

REPORT FOR: **Tenants', Leaseholders' and Residents' Consultative Forum**

Date of Meeting: 26th June 2013

Subject: **Resident Services Manager's Report on the Pilot Citizens Advice Bureau Home Visits Project – Phase 1**

Responsible Officer: Lynne Pennington
Divisional Director of Housing

Exempt: No

Enclosures: Appendix 1 – Full CAB report

Section 1 – Summary

This report provides the Tenants', Leaseholders' and Residents' Consultative Forum with the findings and recommendations and lessons learned from Phase 1 of a project undertaken by Harrow Citizens Advice Bureau (CAB) on behalf of Resident Services to visit tenants and leaseholders to establish their awareness of the implications of the forthcoming welfare reform changes and establish what sort of support and guidance they would like to be made available as a result.

RECOMMENDATION:

That the report be noted.

Section 2 – Report

2. Introduction

2.1 This report follows on from a previous update provided to TLRCF in January 2013. Phase 1 of the project was proposed to enable us to set a baseline so that we could estimate the work and resources needed as we identify, and prepare for the likely impact of welfare reform on Council Tenants and Leaseholders, and the corresponding impact on income collection rates to the HRA. The project was agreed by way of a variation to our current service level agreement with the CAB and a total sum of £44,358 was allocated to fund two full time posts to see the project through from implementation to final report stage.

2.2 Background

2.3 Whilst we knew that the ending of direct payments of Housing Benefit for tenants rent would have a big impact on our rent collection levels, the exact timing of the full impact remains unclear. It seems likely (although not yet confirmed) that full transition to Universal Credit will be delayed in London until the end of the project. We also believe (although again to be confirmed) that moving house will not trigger a move to Universal Credit ahead of migration. This means that there are not likely to be many moves across to Universal Credit, ahead of the full transition. It is only likely to be those tenants that make a first time claim or have a change in circumstances significant enough to affect benefit entitlement that will move to Universal Credit early.

2.4 However, the down side of this was that there are a number of relevant things we didn't know about those tenants most likely to be affected, because if they have been on direct payments for a long time, their rent has been paid and we will not have had cause to discuss their personal and financial circumstances with them. The slower than anticipated start to migration means we will have very little factual information about these tenants' circumstances to work on when we prepare to mitigate the impact of Universal Credit on the HRA.

2.5 There were a number of relevant things we didn't know about those tenants most likely to be affected.

To help us properly plan for migration we needed to know more about these tenants, for example:

- Do they have access to transactional bank accounts? If not how can we support them to open them?
- What incentives would encourage them to pay by direct debit?
- What other payment methods may be attractive?
- Would they benefit from training in budget management?
- Do they currently have any money worries, debts etc we could help them with?
- Would they prefer direct payment to continue if they meet the criteria? (Criteria still to be established)

2.6 Harrow Citizens Advice Bureau was provided with an initial list of 500 tenants and 100 leaseholders which included the following:

- Those who will not be affected by the benefit cap
- A selection of leaseholders with historic debts
- A selection of leaseholders likely to face major works bills within the next 2 years
- Tenants who are known to have been on full housing benefit, with their rent paid directly to the Council for more than a year

The CAB surveyed 366 tenants about welfare reform. Initially a random sample of tenants and leaseholders were selected, however, subsequently we were able to provide a list of those 346 tenants who would be affected by the bedroom tax from April 2013. The CAB was then able to specifically target this group. Appendix 1 of this report provides a full detailed analysis of the project following the completion of phase 1, including the types of other CAB advice that was sought. 157 additional enquiries were made on different topics which brought value to the project in terms of support that could be provided. (some tenants asked for advice on more than one topic).

2.7 Summary of findings

- Two thirds of council tenants were aware of the impending benefits changes
- There was higher than average lack of awareness of the changes in the Asian/Asian British ethnic group.
- There was no significant difference in awareness between the genders.
- The youngest age group (16-24) were the least aware of the changes - with almost 75% lacking awareness. The over 65 age group were 48% unaware.
- Those respondents with multiple disabilities were the least aware of the impending changes.
- Discounts were the most popular incentive to pay rent by direct debit
- 14% of tenants wanted help with budgeting
- Nearly 70% of respondents were concerned that they would be affected by the benefit changes.
- Almost 90% of council tenants questioned had access to a transactional bank account. This is a surprising result given that the lack of bank accounts has been raised as a key issue for welfare reform implementation. A supplementary question regarding the use of the direct debits was added in March 2013 and a limited number of responses, gave the indication that direct debts were being used by 38% of respondents.
- An overwhelming percentage of respondents would prefer to continue to have their rent paid direct to the council if this were possible – at 96% this was the most conclusive answer to any part of the survey.

2.8 Recommendations arising from the results.

2.9 To minimise the likelihood of rent arrears, consider providing financial capability training (this includes budgeting advice, saving money on bills,

understanding credit) for tenants. 14% of tenants requested this (54 respondents). This could be through provision of individual or group training sessions. From the survey it is clear that individual sessions would be preferred (55% of respondents wanted one to one sessions).

2.10 To consider providing financial capability training for front line workers in the housing service to enable them to provide support to tenants as part of their own duties in the future. Although the question of who should provide budgeting advice was not addressed in the survey, this could provide a cost effective way of giving additional support to tenants through one to one conversations with a housing officer they already know.

2.11 Maximise numbers of tenants paying via direct debit by offering assistance to tenants wishing to open a basic bank account and consider the offer of incentives to pay via direct debit

2.12 Given the overwhelming numbers of tenants who would prefer direct rent payments to continue (96%) – it is suggested that these findings are reported via the council's own lobbying channels (e.g. via London councils) to see if influence can be brought to bear on central government on these issues. Harrow Citizens Advice Bureau, with the permission of the council, has shared these findings with Citizens Advice head office who have considerable connections to and influence with central government.

2.13 Mitigate against the long term effects of welfare reform through the provision of effective advice services for our tenants. Whilst the council has commissioned CAB to roll this project forward during 2013-14. In view of the amount of change coming until 2017 and the likely impact on our local population, it is suggested that we should review our capacity for the provision of advice and information services after the current financial year.

2.15 Lessons learned from this project

2.16 It is to be hoped that there is not going to be such large scale reform of the welfare system again for some time to come. It is the CAB's assessment that if there were to be the need to repeat this project for other welfare changes the following points might be useful for the future.

- Attempt to identify those groups most likely to be affected by the particular change and make those referrals for advice first. Although the initial mixed sample of older and younger tenants gave a good picture of our tenants overall knowledge about the changes – some of the younger tenants most affected were not visited until the latter stages of the project and therefore had less time to make budgeting or relocating decisions than would have been ideal.
- Tenants did not appear to read the information on their rent card alerting them to a possible 'cold call' by CAB. In the early stages of the project, this caused some tenants concern that it was a 'scam' and they quite rightly did not let the adviser in. It would be better in future to send out advance notice of such a project in several formats e.g. in Homing In, to minimise these concerns.

- It might be useful for Harrow to have the option to have an identity card for people carrying out visits 'on behalf of the council' - particularly if services are to be contracted out to a greater degree in future. This may provide additional reassurance against scams.
- The CAB wrote to all leaseholders offering advice but did not get a single response. This was a relatively costly exercise for no return. If leaseholders are not interested in this kind of advice, perhaps it would be better in future to simply alert them to such projects via their ground rent demand/ service charge and leave it up to them to make contact.

Section 4 - Financial Implications

Any financial issues are contained within the body of the report and any service improvement issues that arise as a result of the recommendations will be considered within the relevant service area budget.

Section 5 - Equalities Implications

There are no equalities implications associated with this report. No Equality Impact Assessments have been carried out. A summary of equalities feedback from visits completed can be found in the full report at Appendix 1.

Section 6– Corporate Priorities

All of the above contribute to the corporate priorities, in particular:

- Keeping neighbourhoods clean, green and safe.
- United and involved communities: A Council that listens and leads.
- Supporting and protecting people who are most in need.

Name: Dave Roberts	<input checked="" type="checkbox"/>	on behalf of the Chief Financial Officer
Date: 5 June 2013		

Section 8 - Contact Details and Background Papers

Contact:

Toni Burke
Interim Head of Resident Services
Tel: 020 8420 9638
Email: Toni.burke@harrow.gov.uk

Background Papers: None

Appendix 1

Harrow CAB Report

Helping Harrow Council tenants to cope with welfare reform

Executive summary

Harrow Citizens Advice Bureau surveyed 366 tenants about welfare reform. This report gives a detailed analysis of their responses to the survey. In summary:-

- Two thirds of council tenants surveyed were aware of the impending benefits changes.
- Nearly 70% of respondents were concerned that they would be affected by the benefit changes.
- Almost 90% of council tenant questioned had access to a transactional bank account.
- An overwhelming percentage – 96% of respondents - would prefer to continue to have their rent paid direct to the council if this were possible
- Discounts were the most popular incentive to pay rent by direct debit
- 14% of tenants wanted help with budgeting

Welfare reform was explained to tenants as part of the project and tenants were also offered the opportunity to ask for CAB advice on any subject during the visit. 157 enquiries were made on different topics (some tenants asked for advice on more than one topic).

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1 Introduction and context

The most fundamental reform of welfare in a generation will be rolled out during 2013 and beyond. This will impact on many Harrow residents but there are also implications for the local authority.

For the local authority Residents' Services team, one of the most important aspects of this reform will be changes to the way clients receive support for their rent. New claims for Housing Benefit from customers who are out of work will move to Universal Credit from October 2013 and new claims for Housing Benefit from customers who are working will move to Universal Credit from April 2014. This will mean that clients will receive money for their rent directly and will need to make arrangements to pay this, in some cases for the first time. Existing claimants will move from Housing Benefit to Universal Credit between October 2013 - 2017. Figures for Local Authorities taking part in a pilot to test out the impact of the reforms show that, for example, arrears among tenants of Wakefield and District Housing in West Yorkshire have increased from an average of 2% to 11%.

Other changes will also impact on our working age tenants in particular – for example, the overall cap on benefits for the largest families, the reduction in benefits for those with a spare bedroom, the replacement of Disability Living Allowance with Personal Independence Payment and the need to pay some council tax for the first time, even for those on the lowest incomes. The adverse and often cumulative impact on these changes on tenants may increase the likelihood that they will use the rent money for their living expenses.

As one tenant told a CAB in Shropshire after using some of her housing benefit to pay for gas and electricity and building up rent arrears. "I do not know why they moved me to the new scheme. I hardly have enough money to live day-to-day. By them paying the money directly to me it created temptation to use it for other things which has resulted in me being in arrears and possibly being evicted."

Some of the changes to benefits may have additional impacts on local tenants over the latter part of 2012/13 and in future years as the Universal Credit rolls out. The council needs to be alert to the potential effect of these changes.

Worth flagging up in particular are

* Reduction in support for severely disabled people who live alone and do not have a carer

People who are severely disabled and live on their own or just with a child have extra costs which are not faced by severely disabled people who have a partner or carer. Under the current system they are eligible for severe disability premium, but there is no equivalent for this in Universal Credit. This could lead to a reduced ability to pay their rent or meet their social care charges.

