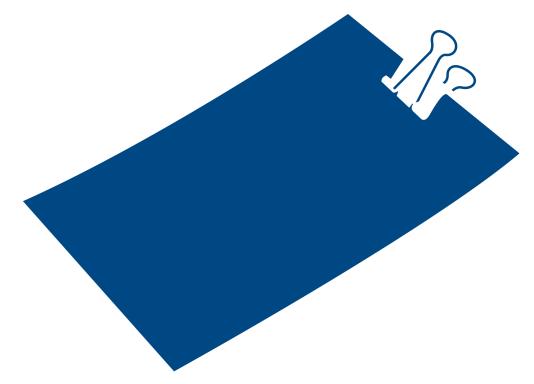
Playing catch-up

The impact of delayed health assessments for Personal Independence Payment





Summary

When Shirley came to Citizens Advice earlier this year she had been waiting 13 months for the Department for Work and Pensions (DWP) to review her Personal Independence Payment (PIP) award.

During the wait, her health had significantly deteriorated after being hospitalised for coronavirus and having a nasty fall. But despite spending hours waiting on the phone to get through and tell the Department about her worsening health, she was told her review would be further delayed.

Shirley's family had been finding it difficult to balance their rising living costs with her care needs, and were struggling with their energy bills. They were going without vital support, and without the enhanced PIP award couldn't access other benefits like a Motability vehicle and Blue Badge to help Shirley get around. The stress of the situation put even more strain on the family and made Shirley's mental health worse.

Shirley was eventually granted an enhanced PIP award in May 2023.

At Citizens Advice we're seeing more people than ever before who need help with an issue related to PIP. Nationally, just under half a million people like Shirley are waiting for a review of their PIP award.

Rising levels of ill-health in the UK combined with increasing cost of living pressures mean record numbers of people are applying for PIP. More applications for the benefit mean greater demand for health assessments to determine new claimants' eligibility and review existing claimant's awards. But challenges recruiting and training staff mean the DWP is simply not keeping up, leading to a growing backlog of people like Shirley who are waiting for a health assessment.

This initially led to 6 month long delays for people accessing the benefit for the first time. And while these long wait times for new claimants have been halved, that has been achieved by pushing back reviews for existing claimants. Leaving people whose care needs have increased - like Shirley - unable to access the higher level of support they need.

At a time when rising prices are putting immense pressure on disabled people's budgets, an estimated £24 million a month is being held up and prevented from reaching peoples' pockets due to delays. With disabled people now twice as likely to be unable to cover their costs each month, compared to non-disabled people, it's essential these delays are tackled quickly.

There are three areas the DWP could focus on to bring down delays:

- 1. Continue to increase capacity in the system to carry out health assessments by recruiting more healthcare professionals
- 2. Take steps to reduce the number of health assessments needed by making more decisions on the basis of paper applications and medical evidence (bypassing the need for a health assessment), and making better use of auto-renewals and longer-term awards.
- 3. Introduce temporary measures to mitigate the problems experienced by people waiting for a review. That includes backdating any awards increased after a review and taking steps to prevent disruptions to passported benefits.

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Introduction

PIP is a weekly payment that helps with the additional costs of being disabled or having a long-term health condition. Payments are made up of two components - the 'daily living' and 'mobility' component - which can be paid at a higher or lower level.

Eligibility for the benefit is not based on the kind of condition a person has but on the level of help they need as a result of how their condition affects them. The DWP assesses the level of help people require with specific tasks, such as washing and dressing, making decisions about money, and moving around.

The recent Health and Disability white paper has proposed a seismic change that would make PIP an even more important part of the disability benefits system. Currently, disabled people who would find it difficult to work need to undergo another assessment – the Work Capability Assessment (WCA)¹ – to qualify for additional top ups to benefits such as Universal Credit (UC). But the white paper has set a course to abolish the WCA and have PIP also act as the gateway to health-related support in UC.

