

# Impact of Welfare Reform

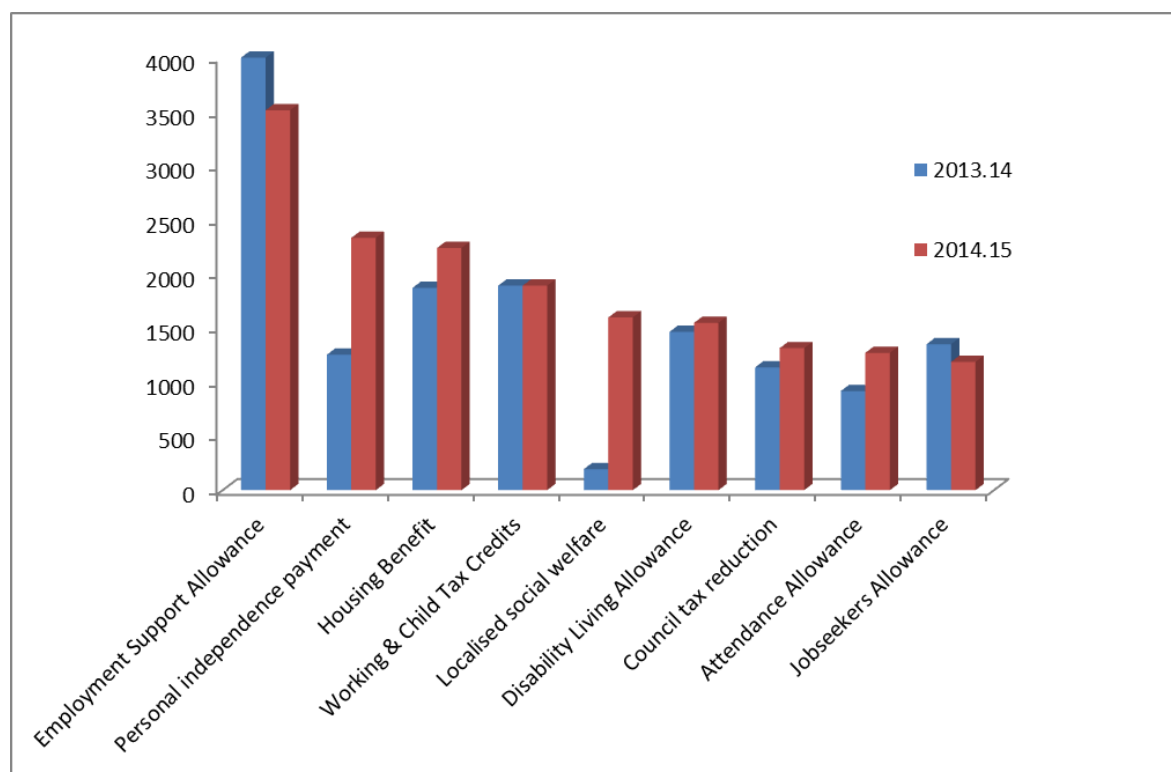
## CAB services in Somerset 2014.15

### Overview of demand related to Welfare Reform on CAB services in Somerset

In 2014.15 the four CAB services in the Somerset County Council area - Mendip, Sedgemoor, South Somerset and Taunton Deane between them dealt with over 61,000 problems in the process of helping more than 20,000 people. Of those 60k+ problems over one third; **22,352** (22,581) were welfare benefit and tax credit problems involving some **8,027** (8,019) individual clients. (2013.14 in brackets)

This overall figure of Benefit and Tax Credit problems was dominated by 10 particular topics that clients brought to the CAB for independent help and advice (see table 1 below).

Table 1



Seven of these are directly related to or the subject of recent welfare reforms; ESA, PIP, Housing Benefit, Tax Credits, Localised Social Welfare, Council Tax reductions and JSA.

Notable increases in the welfare reform related demand on CAB services across Somerset were in assisting with Personal Independence Payment (PIP) and delivering Localised Social Welfare in the guise of SCC's Local Assistance Scheme (LAS). PIP for example created a large increase in demand on the workload of our advisers for help with managing people's claims. And the LAS is also workload heavy in terms of assisting 100's of people facing acute crisis, for example, having

no access to money, food or fuel, many of which were tipped into crisis due to poor administration of the benefits system on which they were reliant. For example, in the case of Mendip CAB, “Benefit Delays” was the reason given in nearly one third (32%) of all the LAS crisis cases they dealt with.

As can be seen most of the top 10 showed an increase in demand with a couple of notable exceptions; the 2013.14 ESA spike for example was directly related to problems in claims being heard (or not heard as was more likely the case) by ATOS. Nevertheless problems with ESA remain the single largest area of problems for our clients with over 3,500 being raised with us in the past 12 months. JSA problems also fell slightly probably as employment rose although in terms of impact the welfare reforms to JSA were just as evident on their effect on people’s daily lives.

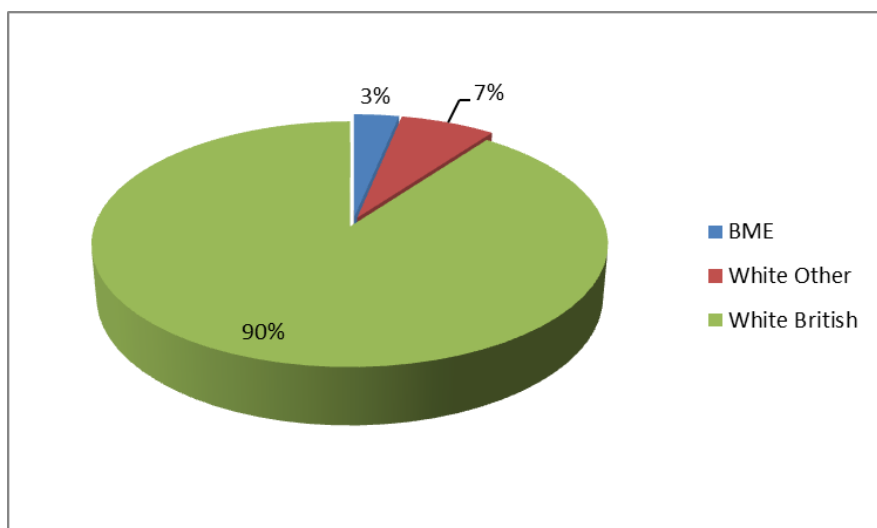
So whilst the total number of welfare benefit enquiries stayed much the same at just over 22k in the last two years, the demand across the top 10 subject areas witnessed an increase from 14,501 in 2013.14 to 16,889 in 2014.15.

This 16% year on year increase is noteworthy given that a large amount of welfare reform has still to be rolled out across Somerset and in spite of the efforts to try and mitigate the effects of the welfare reforms by various local government agencies and registered social landlords, quite often with central government support, a steadily increasing number of problems is being taken by Somerset people to their local CAB for independent help and advice. So as a next step we feel we should look at the nature and characteristics of the people seeking help from us.