* No entitlement to Pension Credit for mixed age couples

A couple with one above pension age and one below pension age (a 'mixed-age' couple) are currently entitled claim pension credit. Under Universal Credit, a mixed age couple will not be entitled to state pension credit and will effectively be treated as a working age household, with a benefit entitlement that is more than £110 lower per week. Again, this could lead to problems in meeting rent obligations.

2 The project

The council wished to raise awareness of the forthcoming welfare changes, prepare tenants and leaseholders for these and minimise the risk of tenants failing to understand them and getting into difficulties, such as debt and possible eviction. Between August 2012- March 2013, Harrow council housing services commissioned Harrow Citizens Advice Bureau to carry out a discrete project with tenants to offer advice and assistance.

2.1 Aims

The project had the following aims. To:-

- 1) survey council tenants and leaseholders to gauge awareness and perceived impact to the tenant of benefit changes, which take effect from the 1st April, 2013; to establish whether tenants have access to transactional bank accounts (whether direct debits are used with these accounts); to explore new payment mechanisms which the council could introduce to help tenants manage their budgets; to explore whether tenants would appreciate budgeting advice
- 2) explain the forthcoming benefit changes as a result of welfare reform
- 3) check whether the tenant or leaseholder is currently receiving the maximum benefits and assist them to apply for any they are missing out on.
- 4) check whether the tenant or leaseholder has any other problems and to assist them to resolve these either through casework (e.g. money advice) or through referral where more appropriate (e.g. Relate for relationship difficulties, solicitor for child custody disputes).
- 5) make recommendations to the housing department about rolling out the project in 2013-14

2.2 Method

In phase 1 of the project Harrow Council supplied randomly selected lists of council tenants and the questionnaire (Appendix 1) to be used. A further list of leaseholders was supplied. Clients were telephoned to ask whether they would like a visit. Where there were no telephone details or the number was wrong, clients were contacted in writing and offered a visit including before or after working hours if this was preferred or an appointment at the bureau if they chose not to be seen at home. In total 536 letters were sent, 88 to leaseholders and 448 to tenants. There was no response from leaseholders. However, 266 tenants were successfully contacted, surveyed and given advice.

In phase 2 of the project, details of a further 346 tenants believed most likely be affected (working age tenants, those known to have spare bedrooms) were supplied. They were also contacted and again offered visits. Of the second phase clients, 41 were successfully contacted straight away and visited. 6 were contacted successfully but declined the offer of advice. A further 61 letters were sent out to those without telephone numbers (or incorrect numbers) and 49 of those responded and asked for a visit at that point. The remainder (238) were left at least 2 telephone messages offering a visit or advice over the telephone. Some of these tenants called back and once the project was explained, declined advice. 22 of the last cohort had responded and been visited for advice before 31/3/13 when the project ended, although some have contacted successfully post April and been advised subsequently.

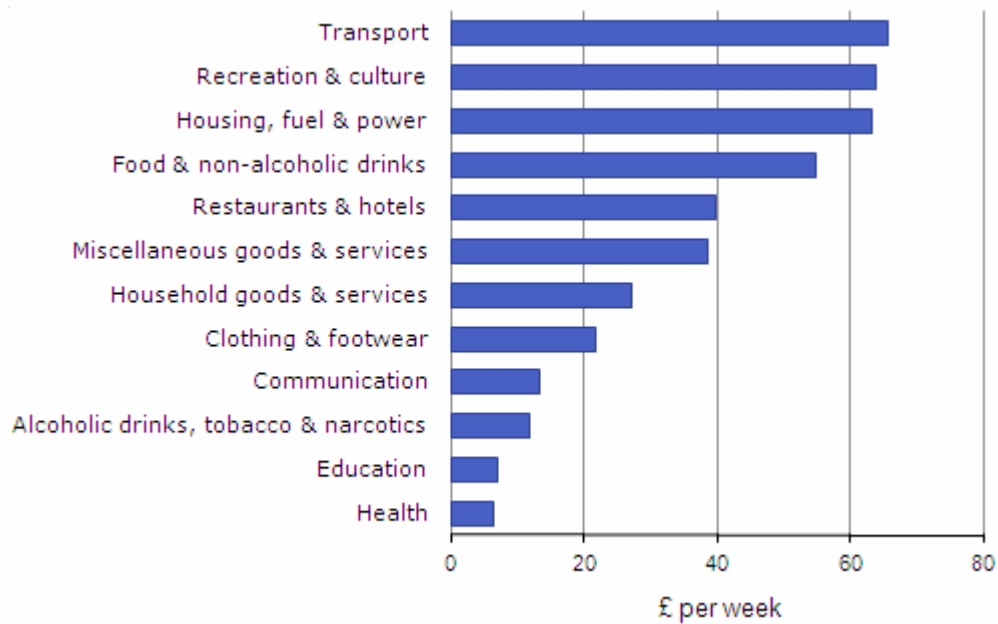
In both phases of the project, many tenants simply asked for information over the telephone and when it was clear that the changes would not impact on them (or have minimal impact), declined the offer of a visit. These tenants are not included in the following analysis.

Between August 2012 to March 2013 advisers from Harrow Citizens Advice Bureau conducted face to face interviews with a total of 378 tenants, just over 7.5% of Harrow council tenants. 366 of these completed the full survey and the results of these are reported in detail below. The recommended sample size based on a 95% confidence level and a plus or minus 5% margin of error for our tenant population is 357 and therefore we can have reasonable confidence in our results.

In addition to the questionnaire, respondents were asked to complete a financial statement, giving expenditure details. Very early on in the process, it became clear that there was a great reluctance on the part of the respondents to provide sensitive information on areas such as their spend on food. As a result only a small number of the financial statements were completed and in our view would not provide an accurate picture of tenants' budgets in such areas. Average expenditure figures appear below, and those surveys completed did not indicate any great differences in our tenants' spend.

Average weekly household expenditure on main commodities and services, 2011

United Kingdom



Source: Living Costs and Food Survey - Office for National Statistics

It should be noted that these figures apply to working and non working households. On average, the poorest 20% of non-retired single adult households (those with less than £256 a week before tax) spent £22.30 a week on food and non-alcoholic drink, according to the 2012 Family Spending Survey from the Office for National Statistics.

3. Survey results

Preliminary findings were reported once a month to Harrow Council, with each additional month's responses being added to give a cumulative total as the survey progressed.

3.1 Summary of findings

- Two thirds of council tenants were aware of the impending benefits changes. It would have been a reasonable expectation that awareness would increase over time and this is partially confirmed by an upward trend.
- There was higher than average lack of awareness of the changes in the Asian/Asian British ethnic group.
- There was no significant difference in awareness between the genders.
- The youngest age group (16-24) were the least aware of the changes - with almost 75% lacking awareness. The over 65 age group were 48% unaware.
- Those respondents with multiple disabilities were the least aware of the impending changes.

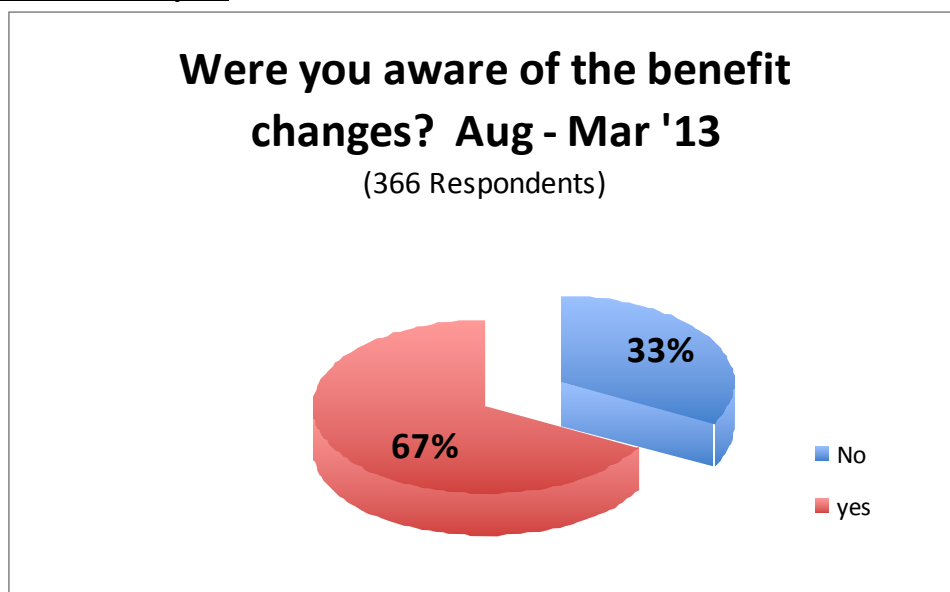
Nearly 70% of respondents were concerned that they would be affected by the benefit changes.

Almost 90% of council tenants questioned had access to a transactional bank account. A supplementary question regarding the use of the direct debits was added in March 2013 and a limited number of responses, gave the indication that direct debts were being used by 38% of respondents.

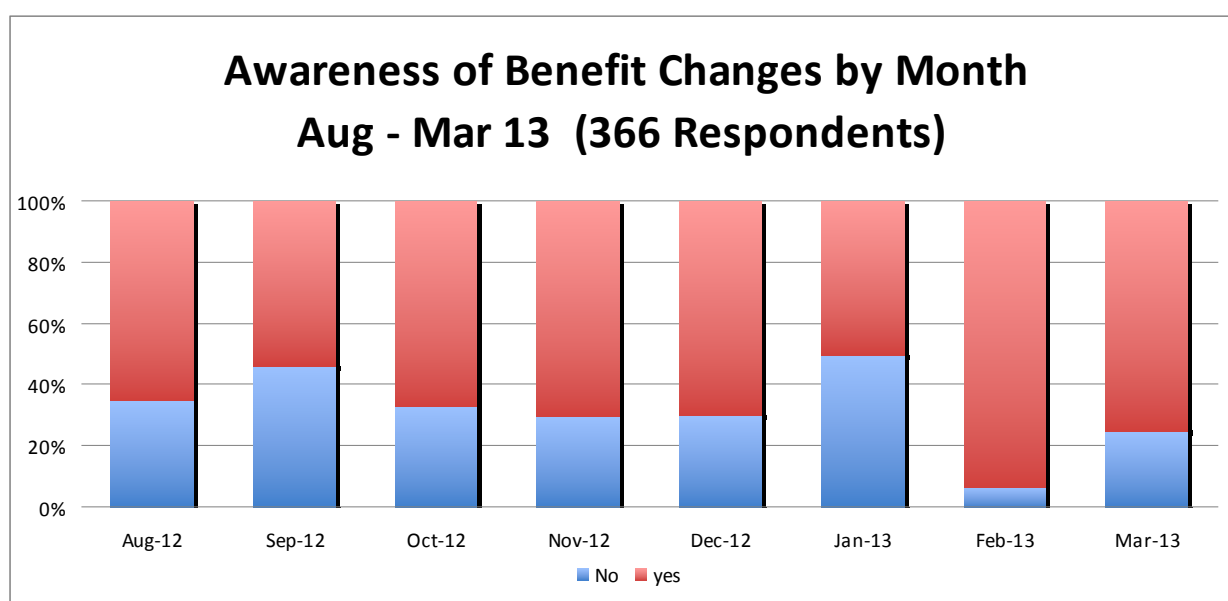
An overwhelming percentage of respondents would prefer to continue to have their rent paid direct to the council if this were possible – at 96% this was the most conclusive answer to any part of the survey.