Reducing the assessment burden is positive, but there are a range of challenges with the administration of PIP – including the need to improve decision making² – that need to be addressed to ensure these reforms can deliver their promised improvements.

This report looks at one of those areas: the challenges PIP has coping with demand and the changes needed to make it more responsive and fair. This forms the first part of a broader piece of work looking at the changes needed to ensure PIP is fit for purpose, both now and in its expanded future role.

¹ The WCA is a different type of health assessment that looks at the impact of someone's health condition on their ability to work.

² Our response to the Work and Pensions Select Committee inquiry looked at people's experience of health assessments and the areas of the PIP assessment that need to be improved to raise the quality of decision making for PIP. See <u>Citizens Advice response to the Work and Pensions Select Committee inquiry on health assessments for benefits</u> (2021). In FYE 2022, there were almost 60,000 PIP cases registered at a tribunal, the overturn rate at hearing was 70% (excluding those cleared without a hearing). See Ministry for Justice (2022) <u>Official Statistics: Tribunal Statistics Quarterly: July to September 2022, Main tables</u>

Record numbers of people need help with PIP

More people are turning to the benefits system for help with the additional costs of disability and ill-health than ever before.³ At Citizens Advice, we're supporting record numbers of people with issues related to PIP. In the last financial year, we helped over 200,000 people with issues related to PIP and it has now become our largest area of advice.⁴

Rising levels of ill-health in the UK are in part driving the increase in demand. This upward trend started before the pandemic but has accelerated recently. At the start of 2019, 7.9% of working-age adults in the UK said they had a health condition that significantly limits their day to day activities. That had risen to 8.3% in 2020, and today stands at 1 in 10 (9.9%) - that's an additional 700,000 people since 2020.⁵

And the pressure on people to maximise their income is climbing as living costs continue to rise. Just as the group of people who may be entitled to PIP looks to be growing, there are also signs that a greater share are claiming the benefit. In 2020, 1 in 5 people whose health condition significantly limited their day to day activities said they received PIP. By 2023, that had risen to 1 in 4.6

³ In the latest quarter of data (to April 2023), 210,000 people made a new claim for PIP - the highest level since the benefit was introduced. See Department for Work and Pensions (2023) Personal Independence Statistics: April 2013 to April 2023

⁴ See the 'People: Issues' section of our <u>Advice Trends Dashboard</u>

⁵ Author's analysis of the Labour Force Survey, January to March wave of 2019, 2020 and 2023. The question asks whether the respondent's health condition impacts their day to day activities "not at all", "a little", or "a lot" - our analysis looks at people who responded with "a lot". Due to the nature of PIP, this won't perfectly reflect eligibility but is a reasonable proxy for people who may be eligible. Population estimates extrapolated from the survey estimate using mid-year 2020 and mid-year 2021 (latest available data) working-age population (16-64) estimates from the Office for National Statistics, and therefore does not account for any changes in population size after 2021.

⁶ 18.7% in January to March 2020, 26.5% in January to March 2023. Author's analysis of the Labour Force Survey.

An assessment system under strain

Health assessments aim to understand the impact of people's health condition on their day to day life and mobility. The DWP refers claimants to an independent third party provider, who carry out the health assessment and produce a report for the DWP to help determine whether they are eligible.

People receiving PIP also have their awards reviewed periodically, and the impact of their health condition reassessed to determine whether they are still entitled to PIP and if their payment should be increased, decreased or stay the same. Claimants can also request a review of their PIP award if their health condition has worsened.

Ava's⁷ journey of claiming PIP below, shows the complex process people need to navigate to access and remain in receipt of PIP.

⁷ Ava is a hypothetical person to illustrate the claim process.

The PIP claim journey

Ava thinks they are entitled to PIP



Step

Completing the form

Ava completes an application form detailing how their health condition affects their day to day life and mobility. Ava includes additional medical evidence to support their claim.

