



Advice
Dorset

Getting Ready for Winter: a briefing for frontline workers

Thursday 24 October 2024

10 - 1

Dorford Centre, Dorchester



AGENDA

10pm	Welcome
10.05	Citizens Advice: Cost of living updates
10.30	Energy updates: <ul style="list-style-type: none">• Citizens Advice• Ridgewater Energy
11.15	BREAK
11.40	<ul style="list-style-type: none">• Dorset Council Benefits Team
12.10	Updates on: <ul style="list-style-type: none">• eVisas• Emergency Local Assistance• GRT Project• Macmillan
1pm	CLOSE

About Citizens Advice: aims and principles

The logo for Citizens Advice, featuring the words "citizens" and "advice" stacked vertically in white lowercase letters inside a dark blue speech bubble shape.

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- To give people the advice they need for the problems they face, and
- To use our evidence to improve the policies and practices that affect people's lives [our Research & Campaigns work]
 - Advice is free confidential and independent, and is available to everyone
 - We value and respect diversity, and promote equity
 - We challenge discrimination and unfairness
 - We work with colleagues and partners

Citizens Advice across Dorset and BCP

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- Citizens Advice provides advice services across [Dorset](#), with three main offices and numerous outreaches in local towns and community settings, and several 'advice buses'. Dorset Adviceline: **0800 144 8848**
- [CA BCP](#) has services across the area. BCP Adviceline: **0808 2787 939**
- Advice can be face to face, by phone, and by email.
- Specialist services include: Dorset Energy Unit, refugee support, Macmillan, income maximisation, debt, services for the Gypsy Roma Traveller communities.
- We work with a range of other partners, and support the Advice Dorset Partnership.

The current context

- **For many the cost of living crisis does not feel like it is over.....and the Budget is unlikely to cheer us up**
- **Inflation in September: 1.7%**
 - Good for mortgages
 - Less good when benefits are updated in April 2025
- **Energy Price Cap increases in October**
- **Pension rise in 2025 will be 4.1% ('triple lock') but many pensioners are still in poverty and/or have lost....**
- **Winter Fuel Payment**
- **Locally: access issues - housing and affordable rents, other services (eg banks), digital exclusion**

Advice trends: what our national data tells us

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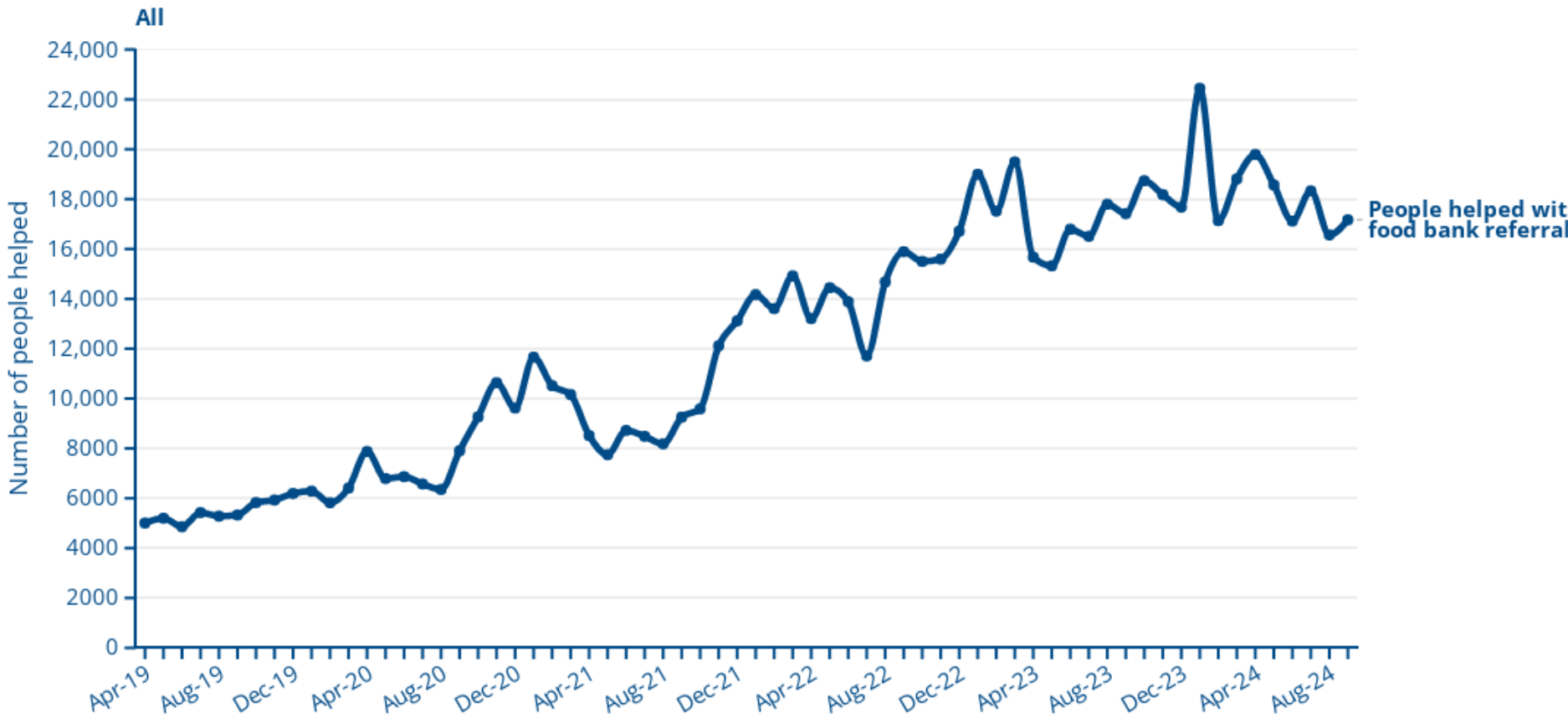
National Citizens Advice monthly ‘data insights’ [dashboards](#) look at several key advice areas which are related to cost of living pressures:

