

Meeting of:	Corporate Performance and Resources Scrutiny Committee
Date of Meeting:	Wednesday, 16 June 2021
Relevant Scrutiny Committee:	Corporate Performance and Resources
Report Title:	Welfare Reform - Progress Report
Purpose of Report:	To update Members on the work undertaken by the Council in the implementation of the UK Government's Welfare Reform agenda
Report Owner:	Report of the Managing Director
Responsible Officer:	Carys Lord, Head of Finance
Elected Member and Officer Consultation:	Ward members have not been consulted as the issue affects all areas of the Council.
Policy Framework:	This is a matter for Executive decision by Cabinet
<p>Executive Summary:</p> <ul style="list-style-type: none"> • Work undertaken by a Scrutiny Task and Finish Group considered the impact of the proposed changes to the Welfare Reform system and their final report was presented to Committee on 23rd April 2013. Subsequent reports have been made to update this Committee on the significant Welfare Reform changes and how these have affected the residents of the Vale of Glamorgan and the Council. • Universal Credit (UC) was initially implemented in the Vale of Glamorgan on 22nd February 2016. The roll out however was paused at the end of December 2017 and the Full Service Roll Out commenced on 10th October 2018. • Over the past 12 months, there has been a significant impact on residents across the Vale of Glamorgan as a result of the pandemic, and this is reflected in the numbers of families requiring support and advice and the way in which services have been changed to meet this changing demand • This report outlines the changes made during 2020/21 to support individuals and families requiring support 	

Recommendation

1. That the Committee considers the contents of the report and that a further update is provided on an annual basis.

Reason for Recommendation

1. To ascertain Members' views on the progress to date and that the Committee continues to monitor the impact of the Welfare Reform changes for residents on an annual basis.

1. Background

- 1.1 Work undertaken by a Scrutiny Task and Finish Group considered the impact of the proposed changes to the Welfare Reform system and their final report was presented to Committee on 23rd April 2013. The report and recommendations were endorsed by Cabinet on 8th May 2013.
- 1.2 Subsequent reports have been made to update this Committee on the significant Welfare Reform changes and how these have affected the residents of the Vale of Glamorgan and the Council.
- 1.3 To allow scrutiny of the roll out of Welfare Reforms and their effect on the Council and its population, the data previously supplied has been updated at Appendix A for information

2. Key Issues for Consideration

Impact of the Pandemic

- 2.1 The figures below summarise the economic impact that the pandemic has had on individuals and families in the Vale of Glamorgan
 - In September 2020 the employment rate in the Vale of Glamorgan was 74.7%, which was 3.7 percentage points below the same point in the previous year. This represents 3,900 fewer people in employment. The figures have improved since that date but have not recovered to the pre pandemic levels
 - The number of reporting redundancy peaked in September but still remained high at the end of the calendar year
 - The Bevan Foundation has reported that 25% of Welsh Households have seen a reduction in their income since the start of the pandemic, with 11% reporting a significant reduction. This is due to a number of factors including people working reduced hours, people being furloughed and job losses. At the end of February 2021, 7,600 individuals were furloughed in the Vale of Glamorgan, which represents 13% of all employees
 - Research has highlighted that over half of people on higher incomes have been paid in full during the past 12 months however this has not been the case for 28% of

those on a lower income. This would include individual employed in the accommodation, food and drink and retail sector, of which there are 4,000 in the Vale of Glamorgan.

- The self employment Income Support Scheme (SEISS) supports people who are self-employed and who's businesses have been impacted by COVID-19 to access financial support. In the Vale of Glamorgan, by 31st October 2020, there had been 3,800 claims for a second SEISS grant, with the value of these claims totalling £9 million.
- In the Vale of Glamorgan, the number of people who are claiming unemployment-related support has increased by 103% since March 2020. In December 2020, 4,230 (5.3% of people) were in receipt of unemployment related benefit support in the Vale.
- Alongside the increased pressures placed on households by changes in income, households have also experienced rising living costs as a result of the pandemic. Research by the Bevan Foundation has found that 41% of Welsh households have seen their energy bills increase, 38% have seen an increase in their food costs and 16% have seen an increase in their costs of staying digitally connected.
- Since the outbreak of the pandemic, the number of pupils eligible for FSM in the Vale of Glamorgan has increased by 344 pupils, a 10% growth.

2.2 This data provides an oversight of the far reaching impact that the Pandemic has had on families across the Vale of Glamorgan

Universal Credit

2.3 Universal Credit (UC) was initially implemented in the Vale of Glamorgan on 22nd February 2016. The roll out however was paused at the end of December 2017 and the Full Service Roll Out that was due to begin in June 2018 was postponed until the 10th October 2018. Customers remain entitled to Council Tax reduction whilst on UC even if their Housing Benefit award has been stopped. There are also a number of exclusions where individuals will still need to claim Housing Benefit such as Pensioners and those in temporary or supported .

