

# Addressing The Social Welfare Legal Advice Needs of Bristol in 2024

## Bristol Advice Partnership



Bristol Advice Partnership is a partnership funded by Bristol City Council

**Thank you**

I am grateful to all the advice organisations that took time to respond to my requests, in particular. Mike Booker at BLC who talked me through Asylum and Immigration, Angharad Birch at BLC who helped with employment and discrimination, Elis Davies from NBAC, who talked me through debt advice and Fran Begley and her team at SBAS who helped me (constantly) with a range of questions relating to benefits and debt advice. Olly Alcock at WRAMAS patiently took me through all the LHA details and Matt Kendall at BCC who promptly replied and talked me through the details of BCC provision and put me in touch with the relevant departments. Thank you to Rob Evans at the DWP who sourced up to date figures. Jayne Mills at BCC who, as always, provided me, so promptly, with data sources and maps and untangled the complications of ONS and JSNA data, and finally to Jacob Yudkin, despite being mid A levels, turned the data into charts.

I have worked on and off with advice agencies for the last 40 years and I am continually impressed with the commitment, resilience and dedication of both front line and back office staff who are so committed to social justice, to their communities and to their clients.

**Jane Emanuel**

**May 2024**

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# Executive Summary

## Poverty

Rising poverty, means that three gradations of poverty have been introduced to reflect the enormous difficulties faced by people in communities: poverty, deep poverty and destitution. Variations of deprivation across the city are significant with 1% of people in the least deprived neighbourhoods and 48% of people in the most deprived neighbourhoods being income deprived.

The 12 most deprived neighbourhoods are all in South Bristol, and the most deprived wards are across the city: Hartcliffe and Withywood, Lawrence Hill, Filwood all of which are in the top 10% of the most deprived wards in England.

Child poverty is particularly alarming with 12% of Bristol's children impacted by the benefit cap and two child cap. 1 in 3 children in Central, Lawrence Hill and Hartcliffe and Withywood live in income deprived households.

13.4% of Bristol residents are in fuel poverty, and 1 in 8 households experience food inequality. Foodbank usage has doubled over the last four years.

The Poverty Premium, that is the additional costs incurred by poorer individuals for the same product as more wealthier individuals, is estimated to increase to £656 per annum.

25% of Bristol's eligible population claim Universal Credit and 7.8% of the eligible population claim Personal Independence Payments. The bulk of welfare benefits work undertaken by advice agencies, relate to these two benefits. Welfare benefits are the highest area of demand for legal advice in Bristol.

All advice agencies, with the exception of Shelter and Housing Matters deal with Welfare Benefits issues.

## Debt

10.4% of Bristol residents found it difficult to manage financially in 2023/24.

£51.8m is owed in Council Tax

48% of BCC tenants are in rent arrears, with 12% of these more than 7 weeks in arrears. Just over £8m is currently owed.

There has been a significant shift in the last few years, from agencies dealing with a mix of non -priority and priority debt to almost working exclusively with priority debt. A shift in emphasis in debt collection has significant ramifications on advice services. The top four issues debt advice agencies are dealing with are Council Tax Arrears, Rent Arrears, Energy Arrears and Benefit Overpayments.

Bristol Citizens Advice, North Bristol Advice Centre, St Pauls Advice Centre, South Bristol Advice Services and Talking Money support people with their debt issues.

## Housing

Bristol is the 6<sup>th</sup> most expensive city to rent in and the most expensive in the South West and other than Cambridge the highest outside of the South East. 22% of households rent from the private sector, with between 35%-50% of those people's income spent on rent.

5.1% of households are overcrowded in Bristol, and there are 21,500 people on the housing waiting list for social housing. 10,300 are in band 4 and unless they are seeking age specific housing, unlikely ever to be housed in social housing.

Homelessness is the third highest in the core cities, with 1,506 people in temporary accommodation. Rough sleeping is the third highest of all local authorities, and the highest outside London.

There was a 46% rise in Section 21 eviction claims in 2023, and possession claims are at their highest since 2016.

Housing advice now constitutes, the second highest area of advice given, slightly overtaking debt. There is a serious lack of capacity to support people to resolve their housing issues. There are only two Legal Aid providers in Bristol; Bristol Law Centre and Shelter and one specialist housing provider; Housing Matters.

### **Employment, Unemployment and Economic Inactivity**

Bristol has a lower than national average unemployment rate of 3.3%, and alongside Cardiff the lowest of the core cities. However, of those working 29.8% are working part-time, with 10.4% of them working 15 hours or less.

65,300 people aged 16- 24 in 23/24 were economically inactive. 20.2% of the population. These are people who are neither employed nor seeking work. This is a 4% increase from the previous year and the highest in the South West.

Specialist employment advice is provided by Bristol Law Centre, who also support those with discrimination issues in both employment and the provision of goods and services. Demand is highest for issues relating to Race and Disability. Generalist advice is in the main, provided by Citizens Advice Bristol.

### **Immigration and Asylum**

There are over 1000 asylum seekers in Bristol housed in hotels or dispersal accommodation. In addition, there are approximately 200 people at any one time, who are homeless who have insecure or refused status.

In addition, there are many more people, who are impacted by immigration controls or where their families are impacted by such controls and require immigration advice outside of Legal aid eligibility.

There is a serious shortage of people qualified to provide advice on these matters. Legal aid is not available for most immigration advice issues, and only Citizens Advice Bristol and St Pauls Advice Centre have staff who are qualified to respond to complex casework, and this is very limited.

Bristol Law Centre is the only charitable Legal Aid provider, undertaking asylum claims and one of three providers in Bristol. The work is often complex and lengthy meaning that the capacity to provide services to new clients is extremely limited.

### **Communities**

The main advice agencies (other than WRAMAS) provided legal advice, including casework to 12,600 people in 2023/24, 3.15% of the eligible population of Bristol. This does not include the many more thousands of people who receive information and guidance from these agencies. For example, BLC triaged over 4,000 people in 2023/24.



Advice is generally well spread across Bristol in respect of eligible population and taking account of the 20 highest areas of deprivation. However, when considering the areas of deprivation in the top 10 of the Index of Multiple Deprivation, there is an advice deficit in South Bristol.

Advice agencies consistently address the needs of people who are vulnerable to the adverse impact of low income and poverty. They consistently advise more people with mental health and physical disabilities than city and ward averages. Advice to Black and Minority Ethnic groups also reflects and, in some instances, exceeds city and ward averages. Advice across the eligible age groups is consistent except for young people (17-24) who constitute 17% of the overall population, but with an average of under 4% seeking advice.

### **Capacity**

Advice services are provided by internet, phone and face to face. Face to face work has continued to expand after its retraction during Covid 19, recognising that for the most vulnerable, this is the only way to support their needs. However, all agencies are working at full capacity and subject to demands they cannot possibly meet. This has meant they are having to prioritise those in priority need and are most vulnerable – are at risk of losing their housing, are homeless, have dependent children, have mental health or physical health needs, are victims of domestic abuse or violence, are victims of hate crime.

### **Health and Wellbeing**

In the last ten years there has been a significant erosion of advice services provided within primary health care settings. Securing timely advice is recognised to ameliorate mental health conditions and to an extent improve people's confidence and wellbeing. It also enables people to live longer in their own homes, facilitates quicker discharge from hospitals and overall improves the quality of people's lives meaning they are less reliant on health services. Whilst advice agencies are engaged with the Integrated Care system, there remain huge benefits to be gained between a closer relationship between health and advice services.

### **Leverage**

In Bristol, the main local advice agencies (including WRAMAS) calculated that due to their work **£18,965,149** was raised on behalf of clients, this included backdated benefit payments, new awards and other compensatory payments. This is an increase of nearly £3m since this as last analysed in 2015/16.

Taking WRAMAS out of the equation this figure is £14,266,094 and considerably exceeds the overall investment in all areas of advice to all the main advice agencies (including Age UK, Shelter and Housing Matters) of £4,267,599.

With an annual investment by BCC of £560,000 to the partners in the BAP, a further £3,154,815 has been secured in other grants and contracts. Nevertheless, the increasing numbers of different grants and contracts that are secured by each agency are putting considerable pressure on administration and fundraising. The short-termism of funding to address Covid 19 and the COL crises has exacerbated this.

## **Unclaimed Benefits and Support**

It is estimated that at least £72.5m of benefits and additional support such as low tariffs are unclaimed in Bristol. Unclaimed Pension Credit is valued at £10m. The most underclaimed benefits are Universal Credit, Pension Credit, Carers Allowance and Council Tax Reduction.

## **Summary**

### **Challenge**

The overwhelming challenge for the sector is that the advice needs of people in our communities exceed the presented demand for services which in turn exceeds the capacity.

This challenge has heightened in recent years, with a backdrop of agencies (charities) also needing to find and sustain both funding and a skilled workforce.

There are no short cuts in legal advice, the process to secure entitlements and resolution are complex and arduous even for the most able; and for people pressured by poverty, poor health, language or capability they are nigh on impossible without help.

Issues aren't resolved by making more people aware of their rights to entitlements, without simultaneously investing in further resources to enable people to obtain them.

### **Opportunities**

A closer alignment of resources around where people in need go, for example health settings, will alleviate pressure on health services whilst simultaneously securing support and advice for individuals with both health and legal outcomes.

Working more closely with organisations providing support services has already proven to be successful with support personnel enabling people to act on the advice given, prepare for appointments and navigate - therefore focussing legal advice capacity.

A fuller analysis of systems failures, at a local level and indeed contributing to national debate could resolve, or at least not exacerbate people's problems, so lessen demand.

Better understanding of the role of legal advice, particularly from those who regularly signpost into services, could help secure earlier and more appropriate advice.

## Introduction

Advice, in the context of this report, is social welfare advice which encompasses legal advice to support people with problems relating to Welfare Benefits, Debt, Housing, Employment, Immigration (including Asylum), Fuel/Energy, Consumer, Public Law, Family and Education.

Importantly all advice delivered is free, confidential and independent. Advice can be of a generalist and specialist nature, and can be provided through the phone, internet or through face to face appointments or drop-in services. Some clients may require one off intervention whilst others may require significant ongoing support with complex casework.

All agencies providing legal advice services in Bristol are registered charities, with the exception of the Welfare Rights and Money Advice Service which is a Bristol City Council service.

This report considers the key demographics of Bristol, the challenges facing Bristol residents, the local and national context of the need for advice, current delivery structures and how the presence of advice agencies secure resources and impact on Bristol citizens lives. It should be noted that there is currently a plethora of reports and data available that consider the key challenges that many clients of advice face. It is impossible to source all these reports, so for the sake of succinctness it has been necessary to cite one or two of the most recent sources.

The information provided by individual agencies has been for the last full year (April 2023- March 2024).

## Background

### Bristol Advice Partnership

In 2011 Bristol City Council undertook its first advice needs analysis, the findings from this led to the Council at the time, ringfencing some of its grant aid funding specifically to support advice agencies in the city. Additional funding was provided through this mechanism from NHS budgets (this was prior to Public Health being in control of the City Council). It was agreed at the time that 6 agencies would receive funding through this fund: Bristol Citizens Advice, Bristol Law Centre, Talking Money, North Bristol Advice Centre, South Bristol Advice Services and St Pauls Advice Centre. This did not reflect all agencies undertaking advice, others remained funded by BCC through other funding available, or were prevented from receiving funding due to policy decisions made at the time. This included agencies needing to be locally managed and for all agencies to have approved quality standards under which advice was to be given.

