



## Rising to the challenge

Not surprisingly, the recession has substantially increased the number of people coming to Citizens Advice for advice. Overall, there has been a 9% increase on last year's figures, with enquiries on debt, employment and benefits issues up the most.

Many of these people are new to Citizens Advice and probably never imagined they would need our services. But now facing job losses or cuts in working hours, and with mortgage arrears and possible repossession hanging over their heads, they are coming through our doors for the first time in their lives. They are looking for advice on welfare benefits and how to deal with demanding creditors, are desperate and have no one else to turn to.

The recession is a challenge for them and it is a challenge for us. Despite limited resources, we are doing all we can to meet this extra demand. We are opening for more hours, seeing more clients, producing more information and self help materials.

We were fortunate in this regard that the Government—recognising our important role—allocated the service extra resources £10m in last year's Pre Budget Report.

This money has allowed 338 bureaux to open for longer for 14 months from February 2009, and should mean that they get to see and advise at least 335,000 extra people by April 2010.

We are also trying to get people to seek advice as early as possible. Sometimes this means going to see them, for example by visiting workplaces where employers are facing redundancy.

Citizens Advice is continuing to work to improve access to bureau services—for example, a single telephone number for all bureaux in Wales should be in place by autumn 2009, and in England in 2010.

But this emphasis on advice services does not mean that our social policy role is diminishing. In fact, the reverse is true as our proposals for change, so clearly based on clients' evidence, are increasing sought out by policy makers.

We continue to campaign enthusiastically on behalf of our clients, many of whom are the 'forgotten' victims of the recession. These include those with sub-prime mortgages stuck on high interest rates, and tenants facing eviction because their landlords are being repossessed.

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### Welcome from **David Harker,** Chief Executive Citizens Advice

For the third year running, the Government has published its draft legislative programme for the next session. This is a useful innovation that helps to take some of the guesswork out of influencing policy.

But do we have the whole story here? Of the 11 bills announced, two – the Child Poverty Bill and the Equality Bill – have already been published, and will simply carry over into the next session. And where is the Consumer Bill? We have a White Paper but no mention of a bill in the programme, not even in draft form.

A programme of just 11 bills does feel a little light but perhaps it's all academic? Since there must be a General Election by June 2010 few of the measures announced now will make onto the statute book anyhow.

Still, a Consumer Bill would be a welcome addition to the programme, even if it did fall at dissolution. Is this the dog that didn't bark, I wonder?

# CITIZENS ADVICE NEWS

## Citizens Advice annual reception



Rt Hon Ian McCartney MP pictured with representatives of Wigan CAB and Karen Buck MP, Chair of the APPG on Citizens Advice

At the reception, Karen Buck MP played host to the fifth Citizens Advice annual Parliamentary reception on 10 June. Parliamentarians were joined by representatives of the Citizens Advice service and a range of stakeholders at the event which was supported by the Royal Bank of Scotland. At the reception, the third ever Citizens Advice 'Parliamentarian of the Year' award was made to the Rt Hon Ian McCartney MP in recognition of his key role in helping Citizens Advice's 'Justice Denied' campaign which persuaded Government to improve the enforcement mechanism for unpaid Employment Tribunal awards. Ian also has a strong record of working on local issues affecting CAB clients, such as immigration and tax credit overpayments.

## New project offers 100,000 consumers free financial education sessions



L-R Conservative Treasury spokesperson Mark Hoban MP, Graham Beale of Nationwide, David Harker of Citizens Advice, Liberal Democrat Treasury spokesperson Vince Cable MP and then Treasury Minister Ian Pearson MP

In May, a new financial capability partnership between Citizens Advice and Nationwide Building Society was launched in Parliament. MoneyActive is a financial capability partnership between Nationwide Building Society and Citizens Advice. The three year project worth £3 million will fund the recruitment and training of 1,300 CAB volunteers to deliver financial education within communities across the UK. This represents a significant increase in the number of CAB 75 bureaux across the UK will be involved in the project in its first year, with the initiative being rolled out to more locations over the next three years.

Figures from Citizens Advice show that bureaux in England and Wales dealt with 1.76 million debt issues in 2008 and the recent economic conditions have increased demand for help with financial issues.