2.4 As at March 2021, the Department of Work and Pensions (DWP) have advised that there were 10,063 UC claimants in the Vale of Glamorgan compared to 3040 at June 2019.

2.5 UC claims are administered by the local Job Centre Plus and these have been claims from claimants who would otherwise be eligible for Jobseekers Allowance (JSA), Income Support, Employment and Support Allowance, Child Tax Credits or Housing Benefit. The DWP roll-out of UC is to be supplemented by the locally delivered "Universal Support" to provide advice and support to UC claimants when completing a claim. This support is provided by the Citizens Advice Bureau.

2.6 The Council needs to continue to support those on existing Housing Benefit claims or those who are excluded from claiming UC until they are eventually transferred to UC. After that time the Council will still be responsible for Housing Benefits administration for those persons who are clients of the Pension Service and customers in supported, temporary accommodation.

Benefit Cap

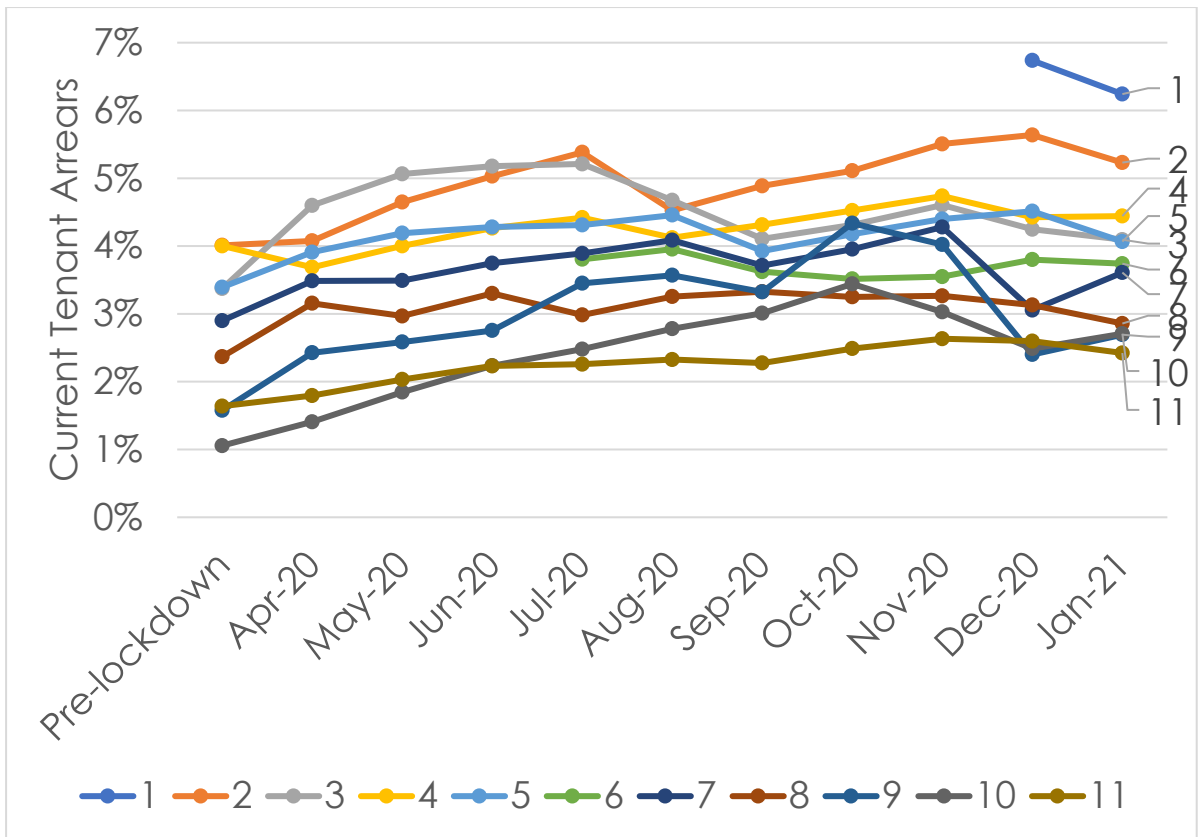
- 2.7** The increased Benefit Cap threshold was introduced to the Vale of Glamorgan in November 2016. The DWP reduced the overall household benefit cap applying to Tax Credits, Universal Credit and Housing Benefit from £26,000 to £20,000 in Wales. At the end of March 2021 there were 38 households affected in the Vale of Glamorgan. This ranges from a reduction in Housing Benefit of £2.42 per week up to £114.47 per week. Benefit cap is also applied to Universal Credit awards.
- 2.8** All those affected have been offered help via Discretionary Housing Payments (DHP) to allow them time to look at their personal budgets and to negotiate debt repayments. The effect is to increase the use of Discretionary Housing Payments fund by assisting those affected until they modify their personal finances. The level of spend on DHPs is detailed in Appendix A.