A detailed analysis of responses follows.

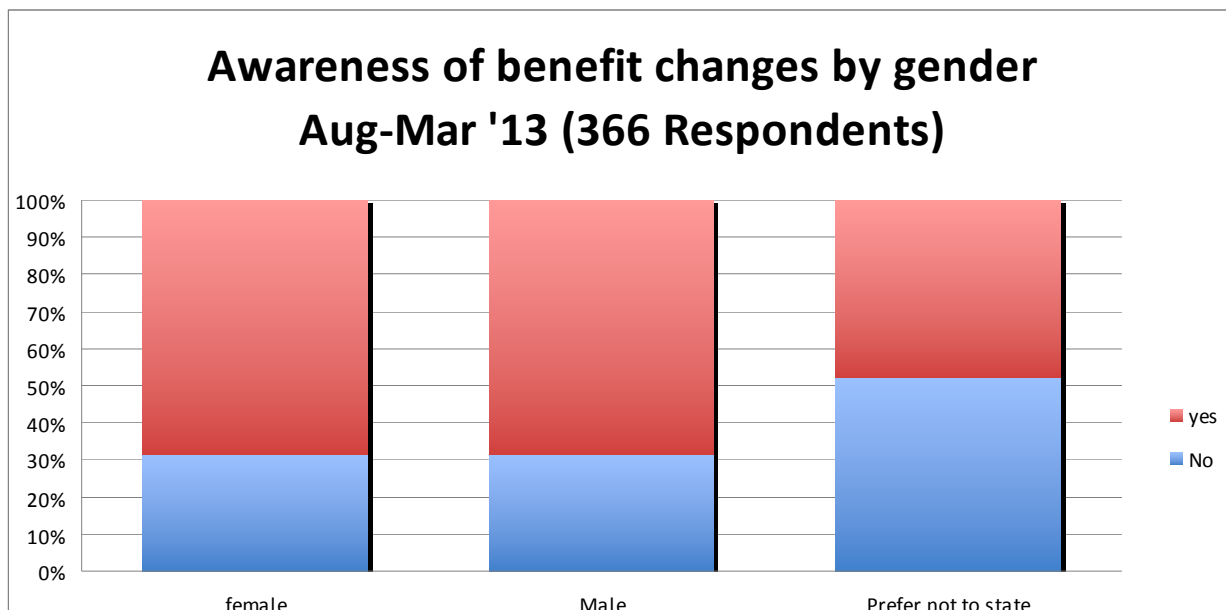
3.2 Detailed analysis



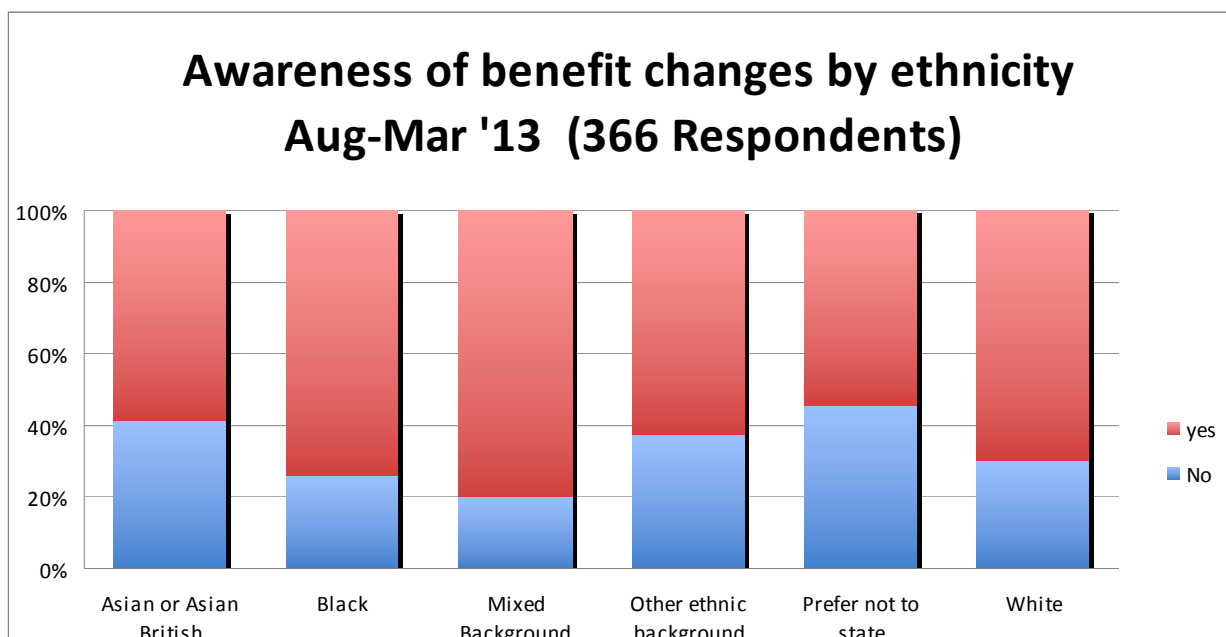
Two thirds of respondents overall were aware of the benefits changes and there was a slight increase in later months, probably as a result of increased news coverage and debate about the changes.



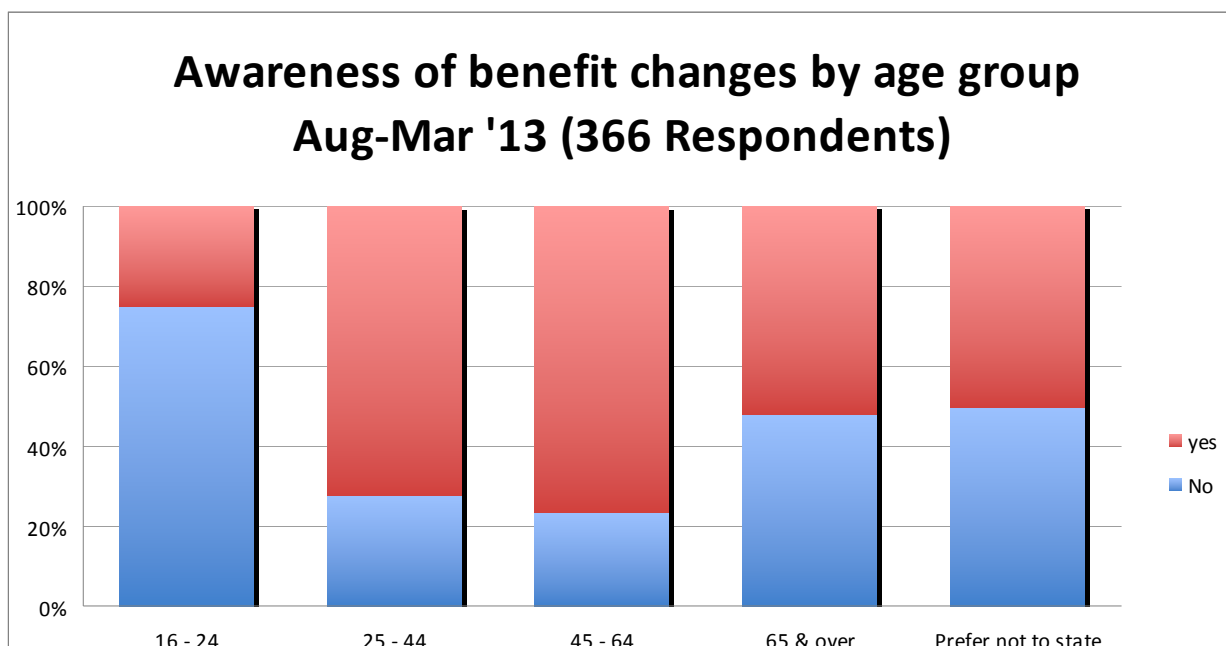
Note - the month of January 2013 had a somewhat lower number of interviews and the decrease in awareness during that month may not therefore be statistically significant.



There were no significant gender differences in awareness of benefit changes.



If 33% non-awareness is taken as the average for the sample, a measurement greater than this is worthy of note. Clients from ethnic groups with above average lack of awareness are: Asian or Asian British clients and those from other ethnic backgrounds (together with those who preferred not to state their ethnicity). If English is not the first language of choice for some clients within this group, this may help to explain why they had lower awareness. Those from a Black or Mixed Heritage background had greater awareness than average.



Once again using the average of 33% lack of awareness as a benchmark, those aged 16 – 24 and those aged 65 and over are the age groups with the least awareness

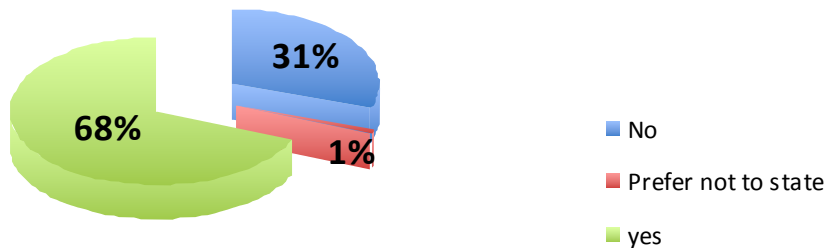
(together with those who preferred not to state their age). The lack of awareness shown by the youngest age group is alarmingly high, as many of this group will be affected by the changes to come. It may indicate that conventional media, as a way of informing this group, is not appropriate or effective. The over 65s are protected from many of the changes, and once they became aware of this, may have taken less note of publicity about the changes. However, we think that this alone cannot fully explain an above average lack of awareness in our older tenants.

When awareness is viewed by disability groupings, the following were above average in lack of awareness (again using a benchmark of 33%):

- mobility & hearing impairment (50% lack of awareness, but only 2 respondents);
- mobility & visual impairment (77% lack of awareness 9 respondents);
- visual impairment (66% lack of awareness 6 respondents)
- those who preferred not to state (45% lack of awareness 22 respondents).
- those who considered themselves to have solely a mobility impairment showed average awareness (34% lack of awareness).

The groups of respondents with multiple impairments, although small in number, showed significantly less awareness. There was only one respondent who had a learning disability and that person was aware of the forthcoming changes.

Are you concerned how the changes will affect you? Aug - Mar '13



A high percentage of council tenants overall (68%) are concerned that the benefit changes will affect them.

As a comparison, 50% of the over 65 age group were concerned how they would be affected by the benefit changes, despite being largely exempt from the majority of changes. Of those aged under 65, over 70% were concerned how they would be affected by the changes.