In 2017 a further analysis was commissioned by BCC, this was to consider changes in both the national and local context and to provide a blueprint for the recommissioning

of advice services under a reduced budget and one where the NHS was no longer a direct contributor, due to the reorganisation of public health. The agencies in the original funding programme were included as was WECIL, reflecting the need to fund an advice service specifically to address the advice needs of people with disabilities. As part of the new funding arrangements, it was agreed that instead of being direct grantees, that a lead partner from the group of agencies would be nominated and they would be responsible for all monitoring reports being collated and presented to BCC. This was initially undertaken by Bristol Law Centre and then transferred to Bristol Citizens Advice under the umbrella of the Bristol Advice Partnership.

Due to the Covid pandemic and increased austerity from a near decade of welfare reforms seeking to reduce the welfare budget, coupled with a Cost of Living Crises, Bristol City Council agreed to continue to roll forward the budget from 2018-2026, albeit applying reductions to the budget (in line with overall budget reductions) in the same period.

One of the key requirements of the commissioned programme was that the Bristol Advice Partnership independently commission a new advice needs analysis to be used to inform discussions with the wider communities, of advice needs in their areas. Then to inform decisions about the future of any funding programmes led by the City Council from March 2026, relating to social welfare legal advice in Bristol.

Whilst the report considers data provided by current members of the BAP, it has also incorporated information and data from other non-commissioned advice providers in Bristol. A profile of every agency providing advice in Bristol is included in the appendix to the main report.

The BAP has agreed the following objectives for 2024 – 2026. This will be used by Bristol City Council to measure progress and impact. Alongside this the BAP provides quarterly monitoring data to BCC.

Theme		Goal	Impact	Indicator	Timeline
Client data, journeys, outcomes	1	Map client pathways and journeys, data and outcomes in order to understand how clients access advice and confer with stakeholders including Health and anchor organisations to identify ways we could improve access to better coordinate as a partnership.	<p>Better awareness of demand within our systems and how effectively we meet this demand resulting in a better experience for citizens.</p> <p>More useful impact data to share inside the partnership and externally understanding financial, health and wellbeing impacts.</p> <p>Citizens report good experiences, being able to get the advice they need in a way which is accessible to them.</p> <p>Advice teams report being able to better manage the demand they are working with.</p> <p>Advice Partnership BAP to be able to confidently present complex client journeys including inter agency interactions, missed opportunities, system failures and successes to funders, policy makers, decision makers.</p>	Citizen feedback, BAP reporting, FAB event presentation.	Jun-24
Voice and influence	2	Act as a collective voice to influence systems and policy at local level.	We lead on system change and improvement for the benefit of citizens demonstrated by futureproofing the advice sector in Bristol, impacting wider understanding of the need for advice and building on the resource available. Influenced policy and practice and further demonstrated the impact of advice in improving lives.	FAB event	Ongoing
Services capacity comms	3	<p>Understand and communicate agency capacity and capability within advice services in the city.</p> <p>Develop and implement an integrated, clearly 'branded' user- and referrer- friendly way of communicating what services deliver, to whom and how to access them.</p>	<p>Better experience/ better accessibility for citizens navigating the advice sector, better experience for advice teams, accessing the right advice at the right time.</p> <p>Citizens report good experiences, being able to get the advice they need in a way which is accessible to them.</p> <p>Advice teams report being able to better manage the demand they are working with.</p>	Citizen and staff feedback, case studies.	Ongoing

Funding and planning	4	Work with The City Council and funders in the city (Quartet, National Lottery, Health etc) via the Bristol Funders Network to develop a joined-up approach to funding advice delivery for the future and to shape use of grant funding from April 2026 informed by the insights and opportunities which this extension of funding will enable.	Future proof the security and growth of the partnership leading to better experiences for citizens, organisations and local authority.	BAP to have a sustainable, varied fundraising strategy which considers the wider needs of the city by 2026. To have delivered a successful engagement event which demonstrates the complex needs and impact of the advice sector by 2024 which will inform future strategy.  BAP to maximise chances of being successful in the next round of advice commissioning by BCC, and will adapt to possible changes in the commissioning plan.	Fundraising strategy 2026 Event 2024
Workforce	5	Develop more inter-agency peer support & relationships Share training opportunities – and consider secondments / shared posts.	Broader knowledge base, shared resources, better citizen experiences, better working relationships. Staff feel more supported and connected with a better understanding of how to best support citizens and themselves.	Report on shared use of resources including staff and volunteer training, coordination role etc.  Development of a trainee programme via shared resources.	next reporting cycle
Partnerships/ collaboration	6	Explore options for information sharing across a more integrated system to create the most efficient, shortest service user journey possible at to the right level of support. Work with the Advice Network (ACFA) to involve other providers of advice in the city to be part of a strategic approach .	Expand the network of advice agencies ensuring gaps in delivery are addressed in an appropriate way. Influence the sector to understand the need of advice standards and only delivering what is appropriate e.g. basic checks if using volunteers.	Maximised efficiency, effectiveness, and sustainability of advice services demonstrated by more people getting the advice they need when they need it?	

## The Advice Network – ACFA

The Advice Network – ACFA is an umbrella agency of social welfare legal advice agencies and partners and collaborators. Membership is drawn from agencies across Bristol, South Gloucestershire, North Somerset and Bath and North East Somerset. All members of the Bristol Advice Partnership are also members of The Advice Network – ACFA.

It was established in the 1980's, charging a small membership fee, providing opportunities for agencies to meet, as well as developing an ongoing training programme covering developments in key areas of advice. As an organisation bringing together the range of advice agencies that it does, and the geographic range that it covers, as well as its standing amongst VCSE organisations and public sector agencies, is one of only a handful of locally based advice umbrella organisations in the UK. The need for such an umbrella agency is vital, as public service provider structures are not always contained within one local authority area, such as BNSSG Integrated Care Partnership and the West of England Combined Authority. Contracts and funding are similarly not constrained, with Legal Aid contracts covering a much wider geographical area.

The Advice Network has intermittently received funding to undertake projects on behalf of the wider advice sector, although these were often routed through existing advice agencies, as The Advice Network -ACFA was not at the time constituted in a way to support employment of individuals. Recognising this constraint, around 2017/18 it was agreed that The Advice Network would seek charitable status in its own right. This was adopted in 2020 with the following mission:

*'Our mission is to work in partnership to combat poverty and promote social justice by improving the quality & provision of free, independent advice. ACFA supports advice agencies based in and around Bristol who provide free, independent and confidential advice services. Individually and collectively, ACFA members will be more effective and efficient in order to provide great advice services.'*

## Objectives 2024-2027

To support the ambition to further grow and embed advice services, The Advice Network ACFA has agreed the following objectives for the 2024-2027 period:

### **Voice and Influence**

The purpose of this is to ensure that the contribution that the advice sector makes to the well-being and security of communities is clear to decision makers as they relate to prioritising, resourcing, and funding programmes and strategies.

- To develop clear data pathways and agreed shared social impact analysis that clearly demonstrates how of advice agencies contribute to alleviating poverty, inequality and disadvantage, supporting local communities, and contributing to local economies.

- To represent the advice sector and ensure its voice is heard on a number of local key strategic groups including Bristol, North Somerset, South Gloucestershire Integrated Care System, Voluntary Sector Alliance, Bristol Homelessness Forum, Bristol Poverty Alliance, West of England VCSE Liaison Partnership (as examples)
- Develop appropriate reporting back systems and maintain records of engagement to maximise collective effort.

Through the use of our individual organisational structures at national and regional levels, our membership of professional bodies and through representation at local level:

- To respond to consultations from statutory providers, to ensure that the needs of communities for social welfare legal advice is clearly understood within different settings.
- To contribute to independent strategies and reports on wider issues of social injustice and to collaborate with other VCSE agencies and Universities to highlight the impact of social injustice within communities.

### ***Partnership and Collaboration***

The Purpose of this is to consolidate existing activities linked to local priorities and organisations as well as developing new opportunities with different partners. The Advice Network- ACFA will:

- Identify opportunities that create new and sustainable funding pathways which advice organisations can jointly collaborate in.
- Engage with local initiatives at early stages that ensure that advice agencies can influence co-designing of services and activities.
- Promote awareness of advice services through shared information platforms and pathways that are easily accessible to members, partners and collaborators.
- Continue our work with professional legal pro- bono providers and University of Bristol and University of the West of England law schools.
- Continue our work with local providers including the Bristol Advice Partnership and the South Gloucestershire Advice Partnership



### ***Support and Sustainability***

This objective is internal to the needs of advice agencies and reflects the ambition of the membership to ensure all different services are understood by each other and that the quality and integrity of agencies are maintained. In order to achieve this, the Advice Network – ACFA will:

- Provide good quality training in areas of law common to the majority of members, in order to ensure all members are aware of changes to key legislation impacting on their clients.
- Provide bite- size, pop-up training events to provide an overview of areas of social welfare law for agencies who are not specialised practitioners in those areas, which aid their understanding of clients' needs and enable them to identify the key support that clients will need.
- Publicise training opportunities (as relevant) facilitated by individual members, in order for costs and training to be shared.
- Maintain a live mapping tool, accessible by the whole membership, that clearly shows what each member agency is currently offering to clients, where when and how and the current capacity of individual agencies to manage new enquiries.
- Enable regular meetings between member agencies so that they are able to update each other on key changes and opportunities.
- Enable regular meetings between front-line workers in order to provide peer-peer support, forge closer working links and understanding, encourage best practice and facilitate better referrals between agencies.
- Maintain and develop quality assurance, by supporting and encouraging members to attain relevant quality standards and by providing training on key aspects of service delivery.
- Develop a shared skills and knowledge directory.

# Bristol Key Data

## Population

Bristol is the largest city in the South West and one of the 11 'Core Cities' in the United Kingdom. It is the 11<sup>th</sup> largest local authority (of 309), with a population of 479,200 in mid-2022<sup>1</sup>, in the 12 months to mid-2022 the population of Bristol grew by 7,740 this is the largest annual increase in population by far since the EU Referendum in 2016. Overall Bristol was the second fastest growing of all the Core Cities in England and Wales over the last decade. Bristol's population grew by an estimated 45,800 people in this period, a 10.6% increase against overall national increase of 6.5%. The main factor for this is the highest international migration in almost 2 decades, with a net growth of 7,240 international migrants. There has, as reflected nationally been a change in immigration from mainly EU countries to mainly non- EU countries. Bristol has seen a significant rise in the number of in-migrants, (that include both international students and workers) from India in the past 2 years, plus other countries including China, Ukraine, Nigeria, Pakistan and Hong Kong<sup>2</sup>.

## Age

Bristol has a relatively young age profile with more children aged 0-15 than people aged 65 and over. The median age of people living in Bristol is 32.4 years old, this compares to the England and Wales median of 40.3 years<sup>3</sup>. There are more children living in Bristol than people aged 65 and over. Bristol's 82,200 children make up 17.2% of the total population. However, over the decade (2012-22), the overall number of children living in Bristol increased by just 1,726 (2.1%), lower than the England and Wales increase of 4.3%.

## Gender

Overall, there were 234,500 men (49.6% of the overall population) and 237,900 women (50.4%) living in Bristol in 2021. This is similar to 2011, when 49.8% of the population were male and 50.2% were female.

## Ethnicity

The population of Bristol is increasingly diverse with 185 countries of birth, 287 different ethnic groups and 90 main languages. 28.4% of people in Bristol belong to a minority ethnic group (i.e. not 'White British'), up from 22.1% a decade ago, with 9.5% White Minority Ethnic and 18.9% Black, Asian & Minority Ethnic (including 6.6% Asian/Asian British, 5.9% Black/Black British, 4.5% Mixed and 1.9% Other). Younger people are more ethnically diverse: 36% of children belong to a minority ethnic group compared to 10% of people 65 & over. Somali is the largest ethnic minority group in Bristol with a population of almost 9,200 people making up 1.9% of the total population, followed by Pakistani (9,100) and Indian (8,400). Almost one in five people in Bristol were born outside the UK (18.8%).

