

Just about managing

The problems that can make the difference
between 'just managing'—and not

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

**citizens
advice**

Introduction

The UK government has said it wants to make life easier for people who are 'just about managing'. These are individuals and families that are not rich, but also not the poorest in society, and who—despite mostly being in work—find day-to-day life a struggle.

There's been a lot of talk about the economics of this group: where these families fall in the income distribution, how their wages have risen or fallen, and what local and global factors are responsible for these pressures.

But what does life *feel* like as a family that's just managing? What problems do just managing households encounter in the course of a week, month, or year, that knock them for six? And what aspects of life make things harder than they need to be?

Each year, the Citizens Advice network helps 700,000 working people with their problems, face to face or over the phone. Last year, our dedicated consumer helpline also dealt with 600,000 enquiries and our website had 36 million visits.

This work shows us, day in and day out, the problems people face. More than that, it helps us identify ways we can solve these problems to make life easier.

In this report we use our data to explore the biggest practical problems that stand out for people who are just about managing. We describe the problems and suggest some policy changes that would help.

What comes through in this analysis is that, while the squeeze on incomes has left many households close to the edge. It's the problems life throws at people that knock them over—and that can make the difference between managing and not.

And what unites these problems is that they leave people with a lack of control over their everyday lives. Five problems in particular stand out from our data:

Aggressive or inflexible **debt collection** practices, in both the public and private sector, that can turn 'just managing' into 'not managing' overnight, particularly when people fall behind on council tax, or when unsecured consumer credit spirals out of hand.

An **in-work welfare** system that boosts incomes but that is sometimes so confusing, and slow to react to changing circumstances, that it can bring insecurity rather than security, leaving some people deeply uncertain of their income from month to month.

Problems with **pay and entitlements**, in which working people do not receive entitlements like sick pay, or do not understand their rights, from how their employer should treat them to the amount they should earn.

Private rented accommodation that is unfit for purpose, with growing numbers of working families reliant on insecure, run down accommodation with high costs and sudden letting agent fees leaving home ownership a strongly-felt but remote aspiration.

Utility markets, and particularly the energy market, in which the best deals are reserved for customers with the time and wherewithal to research and switch, while more loyal or less engaged customers are exploited with unjustifiably high bills.

While these problems are often longstanding, many are also fixable - these are not challenges, from the productivity puzzle to the slowdown in global growth, that could take a generation to understand and to fix. Steps could be taken now.

This report suggests simple, practical changes that could make life that little bit easier for households that are just managing to get by.

Just managing: Evidence from Citizens

Advice working clients

'Just managing' families has been defined as those in the lower half of the income distribution. The Prime Minister is also focusing on working families. How can our data help us understand the problems of people who are working but still struggling to get by?

Over 700,000 working people got advice in person or over the phone from our local network last year.

580,000 people called our national consumer helpline for support with issues ranging from housing, to second hand cars to energy bills. And people looked at our online advice pages 36 million times.

The data we collect through our network of advisers is detailed. We can use it to look more closely at the types of working people we see. We know that:

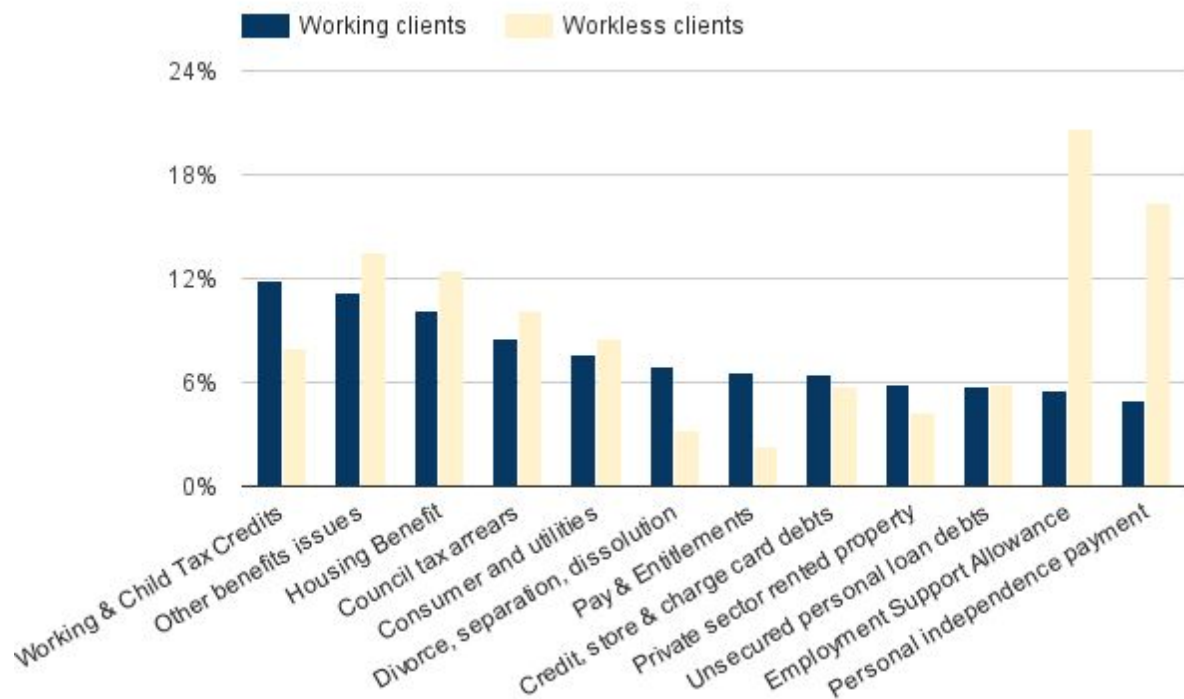
- half are aged between 30 and 50
- 1 in 5 are disabled or have a long term health condition
- around half have children living at home
- 1 in 5 come from a minority ethnic background

In terms of income, the implication is that 'just managing' families have lower than average incomes but are not quite the poorest. Among our working clients, at least three quarters and possibly as many as 90% are in the bottom half of the income distribution nationwide. Some are right at the bottom of the distribution, and the reasons for this are often the reasons they come to see us - benefits not paid, wages not paid, hours not given.

The line between just managing and not managing is thin. It is easy to move from a low income to a very low income. Those working people with above average incomes who seek our help could easily see their incomes drop. For this reason, this report looks at all working families who use our services.

So what are the most common problems among just managing families who use our local services? Our working clients look for advice on similar issues to those who are out of work, but there are some key differences. The graph below shows the issues that people tell us about.