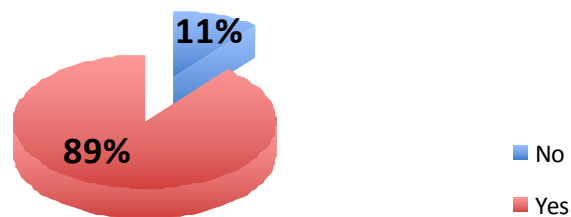
A greater than average percentage (>68%) within the disability groups mental ill health (86%) and mobility & mental ill health (83%) were concerned how they would be affected.

The ethnic groups which had a greater than average concern about being affected were mixed heritage (100%) and 'other' ethnic backgrounds (75%).

There is very little difference between the sexes in their answers to this question - men were somewhat less concerned (63%) than women.

Do you have a transactional bank account?

Aug - Mar '13 (366 Respondents)

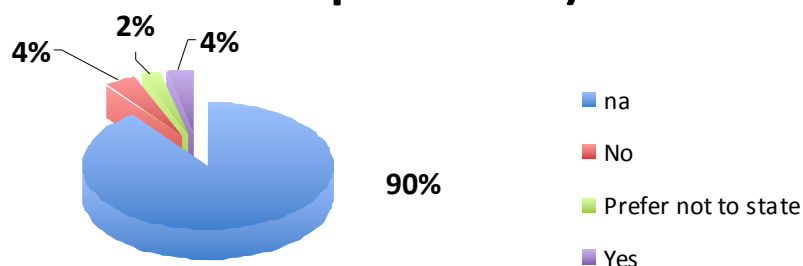


The majority of council tenants questioned had access to a transactional bank account.

The percentage was higher amongst the younger age groups and slightly less than average for the '45-64' and '65 and over' age groups. Those disability groups which had lower than 90% access were 'mental ill health' (76%), 'mobility and mental ill health' (83%) and those who 'preferred not to state' (81%). Within the ethnic groupings mixed heritage clients were the lowest percentage of respondents having access to a bank account at 80%, whereas 'Asian/Asian British' clients had the greatest access at 94%.

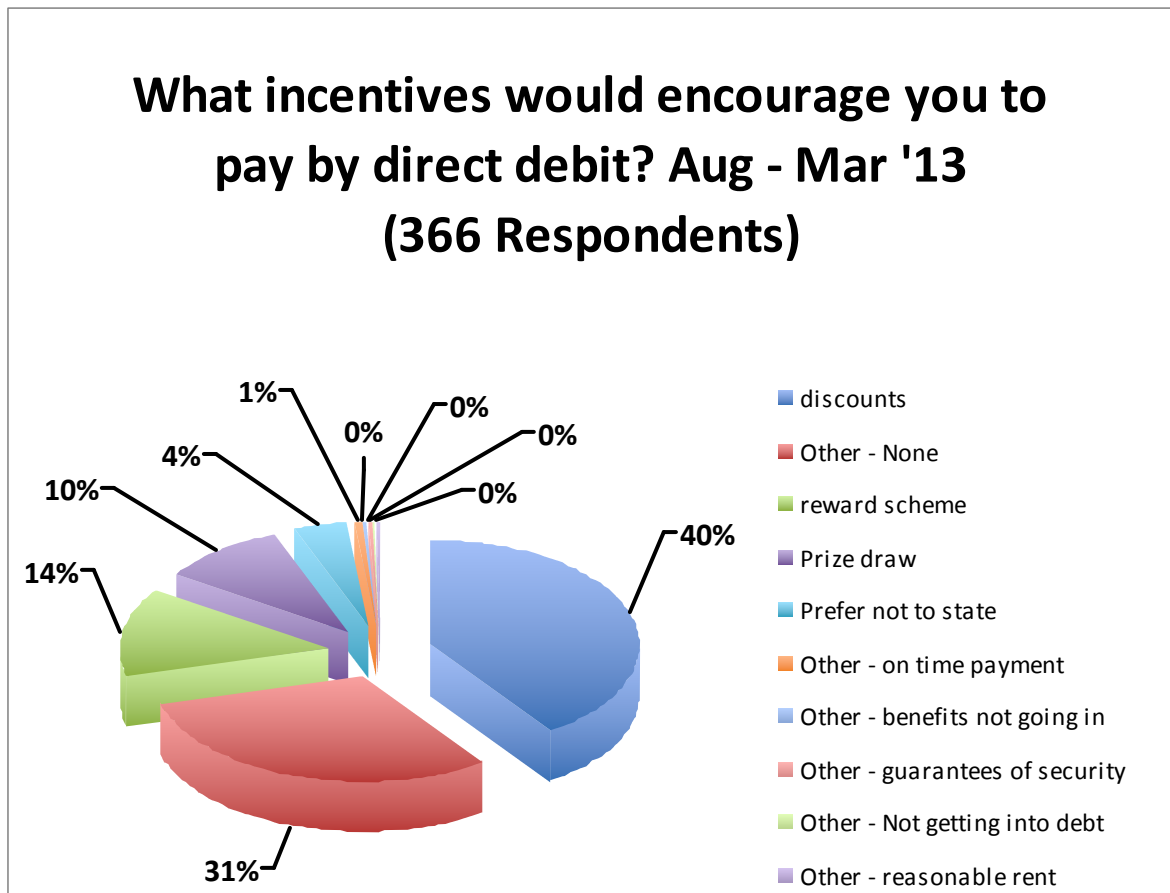
A supplementary question was added at a late stage regarding the use of the direct debits within the bank account. Eight respondents replied to this 2 preferred not to state (25%), 3 answered positively (37.5%) and 3 negatively (37.5%). The low numbers involved do not make the data statistically significant.

If no, would you be interested in opening a bank account? Aug-Mar '13 (366 Respondents)



Of the 10% of respondents who presently did not access to a bank account, an equal number were interested and not interested in opening an account.

Respondents were asked how they would like to be supported to open a bank account. Three respondents did not wish to open a bank account. Five indicated that if they did have to open an account, they would want assistance, one specifically with obtaining required identification documents. One tenant wanted no credit checks to be done. One respondent indicated that they intended to open an account shortly, now that they understood why this would be needed.

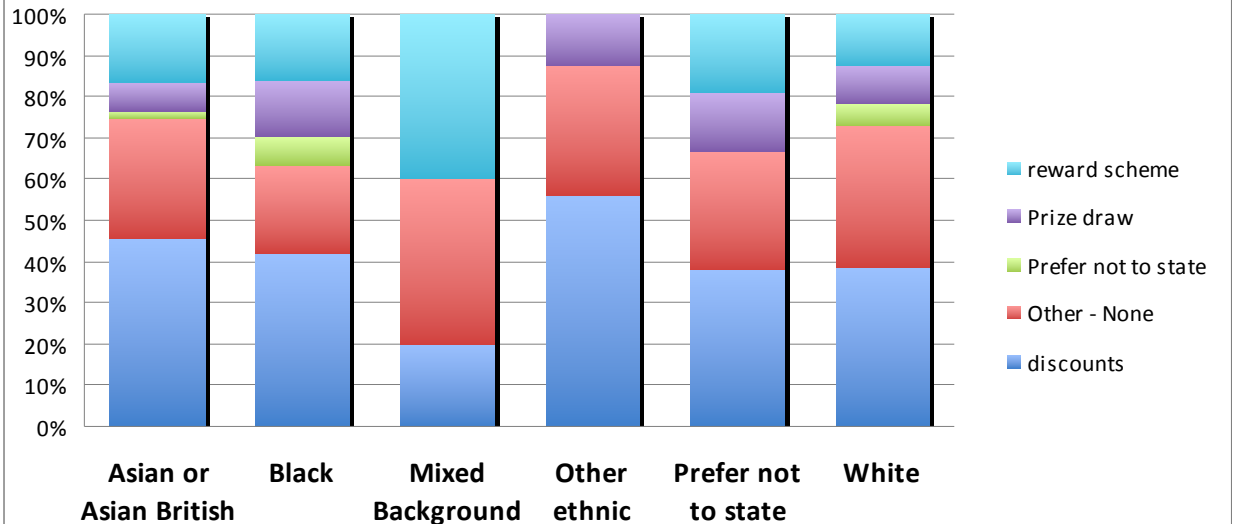


Of the incentives offered to respondents, discounts were the most popular, but almost as many said none/other. When the data is viewed by age group, disability and ethnic groups there is no meaningful difference to be seen.

When incentives are viewed by age group the majority are still in favour of discounts.

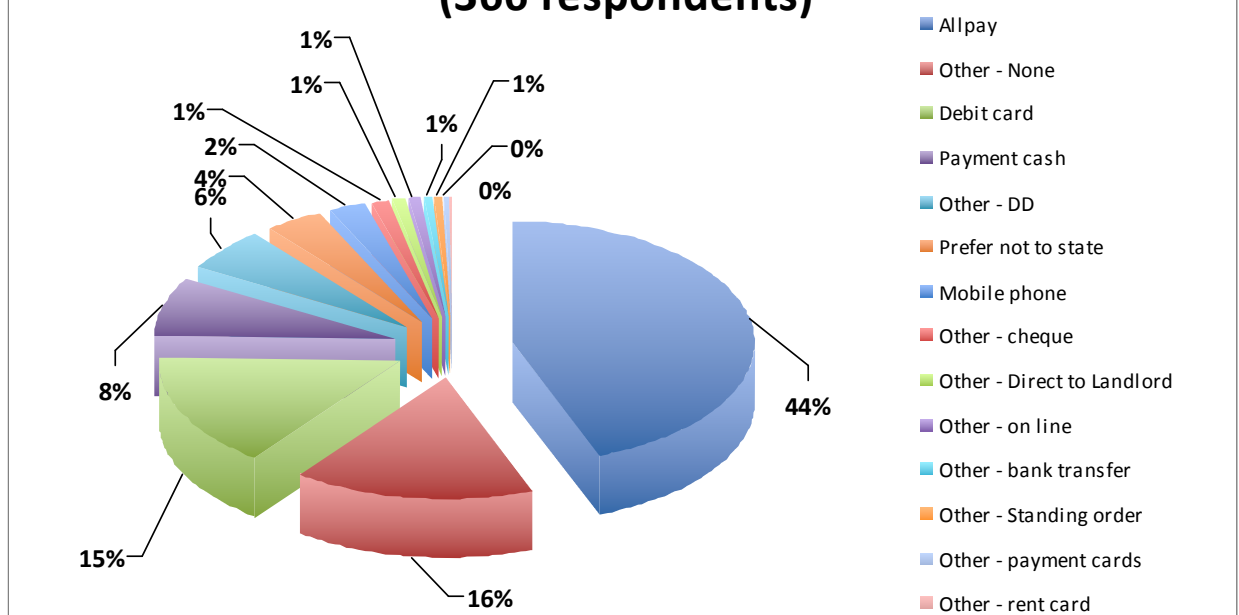
Incentives to pay by direct debit by ethnic group

Aug-Mar '13 (366 respondents)



The Mixed heritage group are the only group showing a substantially different view, but there are relatively low numbers of the respondents in this category.