Step 2

Submitting the claim

The DWP can make a decision on Ava's PIP claim on the basis of their paper application, or refer them for a health assessment

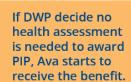
Step 3

Health assesment (new claim) A healthcare professional assesses how Ava's condition affects their mobility and ability to do day to day activities, either face to face, over the phone or a video call.

Step 4

Decision

A report from the health assesment is provided to the DWP by the healthcare professional. The DWP use the report and Ava's paper application to determine their eligibility for PIP.





Claim rejected

If Ava's claim is rejected and they are unhappy with the decision, they can challenge and appeal the decision.



Step '

Mandatory reconsideration

Step 2

Appeal

PIP awarded

If Ava is awarded PIP, their award will be reviewed after a fixed period, depending on the length of the award. The majority of awards have a review period of 2 years or less.

Review

12 months before the end of Ava's award, the DWP will initiate a review of their claim. Ava will need to evidence how their condition affects day to day life again. Ava can also request a review before then if they think their health has changed.

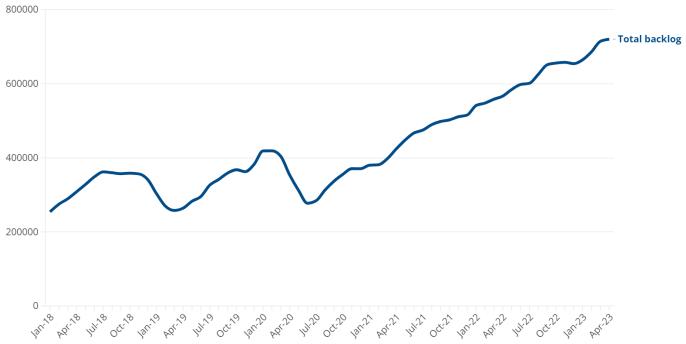
Health assessment (review)

Ava will undergo another health assesement which will inform DWP's decision to remove, maintain or increase their PIP payments.

Delayed decisions

The reliance on health assessments has constrained the ability of the benefit to react to rising demand,⁸ largely because it takes time to recruit and train healthcare professionals. While the DWP has increased its capacity (via providers) to carry out health assessments since the benefit's introduction,⁹ the number of people needing one is now rising quicker than it can expand the workforce. As a result, the number of people waiting for a decision - on either a new claim or a review - now stands at a record high of over 720,000 people.¹⁰

The assessment backlog has been increasing significantly over time Number of people waiting for either their new claim or review to be processed



Source: DWP data on new claims and reviews. Data for Scotland is excluded due to the introduction of the Adult Disability Payment from March 2022.

This growing backlog was at first driven by rising numbers of people making a new claim for PIP during 2021, in part due to the release of pent up demand as

⁸ In May 2023, around 80% of decisions on entitlement relied on a health assessment. See <u>PQ UIN 190229</u>, table 19th June 2023.

⁹ The number of healthcare professionals has increased from 2,200 in May 2015 to 4,130 in February 2023. See National Audit Office (2023) <u>Transforming Health Assessments for Disability</u> Benefits

¹⁰ We used DWP data on new claim and review registrations and clearances to calculate the backlog in April 2023. This includes DLA reassessments. Scottish cases are excluded due to the introduction of the Adult Disability Payment from March 2022.

we moved out of the acute phase of the coronavirus pandemic. Wait times peaked at the end of 2021, leaving hundreds of thousands of people waiting 6 months on average for vital income to help manage their disability or health condition.¹¹

In response, the DWP focused solely on processing new claims which have continued to climb. Wait times were gradually reduced down to 3 months by the start of 2023. But to achieve this, reviews were put on hold with awards automatically extended to maintain access to the benefit. As a result, the number of people waiting for a review of their PIP entitlement skyrocketed and has now reached 430,000.