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<sup>1</sup> Population of Bristol 2023 Bristol City Council

<sup>2</sup> Bristol Key Facts Update November 2023 Bristol City Council

<sup>3</sup> Bristol Census Dashboard 2021

17 out of the 19 ethnic groups in Bristol increased in size except the 'White: Gypsy and Irish Traveller' group (down from 359 in 2011 to 273 in 2021) and the 'Black: Other' group (down from 6,922 in 2011 to 2,938 in 2021). The decrease in the 'Black: Other' population is mirrored by an increase in the 'Black: African' population where in the Census 2021 people were given the option to identify their specific African identity.

In Bristol, the 3 most common non-UK countries of birth in 2021 were the same as in 2011:

- Poland, which increased by 37% from 6,415 in 2011 to 8,770 in 2021.
- Somalia, which fell by 6% from 4,947 in 2011 to 4,654 in 2021.
- India, which increased by 15% from 3,809 in 2011 to 4,381 in 2021.

## Religion

In the 2021 census, Religion was a voluntary question, 93% of residents answered it. In Bristol there are more than 45 religions represented:

- 51% of people stated they have no religion. This is the third highest proportion of people with no religion of all local authorities in England.
- 32.2% stated they were Christian. This is a lower proportion of the population than in England and Wales as a whole, where 46.2% are Christian.
- 6.7% stated they were Muslim, similar to the England and Wales average of 6.5%.
- The remaining 2.8% of the population identify with other religions, including Hindu (3,545 people), Buddhist (2,710 people), Sikh (2,247 people) and Jewish (1,228 people).

## Sexual orientation and gender identity

6.1% of adults identify as Lesbian, Gay, Bisexual or other (LGB+), almost double England and Wales average of 3.2% and 3,220 (0.8%) of adults identify as Trans (0.5% E&W)

## Languages

89.9% of the population aged 3 years and over had English as a main language (a 1.6% decrease since the last census). The most common main languages in Bristol other than English are Polish (1.5%), Spanish (.75%), Somali (.72%), Romanian (.71%) and Arabic (.45%). All other languages have less than 2,000 people.

British Sign Language was the main language of 181 people (.0.04%)

People who did not report English as a main language were asked to report how well they could speak English. The proportion of people in Bristol proficient in English – so they spoke English either well or very well but did not speak it as their main language – was 8.6% of the total population, higher than the England and Wales average 7.1%. The proportion not proficient in English – so they cannot speak English at all or not well – was 1.6%, lower than the England and Wales average 1.8%. 2.1% (952 people) could not speak English at all.

## Disability

The Census 2021 uses the Equalities Act definition of disability (and not the social model) which includes all people with physical or mental health conditions or illnesses that negatively impact their day-to-day activities to some extent, either a little or a lot. In 2021, 17.2% of the Bristol population said their day-to-day activities were negatively impacted:

- 6.9% said a lot.
- 10.3% said a little
- 7% of people responded that they had a physical or mental health condition, but their day-to-day activities were not limited (and these under the Equalities Act definition are not counted)<sup>4</sup>

## Learning Disabled

There were around 9,250 adults (18+) predicted to have some level of learning disability in Bristol in 2023, forecast to increase to 9,740 in 2030.

- 3,840 adults (18+) were predicted to have some level of autistic spectrum condition in 2023, forecast to increase to 4,045 in 2030.
- Approximately 2,885 pupils are recorded as having a learning disability in Bristol schools and nearly 1,455 pupils are recorded as having some level of autistic spectrum condition (School Census January 2023)<sup>5</sup>

## Refugees and Asylum Seekers

According to the latest data from BRASP, there are currently 853 Asylum seekers in hotel accommodation and approximately 300 in dispersal accommodation.

It is hard to quantify number of asylum seekers, refused asylum seekers and others with insecure immigration status street homeless or hidden homeless (sofa surfing etc). BRASP generally estimate this to be around 100-200 at any given time (The Red Cross currently support around 200 individuals with destitution payments)

## Carers

According to the census, there are nearly 34,000 unpaid carers living in Bristol, just under 1 in 13 of the population (7.6%). This is lower than the England average of 8.7%

## Poverty and Inequality

### Deprivation

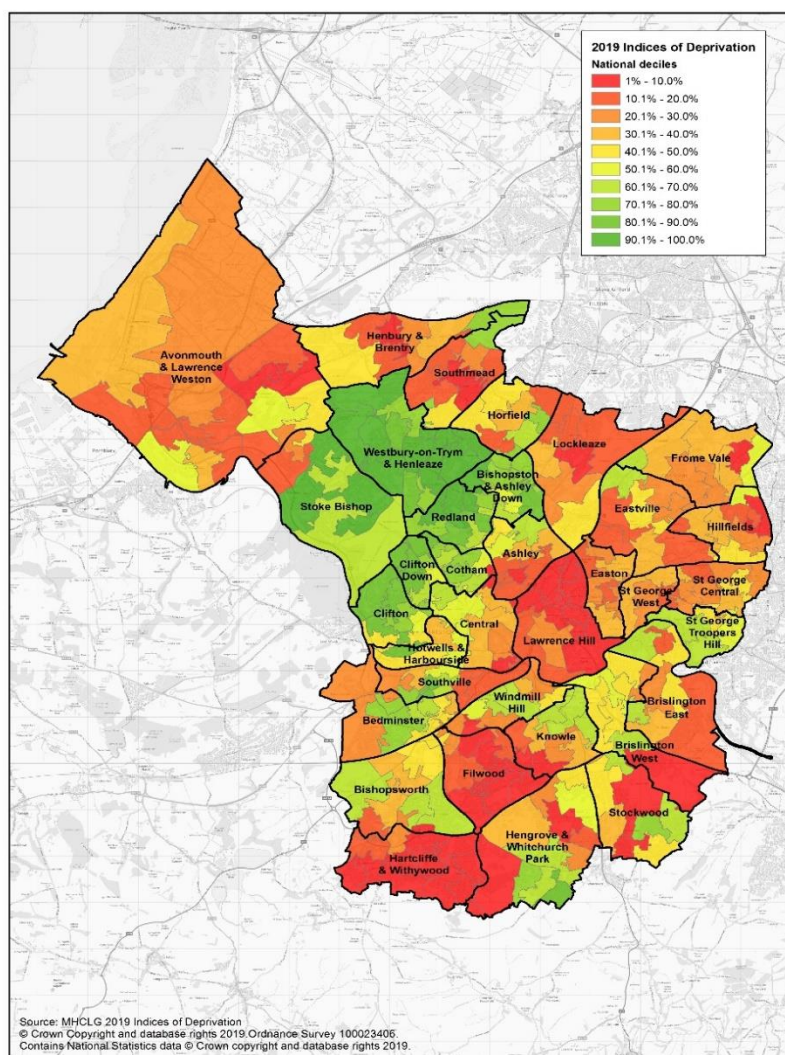
Deprivation is measured through the Index of Multiple Deprivation and was last updated in 2019 The Indices of Deprivation 2019 reinforce previously identified patterns of deprivation across the city. Bristol continues to have deprivation 'hot spots' that are amongst some of the most deprived areas in the country yet are adjacent to some of the least deprived areas in the country. The 10 most deprived neighbourhoods in Bristol are all in the South Bristol areas of Hartcliffe, Whitchurch Park and Knowle West. At ward

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<sup>4</sup> Census 2021 Disabled Population Bristol City Council December 2023

<sup>5</sup> JSNA 23/24

level, the greatest levels of deprivation in Bristol are in the wards of Hartcliffe & Withywood, Lawrence Hill and Filwood.



In the least deprived neighbourhood in Bristol, **1.0% of people** are estimated to be income deprived. In the most deprived neighbourhood, **43.8% of people** are estimated to be income-deprived<sup>6</sup>.

A slightly lower proportion of Bristol's population live in the most deprived areas in England in 2019 than in 2015 – 15% of residents (70,400 people) live in the most deprived 10% of areas in England (1 percentage point lower than in IoD2015), including 18,900 children and 7,900 older people<sup>7</sup>.

**14.1%** of the population was income-deprived in 2019. Of the 316 local authorities in England (excluding the Isles of Scilly), Bristol is ranked **92nd most income deprived**.

However, whilst deprivation may be concentrated in certain wards, issues that significantly limit people's lives may be found in other areas. For example, according to the 2021 census areas where more than a fifth of population are disabled include:

<sup>6</sup> Exploring Local Income Deprivation ONS 24/5/21

<sup>7</sup> Deprivation in Bristol 2019 Summary Findings of the 2019 English Indices of Deprivation with Bristol LA Area – Bristol City Council

Southmead West (27%), Bishport Avenue in Hartcliffe and Withywood (25%) and Blackberry Hill in Frome Vale ward (23%).

## Poverty

According to the Joseph Rowntree Foundation, the overall level of poverty has barely moved since 2010, when the Conservative -led Government took power. In 2021/22 1 in 5 people in the UK (22%) were in poverty. This included:

- 8.1 million working age adults.
- 4.2 million children
- 2.1 million pensioners

The particular challenge is that poverty is deepening. In 2021/22, 6 million people or 4 in 10 people in poverty were experiencing very deep poverty (50% of median household income). In addition, 3.8 million people were experiencing destitution – where they cannot afford to stay warm, dry, clean and fed – this figure has almost doubled since 2017.

Poverty is not evenly spread across the population and some groups of people face particularly high levels of poverty:

- Larger families – those with 3 or more children who have been impacted by both the benefit cap and the two- child limit.
- Families whose childcare responsibilities limit their ability to work – 44% of lone-parent families were in poverty, 32% of families where the youngest child was under 5.
- Many minority groups – around half of people in Pakistani and Bangladeshi households, and around 40% of people from Black African backgrounds.
- Disabled people – 31% of disabled people were in poverty, rising to 38% for people with a long- term limiting mental health condition.
- Informal carers – 28% of people with caring responsibilities. Unpaid social- care givers experience an average pay penalty of £5000 per year.
- Families not in work – 56% of working -age adults in workless households were in poverty. However around two- thirds of working- age adults in poverty lived in a household where someone was in work.
- Part- time workers and the self-employed – 20% of part-timeworkers (compared to 10% of full-time workers), 23% of self -employed (compared to 10% of employees).
- People living in rented accommodation – 43% of social renters and 35% of private renters were in poverty after housing costs. Around a third of these social renters and half of these private renters were only in poverty after their housing costs were factored in.

In October 2023:

- 2.8 m of the poorest fifth of households (47%) were in arrears with their household bills or behind on scheduled lending repayments.
- 4.2m households (72%) were going without essentials
- 3.4m households reported not having enough money for food.<sup>8</sup>

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<sup>8</sup> UK Poverty 2024, Joseph Rowntree Foundation 23/1/24



In Bristol 10.4% of people reported that they found it difficult to manage financially this is up from 6.8% in 2020, but similar to the pre pandemic level of 11.4%<sup>9</sup>

## Fuel Poverty

There are an estimated **25,450** fuel poor households in Bristol. Rates of fuel poverty (13.8%) were higher than the national average (13.4%) but lower than in other core cities in 2019. Rates of excess winter deaths were also higher than England, but lower than in other core cities. However, a growing proportion of housing in the city is in the private rented sector, and within this, a significant share comprises houses in multiple occupation (HMOs), which are generally in poorer condition than non-HMOs and currently not subject to the Minimum Energy Efficiency Standard (MEES) regulations. Mapping fuel poverty across Bristol highlights how fuel poverty maps closely to areas of high deprivation, including Hartcliffe and Withywood, Lawrence Hill, Filwood, Ashley, Southmead and Easton<sup>10</sup>.