Which other rent payment method would be most attractive? Aug-Mar '13 (366 respondents)



Allpay is obviously the most popular method of payment for the tenants responding to this survey. Given the high number of 'other' responses it is

difficult to view this data by age, disability or ethnic groups as the numbers are low and do not diverge from the overall popularity of 'Allpay'.

Would you prefer direct payment of your rent to continue, if possible?

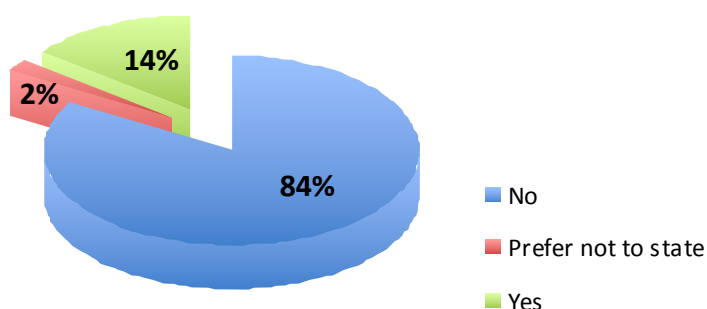
Aug-Mar '13
(366 respondents)



96% of tenants were in favour of continuing with direct payment of rent. Further analysis by age group, disability etc. is unnecessary in the face of such a conclusive majority.

Would you like training in budget management?

Aug-Mar '13 (366 respondents)

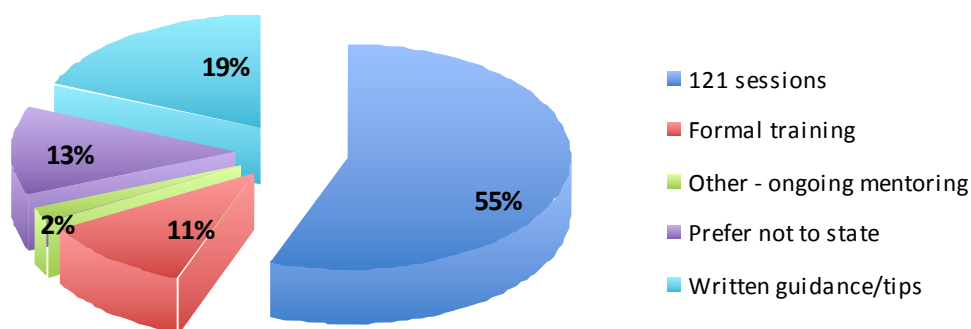


The vast majority of respondents are comfortable with their money management and do not feel they require any assistance. When the data is viewed by age groups the '16 – 24' group hold the opposite view, with 75% requesting budget management training. Disability profiling of this data only reveals that the respondent with learning difficulties wanted budget

management training. The ethnic breakdown does not show any particular group with particular divergence from the above view.

What format of budget training would be preferred?

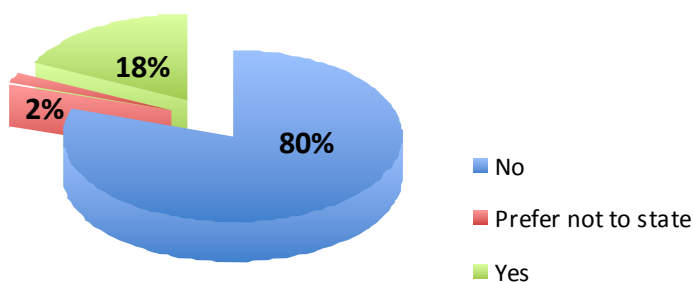
Aug-Mar '13 (54 respondents)



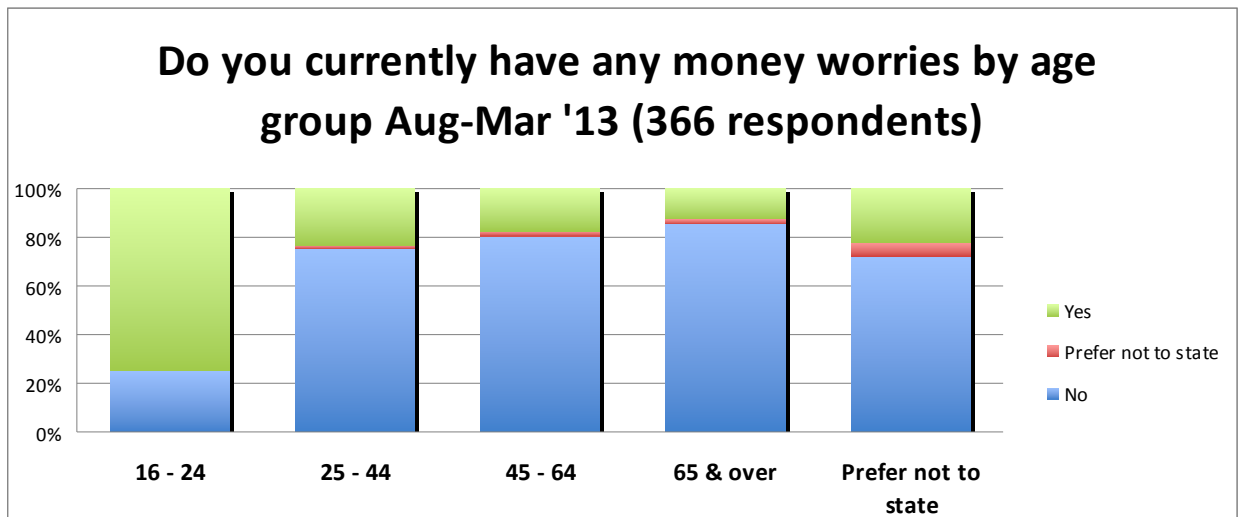
Of the 54 respondents who would like budget management training the largest percentage wanted one-to-one sessions, followed by written guidance and tips.

Do you currently have any monies worries the CAB could help you with?

Aug - Mar '13 (366 respondents)



The majority of respondents said that they did not feel they currently have any money worries. However, many tenants subsequently raised advice queries which suggested that this might not be the case – or that there was a very real possibility of money worries in the near future.

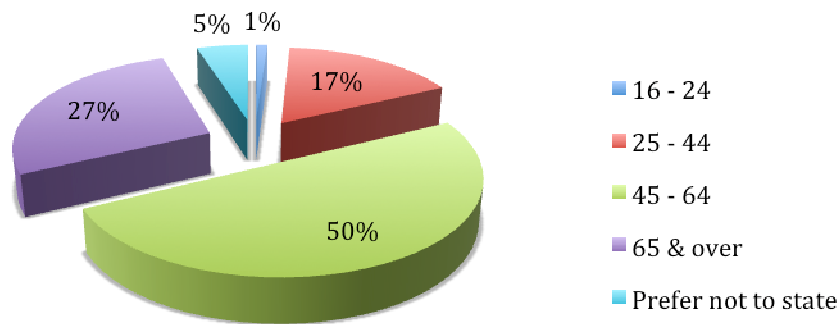


Of the respondents in the '16-24' age group 75% replied that they have money concerns. When the data is viewed by disability and ethnicity the figures are close the average represented above of 83% with no money worries currently.

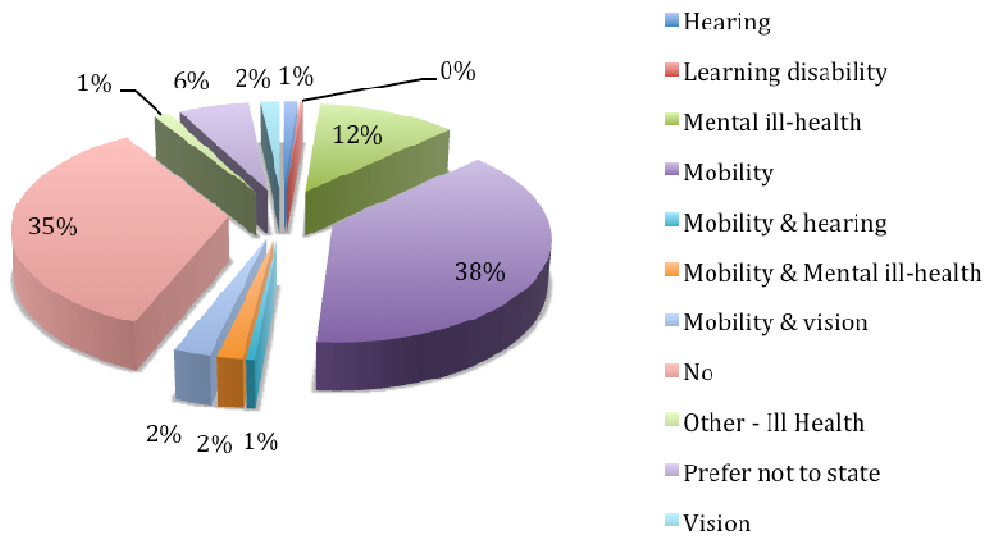
3.3 Demographic Data - 366 Respondents

In line with the council's requirements, demographic data was requested from all clients.

Age profile of respondents (366) Aug-Mar '13

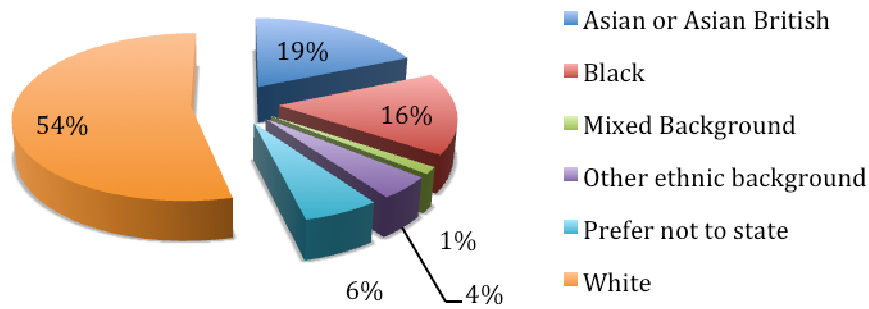


Disability Profile of Respondents (366) Aug-Mar '13



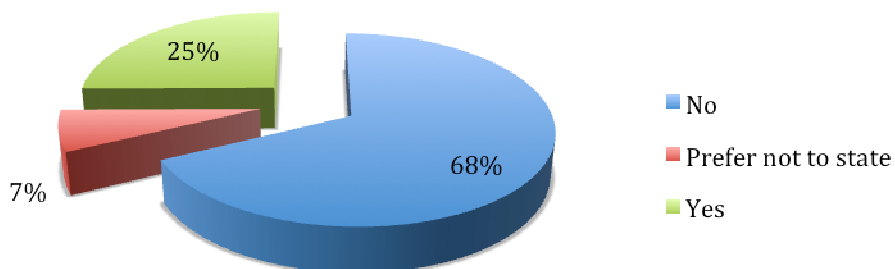
Only 35% of respondents consider they have no disability, 6% preferred not to state. 59% of council tenants stated they have a disability. This is a high figure compared to the 19-20% prevalence of disability reported in the Annual Population Survey, but may reflect the higher numbers of disabled people concerned about the effects of welfare reform and therefore more likely to take up the offer of a visit from the CAB.