As the backlog has grown, so too has the number of people coming to us for help with issues related to reviews. In the last 6 months, we saw demand for help with reviews increase by 19% compared to the same period last year - much higher than the increase in overall demand for help with PIP.¹⁴

The latest quarter of data shows that the DWP has begun to process reviews again, but the system doesn't have the capacity to continue processing new claims at the same rate. As a result, a small decrease in the number waiting for a review was achieved over the last quarter, but at the expense of a sizable increase in the number of new claims waiting to be processed. While wait times for new claimants have not begun to increase again, there's a risk they will if the new claims backlog grows any further.

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¹¹ Wait times for new claimants reached a peak of 26 weeks in August 2021, gradually falling to 20 weeks in April 2022 and were at 13 weeks in April 2023 (latest data). This is not the all-time peak, wait times for new claims reached 42 weeks in 2014. See Department for Work and Pensions (2023) <u>Personal Independence Payment Statistics April 2013 to April 2023</u>.

¹² Since September 2022, claims due to end have been automatically extended by up to 12 months. This occurs 35 days before their end date. Prior to September 2022, awards were automatically extended by up to 3 months.

¹³ The review backlog was 431,226 in April 2023. We used DWP data on review registrations and clearances to calculate the backlog. This includes DLA reassessments. Data from Scotland is excluded due to the introduction of the Adult Disability Payment from March 2022.

¹⁴ In January to June 2023, the number of people coming to us about reviews and renewals increased by 19% on the same time last year, compared with 11% for any PIP issue.

The backlog for reviews has reached 430,000 people

The number of people waiting for their new claim or review to be processed



Source: DWP data on new claims and reviews. Data for Scotland is excluded due to the introduction of the Adult Disability Payment from March 2022.

The hidden cost of delayed reviews

The problems caused by long wait times for new claims have received greater attention in the media, 15 but delayed reviews are now causing serious issues.

Unlike new claims, there is no official data on wait times for reviews, but our advisers are seeing the hidden cost of delays on a regular basis. This includes people missing out on the right level of support, having their access to passported benefits disrupted, and the significant stress and anxiety caused by the uncertainty.

Struggling without the right level of support

Delayed reviews mean that people like Shirley whose health conditions have worsened risk missing out on an increased level of support while they wait for a health assessment.

Shirley isn't alone. Of the 430,000 people waiting for their PIP review, an estimated 100,000 are likely to be missing out on higher payments.¹⁶ **That** means around £24 million per month is being prevented from reaching disabled people's pockets.¹⁷

It's essential that people get the support they are entitled to so they aren't forced to choose between using money for essentials or their care needs - particularly so during a cost of living crisis that has disproportionately affected disabled people. Nationally, our research shows that disabled people are now

¹⁵ For example, see The Guardian (2022) <u>Five-month disability benefits delay causing hardship, says Citizens Advice</u>

¹⁶ Between April 2022 and March 2023, 23% of reviews resulted in an increased award. Assuming review outcome rates remain constant, around 100,000 of the 430,000 people waiting for a review in April 2023 (latest data) would see their award increased. This includes DLA reassessments but excludes data for Scotland due to the introduction of the ADP in 2022.

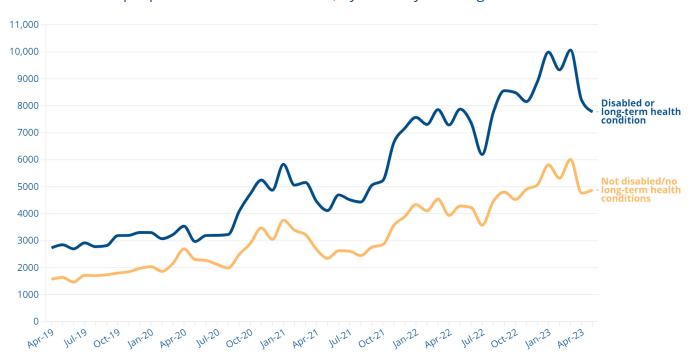
¹⁷ We calculated the monetary value for each type of increase possible across the two components of PIP, and looked at review outcomes between April 2022 to March 2023 to understand the prevalence of each type of increase. Assuming the profile of award increases remains constant, we estimate award increases for the current review backlog at £24 million a month.

twice as likely to say they can rarely or never cover their essential costs each month, compared to non-disabled people.¹⁸

That's reflected in our data. Just under two thirds (61%) of the people we helped with food bank referrals in the past 6 months were disabled or had a long term health condition.¹⁹

We're helping many more disabled people than non-disabled people with food bank referrals

Number of people referred to a food bank, by disability and long-term health condition



Missing out on backdated payments

While it doesn't prevent people falling behind on bills or going into debt, some people who see their PIP increased after their review will have these higher payments backdated - but others risk losing out because of delays.