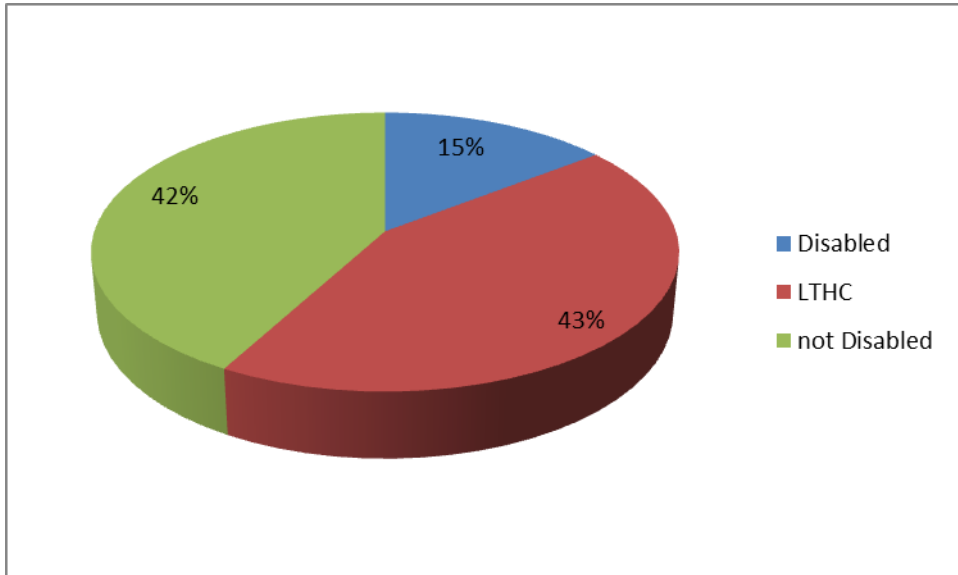


### **Type of clients seeking independent help and advice with welfare benefits problems from CAB in Somerset**

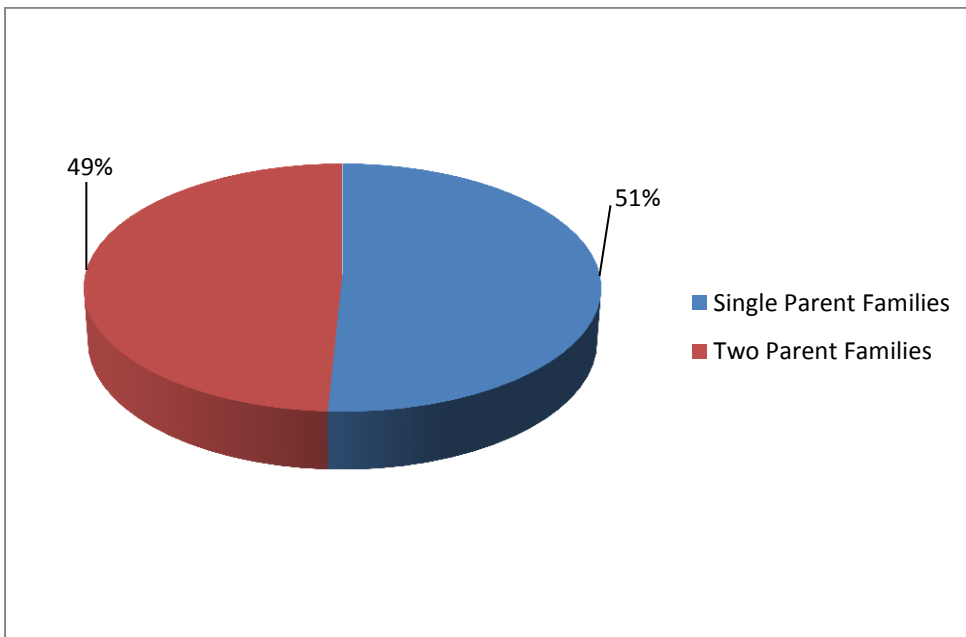
Ethnicity - White British people make up the majority of our welfare benefit clients, with a significant proportion of BME clients and clients from eastern and western Europe. In total there are 41 different nationalities recorded on our database speaking 18 different first languages which can be quite a challenge at times.



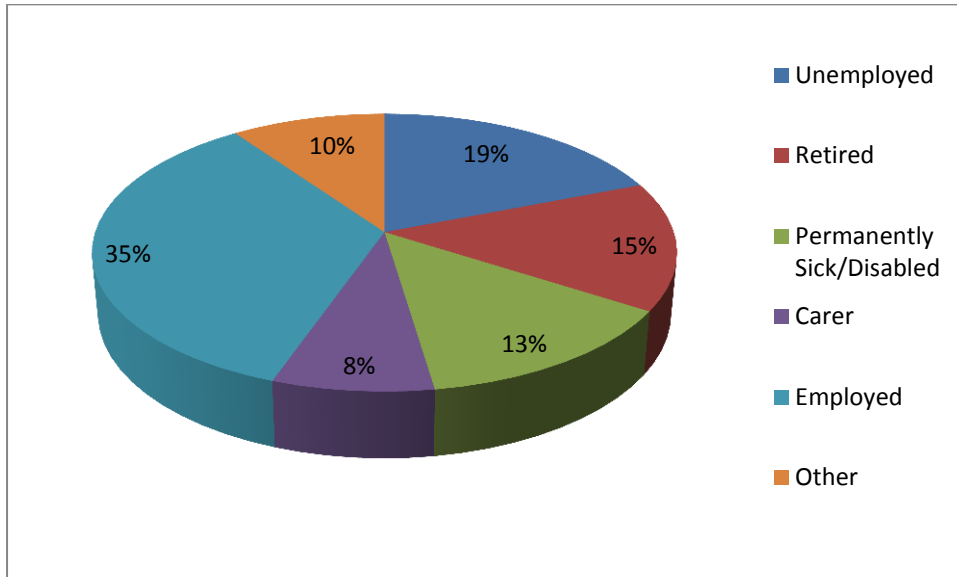
Disability – Long Term Health Conditions - Nearly 60% of our welfare benefit clients are living with a disability and/or a long term health condition. This includes nearly 800 clients who are also living with mental health problems too.



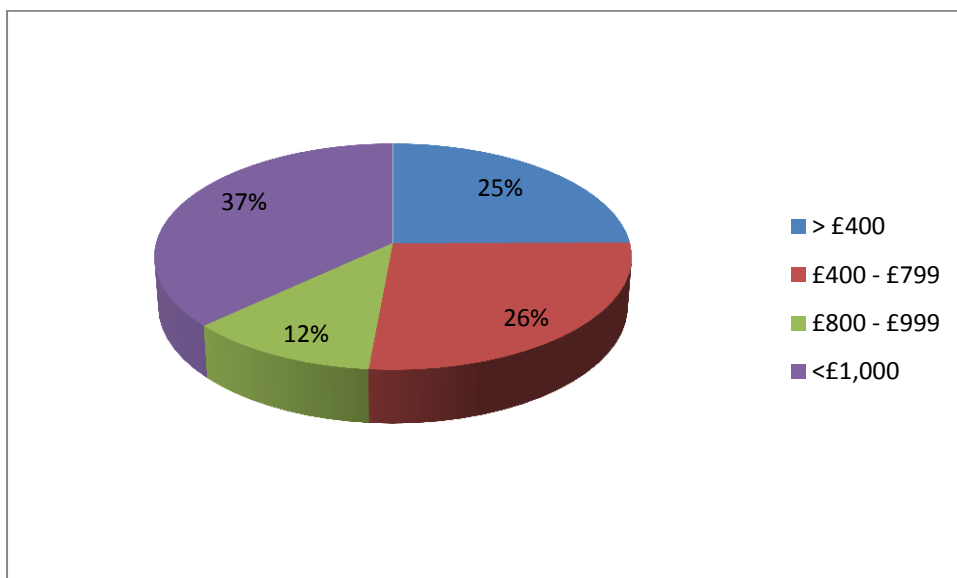
Clients with dependent children – We dealt with about 5,00 households with dependent children a significant proportion of which were single parent households.