The distribution of problems we see is different between our working and workless clients



Benefits and tax credits are important issues for our clients regardless of work status. Debt, particularly council tax debt, affects all groups. But among our working clients, issues around private rented housing and divorce figure more prominently. In contrast ESA and PIP are issues that affect our non working clients to a much greater degree.

We offer advice on issues such as health and education, that don't feature in this report. We will focus here on the biggest issues faced by our working clients as shown in the chart above. Using this data as a guide, we will look at:

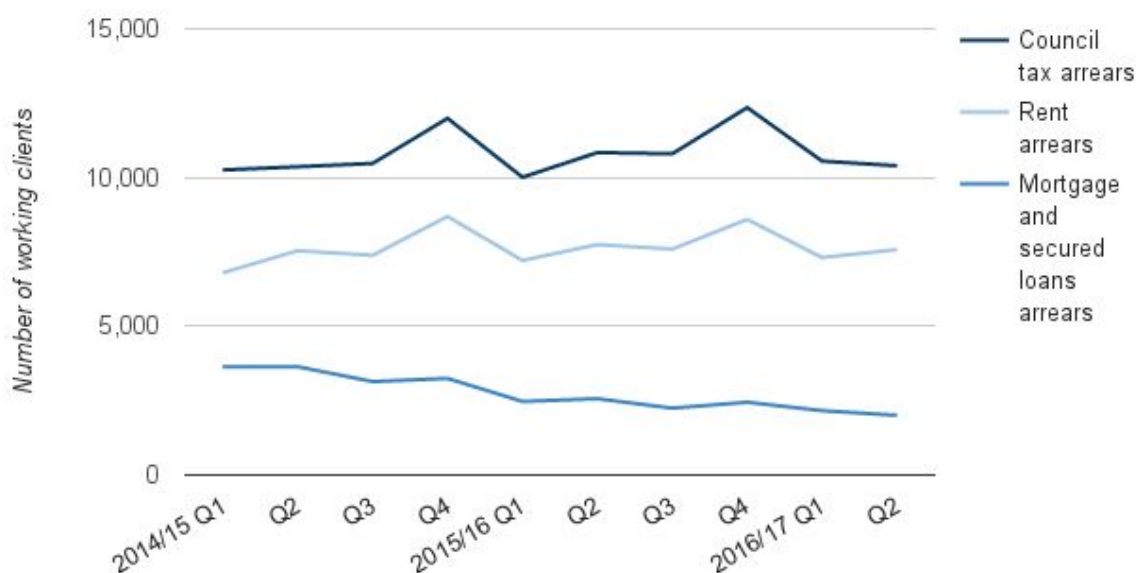
- council tax arrears
- pay and entitlements at work
- in work welfare, covering housing benefits and tax credits
- credit card and unsecured loan debts
- private rented housing
- consumer and utilities problems

1 Council tax arrears

Over the last year, we helped over 40,000 working people either face to face or over the phone with council tax arrears. That makes council tax arrears the single biggest priority debt issue we see among our working clients.

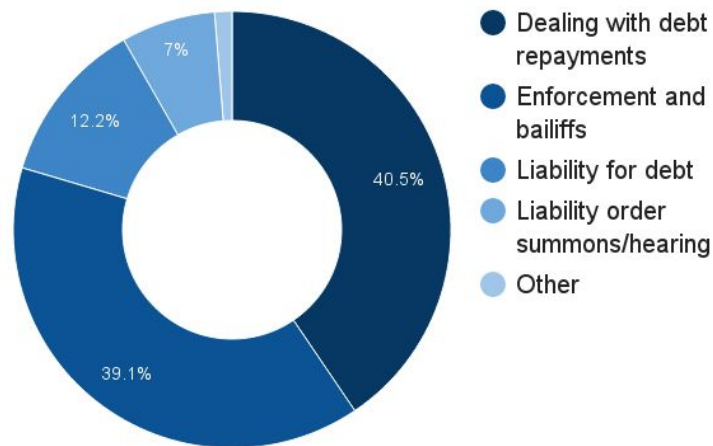
1 in 4 of the working people we advise on debt have an issue with council tax debt. 1 in 5 have rent arrears. 1 in 20 have issues with a mortgage or other secured loan. Issues with mortgages have fallen in recent years. Problems with council tax arrears have remained high, with very clear peaks each year when new bills are issued.

More than a quarter of our working clients with debt problems have a council tax debt issue. This is the biggest priority bills issue we see



Our working clients have a number of different council tax debt issues, but generally people are not questioning the amount of money they owe: over the last year only 12% had an issue with their liability. Instead, the majority are struggling to either keep up with their debt repayments (41%), or with the methods being used by local authorities to enforce council tax debt collection, particularly the use of bailiffs (39%).

Among the working people we see, dealing with debt repayments and enforcement/bailiffs are the biggest council tax debt issues

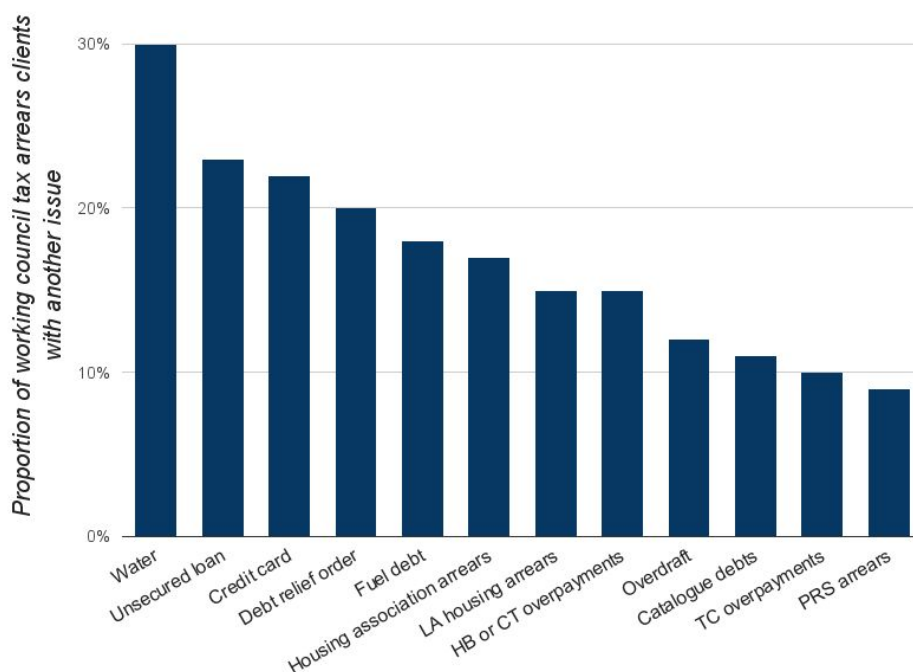


Overwhelmingly, the working people we see about council tax debt are in rented accommodation. Only 14% are owner-occupiers, with just under 40% in the private rented sector. 25% are in housing association accommodation and 21% rent from their local council. Almost a quarter of the working clients we see about council tax arrears are disabled or have a long-term health condition.