## Citizens Advice and the LGA partner up on best practice

Citizens Advice and the Local Government Association have jointly produced a guide on how councils and bureaux are working together on issues around financial inclusion and capability. Launched at the LGA conference in Harrogate in July, 'Managing money, helping with debt', is a collection of case studies and best practice which look at the projects that Citizens Advice bureaux, other agencies and local authorities are working on to improve the financial situation of local people.

While in Harrogate, Citizens Advice Chief Executive and LGA Chair Cllr Margaret Eaton also signed a new protocol on the Collection of Council Tax Arrears. The protocol contains a distillation of the good practice highlighted during the Citizens Advice 'Putting Bailiffs on the Spot' campaign which began in 2006 to highlight incidences of poor practice involving bailiffs collecting council tax arrears.

The protocol will be distributed throughout the national network of local authorities and throughout the CAB network.

### Read more online

To view briefings and evidence reports, or to view this newsletter online please visit the 'Working with policymakers' section of our website:

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

# PARLIAMENTARY NEWS



## Equality Bill

Whilst the Equality Bill is nearing the end of its time in the House of Commons, Citizens Advice continues to work towards several key improvements to the Bill, which in itself is a major step forward in equality legislation. We welcome the Government's decision to introduce an amendment at the Committee Stage to include multiple discrimination in the Bill, but will push for these provisions to extend to protect those who have suffered from indirect discrimination or harassment. Recognising multiple discrimination will make it far easier for individuals discriminated against on more than one ground to secure justice.

In addition, we welcome the Government's commitment to

think again about extending the socio-economic duty proposed in the Bill to economic regulators, which would ensure the duty better protects those who are socio-economically disadvantaged. As the Bill progresses, we will continue to argue for the protections against harassment in goods, facilities and services to be extended to those harassed because of their sexual orientation or religion or belief. We will also continue to push for joint inquiry powers for the Equality and Human Rights Commission and for the Bill to allow representative claims.

## Inquiry on the banking crisis

Citizens Advice recently gave oral evidence to the Treasury Select Committee's inquiry on mortgage arrears and access to mortgage

finance. The inquiry focuses on households affected by the recession and struggling with mortgage arrears and/or at risk of repossession, as well as problems in accessing finance for first-time buyers.

Citizens Advice supports the approach taken by government to put in place a mortgage safety net to help people stay in their homes. The evidence so far suggests that the measures are making a difference overall, though it is too early to judge their impact fully. However, people are still losing their homes, and many are still falling through the gaps, such as those who see their incomes fall but stay in work because help with mortgage interest payments is not available in these circumstances.



### **Spotlight on the private rented sector**

The Department for Communities and Local Government has published its Green Paper on the reform of the private rented sector — ‘The private rented sector: professionalism and quality’. Its proposals include the statutory regulation of letting and management agents covering entry requirements, code of practice including compliance with the decent homes standards, client money protection measures and independent complaints procedures. Regulation is welcome and overdue. A recent Citizens Advice report ‘Let down’ highlighted a range of poor practices currently being carried out by letting agents. Citizens Advice feels that any regulation

must provide a solution to the often exorbitant and unfair fees that agents levy on tenants, often for carrying out tasks that are no more than the routine business of letting and managing a property.

On the same day the Government announced its intention to legislate ‘at the earliest opportunity’ to provide two months notice to all tenants who are to lose their home because their landlord is being repossessed for mortgage arrears. Citizens Advice has been working jointly with Crisis, Shelter and the Chartered Institute of Housing to highlight the plight of these forgotten victims of the repossessions crisis and calling for urgent reform to give tenants more notice of eviction in these situations. For many tenants, the proposed changes cannot come soon enough and Citizens Advice feels that they should be prioritised in the autumn legislative programme.