Reviews can be initiated in two ways. Around a year before the end of a PIP award, the DWP will initiate a review by asking claimants again to tell them how

¹⁸ In June 2023, Walnut conducted a nationally representative survey of 4,268 UK adults on behalf of Citizens Advice. 13.2% of disabled people or those with a long-term health condition (n=985) said they could rarely or never cover their essential costs, compared to 7.2% of non-disabled people (n=3184).

¹⁹ Between January and June 2023, 61% of the people we helped with food banks were disabled or had a long term health condition. However, across all our advice areas people with a disability or long term health condition only made up 49% of the people we helped.

their health condition affects their day to day life – this is called a planned review. Alternatively, claimants can initiate a review of their award themselves by telling the DWP their care needs have changed.

If an award is increased after a review, the DWP then has to establish when eligibility for the higher payment started. For people who initiate a review themselves, their eligibility effectively starts from the date they told the DWP their care needs increased - and they receive backdated payments to cover the period between letting them know and the DWP deciding to increase their award.

But our advisers have flagged concerns about a lack of consistency in determining the effective date for eligibility after a planned review. In some instances, eligibility is backdated to when claimants submit their review form. But in other cases, eligibility is not backdated at all, and instead begins on the day the DWP makes the decision to increase the award.

With health assessments significantly delayed, there could be a gap of over a year between submitting a review form and the DWP deciding to increase the award. The difference between choosing the later over the earlier date could mean the loss of large sums in backdated payments.

Christy²⁰ submitted her PIP review form in June 2021. Her health condition had worsened, and she expected to receive an increase to her award.

While waiting for her review, she contacted the DWP on several occasions and was repeatedly reassured that any increased award would be backdated to the time when she submitted her forms.

After 18 months of waiting, Christy finally got her review decision at the start of 2023. She received an increased award as expected, but only got 2 weeks of backdated payments.

Christy was devastated and came to Citizens Advice for help. She had gone without the extra support she needed for more than a year, and had paid for medical equipment to help her during the wait. Our advisers are now helping Christy challenge the decision in the hopes of getting backdated payments.

²⁰ Not their real name.

Even for those who receive backdated support, it can't prevent people falling behind on their bills, or going into debt. It also can't make up for the months spent without the right care and support - and as Pam's²¹ story shows, sometimes it comes too late:

Pam first came to Citizens Advice in January 2021 for help with requesting a review of her PIP. Pam's health had worsened significantly in the past year and she needed a higher level of support for her care needs. The review process took 24 months and although she was granted a higher level of support, and received a backdated payment of £8,500, she died within a few weeks of receiving it. For Pam, the support came too late.

Disruption to passported benefits

Delayed reviews also have an impact on access to other benefits such as Motability vehicles and Blue Badges that are conditional on receiving PIP.

Motability vehicles

Where people aren't receiving the right level of financial support, they can also miss out on benefits that can be accessed with an enhanced award, such as a Motability vehicle - a specially adapted car, scooter or electric wheelchair.²²

In David's²³ case, he could be eligible for the higher mobility payment and therefore apply for a Motability vehicle. But while waiting for his review, he's housebound:

When David came to us earlier this year he had been waiting 19 months for a review of his PIP claim. He submitted his review form in August 2021 and contacted the DWP again in February 2023 after his health declined further. While waiting for his review, David has been housebound and unable to even attend medical appointments. His worsening condition means that he may now qualify for additional support and this would mean he could get a Motability vehicle to help get to medical appointments. It would also help

²¹ Not their real name.

