

Helping people find their way forward: Citizens Advice manifesto for the next government

For
everyone,
for 80
years

Every year, Citizens Advice helps millions of people with different kinds of problems. The help we give has a positive impact on people's lives. 8 in 10 people said we helped them solve their problem, while 70% said they felt less stressed, depressed or anxious after getting advice.

Our advice also saves money. By helping to stop problems escalating, the work we do saves the government more than £2 for every £1 spent.

Yet many of the problems we see could be prevented. This general election, we're calling for all political parties to take action on the issues that matter to people's lives, so that fewer people face the same problems in the future.



Make the benefits system work for everyone

Last year we helped over 740,000 people with benefits issues. Our benefits system exists to provide a financial safety net for people, often facing multiple challenges, during times of need. For example, supporting those in low-paid work or who are unemployed, parents who need additional help with bringing up children or disabled people who may face higher living costs.

The next government must make sure people have enough to live on, receive money more quickly, have greater flexibility with how they're paid and are supported throughout the process of making and managing a claim. It should:

- Remove the benefits freeze and increase the value of working-age benefits to keep up with the cost of living (Consumer Prices Index + 2% for 4 years).
- Get money to people quicker by reducing the 5-week wait for Universal Credit.
- Make sure the benefits system supports people to manage their money effectively, by exploring giving people more choice about when and how they're paid.

"My [Universal Credit] payments were delayed when I went from being self-employed to being off due to needing chemotherapy. The stress of thinking I might not be there for my children and how I would pay my bills was at times unbearable."

Danielle, parent



£ Help people recover from debt

Debt issues account for over a quarter of all enquiries to Citizens Advice. Too many households are struggling with debt, and any change of circumstances at home or work can lead to financial difficulties.

The next government needs to make sure credit products help people manage their money, and people in debt are treated fairly. It should:

"I had so many debts that it became very stressful. In August, a letter arrived from a bailiff. I had become liable for the full year [council tax] bill. I was told if I didn't set up a payment plan they would send someone around to my house to collect my things. I felt really intimidated, agreeing to pay £10 a month, even though I knew I couldn't afford it."

Mark, 53

- Create an independent bailiff regulator, and make it easier for people to make complaints - to help crack down on bailiffs who break the rules.
- Update laws for how council tax debt is collected so people aren't pushed further into debt, including making sure people who miss just one payment aren't asked to pay their yearly bill. This will help people who're struggling to keep on top of their bills and avoid getting further into debt.
- Ban credit card lenders from raising people's credit limit without asking first, which often leads people to take on unaffordable debts.
- Invest in frontline money and debt advice so that people can take control of their finances. This includes giving people free money advice at key life events such as having a baby, buying a home or starting a pension.



Provide security for people in their jobs and homes

Last year, Citizens Advice helped hundreds of thousands of people with problems relating to their job or housing.

In order to have stable and secure lives, workers and renters need to be better protected. To help achieve this, the next government should:



- Act quickly to abolish Section 21 no-fault eviction notices in the private rented sector (where landlords can evict tenants without giving a reason) to make sure private renters have a secure home.
- Make all private landlords register with a redress scheme, so tenants are given fair treatment in housing disputes, and make it easier for tenants to make complaints about housing. They should also create a single organisation to set and enforce standards in the private rented sector.
- Extend the statutory sick pay people get, to those on the lowest incomes and people working multiple jobs.
- Set up a new organisation that is responsible for enforcing workers' core rights such as holiday pay and minimum wage.



Make sure essential services meet the needs of all consumers

Last year 930,000 people came to us seeking advice about a consumer or utility issue. Our evidence shows that too often, markets fail consumers - particularly the most vulnerable.

Targeted actions can make sure customers are treated fairly and help restore trust in the market, helping prevent those people who can least afford it getting ripped-off. The next government should:

- Take action to tackle the loyalty penalty (where loyal customers pay around £4 billion a year for staying with their providers in essential markets such as broadband, home insurance and mobiles) and restrict the worst examples of 'price walking' (where customer bills are unjustifiably increased each year they remain loyal).
- Give regulators the power to introduce more financial support and protections in essential markets for the most vulnerable customers.
- Establish a telecoms advocate to protect consumers rights, funded by a levy on telecoms providers.
- Commit to continuing to support the 3,000 remaining rural Post Offices so people have face-to-face access to key services, and guarantee everyone can access a permanent, full time Post Office branch within a maximum number of miles from their home.
- Launch a review of the fast-growing parcels market to ensure it works in the interest of consumers.

"I was with the same home insurance company for around 30 years. I looked at other insurance companies and to my intense horror found that their quotes were a fraction of what I had been paying. Clearly loyalty no longer pays."

Bob, 81



Protect consumers in the energy market - now and in the future

We work to represent energy consumers and make sure their voices are heard. The energy market is changing rapidly, and meeting the nation's net zero targets will have a significant impact on the people we help. As new technology and products are introduced to help us reach net zero, it's vital that consumers are protected. The next government must make sure that people's needs are put at the forefront of these changes, and the rules around our energy use are fit for the future. It should:

- Regulate heat networks (a centralised system for heating homes and buildings)
- Expand current rules so that consumers are protected in this emerging market
- Make sure consumers are protected in the future regardless of how they buy or sell their energy.
- Ensure HM Treasury's net zero review, which includes how to pay for the move to decarbonising the energy sector, takes independent, expert advice and makes sure the costs don't unfairly impact those who can least afford it.
- Ensure robust protections are in place for consumers whose energy supplier goes bust.

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For more information email
campaigns@citizensadvice.org.uk