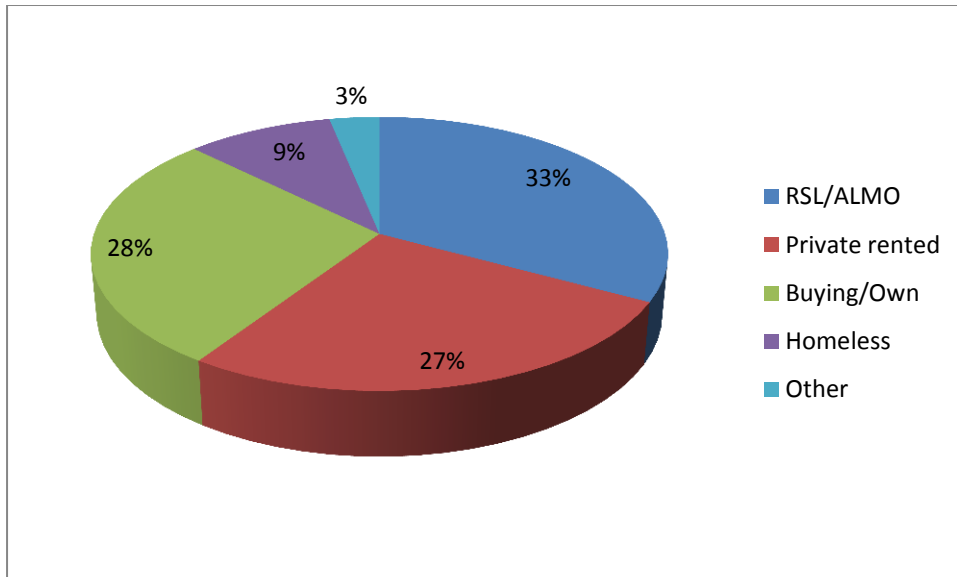
Occupation – 35% of our clients were employed either part-time or full-time. However, nearly half (47%) of the people we saw were unemployed, retired or permanently sick or disabled. As a result these people would be living on fixed incomes with limited ability to meet ever rising bills.



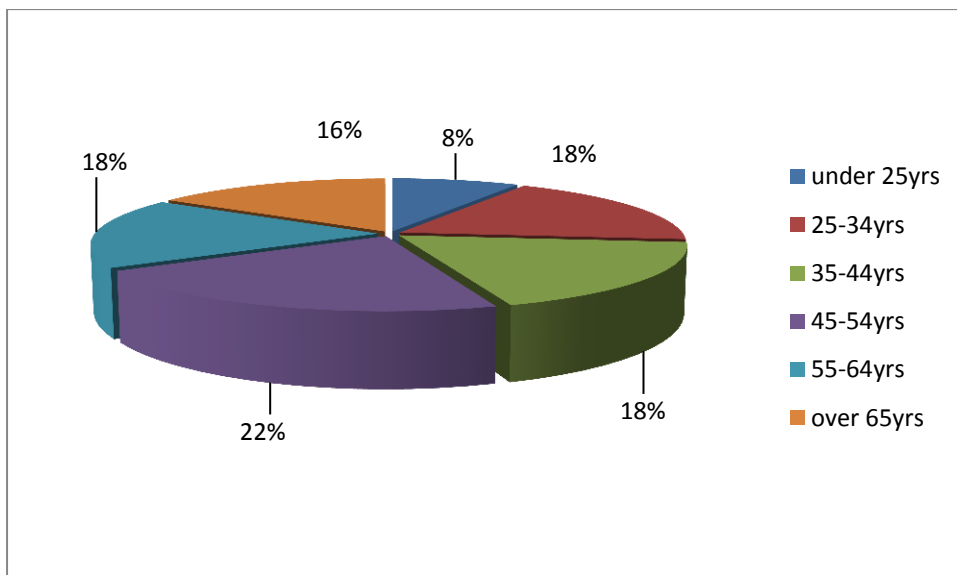
Household Income – not too surprisingly the income levels of our clients was very low indeed with 1 in 4 subsisting on less than £400 per month, in fact over half (51%) of our clients were living in households with an income below £800 per month. We deal with some of the most financially challenged individuals in Somerset.



Housing Tenure – The majority of our clients rent their home in the private sector or from registered social landlords. We have a significant proportion nearly 1 in 10 that are categorised as homeless.



Age Profile – CAB clients are spread right across the age range we have some clients under 16yrs of age and several in their 90's, even one recorded as being 100yrs old.! As our services are quality assured and externally audited it is clear that our referring partners are confident that we have the necessary safeguarding structures and procedures in place to deal effectively with those people categorised as vulnerable.



## **CAB Somerset client based evidence**

Bureau Evidence forms are raised by advisers in the course of their work to raise awareness and capture evidence of particular problems Somerset CAB clients are encountering. When examining the evidence forms in relation to Benefits and Tax credits over the last couple of years nearly half (45%) are categorised as “poor administration” - delays, miscommunication, difficulties in making contact, these types of words are scattered across our reports and case records. I suppose within the scheme of things from an organisational perspective many can be seen as administratively minor but a significant proportion of these “minor” glitches tend to result in people’s benefits being stopped, cancelled or delayed causing real hardship and distress.

- A single mother presented at a CAB when it was closed had been sent away from JC+ due to a lost a letter and was left without any money for food, fuel and nappies for her two small children.
- A Taunton client undergoing cancer treatment had their ESA cancelled due to a missing sick note
- A 59 year old man threatened with eviction because he could no longer afford the bus fares to sign on for JSA and secure his housing benefit.
- Several clients literally having to wait years for ATOS to undertake their Work Capability Test for PIP
- Many clients being left without any income whatsoever after mandatory reconsideration of ESA claims.

We have appended below (Appendix 1) a redacted spread sheet with the headline issues and comments that are quite illustrative of the problems our clients have to face since welfare reform began to be rolled out.

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## **Hidden impact of welfare reforms on people in Somerset**

- Reduction in Legal Aid - One of the early reforms was the withdrawal of legal aid from social welfare law. This resulted in a huge reduction in the capacity of local agencies including the CAB services in Somerset to provide help for people to establish their rights and entitlements. This has without doubt resulted in a large number of people being denied access to benefits they are entitled due to the complexity of the system.
- The ending of benefit uprating – this was a major saving for central government (far in excess of the headline grabbing measures such as the “bedroom tax”) yet people do not raise it as a problem with advice agencies

directly. It does though manifest itself elsewhere in the system through an increased inability of households to meet their financial commitments with surges in debt problems being presenting for independent help and advice.