There are no recent reliable local statistics on people reliant on pre-payment meters Data from the national Citizens Advice shows more than 3 million people (nationally) were left with cold and dark homes last year as a result of running out of prepay credit. The national charity estimates 600,000 people were forced onto prepayment meters by their energy suppliers due to debt in 2022 – compared to 380,000 in 2021.

Citizens Advice estimate currently in the UK energy debts have reached a record high of £3.1b.

## Food Poverty

An estimated 1 in every 20 households experienced severe to moderate food insecurity in 2019/20 (JSNA, 2021) – a statistic that is likely to have increased due to the impact of the COVID-19 pandemic.

This figure rises to 1 in every 8 households in certain parts of Bristol, people experiencing this form of food inequality are disproportionately from the most deprived areas. Wards with the highest incidence of food insecurity are Avonmouth and Lawrence Weston, Frome Vale, Ashley, Filwood, Hartcliffe and Withywood, Hengrove and Whitchurch Park.

There are no statistics for food bank usage for Bristol alone but data from the Trussell Trust shows in the South West that usage has doubled over a 4-year period. (122,383 in 2017/18 to 247, 850 in 2022/23).

## Child Poverty

According to the JSNA report on Child Poverty for 2024:

- 18,072 children under 16 (22%) live in relative low-income families in Bristol (2022/23), higher than the UK average of 20.1%.
- 13,146 children under 16 (15.9%) live in absolute low-income families in Bristol (2022/23); nationally the figure is 15.9%.
- There are three wards where more than 1 in 3 children live in relative low-income households. These are Lawrence Hill (54.2%), Central (52.1%) and Hartcliffe and

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<sup>9</sup> Bristol Quality of Life Survey 2023/24

<sup>10</sup> Bristol Fuel Poverty Action Plan 2020-2030, Bristol One City

Withywood (36.4%). There are a further six wards where more than 1 in 4 children live in relative low-income households including Filwood, Southmead, Easton, Lockleaze, Hillfields, and Ashley. In contrast, just 3.2% of children in Redland ward live in low income households.

## Poverty Premium

The poverty premium is the concept that people who are poor pay more for essential goods and services. This is a culmination of a number of factors. According to Turn2US The eight main areas where this is felt are:

- Using more expensive pre-payment meters
- Not paying by the cheapest billing method
- Being unable to switch to the best fuel tariff.
- Paying to receive paper bills due to lack of internet access.
- Geographical premiums
- Insurance costs
- Paying to access money
- Using higher-cost credit

According to research the average premium for a low income household in 2022 was £217, for 1 in 4 households this rises to £317. However, if the temporary impact of the energy crises were to be lifted this would be £419 meaning that if previous market conditions return 1 in 4 low income households will pay a premium of £656<sup>11</sup>.

However, these are averages and for some people this figure can double particularly when extra costs are factored in for those living without basic household appliances.

The #LivingWithout Campaign investigated these additional costs and concluded that:

- Living without a fridge or freezer forces reliance on expensive take-away meals or daily small supermarket purchases, which can be approximately 48% more expensive than buying in bulk.
- Relying on laundrettes due to the absence of a washing machine results in costs that 2,561% higher than doing the laundry at home.
- People with old or faulty household appliances may spend an extra £100 annually compared to those with efficient appliances.
- Using high-cost credit to purchase home appliances can lead to paying almost double the actual cost of purchase<sup>12</sup>.

## Cost of Living Crisis

According to the Joseph Rowntree Foundation ‘the cost of living crisis has exposed a disastrous long term erosion of benefits, whose value has fallen to a 40 year low in real terms as a result of freezes and cuts’ in 2023 research undertaken by The Trussell Trust and JRF revealed that basic benefits given to low income households were at least £140 a month below the real cost of food, energy and everyday basics. At the height of the cost of living crises nearly a 5<sup>th</sup> of the UK population was in absolute poverty.

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<sup>11</sup> Poverty Premium in 2022 Davies and Evans, PFRC University of Bristol

<sup>12</sup> Living without Report, Turn to Us, September 2020



Whilst the inflation rate (CPI) is currently 2.3%<sup>13</sup> and is significantly lower than a year ago, this does not mean that the overall cost of living will fall, just prices will rise at a lower rate. Citizens Advice<sup>14</sup> estimated in March 2024 that 5 million people were affected by negative budgeting, (up from 4m in 2020) and 2 million were just about managing by cutting back on things such as meals, energy, seeing family and friends to unsafe levels.

In the past two years, from March 2022 – March 2024

- Energy prices are 54% higher.
- Broadband and mobile phone contract prices have increased by 23%.
- Food prices are variable but one of the biggest drivers of food inflation has been in the budget ranges. In March 2022 for example a 500g bag of pasta was 50p, in March 2024 it had risen to 95p.
- Private rental costs outside London have according to Rightmove increased by an average of 17.2%.
- Car Insurance has on average increased according to the ONS by 47% in the last year alone.

Latest data released by the Financial Conduct Authority shows that 11% of the population have no savings to fall back on (Jan 2024). In January 2020 5.8m people were struggling to pay a bill, this rose to 10.4m in January 2023 and fell back to 7.4m in January 2024.

## Health and Well Being

Health and well-being and poverty are inextricably linked . According to the Kings Fund: People living in poverty find it harder to live healthy lives, harder to access NHS services, live with greater illness and die earlier than the rest of the population.

Poverty and its effect on health and on the NHS is not new, though the recent rise in deep poverty, cost-of-living increases and high pressure on NHS services are all worsening the problem (6 in 10 of people in the most deprived areas report that the cost-of-living squeeze is impacting their health) and adding to the financial cost to the NHS.

Poverty is a complex problem that will affect different groups in different ways. For example, child poverty is rising particularly sharply, negatively impacting children's health now and throughout their lives.

NHS staff are also impacted by poverty in different ways. They can experience poverty directly themselves, as well as treating patients who are experiencing the effects of poverty.

Poverty makes it harder for people to access services (nearly one in five low-income adults report skipping essential dental care due to the cost), and services do not always reach those in poverty. This lack of access means people living in poverty are getting sicker and accessing services later – accident and emergency (A&E) attendances are nearly twice as high in the most deprived groups, and emergency admissions 68% higher.

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<sup>13</sup> April 2024

<sup>14</sup> The National Red Index Citizens Advice Feb 2024

Greater illness and less access to care contribute to worse health outcomes – the mortality rate in the lowest Index of Multiple Deprivation (IMD) decile is almost double that of the highest<sup>15</sup>.

## Life Expectancy

Compared to 10 years ago, men in Bristol now live 1.2 years longer, and women live 0.6 years longer, but the increase in life expectancy has levelled off in recent years. Life expectancy for men in Bristol is 78.5 years, just below the England average. For women life expectancy in Bristol is 82.8 years, also slightly lower than the England average. The gap in life expectancy between most and least deprived groups in Bristol shows no clear sign of reducing. Healthy Life Expectancy is estimated at around 61 years in Bristol, below the national average. There is a 16-year gap in Healthy Life expectancy between most and least deprived groups in Bristol. Premature mortality rates in Bristol's most deprived areas are around twice as high as in the least deprived<sup>16</sup>

## Long Term Health Conditions

In Bristol there were 13,433 patients with a cancer diagnosis on GP practice registers in 2019/20. Cancer is the leading cause of early death in Bristol, with 1337 early deaths from cancers over the 3 years 2017-19. Early deaths from cancer in Bristol have not reduced significantly in recent years (latest data 2019). Cancer incidence and early deaths are higher in the more deprived areas. Screening coverage for breast and bowel cancer in Bristol is consistently significantly lower than the England average.

Cardiovascular diseases (CVD) are the second commonest cause of early death among Bristol residents, accounting for 659 early deaths over 2017-19. 70% of these were among men. Early deaths from CVD have been declining since 2001, but this decline has levelled off in Bristol over recent years, with most recent data showing no significant change. Early deaths rates vary more than two-fold between Bristol's most and least deprived areas.

## Mental Health

According to the 2023/24 JSNA on Health and Wellbeing:

- 7% of Bristol residents reported low life satisfaction, higher than the national average of 5.6%. Bristol has the second highest 'low life satisfaction' score of all the core cities.
- 19.8% of Bristol residents have 'below average' mental wellbeing, rising to 30.3% in the most deprived areas.

By sub locality East Bristol (22.8%) and Inner City (22.2%) have the highest levels of below average mental well-being. By ward Hartcliffe and Withywood has the highest levels at 35.9% , closely followed by Central ward. Disabled people are the highest proportion of people (46.2%) reporting below average mental wellbeing.

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<sup>15</sup> Illustrating the Relationship between Poverty and the NHS. The Kings Fund 18/3/2024

<sup>16</sup> JSNA Health and Wellbeing Profile 2021/22 Bristol City Council

## Older People

Emergency admissions for injuries due to falls in older people have risen slightly in Bristol over recent years and are significantly higher than the England average.

3,344 people in Bristol had a diagnosis of dementia recorded by their GP in 2019/20.

Population projections for an increasing number of older people in Bristol mean dementia prevalence is projected to rise significantly.

## Domestic Abuse

The rate of domestic abuse related incidents and crimes per 1,000 population (aged 16 and over) was 24.4 per 1000 for Bristol in 2022/23. (Compared to a national figure of 30.8 per 1000).

In Bristol in 2022/23

- 41% of all recorded domestic abuse related crimes were a repeat incident.
- Females over the age of 16 are 2.5 times more likely to be a victim of a domestic abuse related crime than males.
- Women in the 30–39-year-old age bracket are most likely to experience a domestic abuse related crime.<sup>17</sup>

Recorded abuse is not evenly across the city. Incidents are much higher in areas of deprivation. 65.3 per 1000 in Hartcliffe and Withywood, 49.8 in Filwood, 40.7 in Lawrence Hill, 39.8 in Avonmouth and Lawrence Weston. This compares to 5.4 in Westbury on Trym and 5.2 in Redland<sup>18</sup>.

## Key Areas related to Advice.

### Housing and Homelessness

Affordability and availability of housing is a considerable challenge for Bristol. House prices are rising faster than nationally and much faster than average incomes. The cost of the cheapest homes in Bristol are now ten times higher than the annual earnings of lower income households. Over the last decade house prices in Bristol have increased by almost 90% compared to an England average of 51%. Bristol has the highest affordability ratio of all the core cities.

Bristol is the sixth most expensive city to rent in after London, Oxford, Cambridge, St Albans and Brighton<sup>19</sup>In the Private Rented Sector (PRS), between April 2021 and March 2023 the average Bristol rent had risen to £1,286 a month, with many tenants paying up to 35% of their income on rent.

However, a survey undertaken by Bristol's Living Rent Commission found that more than half of the respondents faced a rent burden of at least 40% of income. More than three out of ten respondents carried a rent burden of over 50%. Half the respondents in the 18- 24 age group faced rental burdens of 50% of income or more. The 25-34 age group had the lowest proportion of renters facing very high rental burdens: this is in part because they were the group most likely to be working full-time. Even so, it was estimated that one in four of this group of households were paying more than half their

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<sup>17</sup> JSNA Health and Well Being Profile 23/24

<sup>18</sup> Rates of Domestic Abuse Avon and Somerset Constabulary 2022/23

<sup>19</sup> Rightmove April 2024

income on rent. Those who were not in work or full-time education were more likely to record high rental burdens<sup>20</sup>

In 2021 there were 191,638 households in Bristol, with two thirds living in houses or bungalows and the remaining living in flats.