Problems with council tax arrears are rarely isolated from other problems. 4 out of 5 clients we advise on council tax arrears we also advise on other debt issues.

What is most striking is the range of debts. Almost 1 in 3 had a debt with their water company. 1 in 4 had problems with credit card or unsecured loan debts. 1 in 10 had a problem with housing, catalogue or fuel debts.

People in arrears with council tax are very likely to have other debt problems



Again, the experience of our clients is far from unusual. 4% of all working families are in council tax arrears - around 750,000 working families nationwide.

Those families working only part-time, or couples with a single full-time earner, are more likely to have council tax debts than the average. Lone parent families are, again, at particular risk. Working families are now more likely to be behind with council tax than other domestic bills, including mortgages or energy bills.¹

Council tax debt is a mainstream debt, even among working people. The replacement of council tax benefit with council tax support has undoubtedly contributed to this. The Institute for Fiscal Studies has shown that more people come to Citizens Advice in the areas with less generous support schemes.² Many working families who would previously have received financial help with their council tax now get less or none.

Many councils' current approach to council tax collection is targeted at the minority of people who wilfully do not pay, rather than the thousands of cases we see where people want to pay but are struggling with low incomes. Our

¹ Department for Work and Pensions (2016) [Family Resources Survey, 2014-2015](#)

² Institute for Fiscal Studies (2014) [Council Tax Support Schemes in England](#)

research has shown that most people (69%) said that their council's actions made it more difficult for them to clear their arrears.³

Citizens Advice has jointly developed a good practice protocol for council tax arrears collection with the Local Government Association and Welsh Local Government Association. We also ask that all local authorities now adopt this protocol.⁴

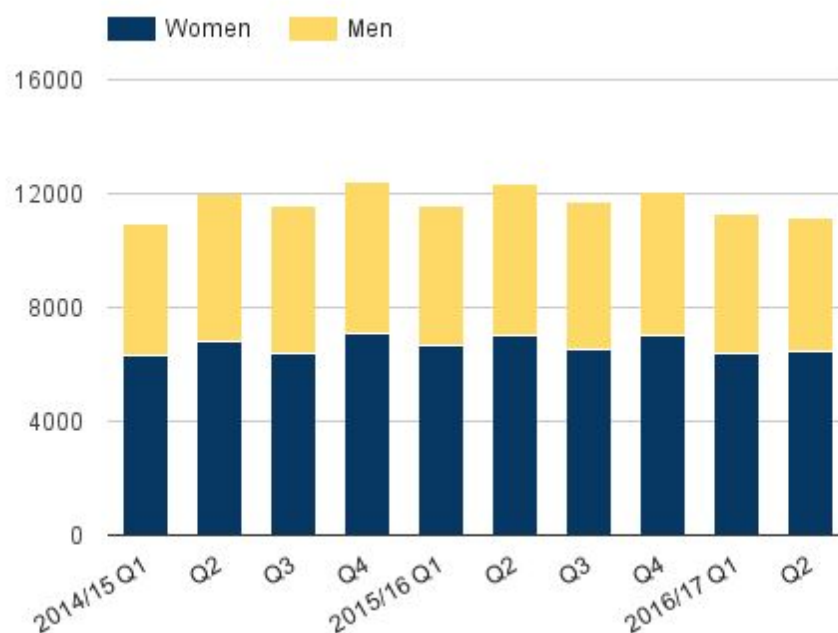
³ Citizens Advice (2016) [Catching up - improving council tax arrears collection](#)

⁴ Citizens Advice (2013) [Council tax arrears - good practice protocol](#)

2 Pay and entitlements

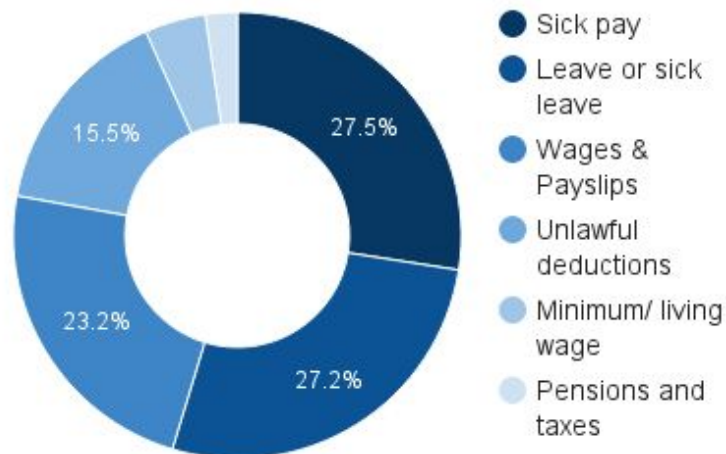
Last year, almost 200,000 people used our local services to get advice on employment problems. Their problems ranged from dismissal and discrimination to applying for jobs. The biggest issue is pay and entitlements, which brought 50,000 people to Citizens Advice last year. The problems are often about people not knowing - and not getting - the rights they're entitled to. Working arrangements or contracts that are unclear lead to additional stress and financial pressure for working people.

Every quarter, around 5,000 men and 6,500 women visit us with issues relating to pay and entitlements



Issues around leave, sick pay and sick leave make up more than half of these problems. But the issues are broad, covering pensions, taxes, payslips and unlawful deductions. What they indicate is a lot of uncertainty around what working people in some types of jobs are actually entitled to.

Sick pay, sick leave and holiday leave account for over half of the reasons working people come to us with problems relating to their pay and entitlements



Most people who contact us about pay or entitlements are working full time, but around one third work part time. This is a much greater proportion than in the workforce as a whole. The age profile of clients with pay or entitlement issues tends to be slightly younger than for working clients overall. 1 in 4 are aged under 30, compared to 1 in 6 of all working clients. A quarter of the people we advise on these issues are disabled or have a long term health condition.