- The changes to staffing levels, office closures and new systems – As we have noted the system is now riddled with poor administration and unresponsive and inflexible services. The closure of many JC+ offices has certainly hit rural counties like Somerset very hard indeed with many clients having to find ways of travelling many miles for appointments for which if they are unable to make or are late often means a loss of benefits and not other means of support. Digital by default is another innovation of welfare reform that hits Somerset people particularly hard given the poor ICT infrastructure across the county.
- The ending of Social Fund and Crisis Loans – Not quite so hidden but this again has had a displaced impact in that it has pushed some people in to taking out loans from more marginal lenders such as Payday lenders. It has also resulted in an increasing growth in the dependency on food banks and locally based measures to help people in acute crisis such as the Local Assistance Scheme. The future sustainability of the Somerset LAS is still in doubt and it is certainly worthwhile bringing sharply to the forefront the question of what exactly would the many 100's of people who have accessed the LAS at their local CAB services do for crisis support should it be discontinued?
- Impact of welfare reform yet to come – Universal Credit is still to be substantially rolled out across the county and from all the evidence to date from areas that have introduced the changes indicates significant impact particularly on families both working and non-working households. The LGA's own commissioned impact tool<sup>1</sup> shows that for 2015.16 there are over 40,000 working households in Somerset that stand to lose about £1,500 per year as welfare reforms are rolled out and a further 20,000 non-working households that stand to lose up to £1,700 per year. That is about 42% of the households in the county representing an as yet unrealised impact waiting to break. How those households are to cope as many are already on very tight margins and certainly at the CAB we expect to see increases in demand s for debt advice and help with budgeting issues.

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<sup>1</sup> See [http://www.local.gov.uk/finance/-/journal\\_content/56/10180/4104978/ARTICLE](http://www.local.gov.uk/finance/-/journal_content/56/10180/4104978/ARTICLE)

## **Outline conclusions on impact**

- For individuals it is usually acute and more often than not characterized by an absence of money leaving people and quite often their families without food, fuel, heat or light.
- Impact is quite often displaced to other elements of wider society; but not just advice agencies, food-banks and social services, friends, neighbours and families too.
- The causes are not only to be found in the presenting headline issues such as Bedroom Tax, Benefit Capping etc. but in policies such as the failure to uprate benefits, cutting legal aid, scrapping the social fund, closing JC+ offices.
- Further welfare reforms yet to come will inevitably mean greater and more far reaching impact particularly when Universal Credit is implemented in full. 60,000 already hard-pressed families will be affected across the county and they will be seeking support for a range of issues,
  - advice and information,
  - budgeting and financial capability
  - getting on-line,
  - debt management,
  - family support.

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## **New strategic and complementary approach required**

The four CAB services in Somerset have along with their partners in the Somerset Advice Network have recently set out a new Advice Strategy for Somerset much of which is designed to tackle the impact of welfare reform as set out above. It is our intention as key stakeholders in that strategy to work with other partners to look at how we as independent advice providers can add value to what they are doing and how they in turn can complement the services we have available for the benefit of people who live work and do business in Somerset.

Submitted on behalf of the Somerset CAB services of Mendip,  
Sedgemoor, South Somerset and Taunton Deane

Stuart Chadbourne Chief Officer Mendip CAB

May 2015



## Appendix 1

### Bureau evidence forms generated by CAB advice workers across Somerset in 2014.15 concerning particular problems with Welfare Benefits and Tax Credits

Sedgemoor Citizens Advice Bureau	22 Localised social welfare	B Poor administration & access	Single female left without income until first monthly wage.
Sedgemoor Citizens Advice Bureau	22 Localised social welfare	B Poor administration & access	Job Centre Plus removing all phones
Sedgemoor Citizens Advice Bureau	22 Localised social welfare	B Poor administration & access	Employment Started, Benefits Stopped and No income until first Wage.
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	Young Couple with Baby left on Low Income for 3 months
Wells	19 Employment Support Allowance	B Poor administration	Working with DWP & Implicit Consent
Taunton Citizens Advice Bureau	21 Personal independence payment	B Poor administration	Waiting time for PIP
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	VERY BAD ADMINISTRATION BY DWP (ESA, SWINDON)
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	Unsatisfactory administration of ESA
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	Unreasonable JSA sanction
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Unnecessary suspension of IESA
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Unable to speak to HMRC
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Unable to contact HMRC
South Somerset Citizens Advice Bureau	21 Personal independence payment	B Poor administration	TV licence criminal offence
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	Treatment of Client by Job Centre Plus
Taunton Citizens Advice Bureau	15 Disability Living Allowance	B Poor administration	Time taken to action mandatory review of benefit decision
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	Time taken on assessment phase of ESA
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	TDBC issues of ESA appeals.
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Tax credits - HMRC legalistic and inconsiderate
Mendip (Shepton Mallet) CAB	07 Housing Benefit	B Poor administration	Suspension of HB and CTB due to change in benefits
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Suspension of benefit without notice
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	Stopping of JSA
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	Repaying arrears of overpaid benefits.
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Refusal of HMRC to resolve issue on phone
Taunton Citizens Advice Bureau	21 Personal independence payment	B Poor administration	Poor quality assessment for PIP
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Poor IT att oustet of WTC leads to decade of dispute
Street	03 Pension Credit	B Poor administration	Poor administration of pension credit
Taunton Citizens Advice Bureau	15 Disability Living Allowance	B Poor administration	Poor administration in processing benefits.
Wells	10 Working & Child Tax Credits	B Poor administration	poor administration by HMRC Tax Office
Wells	10 Working & Child Tax Credits	B Poor administration	Poor administration and huge difficulty in contact with ctc

Glastonbury	19 Employment Support Allowance	B Poor administration	Poor admin by ATOS
Taunton Citizens Advice Bureau	21 Personal independence payment	B Poor administration	PIP claim
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Overpayment of CTC by HMRC
Sedgemoor Citizens Advice Bureau	08 Child Benefit	B Poor administration	Non Returning of Passports by HMRC
Frome	07 Housing Benefit	B Poor administration	Misleading Benefit overpayment letter
Mendip (Shepton Mallet) CAB	10 Working & Child Tax Credits	B Poor administration	Misinformation Working Links
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	Medical certificate not received by JC+
Mendip (Shepton Mallet) CAB	07 Housing Benefit	B Poor administration	MDC admin procedures causing delay in HB leading to hardship
Taunton Citizens Advice Bureau	03 Pension Credit	B Poor administration	Maladministration of Pension Benefits
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Maladministration of ESA/JSA appeals
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Maladministration of ESA
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Maladministration by DWP
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Maladministration at Job Centre Plus
Taunton Citizens Advice Bureau	08 Child Benefit	B Poor administration	Maladministration - incorrect advice from HMRC
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Maladministration
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	long wait for help on benefits line
Wells	10 Working & Child Tax Credits	B Poor administration	Length of waiting time on HMRC phone line
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Lack of funds and shelter when leaving prison
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Lack of funds and shelter when leaving prison
Glastonbury	10 Working & Child Tax Credits	B Poor administration	Lack of communication leads client to believe he has new £756 HMRC debt
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Lack of communication between DWP and HMRC
Street	19 Employment Support Allowance	B Poor administration	lack of assessment for ESA
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	JSA waiting days
Sedgemoor Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	JSA and CTC admin error leaves single father without Money.
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	JSA and CTC admin error leaves single father without Money.
Street	11 Jobseekers Allowance	B Poor administration	JC not informing clt about travel expenses
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	JC do not fill out forms for severely disabled people
Taunton Citizens Advice Bureau	02 Income Support	B Poor administration	IS advance payment
Wells	10 Working & Child Tax Credits	B Poor administration	Incorrect info from wells JCP
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	incorrect deductions from ESA and lack of assistance from JC+
Mendip (Shepton Mallet) CAB	18 Carers Allowance	B Poor administration	incorrect deductions from ESA and lack of assistance from JC+
Taunton Citizens Advice Bureau	02 Income Support	B Poor administration	Income Support Application
Taunton Citizens Advice Bureau	07 Housing Benefit	B Poor administration	Inaccurate calculation of benefits by TDBC
Taunton Citizens Advice Bureau	15 Disability Living Allowance	B Poor administration	Inability to withdraw from benefit application process
Taunton Citizens Advice Bureau	21 Personal independence payment	B Poor administration	Impact of delay in processing PIP

Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	Homeless following Eviction
Street	02 Income Support	B Poor administration	HMRC stopped Child Tax Credits & Child Benefit
Street	08 Child Benefit	B Poor administration	HMRC stopped Child Tax Credits & Child Benefit
Frome	10 Working & Child Tax Credits	B Poor administration	HMRC not answering phone
Street	10 Working & Child Tax Credits	B Poor administration	HMRC mistake with WTC
Street	10 Working & Child Tax Credits	B Poor administration	HMRC intermediary helpline -delayed response
South Somerset Citizens Advice Bureau	21 Personal independence payment	B Poor administration	HMRC incompetence
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	HMRC administration. Poor appeals process.
Wells	10 Working & Child Tax Credits	B Poor administration	Helpline inaccessible
Street	07 Housing Benefit	B Poor administration	HB section will not accelerate action until eviction warrant issued
Frome	07 Housing Benefit	B Poor administration	HB delays in processing causing hardship
Glastonbury	11 Jobseekers Allowance	B Poor administration	Hardship through non payment of benefits/ poor administration
Frome	19 Employment Support Allowance	B Poor administration	Hardship through failure to notify end of ESA claim
Glastonbury	11 Jobseekers Allowance	B Poor administration	Hardship caused by Mendip DC stopping HB/CTR during change from JSA to ESA.
Glastonbury	07 Housing Benefit	B Poor administration	Hardship caused by Mendip DC Housing Benefit administration delays
Sedgemoor Citizens Advice Bureau	02 Income Support	B Poor administration	Habitual Residency Test causing delay in Income Support payments.
Frome	19 Employment Support Allowance	B Poor administration	Financial hardship- benefit deductions
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Failure to pay benefit on time
Frome	10 Working & Child Tax Credits	B Poor administration	Failure of HMRC to respond to client enquiry
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Failure of communication of interaction of bereavement allowance with ESA
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Excessive delays to WCA
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	ESA/PIP late medicals
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	ESA stopped as DWP say they have not received ESA50
Glastonbury	19 Employment Support Allowance	B Poor administration	ESA mal-administration
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	ESA award od assessment phase only for longer than 13 weeks
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	ESA Assessment Phase lasting longer than 13 Weeks
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	ESA Assessment phase since April 2014
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	ESA Assessment Phase for 11 months.
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	ESA assessment period
Street	19 Employment Support Allowance	B Poor administration	ESA
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	Error made by Chippenham Benefit Centre - confusing letter sent to client
Wells	21 Personal independence payment	B Poor administration	Effect of lengthy PIP processing times
Frome	15 Disability Living Allowance	B Poor administration	DWP-misleading system generated letter
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	DWP Sending incorrect letter to client regarding ESA payment.

Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	DWP mis-placing ESA3 form causing payments to Stop.
Taunton Citizens Advice Bureau	02 Income Support	B Poor administration	DLA Renewal within one year
Taunton Citizens Advice Bureau	15 Disability Living Allowance	B Poor administration	DLA PAYMENT NOT RECEIVED _ BREAKDOWN OF COMMUNICATION
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	Digital Exclusion
Wells	10 Working & Child Tax Credits	B Poor administration	Difficulty of contacting HMRC
Street	10 Working & Child Tax Credits	B Poor administration	Difficulty getting through on the phone to HMRC
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	Difficulties in contacting JC+
Taunton Citizens Advice Bureau	07 Housing Benefit	B Poor administration	Different accounting periods for landlord and Local Council
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Delays in response to ESA50
Mendip (Shepton Mallet) CAB	07 Housing Benefit	B Poor administration	Delayed HB benefit
Taunton Citizens Advice Bureau	21 Personal independence payment	B Poor administration	Delay over PIP assessment
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Delay of 7 weeks from JSA to ESA.
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	Delay in processing ESA application threatens no income for clt.
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Delay in processing CTC
Sedgemoor Citizens Advice Bureau	02 Income Support	B Poor administration	Delay in Income Support payment leaves expectant mother with no money.
Frome	19 Employment Support Allowance	B Poor administration	Delay in getting mandatory reconsideration decision
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	Delay in ESA processing
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Delay in ESA claim due to WTC team
Frome	19 Employment Support Allowance	B Poor administration	Delay in dealing with ESA application
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Delay in claiming PIP
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	B Poor administration	Delay in benefit payments /LAS and food bank
Street	19 Employment Support Allowance	B Poor administration	delay in benefit processing
South Somerset Citizens Advice Bureau	21 Personal independence payment	B Poor administration	Delay in ATOS medical assessment
Street	19 Employment Support Allowance	B Poor administration	Delay in ATOS assessment for ESA
South Somerset Citizens Advice Bureau	07 Housing Benefit	B Poor administration	Debts accruing following dismissal and withdrawal of benefits
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	CTC stopped without satisfactory explanation
Wells	10 Working & Child Tax Credits	B Poor administration	CTC Poor administration
Sedgemoor Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	CTC not being paid for 11 weeks - No explanation
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	continual delays in JSA payments causing extreme hardship
Mendip (Shepton Mallet) CAB	10 Working & Child Tax Credits	B Poor administration	CLt and bx unable to get through to CTC office to reprot chnge of circs
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Clients with mental health problems have difficulty making telephone claims for benefits
Taunton Citizens Advice Bureau	02 Income Support	B Poor administration	Client wrongly advised to claim IS
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Client awarded ESA assessment phase 21st Feb 2014
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Client awarded ESA 1st March 2014 not had WCA yet or been placed in either group

Frome	10 Working & Child Tax Credits	B Poor administration	Claiming Tax Credits
Wells	11 Jobseekers Allowance	B Poor administration	Claiming JSA
South Somerset Citizens Advice Bureau	21 Personal independence payment	B Poor administration	Claimed PIP in November 14 told not getting a decision till mid May 15 due to backlog
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Cl. not been assessed by ATOS
Taunton Citizens Advice Bureau	02 Income Support	B Poor administration	Cl sent on unsuitable jobs by JC+
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	Child Tax Credit/Working Tax Credit
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	benefits stopped causing hardship and debt
South Somerset Citizens Advice Bureau	14 Incapacity Benefit	B Poor administration	Benefits changeover from IB to ESA
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	Benefits - Excessive delays for WCA (21 months)
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	B Poor administration	Benefit stopped wrongly
Taunton Citizens Advice Bureau	15 Disability Living Allowance	B Poor administration	benefit 'Gap'
Street	10 Working & Child Tax Credits	B Poor administration	Benefit delay
Street	07 Housing Benefit	B Poor administration	Benefit delay
Street	19 Employment Support Allowance	B Poor administration	benefit delay
Taunton Citizens Advice Bureau	08 Child Benefit	B Poor administration	benefit claims and financial matter competency
Sedgemoor Citizens Advice Bureau	08 Child Benefit	B Poor administration	Bad Customer Service by HMRC
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	ATOS - rudeness to client
Taunton Citizens Advice Bureau	15 Disability Living Allowance	B Poor administration	ATOS - delay to decision causing hardship
Street	19 Employment Support Allowance	B Poor administration	Assessment for ESA
Sedgemoor Citizens Advice Bureau	15 Disability Living Allowance	B Poor administration	Advised by DWP to not apply for DLA as ATOS had lost contract
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	6 Week wait for ESA payment following reassessment
Street	07 Housing Benefit	B Poor administration	5 week delay on HB claims/change of circs
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	(AM)Removal of Warm phones from Job Centre
Taunton Citizens Advice Bureau	19 Employment Support Allowance	B Poor administration	(AM) Phone access at Job Centre for liaising with DWP
Taunton Citizens Advice Bureau	17 Attendance Allowance	B Poor administration	(AM) Change of practice would appear to lengthen the appeal process further
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	B Poor administration	(AM) Benefits delay
Taunton Citizens Advice Bureau	08 Child Benefit	B Poor administration	(AM) Benefits delay
Taunton Citizens Advice Bureau	21 Personal independence payment	B Poor administration	(AM) long delay in processing PIP claim
Taunton Citizens Advice Bureau	18 Carers Allowance	B Poor administration	(AM) long delay in processing PIP claim
South Somerset Citizens Advice Bureau	23 Council tax reduction	AA Entitlement pension age	Loss of severe Disability Premium
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	AA Eligib., entitl., calc. - WTC only	under 25 not entitled to WTC
Street	10 Working & Child Tax Credits	AA Eligib., entitl., calc. - WTC only	Maladministration in Working Tax Credits
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	AA 12 month limit to contribution-based ESA	having paid national insurance no support

