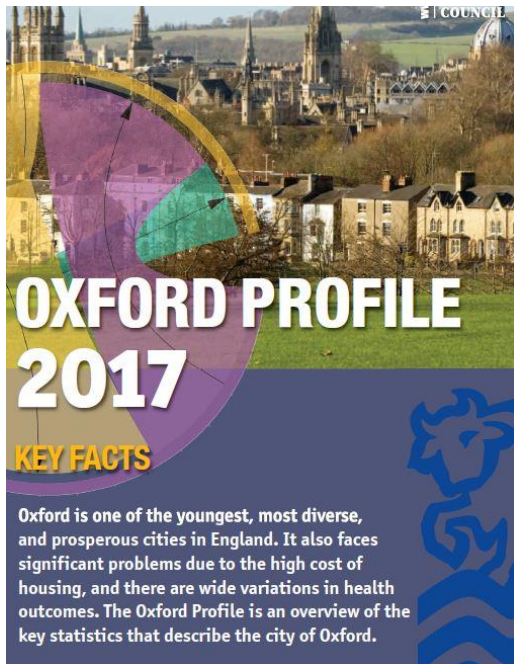


# Citizens Advice Citizens in Crisis

**citizens  
advice**

Oxford Civic Society  
14<sup>th</sup> Nov 2018  
Al Bell – Director

# About Oxford



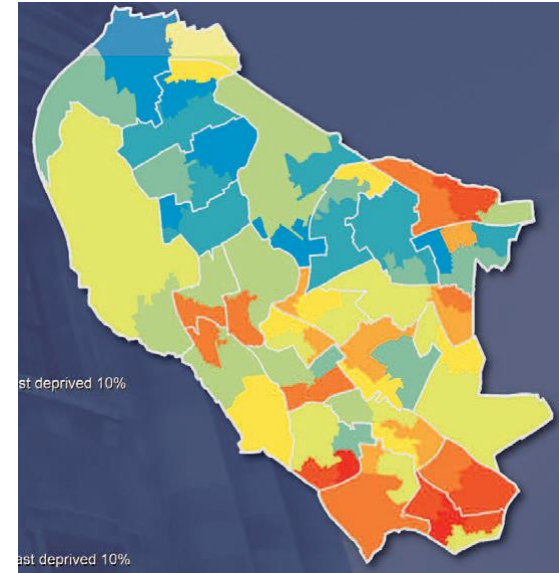
Joint Strategic Needs Assessment (JSNA)

# About Oxford

- **Population 161,300**
- **1 in 3 are born outside the UK**
- **Least affordable city to buy a house in England**
- **51.5% of household rent, UK cities average is 19%, 30% rent privately**
- **Rent accounts for 56% average earnings**
- **3.1% unemployment**
- **1.17 jobs for every person of working age**
- **165 people in temporary accommodation**
- **550 homeless/year**

# About Oxford

- Three areas in 10% most deprived
- 23% of people over 60 and 27% of children live in poverty Poverty is defined as household income less than 60% of median or £17k/pa
- Men in deprived areas have 9.3 fewer years life expectancy
- 13% of household have person with disability or long term health condition
- Educational attainment at early years and KS2 is below good/expected



# Welfare Reform

- **Benefits cap £13k single, £30k couple**
- **Benefits freeze**
- **Conditionality for carers**
- **Two child limit**
- **'Bedroom tax'**
- **Mortgage interest loans**
- **Universal Credit**

# Rising debt

- Average UK resident owes £30,455, 114% of average earnings
- 2022 estimate £35,171

# Local government reform

- County council funding reduced £12.8m
- City council funding reduced by £630k (43%)

# Homelessness Reduction Act

# Citizen Advice Oxford

- Free, independent, impartial advice
- Member of the National Citizens Advice network
- 288 independent charities
- 1 of 4 branches in the county
- Turnover 17/18 £582,00;

Contracts 42%

Oxford City Council Grant 34%

Grants and donations 13%

Onward payments to partners 10%



# Our clients



**5,460**

clients from...