Of these:

- 25.2% of households owned the accommodation outright (England and Wales 32.8%)
- 29.7% owned their accommodation with a mortgage, loan or shared ownership (E and W 29.7%)
- 26.2% rented privately in the PRS (E and W 20.3%)
- 18.7% were in the social rented sector (E and W 17.1%)

5.1% of households (9, 684) had fewer bedrooms than required and so are considered to be overcrowded. Overcrowding is concentrated in St Philips (25.6%); St Pauls Grosvenor Road (23.7%); Easton Road (20.8%) and Cabot Circus (20.2%).<sup>21</sup>

Social renting has decreased from 19.3% in 2011 to 18.4% in 2021. Despite this fall, Bristol remains in the highest 25% of English local authority areas for share of households in the social rented sector.

Of the 191,638 households in Bristol:

- 30% are one-person households.
- 57% are single family households.
- 12% are multiple family or other household types.
- 27% of all households include dependent children (E&W 28%)
- 8% include non-dependent children (E&W 11%).
- There are 19,819 lone parent households, 10% of all households.

The increases in rent, cost of living crises and overall shortage of affordable accommodation has had a significant impact on the number of residents requiring social housing. Whilst Bristol has been proactive in developing social housing, with 910 social homes completed (2012-2022), correspondingly 1,750 social homes were sold under Right to Buy and 194 demolished over the same period.<sup>22</sup> A net loss of 1,034.

Of those renting from Bristol City Council, around 48% of residents are in rent arrears, with 12% of those, more than seven weeks in arrears. This figure has remained largely static over the last three years. As of the 31/3/2024:

- Standard current rent account arrears £8,355,243
- Number of residents in arrears 12,683

In May 2024, there were 21,500 people on the housing register, of which 10,300 are in band 4, meaning they are not in priority and are unless they are seeking age specific housing ( for those over 55) are extremely unlikely to ever secure access to social housing.

Evictions, putting further pressure on housing availability are also increasing. Between April and June 2023 there was a 46% rise in Section 21 eviction ('no fault' evictions)

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<sup>20</sup> Bristol's Big Housing Conversation, Bristol Living Rent Commission 27/06/23.

<sup>21</sup> JSNA 2022/23 Bristol City Council

<sup>22</sup> Department of Levelling up, Housing and Communities (2022)

claims in Bristol going to Court compared with the corresponding period in 2022. There was a total of 83 possession claims, the highest level of any three-month period since 2016.<sup>23</sup>

## Homelessness

Bristol's figure (per thousand households) for those households currently placed in temporary accommodation is the third highest in the core cities, indicating the pressure on providing suitable and affordable move on accommodation for homeless households. In 2018/19 Q1 there were 517 people in temporary accommodation, by 2022/23 Q3 this had risen to 1188 people and year end 1,506 people.

The table below shows the pressure on homeless services managed by Bristol City Council.

	2023-2024
Presentations	6,010
P7 Applications Accepted	3,505
Prevention Duty Owed	625
Relief Duty Owed	2,669
Main Homelessness Duty Owed	1,262
People in Temporary Accommodation (End of Year Figure)	1,506

The most common reasons given for a homelessness presentation were 'friends or family no longer able to accommodate' or 'loss of Assured Shorthold Tenancy' and an increasing trend in domestic violence.

Applicants owed a homelessness relief duty by the city in the 18-24 and 25-34 age groups are significantly overrepresented compared with their overall profile for the population of the city. This reflects the housing pressures placed on younger age groups in the city due to affordability and availability.

In addition, main applicants owed a prevention or relief duty showed that Black African/Caribbean are overrepresented when compared to city population profiles. Whereas white applicants are underrepresented<sup>24</sup>.

In respect of street homelessness, according to the latest rough sleeping statistics from the annual Autumn count in 2023 (which is recognised as an underestimate) 67 people were rough sleeping in Bristol, up from 58 in 2022. Bristol has the third highest level of rough sleeping of all English local authorities (with Westminster and Camden being higher).<sup>25</sup>

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<sup>23</sup> Mortgage and Landlord Possession Statistics April- June 2023 Ministry of Justice.

<sup>24</sup> JSNA 2022/23 Bristol City Council

<sup>25</sup> Rough Sleeping Snapshot in England Autumn 2023 Department of Levelling up, Housing and Communities

## Vehicle Dwellers

The number of vehicle dwellers in Bristol has grown significantly since the pandemic. In 2020, there were approximately 100-150 vehicle dwellers, compared to current numbers estimated at 600 – 650. Current numbers of vehicle dwellers are based on a physical street count, combined with known numbers on meanwhile sites and squatted encampments. Bristol has the highest number of vehicle dwellers of any authority in the UK, but not necessarily the highest proportionately. In order to compare this to other authorities, by accepting the estimated vehicle figure of 650 vehicles out of a population of 470,000 people, this represents 0.14% of the population. It should however be noted that many Local Authorities do not count their vehicle dwellers. The main reason given for vehicle dwelling is the lack of affordable accommodation.

Incidents of people experiencing mental ill health appears to be proportionately higher among people living in vehicles and may be a factor that further compounds some individuals' ability to cope with mainstream housing options<sup>26</sup>.

## Employment

In Dec 2022 the employment rate in Bristol was 78.5% with 257,100 working age residents in employment. This is the highest of the UK core cities and well above the national rate (75.6%). In 2021 71,000 (29.8%) employees in Bristol worked part-time. Of these, almost 25,000 (10.4%) worked 15 hours or less. This compares with 10,500 (4.0%) in Dec 2021. Bristol and Cardiff have the lowest unemployment rates of UK core cities.

According to ONS data in February 2024, the average (mean) salary is £32,238 per year. The median salary in Bristol was £29,923 a 11.1% change. The median salary for men is £33,933 per year, the median salary for women: £26,026 per year. The Gender pay gap is 10.7%.

The number of people employed on Zero Hour Contracts in the South West was 4% (Dec 2023) rising from 3.7% from December 2021<sup>27</sup> However this is variable across the age ranges with an estimated 10% of people aged 16-24 on these contracts.

## Unemployment and Economic Inactivity

According to latest data from the ONS. The Claimant Count in Bristol was 11455 in December 2023, up from December 2022, when there were 10865 claimants.

The proportion of people aged 16 to 64 years in Bristol who were claiming unemployment-related benefits was 3.5% in December 2023, an increase compared with December 2022 when it was 3.3%.

Around 65,300 people or 20.2% of the population aged 16 to 64 years in Bristol were "economically inactive" in the year ending September 2023. This compares with around 52,700 people (16.4%) in the year ending September 2022.

People are classed as "economically inactive" if they are not in employment but don't meet the criteria for being "unemployed". This means they have not been seeking work within the previous four weeks or were unable to start work within the next two weeks. Common reasons include being retired, looking after the home or family or being

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<sup>26</sup> Vehicle Dwellers – The Bristol Model, Bristol City Council 2023

<sup>27</sup> People in Employment on Zero Hour Contracts, ONS, Feb 2024

temporarily or long-term sick and disabled<sup>28</sup>. Economic inactivity in Bristol is higher than across the South West.

## Welfare Benefits

Entitlement to Welfare Benefits, varies for each individual claimant and is impacted by a range of different factors.

### *Decline in value.*

Up until 2013, benefits were uprated at least by inflation with some selective real – term increases (for example Child Tax Credit). From 2013-2015 up ratings were cut to a flat rate of 1% and from 2016 -2019 frozen. An inflation link was restored in 2020.

According to the Financial Fairness Trust:

‘Relative to earnings, the value of benefits for both families and singles are at historic lows. In the 2000s, an assault on relative poverty for children was backed by a system in which means-tested children’s benefits rose at least in line with earnings. After this, not only this earnings link but also the prices link was cut, the level of protection against loss of earnings afforded by family benefits fell sharply. It is worth noting that this effect would have been even worse had earnings growth not been very modest over the past ten years. In our present system, no attempt is being made to enable the worst-off working age households to benefit from economic growth, however limited. This is in stark contrast to pensioner benefits and the National Living Wage, which rise with average earnings. In recent budgets, chancellors have made a virtue of applying inflation uprating to benefits (often amid prior rumours that it will again be suspended), even though this condemns benefit recipients to having zero improvement in their very low living standards’<sup>29</sup>.

### *Constraints on Provision*

#### Benefit Cap

The Benefit Cap was introduced in 2013. This does not affect those on certain benefits, such as PIP, Attendance Allowance, Carers Allowance, DLA, ESA (support component), people earning over £793 per month or people over state pension age.

The current rate is couples (with or without children) or single claimants with a child of qualifying age: £22,020; Single adult households without children £14,753.

It includes Universal Credit, Bereavement Allowance, Child Benefit, Child Tax Credit, Employment and Support Allowance, Housing Benefit, Incapacity Benefit, Income Support, JSA, Maternity Allowance, Severe Disablement Allowance, Widows Parent Allowance.

The key challenge to this, is the inclusion of Housing Benefit. In high rent areas (such as Bristol) this can seriously erode a household’s income. Those receiving benefits, who are privately renting are subject to a Local Housing Allowance (the maximum rent that can be paid from Housing Benefit), which has recently been uprated. For Bristol the following apply:

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<sup>28</sup> Employment, Unemployment and Economic Inactivity ONS Feb 2024

<sup>29</sup> The UK’s Inadequate and Unfair Safety Net, Professor Donald Hirsch, abrdn Financial Fairness Trust, January 2024



Type	Maximum Amount per week
Shared accommodation	£117.68
One Bedroom	£207.12
Two Bedroom	£252.00
Three Bedroom	£299.18
Four Bedroom	£425.75

In this example if a family were living in a four bedroom accommodation and subject to the benefit cap, all their benefit would be applied to their housing costs ( $52 \times 425.75 = £22,139$ ). For people in these circumstances, they can apply for a Discretionary Housing Payment, administered by the local authority (see below).

#### Two Child Limit

The two child limit introduced in 2017, for all ‘extra’ children born after 6<sup>th</sup> April 2017, restricts support in Universal Credit and tax credits to two children in a family (with some exceptions such as adoption, multiple births, non-consensual conception, non-parental care arrangements). According to the Resolution Foundation it means that families cannot claim about £3,200 per year per extra child. Child benefit is not impacted by this cap.

In Bristol in 2021/22 111,000 children were exempted from additional benefits because of the cap, 12% of children in Bristol.<sup>30</sup>

It should also be noted that children were left out of packages to support COL and Energy crises lump sums, where family size was ignored.

#### Under-Occupancy Charge – ‘Bedroom Tax’

The bedroom tax means that a person receives a reduction in housing benefit if they are of working age, ‘classed’ as having a spare bedroom (regardless of whether it is in use as a bedroom) and a council or housing association tenant. The rent covered decreases by 14% for 1 spare bedroom and 25% for 2 or more spare bedrooms.

### *Administered Benefits and Claimants*

#### Department of Work and Pensions

According to the DWP’s latest figures for Bristol there are:

- 85,028 people claiming Universal Credit (Feb 24)
- 26,156 people claiming Personal Independence Allowance (Jan 24)
- 12,625 people claiming Employment Support Allowance (Aug 23)
- 567 people claiming Job Seekers Allowance (Aug 23)
- 8,444 people claiming Attendance Allowance (Aug 23)

Pension credits are only broken down by region, in the South West there were in August 2023 1,224,958 claimants.

Benefit sanctions are only shown for Universal Credit. In Bristol there were 4,237 in Feb 24.

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<sup>30</sup> End Child Poverty 2023



## Bristol City Council

### *Housing Benefit*

BCC still retains a statutory duty for payment of Housing Benefit for those in temporary accommodation, those in specified exempt accommodation, and those receiving Employment Support Allowance (though this is due to be migrated over to Universal Credit in 2024). In total 18,654 household were supported through this.

### *Council Tax and Council Tax Reduction Scheme*

Council Tax arrears at the end of March 2024 stood at £51.8m. It is not possible to break this figure down to the number of people in arrears or arrears by tenure.