Street	19 Employment Support Allowance	AA 12 month limit to contribution-based ESA	ESA
South Somerset Citizens Advice Bureau	99 Other benefits issues	A General benefit entitlement	Transition from benefits into work
Sedgemoor Citizens Advice Bureau	99 Other benefits issues	A General benefit entitlement	No benefits available for 20 year old daughter in Full Time Education
South Somerset Citizens Advice Bureau Frome	99 Other benefits issues	A General benefit entitlement	Discrimination by employer during maternity leave (causing detriment)
	07 Housing Benefit	A Eligibility, entitlement, calculation	Vulnerable client in debt and facing homelessness because of additional bedroom tax
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	A Eligibility, entitlement, calculation	Short educational period abroad has jeopardised residency rights
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	A Eligibility, entitlement, calculation	Poverty caused by a delay in processing ESA.
Mendip (Shepton Mallet) CAB	11 Jobseekers Allowance	A Eligibility, entitlement, calculation	Poor advice from Jobcentre call centre
South Somerset Citizens Advice Bureau	07 Housing Benefit	A Eligibility, entitlement, calculation	Money lending with threats of violence
Glastonbury	11 Jobseekers Allowance	A Eligibility, entitlement, calculation	Lack of benefits for EEA seeking work
Taunton Citizens Advice Bureau	19 Employment Support Allowance	A Eligibility, entitlement, calculation	JSA Sanctioning
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	A Eligibility, entitlement, calculation	Incorrectly Informed by Job Centre Plus.
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	A Eligibility, entitlement, calculation	incorrect deductions from ESA and lack of assistance from JC+
Mendip (Shepton Mallet) CAB	18 Carers Allowance	A Eligibility, entitlement, calculation	incorrect deductions from ESA and lack of assistance from JC+
Mendip (Shepton Mallet) CAB	18 Carers Allowance	A Eligibility, entitlement, calculation	High threshold for AA / poor payment and support for carers
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	A Eligibility, entitlement, calculation	Habitual Residence Test Rules
Street	19 Employment Support Allowance	A Eligibility, entitlement, calculation	ESA incorrect group allocation
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	A Eligibility, entitlement, calculation	ESA - delay in medical assessment causing severe hardship
Street	03 Pension Credit	A Eligibility, entitlement, calculation	entitlement to Pension Credit
Sedgemoor Citizens Advice Bureau	07 Housing Benefit	A Eligibility, entitlement, calculation	EEA National facing Eviction after losing Housing Benefit following law changes.
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	A Eligibility, entitlement, calculation	Delays in ATOS assessment causing financial hardship
Wells	19 Employment Support Allowance	A Eligibility, entitlement, calculation	Delay in WCA assessment
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	A Eligibility, entitlement, calculation	Continuing delay in ESA appeal decision
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	A Eligibility, entitlement, calculation	benefits disallowed due to possible habitual residency rules

South Somerset Citizens Advice Bureau	19 Employment Support Allowance	A Eligibility, entitlement, calculation	Benefits
Taunton Citizens Advice Bureau	19 Employment Support Allowance	A Eligibility, entitlement, calculation	Benefit payment delay
South Somerset Citizens Advice Bureau	02 Income Support	A Eligibility, entitlement, calc.	JC refusing to advance income support when there are young children involved
Mendip (Shepton Mallet) CAB	22 Localised social welfare	A Eligibility - crisis	withdrawal of legal aid for court action re divorce
South Somerset Citizens Advice Bureau	22 Localised social welfare	A Eligibility - crisis	Trying to get information on status of client's application for Working Tax Credit
South Somerset Citizens Advice Bureau	22 Localised social welfare	A Eligibility - crisis	Problems with access to benefits/ other services for rural residents
Street	22 Localised social welfare	A Eligibility - crisis	HMRC mistake with WTC
Street	22 Localised social welfare	A Eligibility - crisis	delay in benefit processing
Street	22 Localised social welfare	A Eligibility - crisis	Benefit delay
Street	22 Localised social welfare	A Eligibility - crisis	benefit delay
Mendip (Shepton Mallet) CAB	17 Attendance Allowance	A Eligibility	High threshold for AA / poor payment and support for carers
South Somerset Citizens Advice Bureau	05 Social Fund Loans-Budgeting	A Eligibility	Cost of School Uniform
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	A Eligib, entitl & calc	the tax credit system is too complex particularly for people like this cl who has suffered upheaval
South Somerset Citizens Advice Bureau	10 Working & Child Tax Credits	A Eligib, entitl & calc	Tax Credits
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	A Eligib, entitl & calc	Obscurity of tax credit system
Mendip (Shepton Mallet) CAB	10 Working & Child Tax Credits	A Eligib, entitl & calc	HMRC demanding OP while not processing reassessment
Wells	10 Working & Child Tax Credits	A Eligib, entitl & calc	Difficulty of contacting HMRC
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	Z Other	Zero Hours client under 25 years old
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	Z Other	Transferring from Severe Disability Allowance to Employment Support Allowance
South Somerset Citizens Advice Bureau	99 Other benefits issues	Z Other	Transferring from Severe Disability Allowance to Employment Support Allowance
Taunton Citizens Advice Bureau	99 Other benefits issues	Z Other	Transfer from IB to ESA IB
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	Z Other	refusal of ESA and STBA
Taunton Citizens Advice Bureau	07 Housing Benefit	Z Other	No help towards costs people moving because of bedroom tax
Taunton Citizens Advice Bureau	02 Income Support	Z Other	Leaving work and claiming benefits
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	Z Other	JSA contract
Taunton Citizens Advice Bureau	99 Other benefits issues	Z Other	interest mortgage on benefits
Sedgemoor Citizens Advice Bureau	02 Income Support	Z Other	Habitual Residency Test stopping IS with new baby
Sedgemoor Citizens Advice Bureau	02 Income Support	Z Other	Habitual Residency Test failed for Income Support, but recently passed for joint JSA claim.
Sedgemoor Citizens Advice Bureau	02 Income Support	Z Other	Habitual Residency Test Failed for Income Support but passed for Jobseekers Allowance.
Wells	23 Council tax reduction	Z Other	Discretionary housing benefit award restrictions

Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	Z Other	Digital Exclusion
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	Z Other	Delays between Income Support and JobSeekers Allowance causing hardship.
Mendip (Shepton Mallet) CAB	99 Other benefits issues	Z Other	Delays and poor administration at Jobcentre
Wells	19 Employment Support Allowance	Z Other	Clt has no money between end of benefits and start of work
Wells	23 Council tax reduction	Z Other	Client on benefit having to fund 20% CT
Taunton Citizens Advice Bureau	19 Employment Support Allowance	Z Other	Budgeting Loans availability
South Somerset Citizens Advice Bureau	21 Personal independence payment	Z Other	Access to passported benefits
South Somerset Citizens Advice Bureau	15 Disability Living Allowance	Z Other	Access to education for the disabled
Frome	11 Jobseekers Allowance	Y Making and managing a claim	problem claiming JSA
Wells	10 Working & Child Tax Credits	Y Making and managing a claim	Poor administration and huge difficulty in contact with ctc
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	Y Making and managing a claim	Man of 59 threatened eviction as he cannot afford travel to Sign on for JSA.
Glastonbury	07 Housing Benefit	Y Making and managing a claim	learning difficulty led to debt/ clt unable to understand forms
Glastonbury	21 Personal independence payment	Y Making and managing a claim	learning difficulty led to debt/ clt unable to understand forms
Street	10 Working & Child Tax Credits	Y Making and managing a claim	HMRC mistake with WTC
Mendip (Shepton Mallet) CAB	08 Child Benefit	Y Making and managing a claim	HMRC automated helpline no use in this case
Wells	19 Employment Support Allowance	Y Making and managing a claim	ESA claim procedure
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	Y Making and managing a claim	Digital Exclusion
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	Y Making and managing a claim	Digital Exclusion
Street	19 Employment Support Allowance	Y Making and managing a claim	delay in benefit processing
South Somerset Citizens Advice Bureau	21 Personal independence payment	Y Making and managing a claim	Complexity of PIP form
Frome	10 Working & Child Tax Credits	Y Making and managing a claim	Claiming Tax Credits
Street	22 Localised social welfare	Y Making and managing a claim	benefit delay
Taunton Citizens Advice Bureau	17 Attendance Allowance	Y Making and managing a claim	(AM) Change of practice would appear to lengthen the appeal process further
Taunton Citizens Advice Bureau	05 Social Fund Loans-Budgeting	Y Claiming process	Hardship payments
Wells	21 Personal independence payment	U Face to face assessment	Wait for Atos assessment for PIP claim
Sedgemoor Citizens Advice Bureau	02 Income Support	T Direct deductions rules	Single female with young family has £21.84 deductions per week from benefits
Sedgemoor Citizens Advice Bureau	02 Income Support	T Direct deductions rules	Direct Deductions from Income Support causing Financial Hardship.
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	T Direct deductions rules	Benefit Deductions of almost £30 per week from JSA.
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	T Direct deductions rules	£25 Deductions from Benefits per week
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	T Direct deductions	Single Male has £18.36 deducted from Benefits a week
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	T Direct deductions	High Direct Deductions from ESA leaves £54 per week to live on
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	T Direct deductions	High Deductions from ESA
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	T Direct deductions	Direct Benefits Deductions leave single dad struggling financially.



Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	T Direct deductions	Deductions of £37.50 per week from ESA
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	T Direct deductions	Benefits Deductions and Bedroom Tax
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	T Direct deductions	£17 per week deducted straight from ESA payments
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	T Direct deductions	£12.67 per week directly deducted from ESA.
Taunton Citizens Advice Bureau	19 Employment Support Allowance	S Sanctions and hardship loans/payments	Sanction from ESA
Taunton Citizens Advice Bureau	19 Employment Support Allowance	S Sanctions and hardship loans/payments	Extreme hardship arising from non-payment of benefit
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	S Sanctions and hardship loans/payments	ESA Advance Payment refused by JC+ to man released from prison.
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	S Sanctions and hardship loans/payments	Delay in receiving doctors sick note resulting in ESA not being paid
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	S Sanctions and hardship loans/payments	Benefits Agency lost clients medical certificate causing ESA to be sanctioned.
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	S Sanctions and hardship loans/payments	benefit deductions leave client without sufficient income
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	R Work capability assessment: paper based	No ATOS medical: cl remains on ESA assessment rate after 3 years.
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	Q Work capability assessment: face to face	Unacceptable delay in determining payment of ESA.
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	Q Work capability assessment: face to face	Over a years delay for ATOS medical assessment for ESA
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	Q Work capability assessment: face to face	No ATOS medical: cl remains on ESA assessment rate after 3 years.
Wells	19 Employment Support Allowance	Q Work capability assessment: face to face	Delay in WCA assessment
Street	19 Employment Support Allowance	Q Work capability assessment: face to face	Delay in ATOS assessment for ESA
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	Q Work capability assessment: face to face	Bad Judgement by Atos.
Taunton Citizens Advice Bureau	19 Employment Support Allowance	P Additional evidence (medical or other)	Excessive delays to WCA
Taunton Citizens Advice Bureau	19 Employment Support Allowance	P Additional evidence (medical or other)	ESA WCA delays lead to loss of CESA
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	P Additional evidence (medical or other)	ESA stopped due to delayed medical certificate.
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	P Additional evidence (medical or other)	Doctor only signing medical certificate on expiry date, JC+ taking 7 working days to process.
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	P Additional evidence (medical or other)	8 Month delay from ATOS for ESA benefit increase
South Somerset Citizens Advice Bureau	07 Housing Benefit	M social rented sector restrictions (under-occupation)	Bedroom tax
South Somerset Citizens Advice Bureau	99 Other benefits issues	L Appointees	ATOS refusing to give updates unless you are an appointee
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	L Alleged fraud, error and disputes	Tax credits -- definition of separation

		(not appeals)	
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	L Alleged fraud, error and disputes (not appeals)	Poor IT att outset of WTC leads to decade of dispute
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	L Alleged fraud, error and disputes (not appeals)	CSA will not offer DNA testing
Taunton Citizens Advice Bureau	19 Employment Support Allowance	L Alleged fraud, error and disputes (not appeals)	Client received letter from DWP fraud office
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	L Alleged fraud, error and disputes (not appeals)	Client financially disadvantaged by HMRC error
Wells	10 Working & Child Tax Credits	K Change of circumstances	Poor administration and huge difficulty in contact with ctc
Sedgemoor Citizens Advice Bureau	10 Working & Child Tax Credits	K Change of circumstances	JSA and CTC stopped as partner found work, No wages for 4 Weeks.
Sedgemoor Citizens Advice Bureau	10 Working & Child Tax Credits	K Change of circumstances	HMRC taking 8 weeks to process change of circumstances.
Frome	10 Working & Child Tax Credits	K Change of circumstances	HMRC not answering phone
South Somerset Citizens Advice Bureau	10 Working & Child Tax Credits	K Change of circumstances	Getting through to Tax Credits helpline
Sedgemoor Citizens Advice Bureau	10 Working & Child Tax Credits	K Change of circumstances	CTC and Income Support stopped following change in circumstances
Wells	10 Working & Child Tax Credits	K Change of circumstances	Client worse off by having Early Years funding
South Somerset Citizens Advice Bureau	26 Complaints	HM HMRC	Tax credit appeal time limits unfair where mistake very evident
Sedgemoor Citizens Advice Bureau	26 Complaints	HM HMRC	HMRC Lost Mat 1 Form and Original Documents.
Street	19 Employment Support Allowance	H Transition from incapacity benefit	ESA
South Somerset Citizens Advice Bureau	19 Employment Support Allowance	H Transition from incapacity benefit	Benefits changeover from IB to ESA
South Somerset Citizens Advice Bureau	10 Working & Child Tax Credits	H Renewals and finalisation	Swingeing changes in tax credits amongst a mass of paper with no details of the reason for reduction
Wells	10 Working & Child Tax Credits	H Renewals and finalisation	Difficulty of contacting HMRC
Wells	10 Working & Child Tax Credits	H Renewals and finalisation	CTC Poor administration
Taunton Citizens Advice Bureau	15 Disability Living Allowance	H Renewals & reviews	Poor administration and lack of empathy at DWP
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	Problems with access to benefits/ other services for rural residents
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	Man with Degenerative health condition put on JSA by Job Centre Plus
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	JSA Stopped
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	JSA Sanction August 24th to Nov 2014
Mendip (Shepton Mallet) CAB	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	JSA sanction applied without reference to clts circs
Frome	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	JSA sanction
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	JSA sanction
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship	JSA sanction