- **Energy advice and energy debt**
- **Charitable support and foodbanks**
- **Homelessness**
- **Personal Independence Payment claims**
- **Council Tax arrears**

The next slide shows the data from 2019 to September 2024 for the number of people coming to us for a food bank referral

The number of people we're helping with food bank referrals each month

All



For Citizens Advice in Dorset in Qtr 2 of 2024/5 (July - September) compared to the same quarter last year:

- **A 9% increase in people helped: 5,845 people asked for help with 18,045 issues, of which –**
- **Legacy benefit issues 5,390 / Universal Credit 2,092**
- **Significant increases in advice on debts and utilities**
- **A 33% increase for foodbank referrals and other charitable help (partly due to Household Support Fund 5)**
- **65% of clients told us they had a disability or long-term health issue**
- **....and £3.9m gained for clients (eg annualised benefits)**

On the frontline - current advice needs

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- **Emergency help:** food bank referrals, PPM (prepayment meter) vouchers etc
- **Housing:** rising costs of rent and mortgages, notice, housing register, homelessness applications.
- **Energy advice:** bills and payment methods (eg. Direct Debits), suppliers, grants, arrears, Warm Home Discount, Priority Service Register etc
- **Benefits:** checks, changes, problems, deductions, review and appeals (particularly for Personal Independence Payment - PIP)
- **Income maximisation:** grants, Discretionary Housing Payments, budgeting, ways to save money, 'passporting'
- **Debt** management and options
- **Employment:** insecure contracts, dismissal

And how are cost of living worries affecting people?

- More clients have a 'negative budget': despite paring back expenditure they cannot meet essential costs from their income.
- Increasing numbers of people cannot afford essentials – **food**, **heating**, **prescriptions**, keeping up to date with their **rent/mortgage**
- Those 'regular' clients who are on low incomes and/or have 'chaotic lifestyles' are coming more frequently, and use up short-term support (eg. max of 3 PPM vouchers in 6 months); sometimes people get angry.
- Some people are coming to us for the first time, and have never had to ask about benefits or using a food bank.
- More people are at risk of eviction, falling into debt or prey to loan sharks, physical and mental health deterioration, having to put up with poor employment options, and the knock-on stress impacting on families.

What support is there?

- **No Cost of Living Payments in 2024/5**
- **Dorset Household Support Fund 5 continues, HSF6 (and info for BCP) awaited + school hols vouchers**
- **Limited access to other discretionary grants and payments**
- **Universal Credit – migration in progress, transitional protection for some (but complex!)**
- **Pension Credit campaign – claim by 21 December to get backdated to September and therefore get WFA!**
- **Debt remedies: Debt Relief Orders now free and maximum debt £50k, but limited access to registered Intermediaries**

More on 'Income Maximisation' – what does it include?

- Checking **benefit entitlement**, helping with claims and appeals, checking payments, challenging deductions
- Making the most of **passporting** from means-tested benefits to other help, eg. free prescriptions, free school meals, Healthy Start Vouchers
- Looking at **childcare** cost options
- **Social tariffs** for water, phone/broadband
- **Energy efficiency** advice
- Money saving **tips**
- Helping prepare a **budget**, helping people understand how to prioritise payments etc
- Accessing **grants** and discretionary payments (eg. DHP)
- Ensuring people get any **Govt support** they are entitled to

More on Universal Credit Migration

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- Currently those on some 'legacy benefits' (including tax credits, Employment & Support Allowance) may receive a Migration Notice letter.
- This should give a deadline of at least 3 months to claim.
- Don't claim before the letter is received as then 'transitional protection' is lost.
- The date the claim is submitted should also be considered – eg. best to submit after a payment date for other benefits.
- Citizens Advice [Help to Claim](#) service: 0800 144 8 444
- Govt information:
<https://www.gov.uk/government/collections/universal-credit-for-claimants-who-receive-a-migration-notice-letter>

Looking ahead?

Short-term support is welcome BUT we need some longer-term policy changes, so national Citizens Advice has 3 'asks':

- ✓ **Uprate Local Housing Allowance in line with the 30th percentile of local market rent**
- ✓ **Reduce the amount deducted from Universal Credit Payments**
- ✓ **Provide targeted energy bill support**

Scams Awareness Week 21-28 October 2024

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The 2024 Scams Awareness campaign in October consists of one week of activity aiming to advise consumers on how to stay safe from financial and investment scams. The **3 key messages** are:

- Don't be rushed to sign up to financial opportunities, even if you think you might miss out on a good deal
- Do not provide personal details or bank details straight away
- The [Financial Services Register](#) can confirm if companies or individuals are legitimate

#ScamAware

<https://www.citizensadvice.org.uk/scamsadvice/>

Cost of Living Scams

The increased financial pressures many are facing has put more people into difficult situations, and scammers are exploiting this. Look out for:

- **Scammers pretending to be energy companies, luring people with “too good to be true” deals in order to steal their money**
- **Fake sales representatives selling counterfeit shopping vouchers**
- **Fraudsters sending out phishing emails pretending to offer an energy rebate or government support to obtain people’s personal information**

What else are we doing to help and support people?

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- Working in **partnership** with the many other organisations across Dorset and BCP supporting people.
- **Co-locating** services in community venues people are using eg. foodbanks
- Using our **evidence** to bring about **change**
- Disseminating clear and up-to-date **information** (contact me if you want to sign up to the fortnightly [E News!](#)).
- caroline.buxton@centralca.org.uk