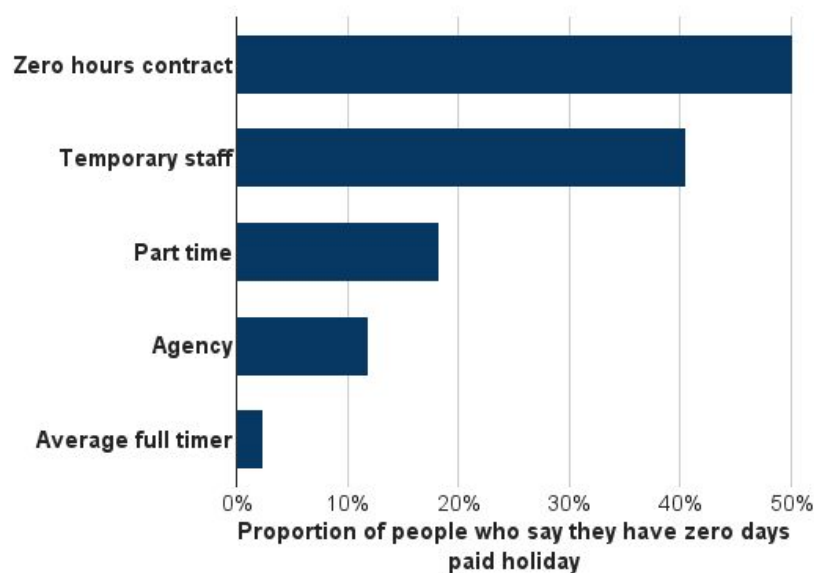
Almost three quarters of the clients we advise on pay and entitlements issues have another advice issue. Just under half of clients we advise on pay and entitlements are also advised on another employment issue, mostly related to terms and conditions of employment.

There is a link with debt and benefit problems. 1 in 3 people we helped with a pay or entitlement problem also had a benefits problem. 1 in 10 had a debt problem.

Some types of job make it harder to know what your employment rights are. For example, paid holiday entitlements vary from job to job, but most workers are entitled to at least statutory holiday leave and pay. In some types of work, significant proportions of people believe they have no holiday entitlement at all

(see graph below). In many situations people on zero hours contracts or temporary staff will be entitled to paid leave but just aren't aware. The problem is not just that rights are limited for some groups of workers, but also that people do not know what their rights are.

Half of people on zero hours contracts say they have no holiday entitlement, as do around two fifths of those on temporary contracts.



Source: Labour Force Survey, Q2 2016

The link between types of contract and understanding of entitlements is important as it is precisely those jobs where entitlements are unclear that are growing. The number of people on zero hours contracts rose by 150,000 in the last year, and now stands at 900,000. While numbers have fallen recently, there are still 200,000 more temps and agency workers than 5 years ago.

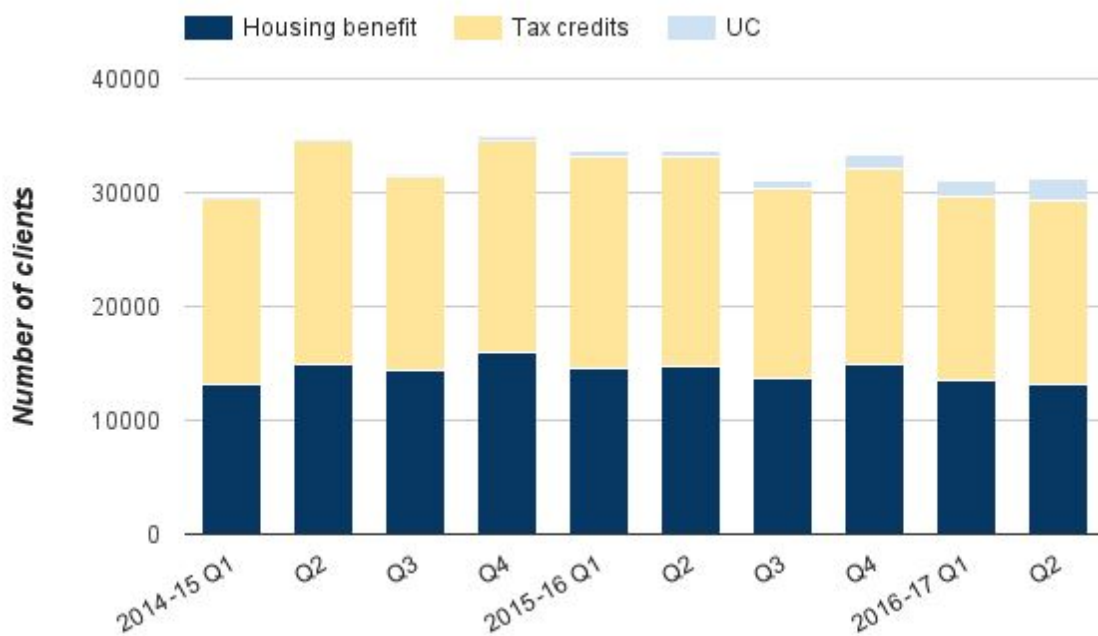
Combining our numbers with the official statistics suggests that problems around pay and entitlements, which are already a significant issue for working people, are likely to rise.

3 In-work welfare

In-work welfare problems are the single biggest issue for our working clients. Last year, we helped 125,000 working people with housing benefit, tax credits or universal credit. Benefits are not just an issue for unemployed people. Complex and unclear rules around eligibility affect working people too.

The number of people we've helped with these issues has remained stable for the last 2 years. The number of working clients with issues relating to universal credit has increased steadily, as this new benefit rolls out to more parts of the country.

Every three months, 30,000 working people visit Citizens Advice with problems relating to housing benefit, tax credits or universal credit

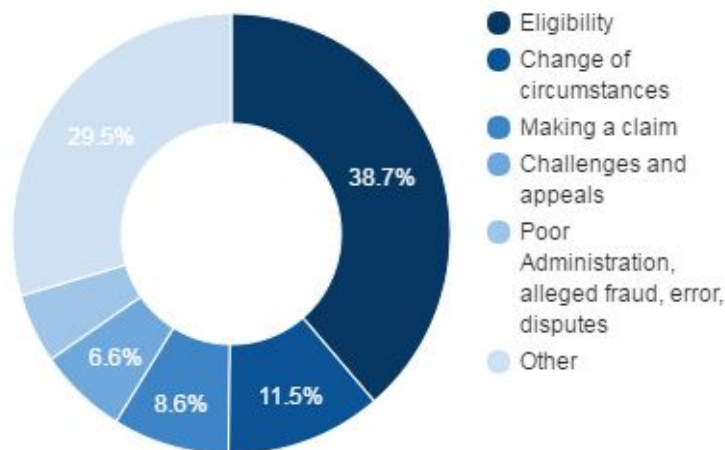


A quarter of the clients that come to us with in-work welfare issues are disabled or have a long term health condition. Over half have children. We see around twice as many working women as working men about in-work welfare.