		loans/payments	
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	Incorrect application of JSA sanction
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	Homeless and JSA sanctioned as client did not receive appointment letters.
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	CI not made aware by JC+ about details of her sanction
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	Benefits - sanction of JSA
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	G Sanctions and hardship loans/payments	Asking client who cannot read or write to apply for a job online
Frome	07 Housing Benefit	G Discretionary payments	Discretionary Housing payments
Wells	07 Housing Benefit	G Discretionary payments	Discretionary housing benefit award restrictions
Frome	07 Housing Benefit	G Discretionary payments	Benefits
Wells	99 Other benefits issues	F Winter fuel payments	Delayed Winter Fuel payment
Mendip (Shepton Mallet) CAB	07 Housing Benefit	F Backdating	Suspension of HB and CTB due to change in benefits
Street	08 Child Benefit	F Backdating	HMRC stopped Child Tax Credits & Child Benefit
Sedgemoor Citizens Advice Bureau	23 Council tax reduction	E Challenging a decision	Housing Benefit and Council Tax Benefit stopped without explanation.
Frome	07 Housing Benefit	E Appeals	Successful housing benefit appeal by disabled man
Wells	21 Personal independence payment	E Appeals	PIP and difficulty of system for those with learning difficulties
Taunton Citizens Advice Bureau	03 Pension Credit	E Appeals	Pension credit assessment - capital review periods
Sedgemoor Citizens Advice Bureau	10 Working & Child Tax Credits	E Appeals	Income Support and Child Tax Credit suspended for family of 8.
Taunton Citizens Advice Bureau	10 Working & Child Tax Credits	E Appeals	HMRC
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	E Appeals	ESA change to JSA
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	DC No money whilst waiting for reconsideration	No money during Mandatory Reconsideration
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	DC No money whilst waiting for reconsideration	Mandatory Reconsideration for ESA leaving single male with no income.
Glastonbury	19 Employment Support Allowance	DC No money whilst waiting for reconsideration	Loss of benefit, missed tribunal
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	DC No money whilst waiting for reconsideration	ESA Stopped and cannot afford the transport to Sign on for JSA
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	DC No money whilst waiting for reconsideration	ESA benefit stopped in situation of severe hardship
South Somerset Citizens Advice Bureau	07 Housing Benefit	DB Challenging a decision (not appeals)	Under Occupancy rules causing hardship
Taunton Citizens Advice Bureau	19 Employment Support Allowance	DB Challenging a decision (not appeals)	Suspension of ESA for cancer condition due to absence of one sick note
Taunton Citizens Advice Bureau	11 Jobseekers Allowance	DB Challenging a decision (not appeals)	Letters from DWP about sanctioning of clients JSA.
Taunton Citizens Advice Bureau	02 Income Support	DB Challenging a decision (not appeals)	JC+ Unhelpful

Sedgemoor Citizens Advice Bureau	02 Income Support	DB Challenging a decision (not appeals)	Income Support and Child Tax Credit suspended for family of 8.
Sedgemoor Citizens Advice Bureau	07 Housing Benefit	DB Challenging a decision (not appeals)	Housing Benefit and Council Tax Benefit stopped without explanation.
Street	02 Income Support	DB Challenging a decision (not appeals)	HMRC stopped Child Tax Credits & Child Benefit
Taunton Citizens Advice Bureau	21 Personal independence payment	DB Challenging a decision (not appeals)	Handling of Mandatory Reconsideration by DWP
Taunton Citizens Advice Bureau	19 Employment Support Allowance	DB Challenging a decision (not appeals)	ESA Medical Assessment - 0 points > FtT - Support Group
Street	19 Employment Support Allowance	DB Challenging a decision (not appeals)	ESA
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	DB Challenging a decision (not appeals)	DWP/ATOS making bad decisions regarding ESA re-assessment.
Taunton Citizens Advice Bureau	02 Income Support	DB Challenging a decision (not appeals)	0 hours contract
Taunton Citizens Advice Bureau	17 Attendance Allowance	DB Challenging a decision (not appeals)	(AM) Change of practice would appear to lengthen the appeal process further
Wells	02 Income Support	DA Civil penalties	Civil penalty
Sedgemoor Citizens Advice Bureau	99 Other benefits issues	D Habitual residence and right to reside	Habitual Residency Test Failed for Income Support but passed for Jobseekers Allowance.
Mendip (Shepton Mallet) CAB	07 Housing Benefit	D Changes of circumstances	Suspension of HB and CTB due to change in benefits
Wells	07 Housing Benefit	D Changes of circumstances	Inability of benefit system to cope with variable incomes
Sedgemoor Citizens Advice Bureau	02 Income Support	D Changes of circumstances	CTC and Income Support stopped following change in circumstances
Wells	07 Housing Benefit	D Changes of circumstances	Client worse off by having Early Years funding
Street	07 Housing Benefit	D Changes of circumstances	5 week delay on HB claims/change of circs
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	D Change of circumstances	Threat of JSA sanctions if Client does not attend training because is on shift work
Sedgemoor Citizens Advice Bureau	19 Employment Support Allowance	D Change of circumstances	No ESA Payments whilst Change of Circumstance reassessment
Taunton Citizens Advice Bureau	19 Employment Support Allowance	D Change of circumstances	Letter form DWP Fraud and Error Dept.
Sedgemoor Citizens Advice Bureau	11 Jobseekers Allowance	D Change of circumstances	JSA and CTC stopped as partner found work, No wages for 4 Weeks.
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	D Change of circumstances	Issue of huge recalculated council tax bills on re-entry to job market
Wells	23 Council tax reduction	D Change of circumstances	Inability of benefit system to cope with variable incomes
Mendip (Shepton Mallet) CAB	19 Employment Support Allowance	D Change of circumstances	ESA benefit stopped in situation of severe hardship
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	D Change of circumstances	Employment without written contract or pay slips
Street	19 Employment Support Allowance	D Change of circumstances	delay in benefit processing
Wells	23 Council tax reduction	D Change of circumstances	Client worse off by having Early Years funding
South Somerset Citizens Advice Bureau	11 Jobseekers Allowance	D Change of circumstances	Change of Circumstances stops benefits payment
Taunton Citizens Advice Bureau	19 Employment Support Allowance	D Change of circumstances	(AM) Lack of useful information from agency administering benefit