²² You can lease a Motability car or vehicle if you've been awarded the enhanced rate mobility component of Personal Independence Payment (PIP).

²³ Not their real name.

cover some of the extra costs of his care.

At the moment David's wife is struggling to care for him and their four children, while also trying to run a business. The long wait for the review has caused incredible strain on the family, the business, and David's mental health.

Blue Badges

A Blue Badge is a parking permit which allows disabled people to park closer to their destination. While PIP extensions due to delayed reviews should give continued access to Blue Badges, we have seen instances of local councils refusing to accept award extension letters.

In other cases people have only been able to extend their Blue Badge for the length of their temporary PIP extension. This means people are paying £10 and potentially going through additional admin and assessments,²⁴ for up to a year of use rather than the usual length of up to 3 years. Once their review is completed, and if their continued entitlement to PIP is confirmed, they then have to pay out for another Blue Badge.

Samantha²⁵ lives with her husband and son in the South West of England. She came to us after an 8 month delay for her PIP review left her in "horrific stress".

She has severe Multiple Sclerosis and relies on her PIP award not only for the money she receives but also the access it gives her to a Motability vehicle and a Blue Badge for disabled parking. This is a lifeline for Samantha, as she isn't able to walk very far.

Without confirmation of a renewed PIP award, Samantha struggled to renew her Motability vehicle and Blue Badge at the end of the original award period, even though she continues to be eligible.

Samantha and her husband had to spend hours writing letters, submitting evidence and trying to contact different people to make sure that her

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²⁴ A Blue Badge costs £10 in England but is free in Wales.

²⁵ Not their real name.

Motability car and Blue Badge would be extended. With her physical condition worsening, this ongoing stress was the last thing she and her family needed.

Stress and anxiety

Finally, our advisers tell us that one of the biggest issues with delayed reviews is the stress and anxiety it causes claimants and their loved ones. This can have a detrimental effect on people's health, wellbeing and relationships.

Going without the support you need for your care - or worrying whether you'll lose access to your passported benefits - can be incredibly stressful.

Clive²⁶ came to Citizens Advice for help with filling out his PIP review form in October 2021. But over a year later he still hadn't heard about the result of his review. This made him feel incredibly worried.

He receives the higher mobility component of PIP and relies heavily on his Motability vehicle. Clive worried that he wouldn't be able to extend his lease. He was also very concerned that if his support was withdrawn following a review, he might need to pay back the money he had received while waiting.

Our advisers contacted the DWP and found out that Clive would soon be receiving a one year extension to his award because of the delays. This allowed him to extend his Motability lease, but he continued to feel anxious and stressed because he didn't know when he would hear back about his review.

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²⁶ Not their real name.

A more responsive and fair system

It was the right decision for DWP to focus on bringing down wait times to prioritise people accessing the benefit for the first time. But the backlog for reviews that has built up as a result, and the problems caused by it, need to be tackled without the risk of increasing delays for new claimants again.

There are three areas where action is needed to get on top of these delays:

1. Continue to increase the capacity of providers to carry out health assessments for those who need them

The number of healthcare professionals that carry out assessments has almost doubled since 2015,²⁷ but the data suggests **more healthcare professionals** are needed to get on top of the growing backlog of people waiting for a health assessment.

Increasing capacity is necessary now and for the future. Proposals in the recent Health and Disability white paper to remove the Work Capability Assessment could see demand for PIP assessments further increase in the next parliament.²⁸

2. Take steps to reduce the number of health assessments needed

Increasing the DWP's ability to carry out more health assessments will help reduce the backlog, but healthcare professionals take time to recruit and train. Action is therefore needed to reduce the number of health assessments required in the first place.

Short award lengths and frequent reassessments mean people spend a lot of time dealing with the administrative burden of assessments. Experienced advisers tell us that people are routinely called for an assessment even when they have submitted strong claims with high quality medical evidence, or had been in receipt of a long term higher award previously.