Around 40% of working people we support with benefit problems don't know what they are entitled to. They often find the rules hard to understand. 1 in 10 have problems with their changing circumstances, and understanding what this does to their claim. The system can be slow to respond to changes in income or living situation and this can result in under or overpayments. A smaller but still

significant number have issues with poor administration, errors, or are looking for information on how to challenge a decision.

Issues relating to eligibility, claiming and changing circumstances make up over half of all issues for our working clients with benefit problems

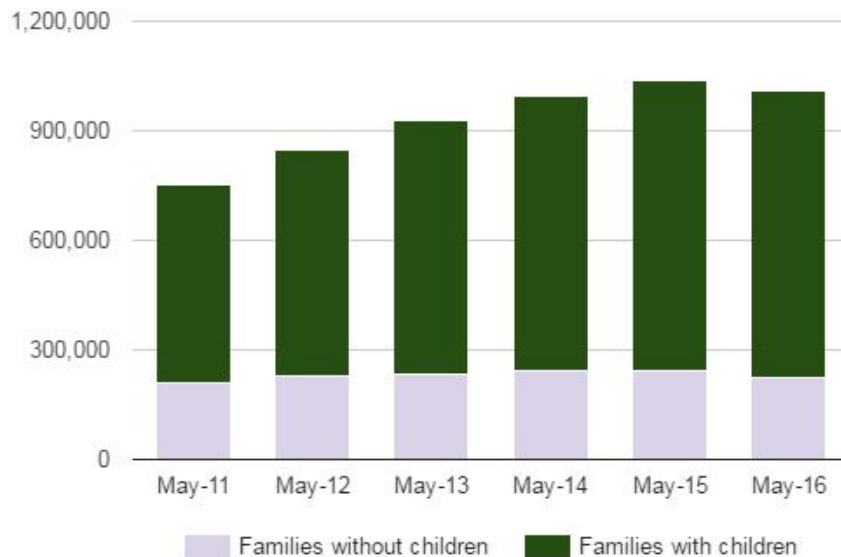


Problems with benefits often lead to our clients experiencing multiple, linked problems. 4 in 5 of clients that we advised on a housing benefit or tax credit issue were also advised on something else. More than half had a further benefits problem, and 1 in 3 were also advised on debt. These debts include council tax arrears and debts arising from overpayments of tax credits or housing benefit. Most debt issues related to money owed to local or national government, rather than debts on credit cards or to payday loan companies. In some cases, administration problems with benefits contribute to debt problems.

The people we support are representative of many working people. In-work welfare boosts the incomes of many working families nationwide. More than 3 million working families claim tax credits and over a million claim housing benefit.

The number of working families claiming housing benefit has grown by 25% over the past 5 years, although it dropped slightly in the last year. Working people now make up almost a quarter of all housing benefit claimants. This rise has been driven by working families with dependent children. Over three quarters of working claimants now have dependent children (see graph below).

The recent rise in working people claiming housing benefit has been driven by families with dependent children.



Source: DWP via Stat Xplore

As a result, working families get a significant part of their income from benefits. Our analysis of the Department for Work and Pensions (DWP)'s Households Below Average Income survey shows that, on average, 6% of a working family's income comes from welfare support. For working families with below average incomes, 17% of their income is from benefits. Single parent families in work but below average income rely on welfare support for 42% of their income.

Challenges with unclear eligibility, over or underpayments, slow responses to people's changing circumstances are problems our advisers see every day. These make a big difference to a big, and growing, number of people.

A lot of this can be solved through design and implementation. In particular offering the clearest possible explanation around rules and eligibility.

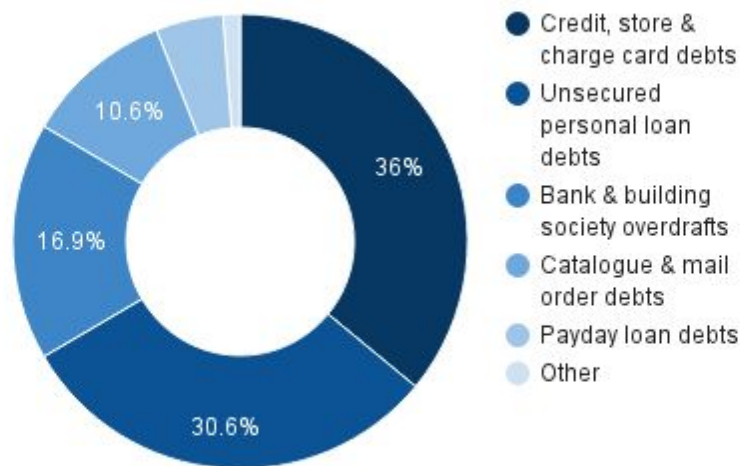
Looking ahead to the full rollout of universal credit, one key challenge is to make sure the benefit responds quickly and accurately to people's changing circumstances. In that way, universal credit can provide the security, as well as the additional income, that working families need.

4 Credit card and unsecured loan debt

We offer advice on a range of debt issues, offering support to people who are behind on utility bills, their mortgage or in council tax arrears. One area that is particularly important for our working clients is unsecured, high-cost credit. Last year our advisers helped over 50,000 working people manage their unsecured debts, including credit cards, personal loans and overdrafts. 1 in 3 of the working clients we advise about debt have an issue relating to one or more of these unsecured debts.

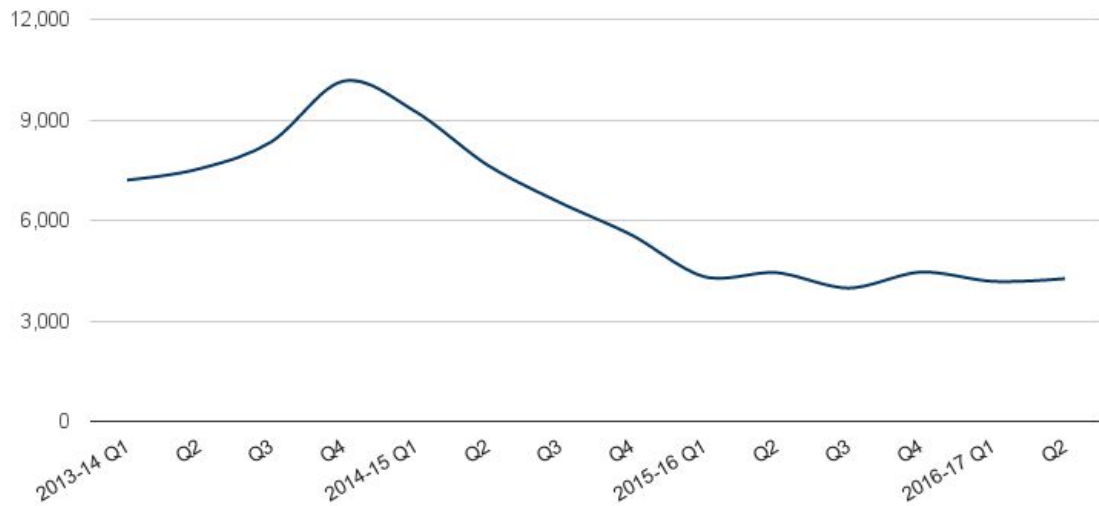
Just over a third of the working people we advise on unsecured debts come to us because of problems they are experiencing with credit, store or charge cards. Just under a third concern unsecured personal loans. Around 1 in 6 have problems with their bank or building society overdrafts. Smaller in scale but nonetheless important are debts that working people have accumulated through catalogue and mail order purchases, and payday lending.