Council Housing

- 2.9** The Housing Services Income Team has continued to monitor income levels and to support individuals who have experienced difficulties in paying their rent. The following data below highlights the statistics relating to recovery action for the period April 2017 through to March 2021.

	No of tenants subject to formal recovery actions 2016/17	No of tenants subject to formal recovery actions 2017/18	No of tenants subject to formal recovery actions 2018/19	No of tenants subject to formal recovery actions in 2019/20	No of tenants subject to formal recovery actions in 2020/21
Introductory Tenancies – Notice of Possession Proceeding Served	117	96	77	42	6
Secure Tenancies – Notice of Seeking Possession	869	638	702	645	71
Rent Possession Proceedings	64	34	124	49	0
Evictions	13	8	11	19	0

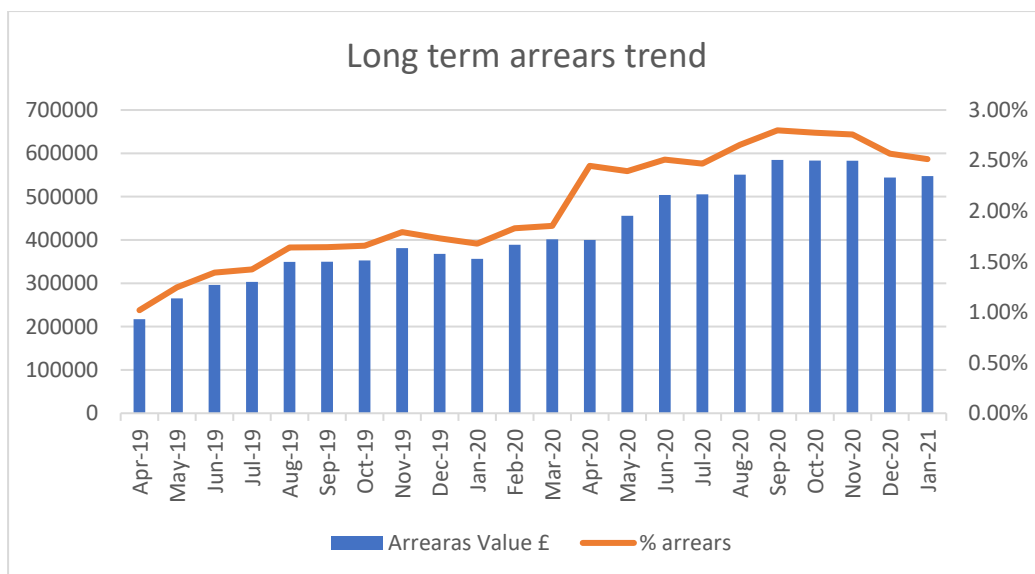
- 2.10** The annual rent arrears figure in relation to all stock, as at 1st March 2021, was £561,384 which equates to 2.58% of rental income. This is a significant increase in debt compared to the figure reported last year but still compares favourably with almost all other Registered Social Landlords and Councils in Wales. The following graph shows the arrears trends of the eleven stock retaining Local Authorities in Wales. The trend line is marked number '11'



2.11 The Covid-19 Pandemic has had a significant impact on Council Housing tenants and the ability of the Council to recover rent owed. A number of tenants' employment has been affected either through the loss of the job, a reduction in earnings or being furloughed. In addition, the lockdown has affected some tenants' ability to visit the bank and withdraw funds to pay the rent. This was a particular issue for older tenants with older style building society accounts and pass books which prevent them carrying out their banking over the phone or online. Many older tenants with a very good payment history have run up arrears as they were physically unable to pay their rent.

2.12 There has been a significant and sustained increase in arrears since lockdown and extension of the moratorium on Court possession action. In addition, Welsh Government have introduced a requirement for social landlords to extend the notice period before Court possession action can be started for tenants to 6 months (from one month)

2.13 The following graph shows the rent arrears trend since April 2019 and highlights the impact of the lockdown measures on total arrears. The value of rent arrears is shown by the blue bars, whereas the percentage rent arrears is shown by the orange trend line. The value of payments received on Universal Credit schedule has increased by 12%, showing the number of tenants moving onto Universal Credit is accelerating.