### **Consumer law proposals unveiled**

Ahead of the publication of the Consumer White Paper, Citizens Advice worked closely with the Department for Business, Innovation and Skills. The paper covers many issues that we have worked on, including empowering consumers through information and enforcement, the modernisation of consumer law, and assisting the vulnerable to pay essential bills. It also addresses other areas that we have worked on including: protection of

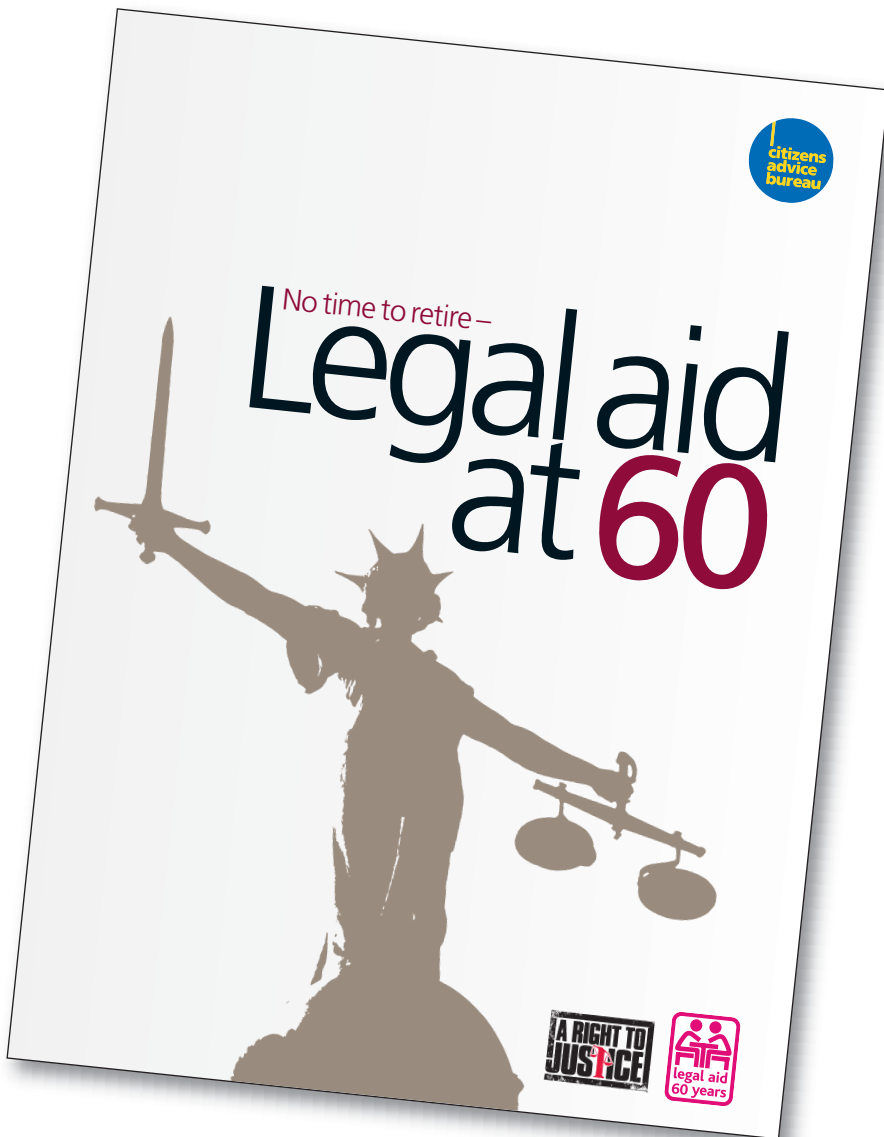
mortgage holders and tenants; money for the ‘self help toolkit’ developed jointly with Citizens Advice; charging orders and orders for sale, a more effective credit regime for lenders and consumers; and work on Bills of Sale.

### **Energy White Paper eagerly awaited**

As we write, an Energy White Paper is due to be published shortly and it comes at a timely moment. Rapidly rising fuel prices have reversed the progress previously made in reducing fuel poverty. Citizens Advice Bureaux are now dealing with significant increases in the number of fuel debt cases, with 2008–9 figures representing an increase of 19 per cent on the previous year.

Citizens Advice has long campaigned on fuel poverty and recently contributed to the Work and Pensions Select Committee’s inquiry into the subject. We recommended that the Government consider whether it should intervene to ensure minimum standards for suppliers’ social tariffs to make them fairer, better targeted and more accessible. In addition, we continue to argue for the Winter Fuel Payment to be paid to groups who live on low benefit incomes and struggle to afford their fuel bills, such as disabled people, people with a long-term illness, and households with young or disabled children. We look forward with interest to reading the Energy White Paper’s proposals.