Credit, store and charge cards make up one third of all debt issues for working clients visiting Citizens Advice



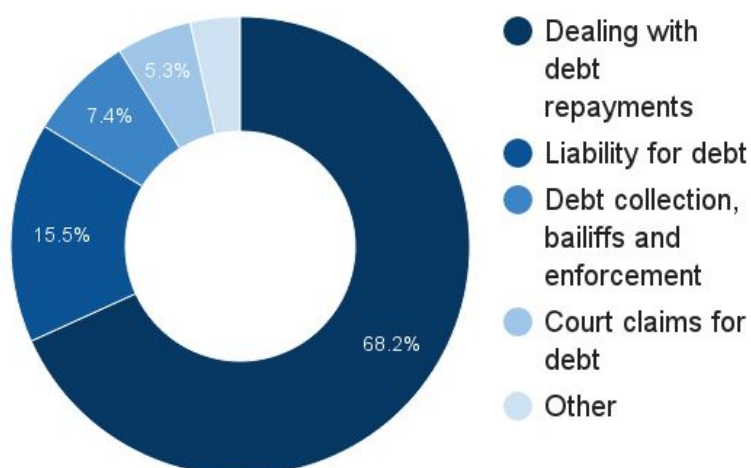
Our numbers show the success of the cap on payday lending. We see far fewer clients with these problems following the change in the law. The Financial Conduct Authority (FCA) should now investigate extending the total price cap on high-cost short-term credit to other sectors such as rent to own.

We saw a decline in the number of payday lending enquiries through our local offices following the FCA consultation on price caps in Q3 2013-14 and their enforcement in Q1 2014-15



We can look more closely at the specific problems our clients have with these products. By far the biggest issue is dealing with debt repayments, a problem that over two-thirds of our working unsecured debt clients are experiencing. Working people do not generally dispute the fact they owe money, the problem comes from keeping up with payments. A further 7.5% have an issue with debt collection practices and how debt is enforced through the use of bailiffs and 5% are dealing with court claims for debt.

The majority of the working clients we see about unsecured debt are struggling to keep up with repayments



Almost half the working clients we give advice to on unsecured debt have children. Just under 1 in 4 are lone parents. Over half of the working clients we support with unsecured lending are aged 35 to 54.

Managing a range of debts can be a struggle for clients. 80% of working people that came to us about credit cards or unsecured loans also had another debt issue. For example, 1 in 3 were also advised on council tax arrears and 1 in 5 on overdrafts. We also help many people with personal budgeting, managing money and shopping around.

The unsecured debt picture is changing nationwide, too. After several years of declining lending to consumers, Britain's households have started to take on more consumer debt. Credit card debt is still sizable, accounting for just under a third of all consumer credit. This increase has been driven by other forms of unsecured lending such as personal loans, overdrafts and rent to own debt. Consumer credit has grown by over £20bn (22%) since April 2013.⁵

The bulk of this debt (90%, excluding student loans and bills arrears) is held by working people. In the latest data available (2012-14) more than half of working households held some form of unsecured consumer debt. The median debt is

⁵ Bank of England (2016) [Bankstats database](#)

£3,800. Across all indebted working households, the combined values of their debt was equivalent to 18% of their household income.⁶

The burden of this debt is more keenly felt among lower-income working households. Over 2012-14 working households in the bottom half of the income distribution held debts equivalent to 23% of their combined income, compared to 16% for those in the top half.⁷

⁶ Office for National Statistics (2016) [Wealth and Assets Survey, Wave 4, 2012-14](#)

⁷ IBID

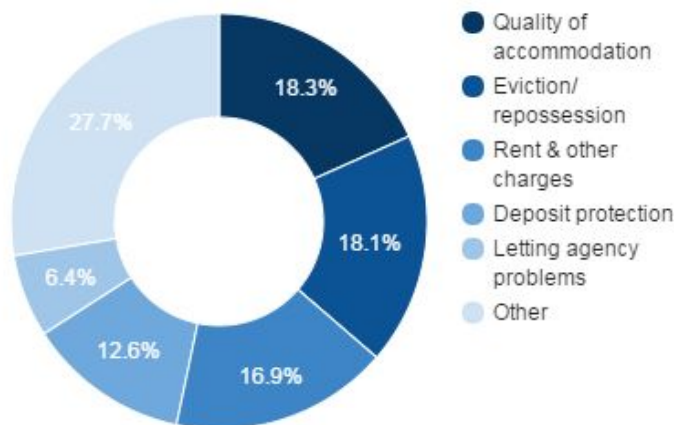
5 Private renting

Last year, Citizens Advice advised more than 50,000 working people on issues relating to private rented housing. People in work make up an increasing share of this group. Our advisors have helped people in private rented accommodation with a wide range of issues including eviction, rent arrears and problems with letting agencies.

More than 1 in 3 clients with a private rental issue has dependent children and around half of these are single parent families.

Looking at the specific private rental sector problems faced by our working clients shows the breadth of issues that private renters experience - there isn't a single issue dominating private renting. Our clients face a similar number of problems relating to the costs, quality and security of renting their homes privately - from repairs and maintenance to repossession and eviction.