2.14 A number of internal improvements continue to be made to improve the system used for monitoring rents. This has resulted in further automation of the recovery process which has saved time carrying out administrative tasks and allowed staff to increase personal contacts with tenants and provide assistance to manage their rent account. Work has also been completed on a Customer Portal which allows tenants to access rent account information and make arrangements on-line. This has reduced the number of phone calls and queries received and enables the team to focus on recovery actions.

2.15 The underlying economic climate and changing welfare benefits continue to impact on individuals and families and the Income team regularly find themselves working with households who are in a precarious financial situation. Basic assistance and advice is provided by Income Officers and the Money Advice team provides invaluable assistance in more complex situations, helping tenants in a variety of ways including:

- Maximising the income of clients
- Providing budgeting advice
- Warm House Discount Scheme applications
- Providing debt advice
- Subsidised water tariff (HelpU)
- Application to relevant charity trusts and relief fund
- Discretionary Assistance Fund application
- Personal Independence Plan & Disability Living Allowance applications
- Young Carers referrals
- Employment Support Allowance applications
- Attending Tribunals with the customers

- Supporting/arranging Universal Credit claims with the customers

- 2.16** Over the last year the three advisors made 936 appointments clients which resulted in £124,112 additional money to tenants. This came from a variety of sources including written off debt, additional benefits, preferential tariffs, backdated claims and grants / loans. Money advisers ensure the service is as accessible as possible by visiting tenants in their homes and offering appointments at Council offices and community spaces. Assistance is often provided at short notice, ensuring crisis situations can be avoided and tenants are able to sustain their tenancy.
- 2.17** Demands on the service continue to grow as people find themselves in financial hardship. As well as people out of work, a growing number of employed people are requesting assistance. These are typically part time workers or those on short term contracts.
- 2.18** The roll out of UC has also resulted in increased workload and pressures on the Income Recovery team. At the end of February 2021, 860 Council tenants were receiving UC and those tenants were in higher arrears than other tenants. On average, each UC claimant has average arrears of £502 compared to non-UC claimants where the average debt is £181. This pattern is replicated across other social landlords operating in the Vale who have seen arrears increase and higher average arrears for tenants in receipt of UC. As more tenants migrate across to UC (current rate is between 6 and 10 tenants per week) the case load and arrears level is likely to increase further.
- 2.19** Several operational changes are being made in order for the team to work smarter and cope with the increased workload that UC has brought. Due to the fact UC is paid monthly in arrears and directly to tenants, UC payment dates are captured on the computer system so that staff can carry out timely chase ups (just when tenants receive their money). This maximises the prospects of the rent being paid. Experience has shown that a delay in contacting tenants can mean the money may have been used for other purposes. The team are also developing the ability to automate aspects of the recovery process and utilise opportunities afforded by technology, this includes looking to send bulk emails or text messages each day, reflecting tenants' payment dates, reminding tenants of the importance of paying their rent.
- 2.20** The team are also making use of alternative payment arrangements (APA's) when tenants are vulnerable or have a history of being in arrears. This means that housing costs are paid directly to the Council by the DWP and minimises the risks of payments being used for competing priorities. APA's are currently in place for 18% of UC claimants.

Social Services

- 2.21** When undertaking a review the DWP advice is to notify the clients that the claim can go up, can go down or remain the same. Personal Independence Payment (PIP) is now based on a points system and undertaking a medical with a professional. The individual has to complete the form and attend any medical or the claim will stop. If any of our citizens requires assistance with an appeal, the service is able to sign post them to an agency that will assist with appeals on the Council's behalf and there are training courses available.
- 2.22** Due to the changes in the benefits system some clients who previously received a free service are now being assessed as able to fund part of their care. This is as a result of the charging system previously disregarding the income received from the DLA Care Higher Rate. The PIP no longer differentiates between day and night time care and as a result some clients now have a charge of £26.10 per week (19/20) if on Employment & Support Allowance (Support Group) or £23.66 per week (19/20) if on Universal Credit (Limited Capability for Work & Work Related Activity Group).
- 2.23** There is an appeals process through which individuals can appeal against their charge on the basis of financial hardship. To date two clients have appealed their revised assessed charge.
- 2.24** PIP is awarded up to the age of 65. Once someone reaches 65 they would claim Attendance Allowance. Attendance Allowance is still being split into day and night care needs. Therefore it is possible to distinguish which element to take into account for the financial assessment.
- 2.25** The process of moving citizens from Employment & Support Allowance to Universal Credit has already begun in the Vale of Glamorgan. Those that had a basic charge under Employment & Support Allowance have seen a slight decrease in their assessed charge when moved onto Universal Credit.