Council Tax Reduction payments are a statutory duty for eligible pensioners. For working aged people, each local authority must have a scheme in place, but the amount of budget applied to the scheme is discretionary. Bristol is the most generous of all the Core Cities, with only 20-30 local authorities providing similar levels of support.

In 2023/24:

- 9920 pensioner households were supported.
- 22,154 working age households were supported.

Just under 75% receive full benefit. This is due to be continued in 2024/25.

In 2023/24 an additional budget of £875,265 was made available to help top up those claimants receiving partial CTR, this will not be repeated in 2024/25.

### *Discretionary Housing Payments*

This is a statutory responsibility, although BCC chose to top the government grant of £740,000, by an additional £420, 869 in 2023/24. Currently there is no decision regarding a top up for 24/25. In 23/24 BCC received £1,488 applications and awarded £1,160,869. Payments are made to those impacted by the Benefit Cap, Bedroom Tax and Local Housing Allowance (LHA) restrictions.

### *Local Crises and Prevention Fund*

This is not a statutory duty. In 23/24 a total budget of £900,000 was agreed. The fund is split between:

Emergency Payments (one off awards of supermarket vouchers that can be used to buy food, clothing and other essentials) in 23/24; £350K budget, 5861 applications, 75% success rate.

Household Goods (provision of basic furniture and white goods such as fridges or cookers)In 23/24; £550,000 budget, 3731 applications, 75% success rate.

A baseline budget of £700,000 has been agreed for 24/25 though should other funds be made available this could be increased.

Of those refused emergency payments, 1,324 people were referred to foodbanks in the city.

# Accessing advice

## The Economic Case for Advice

Research undertaken by Pragmatix Advisory, for the Community Justice Fund, suggests that when people present for free legal advice, they are at a point where things cannot continue as they are and subsequently whatever happens to them past that point incurs a cost to government, with or without funding for free legal advice. The research shows that on average, the cost to the Treasury of an individual experiencing a legal problem was £14,000 if specialist legal help was not available, compared to just £6,000 per person in receipt of free specialist advice.<sup>31</sup>

Earlier research undertaken by Citizens Advice bears this out indicating that every £1 spent on advice for housing, debt, employment and welfare benefits could save the public purse between £2.34 and £8.80.

At a local level, securing advice, can make a significant difference to people's weekly income, this money is most likely to be spent in the local economy for both goods and services.

## Digital Inclusion and Exclusion

Digital inclusion relates to access, affordability and digital literacy.

Nationally the UK has one of the highest usages of the internet in Europe. 92% of households have access to the internet up from 89% in 2020. Overall, of the 1 in 14 people who do not have access to the internet at home, 26% of these said it related to cost, with 31% of these respondents in socio economic groups D and E. In October 2023, about 2.4m households reported it difficult to afford their fixed broadband service, with a similar number reporting difficulty affording a mobile phone contract.<sup>32</sup>

99% of adults aged 16- 44 were recent internet users, compared with 54% over 75, and 81% of disabled adults. For the working age population overwhelmingly (86%) of usage is through a smartphone.

In Bristol, around 5% of people from deprived areas report not being able to afford a connection, whilst over 20% report feeling restricted by their broadband speed or reliability. Other people might have the financial means but lack confidence or the right skills. For example, people in economically deprived areas are less likely to feel comfortable using digital services, with 28% reporting a level of discomfort doing so compared to 18% in less deprived parts of the city<sup>33</sup>.

Overall, it is difficult to gauge how people use the internet. You Tube is the most popular and frequently used site, with META social media platforms not far behind. The challenge is the extent of people's digital literacy, firstly to identify where they can secure correct information and as importantly whether they have commensurate writing skills that enable them to complete data and information requests.

According to the Literacy Trust, 'in England, 16.4% of adults, or 7.1 million people, can be described as having "very poor literacy skills." This means they can understand short

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<sup>31</sup> CEBR and Pragmatix Advisory for Community Justice Fund Sept 21 2021

<sup>32</sup> On – Line Nation OFCOM 28/11/23

<sup>33</sup> Digital Strategy 2022-2027 Bristol City Council

straightforward texts on familiar topics accurately and independently, and obtain information from everyday sources, but reading information from unfamiliar sources, or on unfamiliar topics, could cause problems. This is also known as being ‘functionally illiterate’.

## Telephone and Face to Face Advice

An empirical study undertaken in 2018 comparing telephone and face-to-face advice demonstrated that face-to-face contact had considerable advantages in the advice interview. Based on interviews and observations with housing law clients, their lawyers and advisers. The face-to-face interview benefits from features including the stronger emotional connection between lawyer and client, non-verbal communication, more expansive conversation and the greater ability to consult and confer over documents. Telephone-only advice may be suitable for some more capable clients and uncomplicated matters, but this shows that vulnerable clients are more likely to be adversely affected by the potential disadvantages of telephone-only contact. Clients with more complex social needs or with more serious or urgent cases are better served by face-to-face advice<sup>34</sup>.

Whilst this study was undertaken before the onset of the pandemic and the requirement of advice agencies to switch from face-to-face advice to telephone and digital advice, further research undertaken, (The Pandemic Welfare Advice Survey) in the pandemic demonstrated<sup>35</sup> that:

‘Advisers reported that the interaction on the phone is just not as good as being able to interact face-to-face with clients. This mode of communication posed special difficulties for clients, for instance, who are autistic, elderly, have anxiety disorders, sensory impairments, language barriers or literacy issues. As a result, advisers spent more time on the phone with their clients especially those clients with more complex needs.

It is clear that the shift to remote service delivery has led to a radical exclusion of those who are not able to manoeuvre in the digital space. The move from face-to-face to telephone advice was quite a challenge for those who are used to seeing advisers in person.

## Early Intervention

There is a clear case for early intervention, the quicker people access advice, the quicker their problems can be resolved. However, this relies on people being aware that they have a legal problem, being aware that it is resolvable and being aware that there are free services available to help them with their problems.

A report undertaken by Ipsos Mori demonstrated that early advice has a statistically significant effect on the timing of the resolution of people’s legal issues. Specifically, the analysis showed that for these issues: – On average, a quarter (25%) of people who received early professional legal advice (that is within 3 months of the issue first occurring) had resolved their problem within 3-4 months of the problem first occurring,

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<sup>34</sup> Justice on the Line Dr Marie Burton Journal of Social Welfare and Family Law Feb 2018

<sup>35</sup> Social Welfare Advice Provision During the Pandemic Cruetefeld and Sechi Journal of Social Welfare and Family Law May 2021

whereas for people who did not receive early legal advice it was not until 9 months after the issue had first occurred that 25% had resolved their issue.<sup>36</sup>

Another example demonstrated that debt and welfare benefits advice provided in a timely manner can prevent people facing debt from requiring health treatment in the first place, and importantly can improve health outcomes for existing patients. Correspondingly welfare advice to people using secondary mental health services can reduce in-patient stays, prevent homelessness and reduce the chances of relapse<sup>37</sup>

## Whole Person, Whole Community

Recognising that people may return to advice agencies as each new crisis or change of circumstances occurs, Advice UK (an umbrella advice agency membership body) has for the last 15 years been involved in developing a systems-thinking approach to advice. A principle is that work is designed around what matters to the client - sometimes that means working with them for a long time, sometimes it means doing something very targeted and quickly resolved. Continuous review is an integral element of the overall systems thinking approach and uses an evidence based approach to understand and learn. The Aviva funded partnership uses an external systems-thinking consultant to support this. What is key is understanding effectiveness, moving away from a 'doing to' sticking plaster to a 'doing with' approach, and understanding and working on root causes with people to increase their financial resilience.

Funded and supported by the Aviva Foundation, Talking Money, St Pauls Advice Centre and AdviceUK have been working in partnership on this potentially transformational approach for the last four years. With the support of other funders, including the National Lottery, Talking Money has over time been able to radically change the way it works, becoming a systems-thinking organisation. At SPAC two advisers are focused on learning through the approach which feeds how the organisation works with their whole community.

The approach, and the sector more widely, also draw on strengths-based and trauma-informed practice, which is well used in other sectors such as homelessness. In addition, Talking Money, SPAC, Bristol Law Centre and WECIL are all now using 'reflective practice' to help learn. Reflective practice can significantly enhance staff well-being, increase understanding of clients' needs and lead to more tailored support.

## Civil Legal Aid

Since the passing of the Legal Aid, Sentencing and Punishment of Offenders Act (LASPO) in 2012, the legal aid budget has been slashed by £950 million and many people have been taken out of scope, meaning no funding is available for many issues involving employment, housing disrepair, immigration, welfare benefits and family.

In context in the 1980's 80% of the population was entitled to Legal Aid, by the 1990's this fell to 45% and it is now estimated that around 20% of people meet financial eligibility.

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<sup>36</sup> Analysis of the Potential Effects of Early Legal Advice/Intervention, Ipsos Mori Social Research Institute Nov 2017

<sup>37</sup> The Role of Advice Services in Health Outcomes, The Law Commission/Advice Services Alliance 2015.

This has been exacerbated by the fact that Legal Aid payment rates for practitioners have not increased since 1996, resulting in chronically poor pay and a high number of workers leaving the sector. This insufficient funding and lack of support for young trainees entering Legal Aid, means there are fewer and fewer agencies offering a legal aid service.

As an example, Bristol Law Centre, undertook some recent calculations about losses incurred under Legal Aid contracts and found that Housing Legal Aid showed a £70k loss on £190k costs, and other Legal Aid a £166k loss on £230k costs. In order to manage the contracts, and to retain staff, these contracts need to be underwritten by securing other grants and donations.

In February 2024<sup>38</sup> the National Audit Office said there was evidence to suggest the cuts in Legal Aid expenditure were increasing workloads for other parts of the public sector. Examples included the courts, where more litigants were appearing without legal representation, requiring more support from judges and court staff. In housing, they cited concerns that unresolved disputes meant some local authorities had to provide temporary accommodation to those who were evicted, and that tenants unable to challenge poor living conditions developed health problems.

In Bristol the issues are three- fold, whether under increasingly complex financial eligibility rules individuals have an entitlement to civil Legal Aid, whether the issue that advice is being sought on is within scope of Legal Aid, whether there are any practitioners providing legal advice on these matters and if so, whether they have availability.

## Housing

Bristol Law Centre and Shelter have Legal Aid contracts to provide Housing Legal Aid in Bristol, there are no other providers. Shelter also is contracted to run the weekly Duty Desk at the Bristol Civil Justice Centre, which is shared with Bristol Law Centre as their agents.

## Immigration and Asylum

Most of immigration work was removed from Legal Aid under LASPO in 2013, apart from a few exceptions. People claiming asylum retain the right to Legal Aid.

Immigration and Asylum advice is additionally regulated by the Office of the Immigration Service Commissioner (OISC) any agency providing immigration and asylum advice must be registered with them, including Legal Aid providers. There are different levels of advice:

- Level 1 – Analysis of structures, terminology, frameworks. Asylum and protection law, EEA free movement law.
- Level 2- more senior work including removal and deportation
- Level 3 – An extensive understanding of Immigration law at an advanced level.

Legal Aid providers must have Level 3.

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<sup>38</sup> Governments Management of Legal Aid, National Audit Office 9/2/2024

In Bristol the following organisations are OISC accredited and provide free legal advice as relevant to their level of accreditation are:

- Bristol Law Centre (level 3) supported by an immigration team and legal aid contract holder
- Bristol Refugee Rights (level 2)
- Citizens Advice Bristol (level 3) single caseworker part time
- Housing Matters (level 1)
- St Pauls Advice Centre (level 3) single caseworker

Legal Aid contract holders

- Bristol Law Centre
- Elisabeth Dean
- Migrant Legal Project

## Family

Advice agencies do not hold Legal Aid contracts for family law. However there are a number private practitioners in Bristol that do: Battrick Clark, Bobbetts Mackan, Henriques Griffiths LLP, Kelcey and Hall Solicitors, Lyons Davidson, Reeds Solicitors, Simpson Millar LLP, National Legal Service Ltd, Barcan and Kirby LLP, Stone King LLP

## Discrimination – Employment and Goods and Services

Bristol Law Centre is the only Legal Aid provider for both areas of discrimination. Deighton Pierce Glynn hold a contract locally for discrimination involving Goods and Services.