Working clients with private rented sector problems come to see Citizens Advice with a range of issues



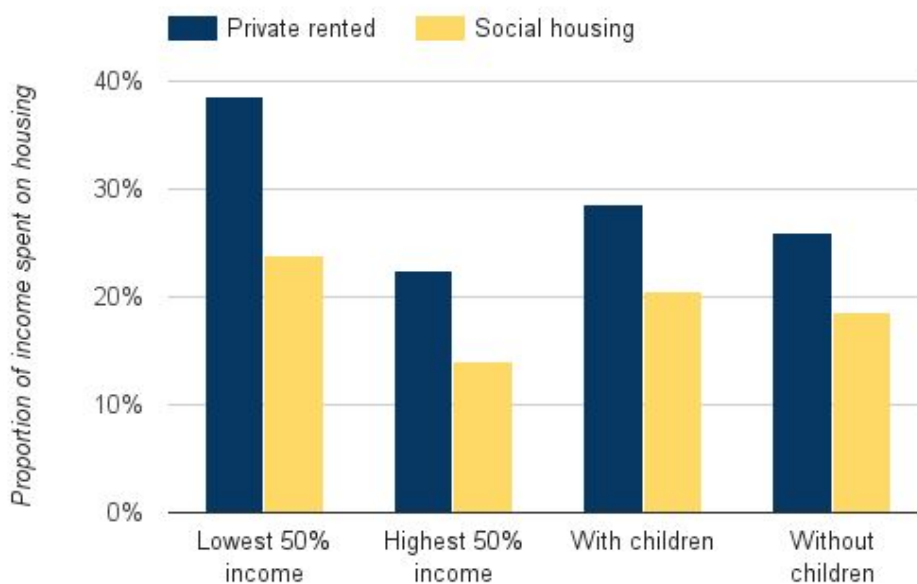
Housing issues are often complicated for working people in the private rented sector. Almost 1 in 4 clients we advised on a private rental issue also had another housing issue. 1 in 10 was advised on threatened homelessness.

Nationally, the number of working households privately renting has almost doubled from 2.5 to 4.8 million households over the past 10 years. The number of families with children has increased the most, tripling since 2004-5. There are now almost 1.5 million families with children privately renting.

Costs in the private rental sector are high for working families. Working families who rent privately spend over 25% of their income on housing costs, on average. For working families earning below the median income, the average amount of their income spent on housing costs rises to 39%.

With or without children, housing costs in the private rental sector take up more of working families' income than other renters as the graph shows.

Working families spend more of their income on housing in the private rental sector



Source: DWP Households Below Average Income, 2014/15

Despite these high costs, quality in the private rental sector is often low. Over a million working households live in energy inefficient homes (EPC rated D-G). Almost 1 in 4 working private renters live in non-decent homes. These are homes that do not meet the statutory minimum standard for housing (HHSRS methodology based on fifteen hazards collected by EHS). In the social rented sector, only 1 in 7 families live in a non-decent home.

Almost 1 in 4 of the private rentals that failed the decent homes requirement failed on multiple criteria. Some of these failures are very serious. More than

400,000 working households in the private rented sector are living in homes with category 1 hazards, the most serious level of domestic hazard.

Finally - the private rented sector is much less stable than social renting or owner occupancy. According to the Department for Communities and Local Government (DCLG)'s English Housing Survey, 40% of tenancy agreements are for 6 months or less. 30% of renters in the private sector have been in their current accommodation for a year or less. For social renters, that figure is below 10%.

More working families now rely on the private rented sector for housing. They spend more of their income on housing than social renters or homeowners, but live in poorer quality homes. The sector has grown quickly and substantially in the past decade, with protections for renters often failing to keep pace, leaving consumers in this market at risk of poor treatment.

Our working clients who rent privately experience problems at every stage of the process. From using letting agencies all the way through to facing repossessions.

6 Consumer and energy

Pay and benefits form the lion's share of income for just managing families. On the other side of the ledger are the costs these families face that can mean the difference between struggling to get by or succeeding. Aside from housing and debt servicing, both important bills for just managing families, their spending in consumer markets also needs to be considered as part of the equation.

Through our local services, our national consumer helpline and our website, we help thousands of working families navigate the often complicated consumer rights landscape. We support them to seek redress for poor quality goods and services, and to secure the best deal for essential services such as utilities and telecoms.

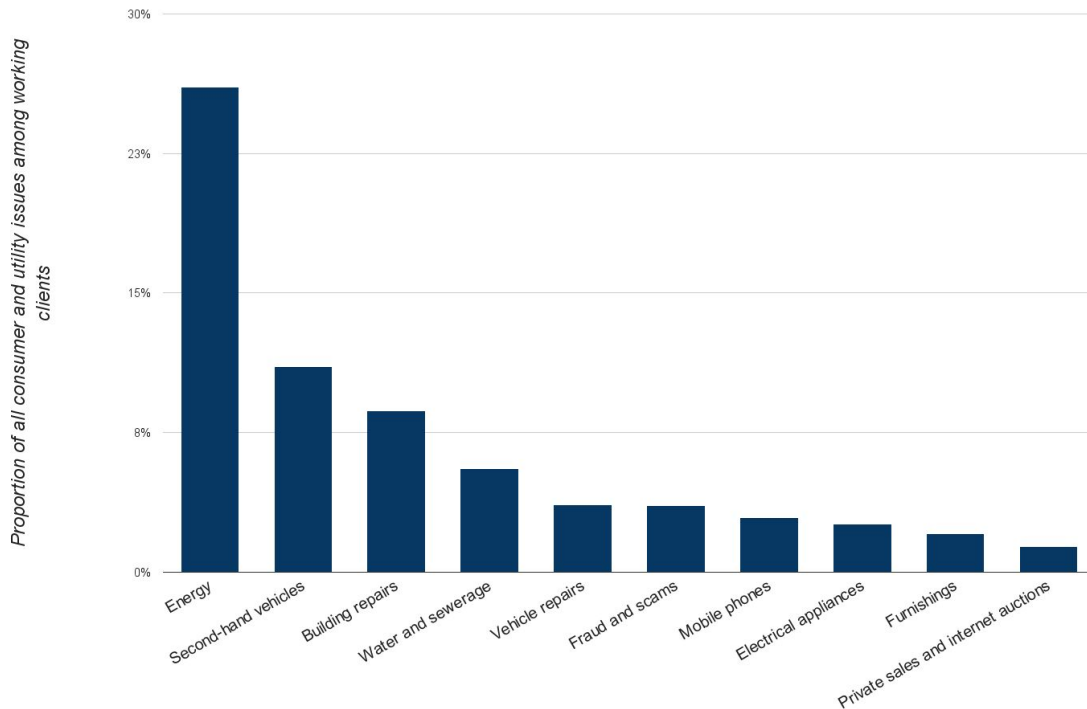
Last year our local services helped around 50,000 working people with a problem with a consumer product or utility provider. Over the same period, we dealt with 600,000 enquiries to our national consumer helpline. And we had over 13 million page views of our online consumer advice.

While we offer support to working people with everything from double glazing to internet selling, there are a few areas that come up time and again. By far the biggest consumer issue for our local service is energy. It accounts for over a quarter of the consumer advice we give to working people. We often see a spike in energy problems during the winter but problems with energy are a growing issue.