Other Support Services

- 2.26** Support and advice is also provided to individuals by Citizens Advice Bureau. Attached at Appendix B is a report provided as at February 2021 which highlights the volume of referrals to the service, together with the types of assistance and support required.

3. How do proposals evidence the Five Ways of Working and contribute to our Well-being Objectives?

- 3.1** Looking to the long term - the Vale of Glamorgan Council is continuing to support individuals and families to maintain their homes, to receive the financial support that is due to them and to remain within their own communities.

- 3.2 Taking an integrated approach - the support for residents of the Vale who are impacted on by the Welfare Reform changes is being achieved by services across the Council working together to ensure the assistance is targeted where it is most needed.
- 3.3 Working in a collaborative way - the Council's approach to supporting individuals is achieved by working together with agencies such as the Citizens Advice Bureau and the DWP

4. Resources and Legal Considerations

Financial

- 4.1 The anticipated financial implications of Welfare Reforms are reflected in the revenue budget, however the impact of the roll out from October 2018 will continue to be monitored.
- 4.2 The DHP allocation from the Department for Work and Pensions (DWP) for 2020/21 was £283,494.

Employment

- 4.3 There will be staffing implications for the service as UC is rolled out and staff have been kept informed of the position. The pandemic has meant there has been an increase in other areas of the work so even though the cases to Universal Credit have increased there have not been any significant staffing implications as a result. This may become an issue during 2021/2022 as the implementation of Universal Credit moves forward but there has been natural wastage and posts have not been re-filled.

Legal (Including Equalities)

- 4.4 The Council is required to administer Council Tax, the Council Tax Reduction Scheme and Housing Benefit in line with government regulations.

5. Background Papers

APPENDIX A

Service Data

1. Council Tax Reduction Scheme (CTRS)

Funding from Welsh Government was allocated to fill the 10% shortfall in Council Tax Reduction for 2014/15.

Council Tax Reduction Scheme expenditure and budget are as follows:

- 2013/14 CTRS Budget £9,437,000 Expenditure £9,117,454
- 2014/15 CTRS Budget £9,742,000 Expenditure £9,025,074
- 2015/16 CTRS Budget £9,770,000 Expenditure £9,117,658
- 2016/17 CTRS Budget £9,850,000 Expenditure £9,337,597
- 2017/18 CTRS Budget £9,940,000 Expenditure £9,340,821
- 2018/19 CTRS Budget £9,940,000 Expenditure £9,681,332
- 2019/20 CTRS Budget £9,940,000 Expenditure £10,030,144 (July 2019)
- 2020/21 CTRS Budget £10,410,000 Expenditure £11,039,588 (March 2021)

Council Tax collection in-year has been maintained

- 2013/14 97.5%
- 2014/15 97.9%
- 2015/16 97.9%
- 2016/17 97.8%
- 2017/18 97.7%
- 2018/19 97.7%
- 2019/20
- 2020/21

Since 2013/14 the Council has resolved each year to adopt the Council Tax Reduction Schemes in accordance with the prevailing statutory instruments. (Council Tax Reduction Schemes and Prescribed Requirements (Wales) Regulations (the Prescribed Requirements Regulations) and the Council Tax Reduction Schemes (Prescribed Requirements and Default Scheme) (Wales) (Amendment) Regulations]

The annual resolution reconfirmed that the national scheme be adopted with the following discretions:

- That the Council continues to allow Extended Payments up to a maximum of 4 weeks.
- That the Council continues to disregard War Widow and War Disablement pensions in assessing income for Council Tax Reduction.
- That the Council continues to allow Backdated Reductions for a period up to 26 weeks.

2. Social Size Criteria (Bedroom Tax)

The social size criteria affects working age claimants where they are under-occupying their home and only affects Housing Association and Council tenants. There will be a reduction in Housing Benefit of 14% for under-occupation of one spare bedroom and 25% for under-occupation of two or more spare bedrooms.

Number of people who have had Housing Benefit reduced:

June 2014	Sept 2015	June 2016	May 2017	June 2018	June 2019	Feb 2021
944	847	809	770	737	639	481

Since its introduction in April 2013 there has been a reduction of **463** in the number of people affected.