## Welfare Benefits Appeals to the Upper Tribunal

There is currently no contract holder for this work in the South West, however BLC is looking into bidding for this work.

## Pro – Bono Advice in Bristol

### Private Sector Firms

A range of private sector legal firms offer support in terms of legal advice to communities and VCSE organisations in Bristol. This can range from advising on issues relating to buildings, leases and purchasing, wills and probate and Charity law.

Others provide support directly to individuals through giving one to one advice on legal matters, these services are provided through advice agencies who manage the client, their details, the main legal presenting issue and check for conflicts of interest. They then arrange an appointment with the firm.

Developments and discussions regarding Pro Bono are coordinated through the Bristol Pro Bono group, co-ordinated by the private sector. Bristol Law Centre usually attends these meetings.

## Bristol Law Centre Pro- Bono Clinics

Family – Barcan and Kirby, Henriques Griffiths, Powells Law, Unity Street Chambers, Wards, Watkins.

Employment – Burges Salmon, Osborne Clark, Temple Bright, Simmons, Unity Street Chambers, VWV.

Civil litigation – Bevan Brittan, TLT, Osborne Clarke.

Appointments in all the above areas of law are offered weekly, . It should be noted it is an advice only service (by telephone for an average of 30 minutes), and not a casework service. Clients all receive advice notes from the lawyer either by email or post.

## Citizens Advice Bristol

2 half hour face to face appointments on employment per month – Burges Salmon.

In addition to the private sector both the University of Bristol and the University of West of England provide pro-bono advice services through their law schools.

## University of Bristol

Bristol Law Clinic offers free legal advice to members of the public. Students work with qualified solicitors to help clients with a range of legal issues including housing, employment and welfare benefits. Potential clients can contact the Law Clinic directly.

The Law Clinic is also involved with a number of specific projects:

Next Link (Domestic Violence charity) in partnership with Lyons Davidson- Students support solicitors from Lyons Davidson in providing advice to clients who have approached the charity and need advice and support regarding family law. Where the Law Clinic has relevant expertise, it will take on cases that Lyons Davidson is unable to assist with.

Wellspring Settlement -Students attend on site drop-ins once a fortnight to advise on a range of issues.

## University of the West of England

Free legal advice clinics are offered by law students, supervised by qualified law lecturers. Advice is offered on consumer, contract, employment, family law, small claims and consumer and contract law. This is a advice only service and does not offer representation.

## Maximising Income

One of the key challenges facing people is bridging the gap between their income and expenditure. One local welfare rights advisor commented:

‘For years, we have been able to maximise client’s income and generally bridge the gap to enable them to participate and function in daily life, however over the last couple of years, despite our best efforts, we are no longer able to do this. Whilst clients are certainly not worse off as a result of receiving advice, they do not reach the point of securing enough income to meet basic expenditure requirements.’ This includes



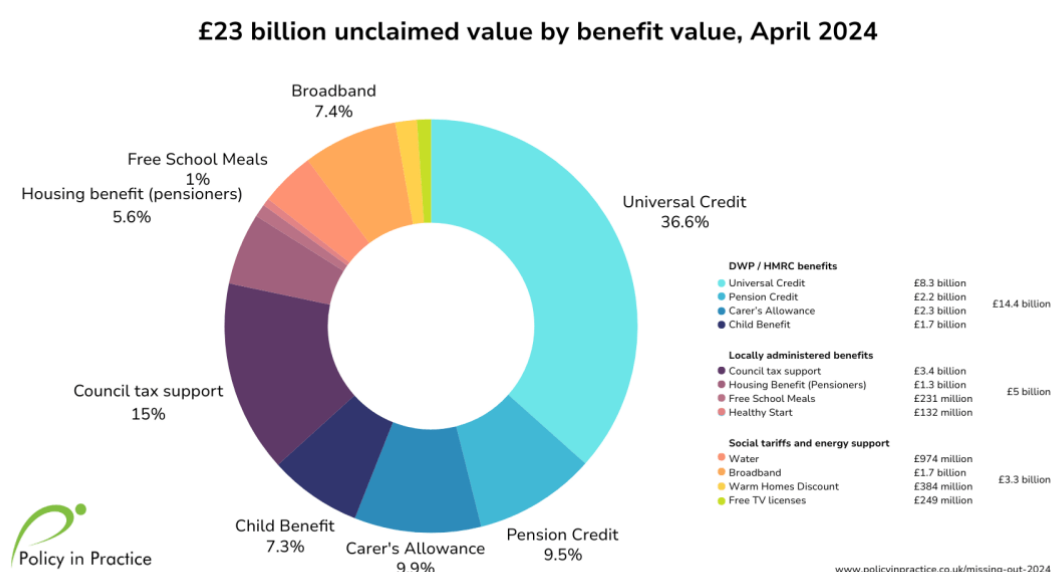
people who are both wholly dependent on benefits, as well as those who are in work and due to low income receive partial benefits.

Nevertheless, understanding what one is entitled to and receiving those entitlements is a cornerstone in attempting to at least slightly improve people's living conditions.

## Unclaimed benefits and subsidies

Whilst numbers do vary in respect of amounts unclaimed as source information and data availability is not always consistent, it is estimated somewhere in the region of £18 billion of benefits remain unclaimed, this increases to £22.7 billion when entitlements to social tariffs are included.

The most recent data from Policy in Practice<sup>39</sup> shows:



With many of these figures it is difficult to assess, how much remains unclaimed in Bristol. Regardless of what matrix is used, it is considerable. Taking a very crude view of dividing this £23b figure by the 317 local authorities in the UK, this would average out at £72.5m per local authority.

Some information on particular benefits is available for example, using the Policy in Practice calculator it is estimated that £10,820,411 of Pension Credit is underclaimed<sup>40</sup> in Bristol. Whereas 0.7% of Free School Meal entitlement remains unclaimed<sup>41</sup>

## Key reasons for underclaiming

The reasons for underclaiming are varied and include:

<sup>39</sup> Missing out on £19B of Support Goes Unclaimed Each Year' Clegg, Ghelani, Charlesworth, Johnson, Policy in Practice, updated April 2024

<sup>40</sup> 7<sup>th</sup> May 2024

<sup>41</sup> Data provided by Bristol City Council



## Lack of Awareness

Many people are simply unaware of what they are entitled to, this is either because they do not have the resources at hand to check entitlements, or they cannot make progress through the often labyrinthine complexity of information and how this applies to their individual circumstances. Given the complexities of people's lives, what one person is entitled to is not the same as another, this exacerbates problems, as many people and communities rely on word of mouth as a way of understanding entitlements.

## Complexity of Application and Rules

Even if an individual is capable of ascertaining they may have an entitlement to a certain benefit, the application process surrounding this is often daunting and the rules relating to entitlement difficult to understand and maintain track of. A recent example of this has been that of Carers Allowance, which after Universal Credit is the highest underclaimed benefit. People providing over 35 hours a week of care, are entitled to claim £81.90 per week, this then depends on the benefits the person being cared for receives and is subject to an income cap of the carer where they cannot earn more than £151 a week (2024/25). For those on state pension other rules apply which take into account the pension they receive. The fluctuation in many people's weekly income, particularly for those with part-time jobs, has meant that people have unwittingly breached the income cap, resulting in fines. In the financial year 23/24, according to the DWP, 34,000 claimants fell into this category with more than 1,000 claimants receiving fines between £5000 – £25,000. There is no tapering arrangement and if a claimant earns one penny more than the £151 per week, they immediately have to repay the entire weekly sum.

## Stigma

In a study undertaken in 2012 <sup>42</sup>there was much discussion regarding stigma felt by individuals claiming benefits. A quarter of respondents said that a stigma-related reason may make them less likely to claim, whether by their own perception, or the perception of others. Further academic research has pointed to state sanctioned stigmatisation, fuelled by the media, often dividing claimants into those who are undeserving and those who are deserving. The most recent example of this has been the focus on people with mental health conditions constituting two thirds of total claimants for incapacity benefits<sup>43</sup>. In some arenas this has led to nuanced discussion about poor mental health, particularly as it relates to young people and the impact of lockdown, whilst in other arenas claimants have been lambasted as work-shy and 'making it up'. The consequences of this, will certainly mean that there will be a drop in claimants, but only time will tell whether this is as a result of people receiving better mental health support to facilitate their engagement with the work environment or as a result of people not claiming for something that they would continue to be entitled to.

## Increasing Fragmentation of Support

The introduction of Universal Credit was publicised at its inception, was commonly thought to be bringing most benefits into one place and to be dealt with under one

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<sup>42</sup> Benefits Stigma in Britain , University of Kent 2012

<sup>43</sup> DWP March 2024

claim. In fact, it replaced Housing Benefit, JSA (income based), ESA (income related), Income Support, Child Tax Credit, Working Tax Credit. By receiving UC claimants who fall under the income limit, may be entitled to free NHS prescriptions, free NHS dental treatment and free NHS sight tests. However other benefits, such as Personal Independence Payment (PIP), Attendance Allowance, Carers Allowance sit outside UC and must be claimed alongside or separately, although all these benefits are managed by the DWP. Other benefits managed by the Local Authority; Council Tax Reduction, or Local Discretionary and Emergency payments fund need to be accessed separately, as do tariffs separately for water, energy and broadband. Access to Foodbanks is normally controlled through referral mechanisms which necessitate some level of interaction with other agencies. This confusing and fragmented approach means that in many cases people are confounded by the matrix and fail to secure their total entitlements.

## Advice Agencies Response

All the main advice agencies were asked to respond to a data request and the following responded: Age UK, Bristol Law Centre, Bristol Citizens Advice, Housing Matters, North Bristol Advice Centre, South Bristol Advice Services, St Pauls Advice Centre, Shelter, Talking Money, WECIL and WRAMAS.

Of the above WRAMAS is a BCC in house provider of advice on welfare benefits and debt. Housing Matters and Shelter are both providers of housing advice, neither are funded through the current BAP, although Housing Matters have received funding from The Household Support Fund. Age UK is currently not funded by BCC but does receive funding from BNSSG ICB.

There are other organisations providing advice services, often linked in with the advice providers above, they are all included within the mapping document attached as appendix 1, some are also referred to below. Their exclusion from the primary data request, is because the advice component of their work is often within the context of a much larger organisation providing a range of services, or they are small scale advice providers.

## Terms and Language

The terms and language used by advice agencies can be confusing so for the sake of clarity the following apply:

Information and guidance – where an agency provides support to a user but does not provide them with any legal advice. Agencies are not obliged to provide a record of this.

When legal advice is given, all agencies are expected to secure details of the client and to record what advice they have been provided with.

Generalist advice – where an organisation is able to provide legal advice to a user on a particular issue but is not able to identify all the potential legal ramifications associated with the issue.

Specialist advice – where an organisation is able to provide legal advice on a particular issue and can support the client through all stages to gain a legal remedy, this may include tribunal and/or court work.

Advice only – where a client receives direct legal advice (by email, phone or face to face) as a one off, and this is recorded, but requires no further legal support.

Advice with casework – where a client receives ongoing legal advice, which may necessitate multiple interactions with the agency and other parties. A file is opened and maintained detailing different steps until the matter is concluded.

Signposting – where a user is provided with information on another service but given no further support in contacting the agency.

