cope, had no money for food and was angry and distressed. His support worker referred Jamil to Money Buddies for help.

Support provided and outcomes: A debt advice appointment was held with a sign language interpreter which resulted in a number of the team at Money Buddies helping Jamil. Food vouchers were obtained, then after assessing his debt situation, we were able to get over £1500 of debt written off, whilst negotiating lower payments with other creditors. Jamil was helped with prioritising his budget so that he could live in dignity and would be better placed in dealing with creditors if his situation changed.

CASE STUDY 7 – Our Way Leeds (GIPSIL) – Vulnerable young client – Barrier to claiming

M - 17 years old, was refused UC on multiple occasions despite direct intervention from Housing Support, Social Services and college welfare support.

M was experiencing physical and mental abuse at home and fled to an aunt's, but after a short period of time was asked to leave. She stayed with a grandparent for another short period of time but was felt to be a financial burden so then stayed temporarily at the family home of her boyfriend. In the meantime, Social Services also drew up a Child Protection Plan.

On attempting to claim UC she was declined. The decision notification was confusing and conflated the reason for refusal with her educational status, avoiding mentioning the key route to entitlement: being without parental support.

Her case was supported by the Leeds City College Welfare Team and a reconsideration requested. DWP argued that at the time she was in the home of her aunt, that was considered to be with parental support. However, by the time of decision, her aunt had asked her to leave and M was by then staying temporarily at the family home of her boyfriend.

She attempted to claim again but was again refused on the grounds she had parental support. The Leeds City College Welfare team pressed on to appeal the original decision. Each of her living circumstances were temporary arrangements and while her boyfriend's parents acted with goodwill, they were not taking parental responsibility.

OUTCOME: Only through rigorous intervention and escalation from GIPSIL was the claim accepted and put into payment. The appeal, that had already been submitted to tribunal, was subsequently lapsed by DWP and the backdate awarded.

CONTEXT: Had the case been given due attention with regard to the regulations and guidance, it should have been awarded in the first instance - saving hardship for the young person involved and a considerable amount of work for both DWP and advice staff.

Unfortunately, there have been many similar situations, all of these involved the refusal of Universal Credit to 16 or 17-year-olds without parental support and therefore effectively homeless. GIPSIL have been able to overturn all such referral cases, indicating a systemic problem.

As one of the first and most direct effects of parental/guardian estrangement involves the young person becoming homeless, and moving to a household that will enable them to stay, there is a distinct danger that these vulnerable young people (especially those without advice and advocacy support) become open to abuse and exploitation, especially where their entitlement to financial support is in question.