Ethnic profile of respondents (366) Aug - Mar '13

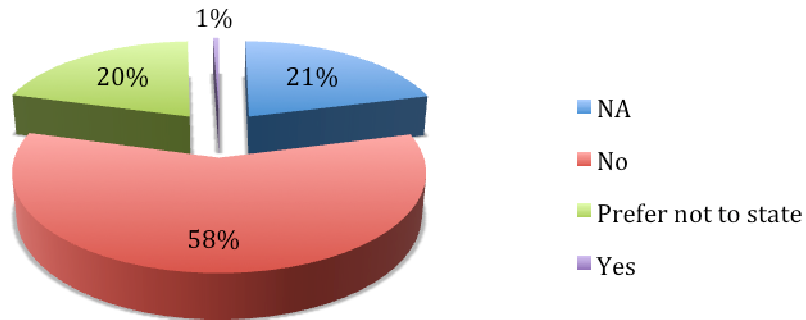


Asian respondents were under-represented in the sample (compared to the proportion of the Asian population in the borough as a whole). White respondents were over-represented.

Marital status profile of respondents (366) Aug - Mar '13

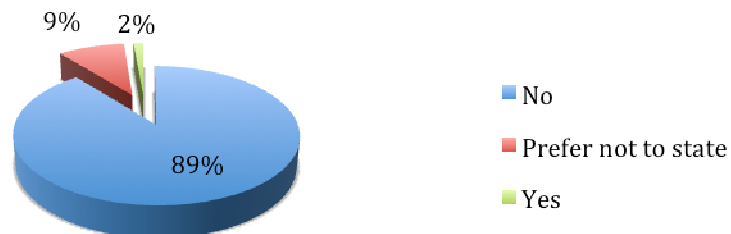


**Respondents in a civil partnership
(366) Aug - Mar '13**



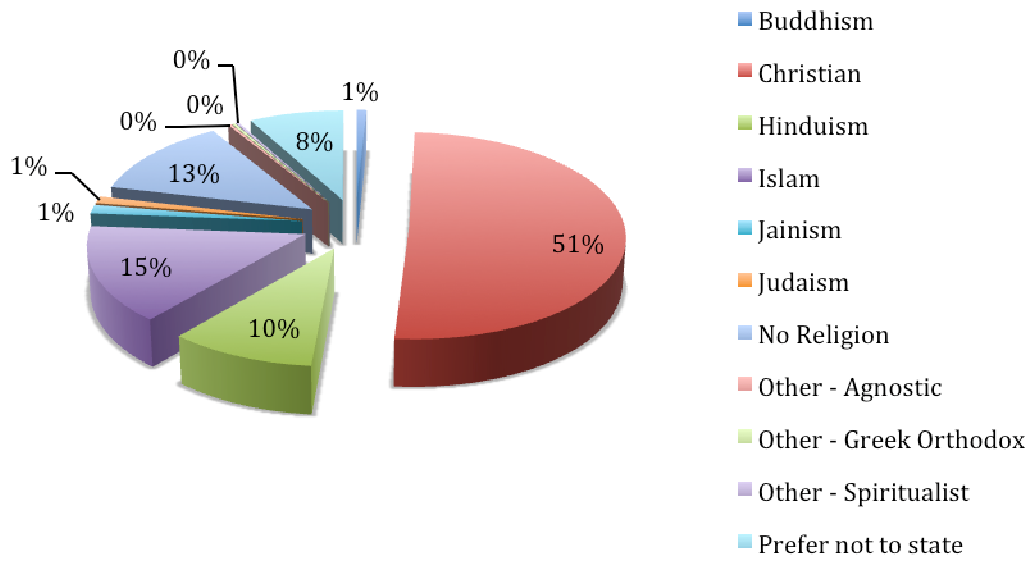
NA – that is those respondents who had previously answered that they were married and therefore could not also be in a civil partnership.

**Respondents who have been
pregnant or had maternity leave
in the last 2 years Aug - Mar '13
(366 respondents)**

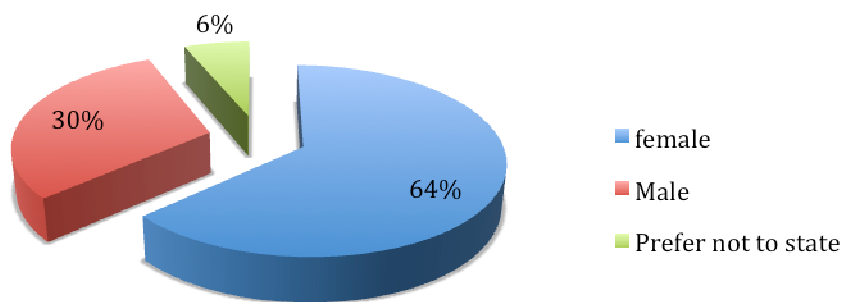


Given the lower number of respondents in the younger age groups the 2% pregnancy/maternity leave rate is not surprising.

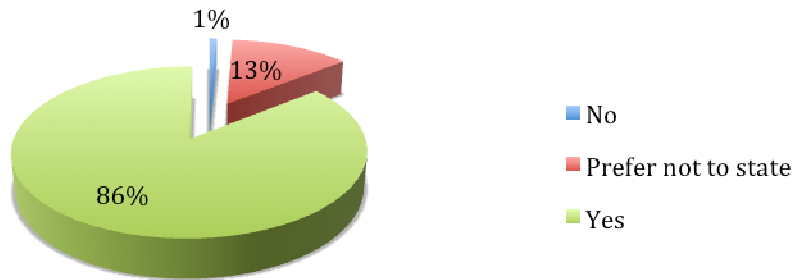
Religious profile of 366 Respondents Aug - Mar '13



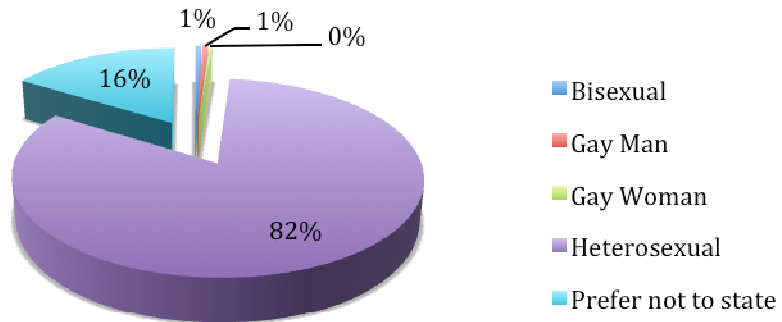
Gender Profile of 366 Respondents Aug - Mar '13



Gender assignment remains the same since birth profile of 366 Respondents Aug - Mar '13



Sexual orientation profile of 366 Respondents Aug - Mar '13



4. Advice to tenants

A fundamental requirement of the project was that not only would the survey be carried out and tenants informed of the general changes to welfare that they might expect in the coming year but that:-

- tenants had an opportunity to discuss the changes and find out how they would individually be affected and whether there were any mitigating steps that they could take to improve their situation in advance of the changes
- get advice on any other issues that were worrying them

Issues raised with the adviser

During the course of the project, an analysis reveals that 61% of the discussions with tenants were about welfare reform and answering enquiries about this. However tenants raised a whole variety of other questions.

- 86 enquiries about debt (these were not necessarily tenants who were currently in debt, but covered, for example, enquiries about the relative priority of paying credit cards compared to the council tax and penalty consequences for not paying various types of debts)
- 21 about housing issues (this covered issues such as mutual exchange for smaller properties and disability adaptations)
- 9 about employment rights
- 8 about legal problems
- 8 about issues with utility bills (e.g. faulty gas meters, electricity tariffs, advantages and disadvantages of water meters)
- 6 about immigration matters
- 5 about financial matters other than benefits or debt (e.g. switching contracts to new providers to save money)
- 3 about travel (mostly blue badges)
- 2 about health
- 2 about relationship issues

7 enquiries were also made on 'other' issues.

For many tenants, the project was able to confirm that impacts on them personally would be minimal – in particular our older tenants - and this was reassuring to many who had heard news coverage of the changes and were concerned that they may have to move.

Case study - Although older people are largely exempt from the changes to welfare benefits, the opportunity of a visit from an adviser did bear fruit for several older clients. Many had had deteriorating health for some years and had not realised that this would mean that they now qualified for Attendance Allowance.

One older tenant had suffered from severe Chronic Obstructive Pulmonary Disease (COPD) for over 2 years as well as osteoarthritis. She now uses an

oxygen machine for about 13 hrs a day and gets very breathless. However, she pushes herself to remain as active as she can be as she says that she doesn't like 'sitting around'.

With the adviser's help, a claim for Attendance Allowance was submitted and she has been awarded Lower Rate at £51.85 per week. She is delighted with this as it will make her life much easier.

For other younger tenants, the project provided early independent confirmation that the changes would adversely impact on them and allowed them some to consider their options. For many, the reality of having to consider moving from the family home because of increases in the amount of rent to be paid was a shock and it would take some time to come to terms with this and make the decision to seek a smaller property. Alternatively, some tenants considered whether they could increase their working hours or re-cast their personal budgets to make the rent shortfall affordable in the longer term. All clients had the opportunity to discuss with the adviser other potential solutions, such as renting out a room. Where the client would only need support for a short time (for example they were approaching pension age) or needed more time to consider their position, the option of discretionary housing payments (DHPs) was raised and subsequently advisers assisted some clients to make applications for DHPs.

For others, there were additional benefits that could be claimed to offset the impact of the changes and improve their overall financial situation.

Case studies

1) The client has had joint pain for a year and, after several scans and tests, was diagnosed with a degenerative bone condition. He already had several medical problems.

His wife is with him 24hrs a day to help him with his care needs – which include everything from washing and dressing, which he can no longer do without help. He can only walk about 20-30m slowly and with the aid of crutches. Despite these problems he had recently failed a benefits medical assessment and had his Employment and Support Allowance removed. He had subsequently won his appeal as the tribunal had looked at new evidence he supplied (which included the new diagnosis of his medical condition).

He had received a letter saying that he had been refused Disability Living Allowance and had only 4 weeks to appeal. He was initially very reluctant to go through the ordeal of a further appeal. The Disability Benefits Centre letter stated they had used the information from the client's failed medical assessment to help make their decision (even although this had subsequently been overturned). The adviser reassured the client that he had a good case to win his appeal. Client said he would think about it overnight and call back. He did decide to go ahead with the appeal, with the support of the project adviser, who drafted the appeal for him and obtained supporting medical evidence from a consultant which confirmed that client needed a full hip replacement and also had spinal damage.

As a result, the client was awarded higher rates for both mobility and care components of DLA. This decision has also meant that his wife is now eligible to claim Carers Allowance and will get a carer's premium paid with their Employment and Support Allowance which will be an additional £32.60pwk. This can be backdated.