Housing Benefit Reduction

	June 2014	Sept 2015	June 2016	May 2017	June 2018	June 2019	Feb 2021
14% Reduction	795	716	675	629	613	527	389
25% Reduction	149	131	134	141	124	112	92
Total affected	944	847	809	770	737	639	481

Bedroom Tax broken down into landlord types at February 2021

Landlord_ % Reduction	25% Reduction	Total	
Council	210	65	275
Newydd	99	14	113
Hafod	32	8	40
United Welsh	24	3	27
Wales & West	23	2	25
Gwalia	1	0	1
Total	389	92	481

Landlord	14% Reduction	25% Reduction	Total
Council	206	61	267
Newydd	99	14	113
Hafod	32	8	40
United Welsh	22	3	25
Wales & West	23	2	25
Gwalia	1	0	1
Total	383	88	471

3. Benefit Cap

If a household's benefit entitlement is larger than the Benefit Cap the level of Housing Benefit payments will be reduced by the amount that is larger than the capped level. This will only affect working age claimants where the amount of benefit will be capped at £500 per week (£26,000 p.a.) for a couple or lone parent with children. From 2016/17 the amount of benefit has been capped at £384.62 per week (£20,000 p.a.).

July 2013	June 2014	Sept 2015	June 2016	May 2017	July 2018	July 2019	Mar 2021
54	41	41	34	114	112	84	38

4. Discretionary Housing Payment (DHP)

The DHP allocation from the Department for Work and Pensions (DWP) for 2019/20 was 239,742 and the Authority itself has allocated a further £23,500, this gives an overall limit of £263,242. For 2020/21 the allocation from the DWP is £283,494 and the allocation from the Council has been reduced to £20,000, giving an overall limit of £303,494

Applications Received	Granted	Refused	Waiting Further Information	Waiting To Be Processed
2019/20	572	373	0	N/A
2020/21	474	203	0	0

DHP Fund_DWP Allocation £	Paid £	Committed £	Remaining £	Council DHP Contribution £
2019/20	239,742	250,648	N/A	10,906
2020/21	283,494	272,718.77	10,775.23	N/A

The DHP awards were granted for the following reasons:

**** Note this figure is before overpayment are recovered**

Reason_Number of awards	Number of awards 2019/20	Amount Paid £ 2019/20**	Number of awards 2020/21	Amount Paid £ 2020/21 **
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Social Size Criteria (Bedroom Tax)	168	63,983	173	74,242
Benefit Cap	25	16,039	10	8004
Local Housing Allowance restriction	107	57,890	85	51,692
Combination of reforms	26	21,267	31	44,737
Other	256	117,872	175	103,534
TOTAL	583	277,051	474	282,209

5. Local Housing Allowance (LHA)

Local Housing Allowance (LHA) is a flat rate allowance based on the size of household and the area in which a person lives for tenants in privately rented accommodation which came into effect from April 2008.

2018/19	2019/20	2020/21	2021/22
Shared Accommodation £55.49	Shared Accommodation £57.15	Shared Accommodation £64.44	Shared Accommodation £64.44
One bedroom £97.81	One bedroom £97.81	One bedroom £100.63	One bedroom £100.63
Two bedroom £115.07	Two bedroom £115.07	Two bedroom £126.58	Two bedroom £126.58
Three bedroom £128.27	Three bedroom £128.27	Three bedroom £138.08	Three bedroom £138.08
Four bedroom £160.00	Four bedroom £160.00	Four bedroom £195.62	Four bedroom £195.62

6. Universal Credit Uptake (UC) from February 2016 UC launch

Universal Credit (UC) Uptake	Feb 2016	Apr 2017	Dec 2017	Jun 2018	Jun 2019	Mar 2021
Claimants	15	672	693	535	3040	10,063

Citizens Advice Cardiff and Vale

Data For Scrutiny Committee February 2021

1. Comparison of advice issues 2019/20 and 2020/21 by advice area:

Advice Topic	No of issues 19/20	No of Issues 20/21
Benefits & Tax Credits	3,668	2,764
Benefits – Universal Credit	1,392	2,308
Consumer Goods & Services	197	194
Debt	1,808	1,252
Discrimination, Hate Crime & GVA	47	53
Education	17	21
Employment	290	927
Financial Services	469	668
Health & Community Care	112	77
Housing	377	476
Immigration & Asylum	25	42
Legal	116	194
Other	533	456
Relationships & Family	264	286
Tax	19	45
Travel & Transport	42	58
Utilities	470	258
Totals	9,846	10,079