# CITIZENS ADVICE REPORTS



## ‘Supporting justice’—report on the Asylum Support Tribunal

Citizens Advice is calling on the Government to provide publicly-funded legal representation for asylum seekers and failed asylum seekers appealing against a refusal or termination of asylum support. The lack of publicly-funded legal representation for asylum support appeals means that some of society’s most vulnerable people are being failed. ‘Supporting justice’, a new Citizens Advice report, found that the majority of appellants to the Asylum Support Tribunal— asylum seekers and failed asylum seekers—are unrepresented and as many as one in three oral appellants receive no legal advice or assistance of any kind.

Every year some 2,000 asylum seekers and failed asylum seekers appeal to the AST. Most speak little or no English, many are struggling to survive financially and some have serious mental health problems, commonly linked to their precarious situation in the UK.

Supporting justice suggests that the annual up-front cost of providing such representation— of the order of £300,000—could be met entirely from the savings that would flow from an improvement in the quality of the UK Border Agency’s initial decision-making on asylum support

## Legal Aid— no time to retire

This year, we celebrate not only the 70th anniversary of Citizens Advice but also the 60th anniversary of legal aid. In order to make the case for continued support and development of legal aid, Citizens Advice have published a new report *No Time to Retire — Legal Aid at 60*. The partnership between Citizens Advice bureaux and the legal aid system is an important and longstanding one,

with bureaux increasing the range and depth of the social welfare law advice they provide.

We now live in an economic climate in which services like legal aid are extremely vulnerable to the pressures on public finances, but at the same time the recession is also causing a staggering rise in the demand for legal advice. We hope that our report can successfully make the case that more legal aid delivery could help in preventing problems and dealing with the fall out from the recession.

## Lib Dem leader visits Cornish CAB



In May Saltash CAB in Cornwall were paid a visit by Liberal Democrat leader Nick Clegg MP. Mr Clegg paid tribute to the work done by the Citizens Advice service in helping people facing difficulties. He said 'It is an invaluable resource and a lifeline for people when they don't know where to turn for help. I think cutting money from CABs is an own goal as it is precisely the CAB which picks up the pieces for people when they are in difficulty.'

## Contact the public affairs team



**John Ludlow**  
Head of Press and Public Affairs

☎ 020 7833 7092



**Bethan Collins**  
Senior Public Affairs Officer

☎ 020 7833 7098



**Matt Jones**  
Public Affairs Officer

☎ 0207 833 5271



**Faye Jordan**  
Press and Public Affairs Officer

☎ 020 7812 5481



**Jonathan Edwards**  
Public Affairs Officer Wales

☎ 02920 376 756



**David McNeish**  
Parliamentary and Policy Officer  
Citizens Advice Scotland

☎ 0131 550 1016

Email the team at:  
[parliamentary@citizensadvice.org.uk](mailto:parliamentary@citizensadvice.org.uk).

## See you at conference?

Citizens Advice will be exhibiting and holding fringe meetings at the Liberal Democrat, Labour and Conservative conferences this autumn. This year's conference season coincides with the launch of celebrations in September to mark the 70th year of the Citizens Advice service and we hope you'll be able to join us at one of our events or pay a visit to our exhibition stand.

### **Liberal Democrats | Sunday 20 September:**

Getting through the worst: What can be done to protect those in greatest need?

1–2pm, Tregonwell Room, Bournemouth International Centre

Citizens Advice 70th anniversary reception

6:15–7.30pm, Harry's Bar, Marriott Hotel, Bournemouth

### **Labour | Monday 28 September:**

Getting through the worst: What can be done to protect those in greatest need?

12:45–2pm, Buckingham Room, Hilton Metropole hotel, Brighton

Citizens Advice 70th anniversary reception

9:30–11pm, Victoria Terrace, De Vere Grand hotel, Brighton

### **Conservative | Monday 5 October:**

Politics of Hope: Can the parties' policies protect those in greatest need from the recession?

12.30–2pm, Colony Restaurant, Midland Hotel, Manchester

Citizens Advice 70th anniversary reception

9.30–11pm, Colony Restaurant, Midland Hotel, Manchester.