For the client, although the additional income is most welcome, more importantly, as a disabled person he will now be exempt from overall benefit cap which will be introduced later this year, which could have meant having to leave London and the specialist medical care he is receiving locally. They will also only have to pay 10% of their Council Tax instead of 22.5%.

2) The client has mental health problems including anxiety and panic attacks, claustrophobia and depression and also has osteoporosis which affects her back and hips. She is registered disabled with the council and has a freedom pass to travel on buses. She is claiming JSA and is being sent on courses although her friend tends to take her there and back as she cannot travel alone on public transport due to her panic and anxiety attacks which are often triggered by going on transport. She needs supervision from her friend when going to any unfamiliar place as she is easily taken advantage of and tends to get lost as she has a very poor memory and cannot retain information well. She struggles with communication with people and also writing letters and understanding forms. She often goes to bed for the day as she is in constant pain from the osteoporosis and also as she does not want to put on the heating for fear of the cost. She has an old bath which is very low and she struggles to get in and out of this so has serious problems getting washed.

The adviser helped her to claim Disability Living Allowance and she has been awarded Lower Rate Mobility and Care components which means she will get £41.10 per week extra. She is delighted with this as it will enable her to put the heating on. She has also gone to the council with her DLA paperwork so that they can recalculate her Council Tax bill which should now only be 10% rather than 22.5%.

On the adviser's suggestion, she has also been taken by her friend to see her housing officer to try to sort out the problem with her bath and see if an adaptation is possible to increase her independence

3) For one client, the visit was very timely. It was just a few months before her 65th birthday – after which claims for Disability Living Allowance are not allowed and the only option is the less generous Attendance Allowance which has no help for mobility needs. This client has arthritis which is worsening quickly. The adviser submitted a claim for Disability Living Allowance and is confident that she should get at least lower rate of both. This can continue to be paid after pension age.

4) The client has serious health problems in the form of COPD, asthma, raynaud's disease and high blood pressure. She can barely walk and can't go out at all unaccompanied, which has made it hard for her to get advice. She can't carry shopping and is not able to cook. She is forgetful and in the past has left a cooking mitt on a lighted gas ring and also left one in the oven when it was on, causing a fire hazard. We helped her to make a claim for Disability

Living Allowance and are fairly confident that she should get at least the lower rate of both components. We have offered help to appeal if she does not.

Several clients were able to use the opportunity of the visit to talk about other issues which had been worrying them for some time about which they had been reluctant to seek advice.

1) On one occasion, the adviser's visit was particularly timely. While the adviser was there, a bailiff arrived to recover a Council Tax debt from a previous year.

The client told the bailiff that she would prefer to negotiate by telephone or letter. He replied that if she did not make some sort of payment arrangement there and then, he would return with a locksmith and force entry to her home in order to take away goods.

This was the first time that the bailiffs had actually sent anyone to her home regarding this debt, and they have therefore not had the opportunity to make a levy of her goods. This was clearly an unlawful threat. This bailiff firm was a new contractor for Harrow.

The client asked us to let the council know about this practice so that others were not affected in the future. Although the bailiff denied the remarks (which were directly heard by the adviser), the council did take the opportunity to advise them that these kind of tactics would not be expected or tolerated. The council also decided to remove two sets of court costs, reducing the debt by £250. Subsequently it was agreed to take direct deductions of £3.30 a week from her benefits to repay the arrears which total £1090. In this way the debt will eventually be cleared without the need for further bailiff action.

2) The client mentioned that her tumble drier had stopped working and as a disabled person this was causing her problems in doing her washing. The adviser applied for a Community Care Grant from the Social Fund for a new drier and this was awarded in full.

3) The client is a single parent on Income Support. Her boyfriend is working and would like to move in. The client would like him to but has heard that they would lose all their benefits if he does and thinks she would be much worse off and worries about getting behind with her rent. The adviser carried out a benefits calculation based on a couple with his earnings included as income. As he is a relatively a low earner, they will be entitled to working tax credits if they claim as a couple and in fact will be better off. Client was much reassured by this and can now make a decision based on what is right for her and her family rather than her financial situation.

In total the clients seen have received confirmed benefit gains (ie DWP have made a definite award) of £50,674 for the 2013-14 financial year (this is calculated as weekly gain x 52 weeks e.g. a low rate DLA mobility award of £20.55 x 52 weeks = £1,068.60). As benefit decisions can take some weeks to come through (or even months if there is an appeal) these are initial figures and will increase. Clients were also directly helped to manage debts of £2,150 and one debt was partially written off (£250).

5. Recommendations arising from the results.

1) To minimise likelihood of rent arrears, consider providing financial capability training (this includes budgeting advice, saving money on bills, understanding credit) for tenants. 14% of tenants requested this (54 respondents). This could be through provision of individual or group training sessions. From the survey it is clear that individual sessions would be preferred (55% of respondents wanted one to one sessions).

Independent evaluation of financial capability training carried out for Citizens Advice Head Office suggests that this can have several beneficial effects

- over 75% of clients said that they felt better able to manage their money and debt since attending the session.
- nearly 80% had gone on to take action following the training. The most popular actions being to set up a budget (56%), share the information with friends and family (47%), and make household economies (39%).
- over 80% said that the session had made a difference to their peace of mind and well being.
- 90% said that the session had made a difference to their confidence and ability to self help.

Potential solution

Appreciating the council's current financial situation, there may be options to provide this support at minimal or no cost.

Within the cost envelope for the tenants' advice project for 2013-14, it will be possible to supply up to 12 short sessions each of 2 hours during the year. These could take the form of group sessions or 24 one hour sessions of budgeting advice to individuals.

If additional sessions are needed, Citizens Advice usually provides funding (via the energy companies) for Bureaux to carry out up to 3 training sessions in financial capability a year. These can be for clients or frontline workers. This funding is usually released in the autumn. In this event of this funding not being provided we could seek to apply for charitable trust funding specifically to deliver such sessions (note – it will take 3-6 months to apply to charitable trusts and funding cannot be guaranteed)

Many of the banks provide free financial capability training sessions for clients. The local branch of Barclays is particularly keen to offer sessions locally and a contact there can be supplied on request.

If a more comprehensive tenant training programme were to be commissioned via an SLA it is suggested that a daily rate of £200 per day should be budgeted for. Typically a training programme could consist of any of the following elements.

Making your Money Go Further

- Drawing up a personal budget

- Items to include in your personal budget
- Ways of increasing your income
- Reducing your expenses, paying less for fuel, contracts

Dealing with your Bills

- The common causes of debt
- What happens if you don't pay your bills
- Which are the most important debts?
- Ways of increasing your income
- How to deal with your debts
- How to get help

Banking

- How to choose and open an account
- Using an account wisely
- Making the most of your account

Understanding Credit

- Who can lend you money?
- What are the pro and cons of different types of borrowing?
- How much will it really cost you to borrow money?
- What does APR mean and how does it affect paying back credit?
- How can you choose the best credit deal?

Savings and Planning for the Future

- identify things to save up for
- the advantages of saving for large expenses
- different types of savings

2) To consider providing financial capability training for front line workers in the housing department to enable them to provide support to tenants as part of their own duties in the future. Although the question of who should provide budgeting advice was not addressed in the survey, this could provide a cost

effective way of giving additional support to tenants through one to one conversations with a housing officer they already know.

Independent research suggests that this can help officers to better assist clients facing financial problems

- Front line workers generally considered that the training was well-structured, balanced, interesting and informative. Inevitably, given that individuals had different levels of prior knowledge and objectives for the training, some commented that the training could have been pitched at higher or lower levels, or in more or less detail depending upon their own perspectives. Nevertheless, front line workers generally felt that their own knowledge had been enhanced, along with their ability to support and signpost clients. Most responding to the close of programme online surveys felt it probable that they would engage in further financial capability training. This may well be spurred by a sense that public spending cuts will result in the need for front line workers to have a broader set of skills rather than focus solely on pre-recession specialisms.

Potential solution

See above – the training can easily be adapted for council officers to enable this to be cascaded out to tenants in house, 12 sessions are budgeted for and these can either be for tenants or officers or a combination.

3) Maximise numbers of tenants paying via direct debit by offering assistance to tenants wishing to open a basic bank account

Example -

Solihull Community Housing's (SCH) Money Advice Team has an arrangement with a local branch of Lloyds/TSB which allows it to make telephone referrals and set up appointments for any tenant who needs a basic bank account. In addition, prior to the appointment, SCH will check that the customer has the right form of identification to minimise any difficulties in applying for an account.

The advantages of a basic bank account are

- a) they are very simple, (but they don't provide a cheque book or overdraft)
- b) with most accounts, it is free to:

have wages, salary, benefits, pensions and tax credits paid straight into the account

pay cheques in for free (as long as they are not in foreign currency) – the money can be spent after four working days

get money out at Post Offices and cash machines

pay bills by Direct Debit or standing order, and

use bank counters to pay money in, take it out or check the account balance.

c) some accounts will also provide a debit card.

Potential solution

The council may wish to use the Money Advice Service comparison tables to select a provider to work with and the offers and any charges should be compared with those of local providers such as a credit union. See <http://pluto.moneyadviceservice.org.uk/currentaccounts?table=basic>

However, note that if you have tenants who are undischarged bankrupts, only Barclays will currently allow the opening of a basic bank account for these tenants.

Tenants without bank accounts may feel anxious about the process of applying for an account and it is recommended that one to one support is offered to get the account up and running. This support might be provided through a variety of options - a) the staff engaged on the Harrow help scheme (where reducing dependency and increasing financial capability are key outcomes or b) through a short term SLA with a competent local provider c) personal contact with the chosen bank who may be prepared to offer a day where bank staff attend the civic centre to meet tenants and help them to open bank accounts (this will almost certainly be free of charge) d) a further no cost option might be to use one of the graduate Xcite trainees – as this would be a discrete short term project for which training could be provided relatively easily and could be a popular project for those wishing to work with more vulnerable service users.

4. Given the overwhelming numbers of tenants who would prefer direct rent payments (96%) – it is suggested that these findings are reported via the council's own lobbying channels (e.g. via London councils) to see if influence can be brought to bear on central government on these issues. Harrow Citizens Advice Bureau, with the permission of the council, has shared these findings with Citizens Advice head office who have considerable connections to and influence with central government.

The council will also need to consider how it can assist the DWP to utilise the exceptions process to its fullest extent to continue with direct payments of rent to landlord where possible. Currently it is suggested that the following groups of clients may be considered vulnerable. The council (due to its own knowledge of its tenants) may need to look at how to flag up clients with -

- Mental health issues
- Learning difficulties
- Drug or alcohol addiction
- Homelessness
- English language limitations
- Literacy difficulties
- Prisoners & Detainees
- 16 and 17 year olds
- Non EEA - including refugees
- Physical disabilities
- Working abroad
- Domestic violence victims
- Sensory disabilities
- Severely indebted
- Over 18 care leavers
- Gambling addiction
- MAPPA claimants
- Numeracy difficulties
- Supported by the Troubled Families programme
- Rural isolation

5. Mitigate against the long term effects of welfare reform through the provision of effective advice services for our tenants

The council has commissioned CAB to roll this project forward during 2013-14. In view of the amount of change coming until 2017 and the likely impact on our local population, it is suggested that the council should review its capacity for the provision of advice and information after the current financial year. As this is CAB's key area of potential interest, we do not intend to suggest potential solutions, merely that the council considers its advice provision, whether that be in house or contracted out.