Energy, combined with water and sewerage, made up less than a fifth of the consumer advice we gave to working people through local offices in Q1 2014, but as of Q2 2016 accounts for a third.

Other important consumer issues include second-hand vehicles (11%) and building repairs (9%). The top 10 issues we see are shown below and, taken together, account for over two-thirds (67%) of our consumer work through our local services with in-work clients.

People visit local Citizens Advice with consumer problems across a range of markets



Energy and second hand vehicles are also common reasons for calling our consumer phone line. We received thousands of calls on many other issues, from mobile phones to insurance.

Digging deeper, the issues confronting our working clients in these areas vary. In non-regulated consumer markets, we tend to see issues in two areas: problems with faulty, dangerous or unsafe goods and services, and difficulties around complaints and redress. These account for around half of our work advising working people navigating markets such as second-hand vehicles, building and vehicle repairs, electrical appliances and furnishings.

These highly visible instances of 'detriment' are widespread and cost consumers a great deal. In a recent report, we estimated that the total detriment cost UK consumers over £23bn a year. On average people lose £446 a year due to problems in consumer markets, a similar amount to the average weekly wage.⁸

⁸ Oxford Economics for Citizens Advice (2016) [Consumer Detriment: counting the cost of consumer problems](#)

It is not surprising that so many consumers in these markets often have to resort to complaints in order to get these issues fixed. More than 1 in 5 consumers made a complaint in a non-regulated market over the last two years. The overwhelming majority complain due to faulty and poor quality goods or bad services, but only 58% of consumers are satisfied with the ultimate outcome of their complaint.⁹

The situation is different in regulated markets, such as telecoms, water and energy.

In telecoms, particularly mobile phones, we regularly see working clients with billing and contract issues. These account for over half of the advice we give to working people with mobile phone problems.

We recently conducted an in-depth analysis of 500 of our mobile phone cases. We found that, due to misleading coverage claims, many consumers are stuck on expensive contracts with large exit fees despite receiving a poor quality service. Others are often hit with unexpected shock billing.

Difficulties meeting the cost of mobile bills can be compounded by the poor debt collection practices of suppliers in this sector. Recent increases in the average length and cost of mobile phone contracts, combined with their growing importance as an essential consumer service for working people, mean these issues are only likely to grow over time without intervention in the market.¹⁰

In many regulated markets, including energy, but also financial services and insurance, consumers need to be active participants, switching between suppliers and products in order to secure the best deal. But across these markets, switching appears to be a niche pursuit. Only 15% of energy consumers, and around 1 in 5 insurance customers, switch supplier in a given year, despite the potential savings they could make.¹¹

This is caused by two problems. Firstly, many find it difficult to switch supplier or product. Within the energy advice we give to working clients, the single biggest issue is difficulty in switching and the second biggest is problems around the energy tariff our clients are on (see chart below). Surveys of energy consumers suggest that those with the most to gain from switching, either because they are

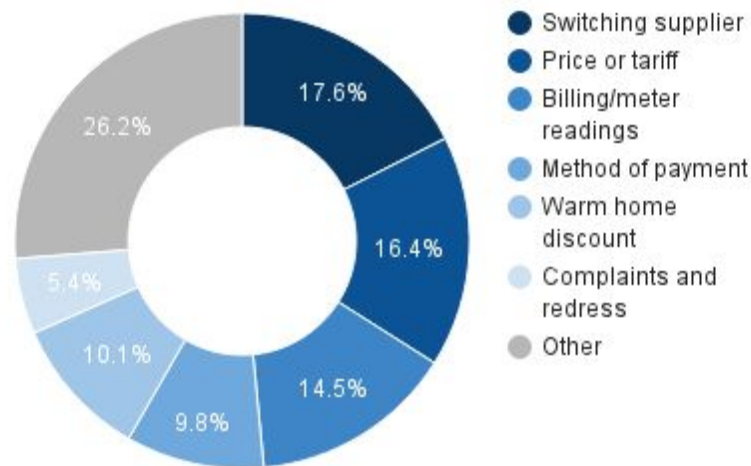
⁹ DJS Consulting for Citizens Advice (2016) [Understanding consumer experiences of complaint handling](#)

¹⁰ Citizens Advice (2015) [Calling the shots: Exploring opportunities for more assertive consumer protection in the mobile phone market](#)

¹¹ European Commission (2016) [Consumer Markets Monitoring Survey](#)

on an expensive tariff or paying via an expensive method (i.e. not by direct debit), are the most likely to face barriers to switching.¹²

Breakdown of energy issues among our working clients



Secondly, many consumers are not actively engaged in regulated markets. Citizens Advice time-use estimates suggest that on average, of the decision-making time consumers spend evaluating choices in markets only 11% is devoted to regulated markets, despite these representing over a third of consumer spending (cited from upcoming Citizens Advice time report). Working people lead busy lives and struggle to engage in overly complex markets.¹³

Given how much of working households' disposable income is spent in consumer markets, it follows that policy efforts to reduce detriment and lower costs where possible should be a priority for any strategy to support just about managing families.

¹² GfK (2016) Q2 2016 Energy Market Monitor

¹³ Citizens Advice (forthcoming) Against the clock: Why more time isn't the answer for consumers

Conclusion and Recommendations

The findings in this report show many of the problems faced by just managing families are not about income alone. These everyday problems can leave people with a lack of control over their lives. Citizens Advice has identified 10 ways the government could help just managing families in this week's Autumn Statement.

1. Make energy companies switch loyal low income customers to a cheaper deal. Just 12% of energy customers who are on a low income are on the best deal
2. Ban letting agents fees being charged to tenants. Private renters can pay as much as £700 when taking out a new contract with a landlord
3. Make big companies be more transparent by publishing the contractual makeup of their workforce
4. Cut energy bills for renters by making landlords upgrade the coldest, most drafty homes, funding costlier improvements by raising buy-to-let stamp duty to 4%
5. Make sure people on a low wage get the most from their income by reversing the planned cuts to work allowances in Universal Credit
6. Give self-employed parents the same support as employed parents by bringing Maternity Allowance into line with Statutory Maternity Pay and extending Statutory Paternity Pay and Statutory Adoption Pay to the self-employed
7. Make it easier for workers to challenge exploitative employers, creating a Fair Work Authority to enforce the law and cutting employment tribunal fees to £50
8. Encourage councils to pursue debts fairly so that bailiffs are only ever a last resort and council tax can always be paid in installments
9. Give people who are self-employed the chance to opt-in to a pensions system
10. Pause the planned cut to the Work Related Activity Group of Employment and Support Allowance until improved job support is in place