

Citizens Advice Birmingham Financial Inclusion Briefing

**Anne Gilford Help to Claim Best Practice Lead
a.gilford@bcabs.org.uk**

An Introduction to Citizens Advice

Citizens Advice National Service

**265
Independent
Local
Citizens
Advice
Charities**

**Witness
Service**

Pension Wise

**Consumer
Service**

Twin Aims of Citizens Advice

To provide the advice people need for the problems they face.

To improve the policies and principles that affect people's lives.

Citizens Advice Birmingham



Advice Services

Research & Campaigns Priorities

Adequacy of Welfare Support

Adequacy of Advice Funding

Scams Awareness

Financial Quicksand

No Recourse to Public Funds

Anna's* Story

When Anna came to us for help at the beginning of the pandemic, she was worried about her debts, after being made redundant from her job in the hospitality sector. She had several debts subject to payment holidays.

Anna felt that she was unlikely to be returning to work soon, due to her mental health.

***name changed to preserve client anonymity**

Changing Trends of People Using our Services



- **People with disabilities**
- **BAME communities**
- **Men**
- **Older people**



- **Women**
- **Under 35's**
- **People in work, on low income**
- **Self employed**
- **No Recourse to Public Funds**

Changing Advice Trends During the Pandemic

Debt

Food Poverty

**Charitable
Support**

Impact of the £20 a week cut to Universal Credit & Working Tax Credit



Across Birmingham
~£140 million potential
spending over a year



£20 per week = 2 ½ days of
food a month



£20 per week = 6 days of
energy bills a month

Current Cost of Living Crisis



**1 in 10 families
are facing a
financial crisis
this winter**



**1 in 5 have
used less
heating in the
last 3 months**



**1 in 5 have cut
back on their
food shop in
the last 3
months**

Debt During the Pandemic

**Key
Workers**

Carers

**Black
People**

Our Action

**Engaging with
Government**

**1- 1 Client
Support**

**Engaging with
Local Partners**

Other Cross Sector Measures that could help

**Bring forward
uprating of
benefits**

**Provide
targeted
Coronavirus
Grants or
Interest Free
Loans**

**Offer debt
relief support
or rescheduling
of pandemic
related debts**

**Offer
additional
support to
relieve food
and fuel
poverty**

**Offer additional
Support to
relieve pandemic
related rent &
council tax
arrears**

**Pause
deductions
from UC for
money owed to
Government**

Anna's Story How did we help



Income

**Universal Credit
and Personal
Independence
Payment
applications**



Debts

**Temporary
moratorium with
her creditors and
apply for a Debt
Relief order**



Outcome

**Secured £404 per
month additional
income and £11,696
of debt written off.**

Anna says her mental health has improved