The council should however remain alert to groups who may be adversely affected by future changes (for example new tenancies given to disabled people living alone, mixed age couples or new tenants with large families) in order to flag up with them to seek advice so that they can consider their options in advance.

It should also be noted that particular groups seem to be especially vulnerable to a lack of information – younger tenants, older tenants, tenants with multiple disabilities and those who may have English as a second language. It may be that targeted and/or different methods of publicity to these groups may be necessary.

For younger tenants this could mean –

- Using trusted intermediaries such as Ignite, youth workers, leaving care team
- Using social media
- Texting or using Instant Messaging to communicate key messages

For older tenants this could mean -

- Using trusted intermediaries such as Age UK Harrow to communicate key messages
- Using local tenants and residents meetings, including those in sheltered blocks to cascade information
- Publicity materials in GP surgeries
- Using neighbourhood champions to spread the word.

For disabled tenants this could mean –

- Using trusted intermediaries such as HAD and organisations supporting those with specific disabilities to communicate key messages – for example, using Harrow Talking newspaper to communicate with blind tenants
- Publicity materials in GP surgeries

For BMER tenants this could mean –

- Using formal and informal communication channels, especially 'word of mouth'
- Identifying potential target groups through trusted intermediaries - organisations and networks such as culturally specific organisations and special interest groups)
- Using distribution outlets and disseminating information through formal and informal networks (e.g. through ambassadors, retail outlets, libraries, community centres etc.)
- Increasing profile and regular coverage in ethnically specific media
- Identifying tenants' languages of preference and recording spoken key messages in several languages. For example 'This is a message from Harrow council. There are important changes to how you should pay your rent, please contact your housing officer for further advice.'
Telephony systems could be used to cascade these to tenants

6. Lessons learned from this project

It is to be hoped that there is not going to be such large scale reform of the welfare system again for some time to come. It is our assessment that if there were to be the need to repeat this project for other welfare changes the following points might be useful for the future.

- 1) It makes sense to attempt to identify those groups most likely to be affected by the particular change and make those referrals for advice first. Although the initial mixed sample of older and younger tenants gave us a good picture of our tenants overall knowledge about the changes – some of the younger tenants most affected were not visited until the late stages of the project and therefore had less time to make budgeting or relocating decisions than would have been ideal.
- 2) Tenants did not appear to read the information on their rent card alerting them to a possible `cold call' by CAB. In the early stages of the project, this caused some tenants concern that it was a `scam' and they quite rightly did not let the adviser in. It would be better in future to send out advance notice of such a project in several formats e.g. in Homing In, to minimise these concerns.
- 3) It might be useful for Harrow to have the option to have an identity card for people carrying out visits `on behalf of the council' - particularly if services are to be contracted out to a greater degree in future. This may provide additional reassurance against scams.
- 4) We wrote to all leaseholders offering advice but did not get a single response. This was a relatively costly exercise for no return. If leaseholders are not interested in this kind of advice, perhaps it would be better in future to simply alert them to such projects via their ground rent demand/ service charge and leave it up to them to make contact.

Appendix one - CAB Council Housing Tenant Questionnaire

Q1. Were you aware of the benefit changes before today?
PLEASE TICK ONE BOX ONLY

Yes Q 1 No Q 2

Q2. Are you concerned about how it will affect you?
PLEASE TICK ONE BOX ONLY

Yes Q 1 No Q 2

Q3. Do you have access to a transactional bank account (a bank account that allows you to pay bills by cheque and/or direct debit?)
PLEASE TICK ONE BOX ONLY

Yes Q 1 **GO TO Q6** No Q 2 **Continue**

Q4. If no, would you be interested in opening one?
PLEASE TICK ONE BOX ONLY

Yes Q 1 **Continue** No Q 2 **GO TO Q6**

Q5. How can we support you to open a transactional bank account?
(Please state)

.....

Q6. What incentives would encourage you to pay your rent by direct debit? **PLEASE TICK ONE BOX ONLY**

discounts	reward scheme	prize draw	Other (please specify below)
<input type="checkbox"/> Q 1	<input type="checkbox"/> Q 2	<input type="checkbox"/> Q 3	<input type="checkbox"/> Q 4
Please specify.....			

Q7. Please state what other rent payment methods may be attractive to you
PLEASE TICK ONE BOX ONLY

Allpay	Q 1
Mobile phone	Q 2
Debit card	Q 3
Payment cash	Q 4
Other (please state.....)	Q 5

Q8. Would you like/benefit from training in budget management?
PLEASE TICK ONE BOX ONLY

Yes	Q 1 Continue	No	Q 2 GO TO Q10
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Q9. If yes what format would you like?

formal training	121 sessions	written guidance/tips	Other (please specify below)
Q 1	Q 2	Q 3	Q 4
Please specify.....			

Q10. Do you currently have any money worries, debts etc CAB could help with/or provide advice on?
PLEASE TICK ONE BOX ONLY

Yes	Q 1	No	Q 2
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Q11. Would you like/benefit from training in budget management?
PLEASE TICK ONE BOX ONLY

Yes	Q 1	No	Q 2
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Q12. Would you prefer direct payment of your rent to continue if it was possible?
(Criteria still to be established)
PLEASE TICK ONE BOX ONLY

Yes	Q 1 Continue	No	Q 2
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If you would like to obtain feedback on the overall results of this survey, please provide your name and address below. You can either return this as part of your survey response, or tear off this slip and return to the **TEAM**

NAME, Civic 2 Housing Services, Harrow Council, PO Box 65, Civic Centre, Harrow HA1 2XG.

.....

Why do we monitor?

Harrow Council has a legal responsibility to promote and advance equality. To help us to do this, it is important that we have a good understanding of our communities, how our services are being accessed and who is using or would like to use our services. With up-to-date and accurate information we are able to:

- § Better understand our service users / residents and shape services to meet their specific needs
- § Identify and address any barriers / issues individuals may experience when accessing our services (including information about our services)
- § Ensure our policies and services are accessible to everyone who uses them

The information will also enable us to monitor our progress with regards to addressing inequality and allow our employees and service users see how we are performing on equality.

Data Protection – it is your choice whether you provide this information. Your replies will not be used in a way that identifies you. However they will help us to understand how community needs may vary and help us to make informed decisions on how we develop our services and target resources.

Age - What is your age group?

<u>Under 16</u>		<u>16 – 24 years</u>	
<u>25 – 44 years</u>		<u>45 – 64 years</u>	
<u>65 & over</u>			

Disability – Are your day-to-day activities limited because of a health problem or disability which has lasted or is expected to last at least 12 months?

<u>No</u>		<u>Yes, affecting mobility</u>	
<u>Yes, affecting hearing</u>		<u>Yes, affecting vision</u>	
<u>Yes, a learning disability</u>		<u>Yes, mental ill-health</u>	
<u>Yes, another form of disability, please specify</u>			

Ethnic origin - What is your ethnic origin?

Asian or Asian British

<u>Afghani</u>	<input type="checkbox"/>	<u>Bangladeshi</u>	<input type="checkbox"/>
<u>Chinese</u>	<input type="checkbox"/>	<u>Indian</u>	<input type="checkbox"/>
<u>Pakistani</u>	<input type="checkbox"/>	<u>Sri Lankan</u>	<input type="checkbox"/>
<u>Any other Asian background – please specify</u>		<input type="text"/>	
<u>Black or Black British</u>			
<u>African</u>	<input type="checkbox"/>	<u>Caribbean</u>	<input type="checkbox"/>
<u>Somali</u>	<input type="checkbox"/>		<input type="checkbox"/>
<u>Any other Black background – please specify</u>		<input type="text"/>	
<u>Mixed background</u>			
<u>White and Black African</u>	<input type="checkbox"/>	<u>White and Black Caribbean</u>	<input type="checkbox"/>
<u>White and Asian</u>	<input type="checkbox"/>		<input type="checkbox"/>
<u>Any other mixed background - please specify</u>		<input type="text"/>	
<u>Other ethnic background</u>			
<u>Arab</u>	<input type="checkbox"/>	<u>Iranian</u>	<input type="checkbox"/>
<u>Any other Ethnic group – please specify</u>		<input type="text"/>	
<u>White or White British</u>			
<u>Albanian</u>	<input type="checkbox"/>	<u>English</u>	<input type="checkbox"/>
<u>Gypsy / Irish Traveller</u>	<input type="checkbox"/>	<u>Irish</u>	<input type="checkbox"/>
<u>Polish</u>	<input type="checkbox"/>	<u>Romanian</u>	<input type="checkbox"/>
<u>Scottish</u>	<input type="checkbox"/>	<u>Welsh</u>	<input type="checkbox"/>
<u>Any other White background - please specify</u>		<input type="text"/>	

Marriage or Civil Partnership

<u>Are you married?</u>	<u>Yes</u>	<input type="checkbox"/>	<u>No</u>	<input type="checkbox"/>
<u>Are you in a Civil Partnership?</u>	<u>Yes</u>	<input type="checkbox"/>	<u>No</u>	<input type="checkbox"/>

Pregnancy or Maternity

<u>Have you been pregnant and / or on maternity leave during the past 2 years?</u>	<u>Yes</u>	<input type="checkbox"/>	<u>No</u>	<input type="checkbox"/>
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Religion and belief - What is your religion?

<u>Buddhism</u>	<input type="checkbox"/>	<u>Judaism</u>	<input type="checkbox"/>
<u>Christianity (all denominations)</u>	<input type="checkbox"/>	<u>Sikh</u>	<input type="checkbox"/>
<u>Hinduism</u>	<input type="checkbox"/>	<u>Zoroastrian</u>	<input type="checkbox"/>
<u>Islam</u>	<input type="checkbox"/>	<u>No religion / Atheist</u>	<input type="checkbox"/>
<u>Jainism</u>	<input type="checkbox"/>	<u>Other -please specify</u>	<input type="text"/>

Sex - Are you?

Male

Female

Is your gender identity the same as the gender you were assigned at birth?

Yes

No

Sexual orientation - What is your sexual orientation?

<u>Bisexual</u>	<input type="checkbox"/>	<u>Gay Man</u>	<input type="checkbox"/>
<u>Gay Woman / Lesbian</u>	<input type="checkbox"/>	<u>Heterosexual</u>	<input type="checkbox"/>
<u>Other – Please specify</u>	<input type="text"/>		

*Produced by Laura George and Jill Harrison
Harrow Citizens Advice Bureau
April 2013*