**89**

countries



**40%**

work more than  
16 hours a week



**86%**

are fuel poor



**33%**

are families with  
dependent  
children



**52%**

have an income  
less than  
£1,000 pcm



**15%**

are homeless  
or vulnerably  
housed



**39%**

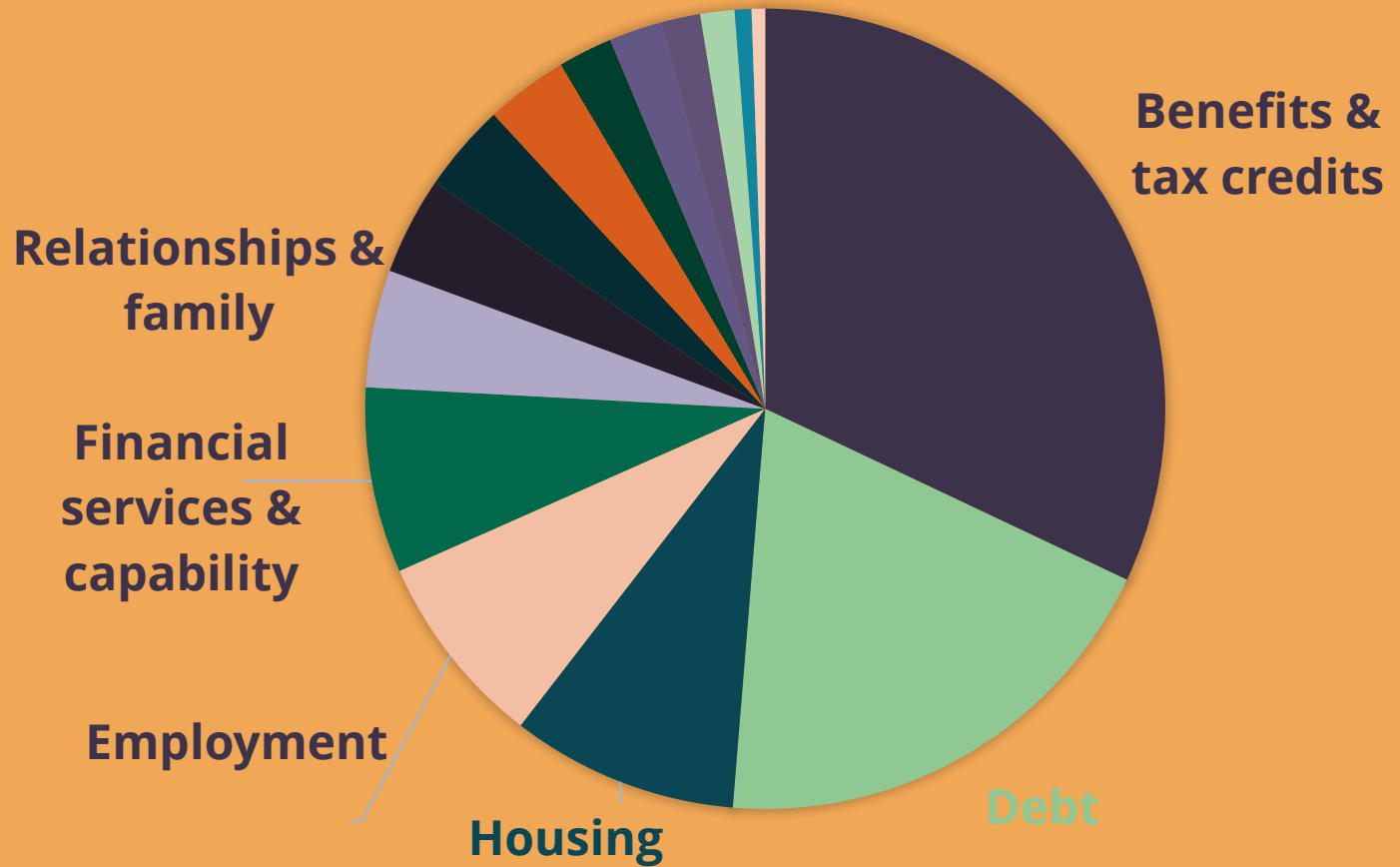
live alone



# Issues



**17,497**  
issues dealt with



# Our services

- [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- **Adviceline**
- **Advice drop-in 95 St Aldates**
- **Casework**
- **Outreach;**
  - Churchill – Macmillan**
  - Refugee Resource**
  - Six GP surgeries**
  - Home visiting**
  - Cuttesslowe**
  - Hollow Way Food Bank**



# Impact

 **£2.8m**  
financial  
gain



**£640,000**  
debt written off

*A huge thank you to you,  
I don't know where I'd be if  
it wasn't for your help and  
reassurances you gave me*

# Partners

Agnes Smith Advice Centre, Asylum Welcome, Oxfordshire Welfare Rights, Rose Hill and Donnington Advice Centre, Refugee Resources, Shelter

Age UK, Aspire, Connections floating Support, Crisis, Elmore Team, Getting Heard, Locality teams, My Life My Choice, Oxford Hub ....

# Case study

Jane is a refugee who has now settled in the UK but remains confused by some of the systems and nervous about challenging organisations. Her husband became ill and finally had an operation which meant the family, which includes four children in school, had no income. They had nothing to fall back on as they had been living on a low income since coming to the UK.

We helped the family to understand the benefit system and apply for Employment and Support Allowance (worth £114.85 a week). We also applied for a discretionary housing payment from Oxford City Council which led them to review the client's housing situation and led to an increase of their housing benefit.

The ESA and adjusted housing benefit award will result in an increased income for the client of around £1200 per year in housing benefit, £2986.10 over six months in ESA plus a one off payment of £1005.14 in working tax credit given move to ESA totalling £5,191.24

# High-cost credit campaign

**Credit cards**

**Store cards**

**Doorstep loans**

**Pay day loans**

**Catalogues**

**Rent to own**

**For example, borrowing £500  
can mean paying back £1125  
and incurring additional charges  
if the repayment is not made  
on time.**



# Profiles of those we've helped with high-cost credit problems

**3 / 5** have  
mental health issues



**3 / 5** `s income is under  
£799/month



**50%** social housing tenant



**50%** have children



# Campaigns

- **Non payment of minimum wage**
- **Letting fees**
- **Access to health services for people on low incomes**
- **Universal Credit**



# Get involved

- **Campaign with us**
- **Donate**
- **Fundraise**
- **Charity of the year**
- **Trustee**
- **80<sup>th</sup> year celebration 2019**
- **Christchurch Carol Service**

# Volunteer



**Thank you**



Presented by Citizens Advice Oxford