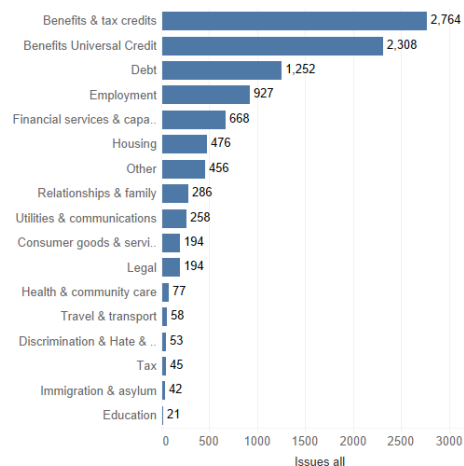
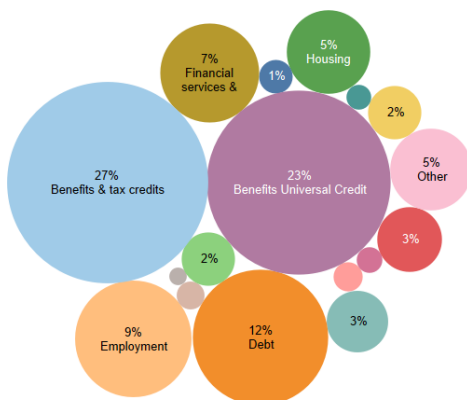
The data for 2020/21 does not cover a full financial year and we expect the total number of issues for this period to increase by the 31st March 2021.

This data also reflects a reduction in the number of individuals seeking advice during the initial stages of the Covid-19 pandemic. When taking this into account, we have, in real terms, seen an increase in the number of issues we have dealt with during this period.

Coronavirus has had a significant impact on people’s jobs and incomes. Many households have reported lost income because of the crisis as individuals were furloughed or made redundant. As a result, the last 12 months saw an increase in welfare benefit, employment, housing and financial services queries as clients sought advice on maximising their income, protecting their tenancy and work related issues.

The number of individuals stating that they have experienced a mental health issue as a result of the pandemic has also increased.

Part 1 issues %

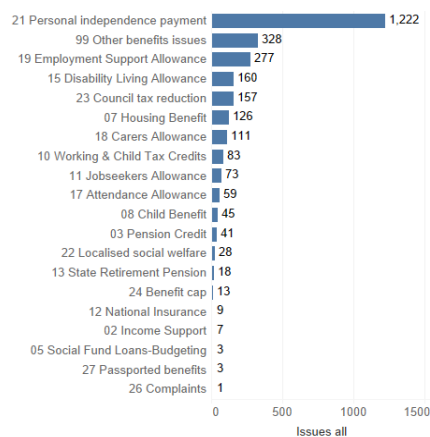
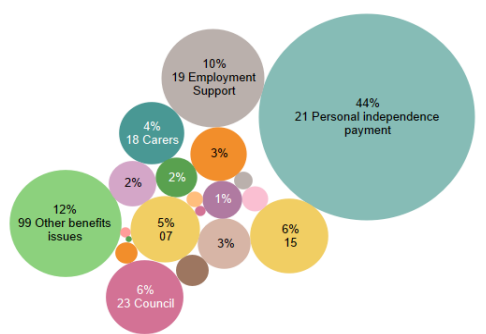


- Benefits & tax credits
- Benefits Universal Credit
- Consumer goods & services
- Debt
- Discrimination & Hate & GVA
- Education
- Employment
- Financial services & capability
- Health & community care
- Housing
- Immigration & asylum
- Legal
- Other
- Relationships & family
- Tax
- Travel & transport
- Utilities & communications

2. Breakdown of Issues relating to General Benefit & Tax Credit Issues 2020/21

Issue	Number of Issues
Income Support	7
Pension Credit	41
Social Funds Loans & Budgeting	3
Housing Benefit	126
Council Tax Benefit	45
Working & Child tax Credits	83
Jobseekers Allowance	73
National Insurance	9
State Retirement Pension	18
Disability Living Allowance	160
Attendance Allowance	59
Carers Allowance	111
Employment Support Allowance	277
Personal Independence Payment	1,222
Localised Social welfare	28
Council Tax Reduction	157
Benefit Cap	13
Complaints	1
Passported Benefits	3
Other Benefit Issues	328
Total	2,764

