

LOCAL POLICY ACTION: September 2018

Our BEF level is currently low; please raise BEFs as appropriate to assist in the identification of local and national social policy issues.

Universal Credit.

We are aiming to create a closer working relationship with our local Job Centre to help smooth the impact of the introduction of Universal Credit on our clients. . However the journey is likely to be 'bumpy' and it would assist the resolution of problems if BEFs are raised please on both national and local issues of concern.

NATIONAL CAMPAIGN ACTION UPDATE.

Action by the central Campaigns & Research teams continues to make a difference to our society. Their work is prompted by local offices highlighting problems through BEFs and the use of appropriate AIC codes.

The current calls for evidence are:

- Use of technology for mental health
- Gatekeeping claims and Pension Credit
- Issues relating to Brexit
- Poor experiences relating to smart meters
- Use and impact of benefit sanctions

If you encounter one of the above issues, please ensure you raise a BEF using a similar phrase to the above in the BEF description. The central data search can then pick out your report & direct it to the team inputting into external national agendas. CASE now gives researchers access to the profile of the client so please make sure that it is up to date.

In addition work continues in the following areas:

- Revenge evictions
- Letting Agent fees
- Mail redirection (Citizens Advice is the Postal Services Consumer Advocate).
- Mental Health & problems managing essential services
- Bailiff regulation (lack of).
- 'Loyalty Penalties' for failing to switch supplier/ tariffs.

So it is also helpful to ensure any issues relating to these are also highlighted by a BEF please.

Below is a copy of a blog about how recent national action has resulted in significant savings.

Citizens Advice has a major impact on people's lives, particularly the most vulnerable in society. Our service is best known for solving problems through advice but we also make a difference by solving the underlying *causes* of these problems through our [research and campaigns](#).

In the last year alone, our work helped put huge sums of money back into people's pockets. Our [analysis of excess energy network profits](#) has led to 3 companies returning a total of £287 million to consumers. Our work has also contributed to vital policy changes that will help more people make ends meet, like the government's proposal to [ban letting agent fees](#).

How we've achieved this varies from case to case. However, a trend that cuts across our successful campaigns is that they're all powered by unique data and cutting-edge research. Here are 4 diverse examples of how influential and compelling our research is.

1. Making the voices of Universal Credit claimants heard

Our campaign to improve [Universal Credit](#) (UC) and make it work for all benefit claimants is a good starting point. Why? Our research discovered thousands of people were struggling to cope financially because of issues with the design and implementation of the new benefit system.

Issues with the new system were obvious in our data—collected by local Citizens Advice—but we needed to understand what was driving them. Surveys and in-depth interviews with benefits claimants and our advisers provided this insight.

The research pinpointed how and why problems arose and, vitally, the solutions needed to address them. This body of evidence gave our policy asks credibility, and helped convince government to slow down UC's rollout and consider improvements to this new benefit.

The end result? An additional £1.5 billion to support the rollout of UC and a change in the benefit's design which reduces how long people wait for initial payments. These are welcome changes. However, we will be watching closely to ensure they make a real, positive difference to UC claimants.

2. Fixing the 'Loyalty Penalty'

A key priority for us as a consumer watchdog is making sure people are treated fairly and receive value for money from essential services. We needed to act when our survey research showed loyal, long-standing customers could be overpaying by as much as £987 a year for various essential services. This '[loyalty penalty](#)' equates to more than 4 months' food for the average household, and it's often vulnerable people who pay the most.

We've pushed regulators to address this by promoting choice, increasing competition and protecting vulnerable consumers. Positively, action has been promised in the energy market to cap rip-off bills for some of the most vulnerable consumers.

However, we continue to campaign for consumer protection in other markets, where too many people get a bad deal. In the broadband market alone some loyal customers pay 43% more than the deal they started on. Such compelling evidence that markets are not working for people cannot be ignored.

3. Improving how people with mental health problems engage with essential services

[Analysis of our data](#) found a 15% increase in consumer, utilities and telecoms issues reported by people with mental health problems. To understand the root causes of this [we used ethnography and extended online communities](#). Why? Because only through such immersive methods could we understand the lived experiences of people with mental health problems.

Our research found people with mental health problems didn't think they could receive extra support to manage their essential services, often thinking this was reserved for older people or people on low incomes. People with mental health problems also faced challenges when engaging with competitive markets and communicating with providers.

Crucially, this research shows poor practice still exists *and* has exposed the knock-on negative impact this has on people at vulnerable times in their lives. The onus is now on providers of energy, telecoms and other essential services to respond.

4. Ensuring access to postal services for disabled people

Postal services are highly valued and frequently used by the UK's 13 million disabled people.

As the consumer advocate in this sector, we explored [disabled people's access to postal services](#). The aim of this research was to ensure disabled people have the best possible customer experience. Mystery shoppers investigated access to Post Offices, while in-depth interviews, surveys and focus groups illuminated specific needs and challenges that exist during the wider customer journey.

Research projects like this are complex. However, they're essential if disabled people are to influence the design of policies and processes that impact them. We're now working with retailers, parcel operators and postal access points so our insights translate into effective action.

These examples offer a fleeting glimpse of the breadth and depth of our research from the past 12 months. We'll continue to campaign on these issues and others next year and for years to come. Robust, innovative research that harnesses the resources and expertise of our network will be central to these efforts.