²⁷ From 2,200 in May 2015 to 4,130 in February 2023. See National Audit Office (2023) Transforming Health Assessments for Disability Benefits

²⁸ In August 2022, there were 373,000 people in receipt of the Limited Capability for Work-Related Activity Element (LCWRA) of UC without receiving PIP. This group would need to make a claim for PIP to continue to receive health-related support in their UC. See PQ <u>UIN</u> 156196, tabled 1st March 2023.

More decisions could be made on the basis of paper applications (bypassing the need for a health assessment), particularly for applications with strong supporting medical evidence and award history. While paper-based decision making has increased gradually, ²⁹ ramping up this activity - even on a temporary basis - will immediately reduce the number of health assessments needed and allow the Department to start bringing the overall backlog down.

The DWP could also apply auto-renewals and longer term awards more frequently to reduce the number of health assessments needed for reviews and ease demand on the system in the longer term.

3. Introduce measures to mitigate the problems people are currently experiencing due to delayed reviews

Increasing the capacity to deliver health assessments while reducing the number needed will help to get the backlog under control, but DWP also needs to introduce further measures to prevent those currently waiting for a review from losing out through no fault of their own.

The DWP could write to local authorities, for example, to remind them about delays to the review process and request that all passported benefits be retained under an extended award.

Almost two thirds (65%) of reviews that result in an increased award are planned reviews³⁰ - it's vital this group doesn't miss out on backdated payments. The DWP needs evidence that someone's care needs have increased to backdate payments but sometimes people aren't explicit when completing their planned review form or assume this will be covered by the DWP's own evidence gathering.³¹ With reviews significantly delayed, there is a strong case for the DWP to take a more proactive role in identifying where people's care needs have

²⁹ The proportion of decisions made on the basis of paper applications (that don't require a health assessment) is currently at 19.7% (May 2023), having increased from 18.4% in September 2022. See <u>PQ UIN 190229</u>, table 19th June 2023.

³⁰ In the latest 6 months of data (November 2022 to April 2023), 65% of reviews that resulted in an increased award were planned award reviews. See DWP, Award review clearances from 2016, Stat-Xplore.

³¹ Some people believe the DWP will gather medical evidence on their behalf, or may not realise that their worsening health condition means their care needs have increased. And with reviews significantly delayed, some people's care needs might increase between returning their review form and undergoing a health assessment.

increased. For example, by asking people who are waiting for a health assessment as part of a planned review to notify them if their care needs have increased to ensure they receive backdated payments if their award goes up.

But even where this evidence is provided, we have seen instances where increased awards are not backdated. This could be due to differing interpretations of complex regulations. To reduce this risk the DWP could encourage Decision Makers (officials responsible for making decisions about benefits) to identify the earliest notification of a change in circumstances from claimants to be used as the effective date of eligibility for awards increased after a planned review.

Conclusion

The use of health assessments to determine eligibility for the vast majority (80%) of PIP claims has constrained its ability to react quickly to rising demand. As a result, rising numbers of people applying for PIP as we left the acute phase of the pandemic led to ballooning wait times for new claimants and left the Department playing catch-up.

But the underlying drivers of worsening health across the UK combined with rising cost of living pressures have meant that new claims for PIP have continued to push record highs, with no signs of slowing. The DWP has taken welcome steps to increase capacity and prioritise the way they process claims, but could go further to get on top of the growing backlog.

Making better use of additional levers - such as paper-based decisions and giving longer awards - to reduce the number of assessments that are needed will help turn the tide and bring the reviews backlog down. Doing so will unlock the £24 million a month that is currently being held up and prevented from reaching the pockets of disabled people who are struggling with the cost of living.

With PIP set to act as the gateway to health-related support in UC, it's likely we'll see demand for PIP increase further in the next parliament. Taking these steps now would provide additional tools to deal with any further pressures on the system in the future.

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