Issues (part 1)
Benefits & tax credits

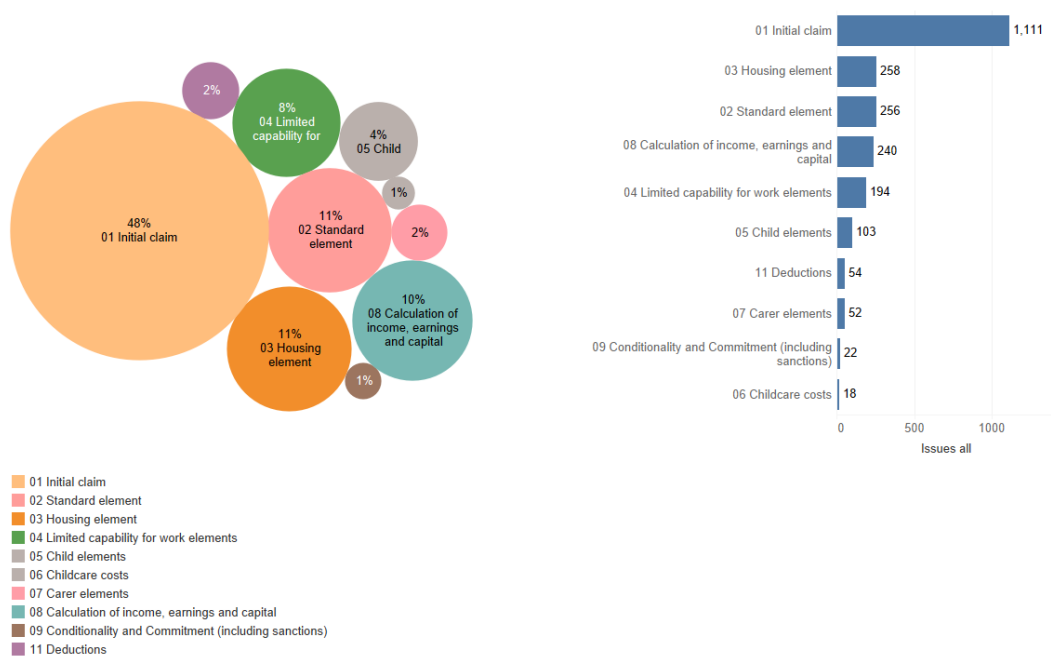


3. Breakdown of issues relating to Universal Credit 2020/21

Universal Credit Issues 2020/21	Number of Issues
Initial Claim	1,111
Standard Element	256
Housing Element	258
Limited Capacity For Work	194
Child element	103
Childcare Costs	18
Carer elements	52
Calculation of income, earnings and capital	240
Conditionality and commitment (inc sanctions)	22
Deductions	54
Totals	2,308

During this period, we have to date dealt with 2,262 Universal Credit issues with the majority relating to the initial claim process, with emphasis on eligibility queries and support to make a claim.

Issues (part 1)
Benefits Universal C..



During this period our clients have experienced the following issues:

Digital Exclusion:

Many clients with no or limited access to the internet have found it difficult to make or sustain a digital claim for Universal Credit. Those individuals lacking the appropriate digital skills and/or confidence also found making and/or maintaining a claim difficult without the support of a family member, friend or support worker as a result of social distancing measures.

Making a Universal Credit Application:

Some clients experiencing a change of circumstances and needing to make a Universal credit claim have found it difficult to open a bank account and secure a personal email facility in order to proceed with the application.

Relationships:

An increase in marriage and/or relationship breakdowns has resulted in an increase in Universal Credit and general welfare benefit enquiries as individuals split from partners and require advice on their benefit entitlement.

4. Service Delivery Channels

The suspension of face to face services resulted in a clients seeking advice on Universal Credit via alternative delivery channels as follows:

Channel:	% of Issues Dealt With
Telephone	85%
Email	3%
Webchat	12%

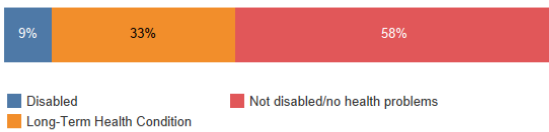
5. Client Profile data

Summary of client profile data information for those clients seeking advice on Universal Credit, April 2021 to February 2021

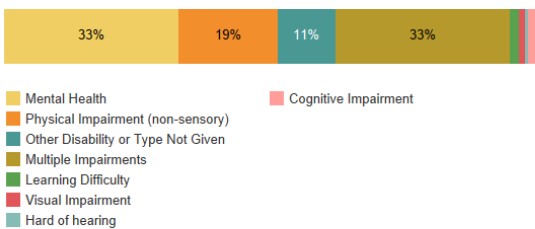
Gender



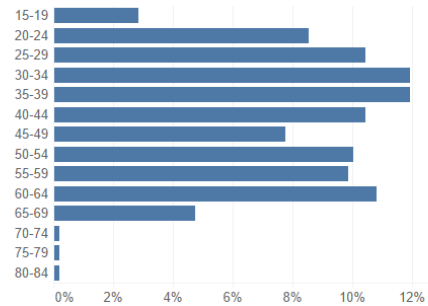
Disabled / Long term health condition



Type of disability (% of disabled clients)



Age



Ethnicity