Referral – where a user is made an appointment by one agency to another, or where contact is made with another agency with details of the client asking them to make contact.

## Workforce Pressure

One of the biggest assets of the advice sector is their workforce, which is highly trained and holds many years of experience. Nevertheless, one of the key challenges is developing the skills and knowledge of advisors and retaining their services.

The constant challenge of securing funding means that the working environment is not that stable, particularly when demands are made to respond to ‘fill in’ funding often for short term periods, requiring people with significant knowledge and skills to undertake the work. There is very little ‘spare capacity’ to respond to these immediate requirements. Front line advice staff work in a very challenging environment dealing with people, who themselves are overwhelmed by their life circumstances. As the qualification and experience requirements for dealing with many issues are extensive, the need to train and develop staff is essential.

The lack of experienced qualified lawyers in fields of social welfare law, particularly in housing and immigration has led to the creation of advice deserts, putting significantly more pressure on existing services.

The Legal Education Foundation has responded to this by funding the training of solicitors under the Justice First Fellowship programme. Bristol Law Centre has trained 3 people to fully qualify as solicitors and is currently training a new fellow. However, it is difficult in terms of pay and conditions and promotion opportunities to retain these staff long- term.

## Volunteering

There has been a significant fall off in volunteering, volunteers who can in some circumstances provide a buffer of support to advice agencies, however they cannot replace paid experienced staff.

The fall off is due to a combination of factors; pension age increases, requiring people to be in paid work for longer periods, for early retirees pressure from families to provide support for childcare as costs escalate, lack of free time and the cost of living crisis.

Nevertheless, many advice agencies work is supported by volunteers. BLC, Citizens Advice, Housing Matters, NBAC, SPAC, Shelter and SBAS all use volunteers, undertaking a variety of roles, from reception, administration, support services - and for Citizens Advice and BLC they do work on cases. Volunteers from Citizens Advice contribute 12,777 hours annually.

There are a number of key projects run by advice agencies which are supported by volunteers:

- Legal Advocacy and Support Project (LASP). Run by BLC and funded by Three Guineas Trust. 20 volunteer law students from both universities are recruited to work with the Welfare Benefits Team to run and attend with the client, Personal Independence Payment appeals to the first -tier tribunal.
- Peer Support Volunteers run by SPAC, 4 volunteers provide over a thousand hours of support per year to support clients to complete forms and applications.
- Citizens Advice – Cost of Living Drop ins, these are not advice sessions, but managed by the CAB using volunteers providing assisted information, relating to an advice issue i.e. the process of claiming a benefit but not the legal detail, and signposting to other relevant advice agencies. Held at Shirehampton Methodist Church, St Werburgh's Community Centre, Knowle Methodist Church, Refugee Women of Easton, Ebenezer Church Horfield, Avonmouth Community Centre, Easton Community Centre, Southmead Greenway Centre.

## Quality of Provision

Agencies who provide legal advice, have mostly adopted an approved standard to ensure their work is of sufficient quality to meet the expectations of the client. This is not always mandatory.

For those carrying out immigration advice at any level they must be registered with OISC and each advisor must have passed tests (or being passported through on the basis of other qualifications) to achieve each level. See Immigration Section for those agencies holding OISC.

For those with Legal Aid contracts – each agency must have a supervising solicitor for each area of law, who is at least 3 years qualified and on the solicitor's roll. They must hold the Specialist Quality Mark as issued by the Legal Aid Agency or the Lexcel Practice Management Standard as issued by the Law Society. Bristol Law Centre has Lexcel and Shelter the SQM for its housing legal work.

All organisations providing debt advice, debt counselling and debt management services must be authorised by the Financial Conduct Authority. Bristol CA, NBAC, SBAS, SPAC and Talking Money are all registered.

For those who process Debt Relief Orders, they must be an Approved Intermediary, and are required to have at least 2 years' experience of debt casework, as well as passing various exams. Bristol CA, NBAC, SBAS, Talking Money and SPAC are all approved.

In all other circumstances there is no mandatory requirement, but most advice agencies have adopted the Advice Quality Standard, this is managed by Advice Services Alliance or in house by membership organisations such as Citizens Advice and Age UK. Every 2 years organisations are audited to demonstrate they are accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of the client. The AQS is divided into a generalist standard and for organisations providing on-going support and more detailed help the AQS is awarded for both Advice and Casework.

AQS Advice and Casework is held by Age UK Bristol, Bristol Citizens Advice, Brigstowe, Housing Matters, North Bristol Advice Centre, St Pauls Advice Centre, South Bristol

Advice Services, WECIL, Missing Link. Shelter and BLC have other professional arrangements.

## Mapping Provision

Under the Bristol City Council Welcoming Spaces programme (2022/23) a legal advice social mapping tool was developed, for information to be shared between advice agencies and their partners on what services were being provided by each agency. This includes details of legal provision, how clients can access advice, specific projects being undertaken, and any capacity issues that agencies are experiencing. The tool is designed to enable agencies to properly refer and or signpost clients to other services.

Bristol Law Centre is currently maintaining this and interacts with providers to ensure information remains up to date. **Appendix 1** details what each participating agency was undertaking in May 2024.

The details of what clients can access and where are contained within this appendix, as such these are not repeated in the body of this report, unless to provide further detail or to amplify particular projects.

## Advice in Communities

Advice is provided in a range of ways across Bristol.

### Triage

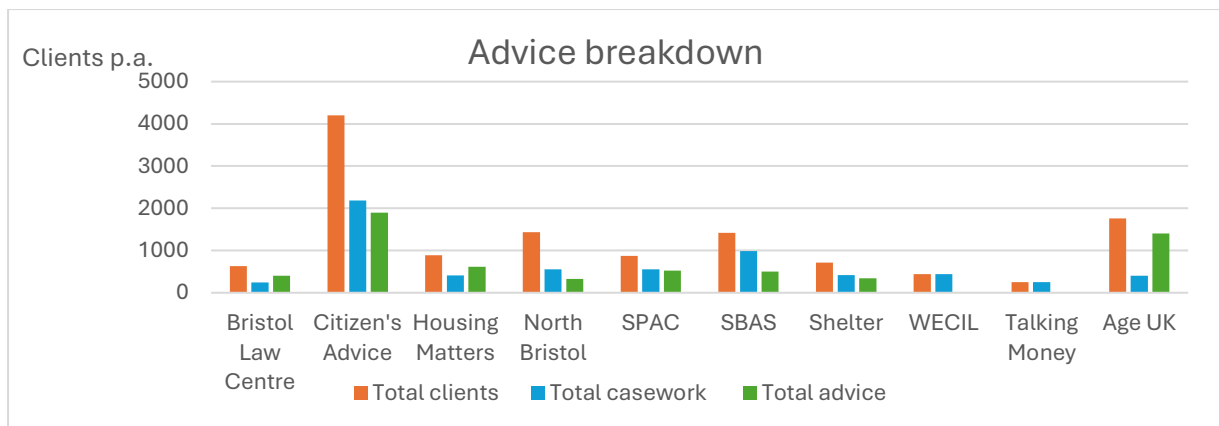
All agencies operate a triage approach for people contacting them through phone, internet or in person. Through this they can initially assess the caller's problem, determine how critical it is and then direct people to information and support (if it is an issue they and others do not deal with), to relevant advisers in their own organisation or if advice is available elsewhere to either refer or signpost people to these services. In most circumstances agencies try to refer, as it is recognised that many people give up if they are simply signposted. Agencies generally do not operate waiting lists, so it is important to secure appointments if possible.

### Legal Advice

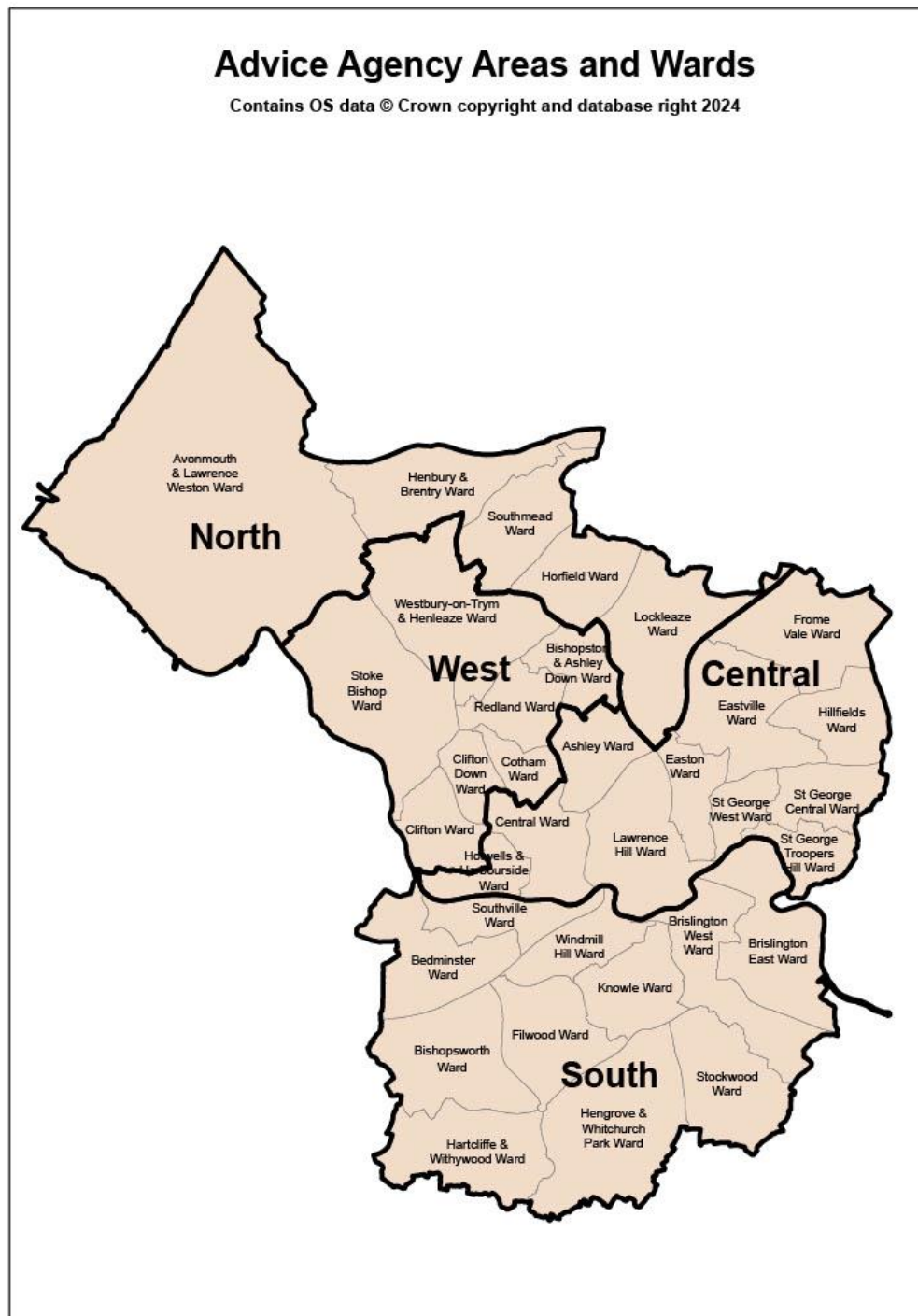
If legal advice is required, it is provided to clients in several ways, mostly through the phone, but increasingly due to the complexity of work through face to face work available at main offices or drop- ins across the city for either advice, appointments or both. For people with very specific needs and/or who are housebound a small amount of home visits can be made by Age UK, NBAC, SBAS, Talking Money, WECIL.

It should be noted that whilst all the main advice agencies undertake specialist casework, for some agencies, particularly Shelter and Bristol Law Centre, the complexity of casework is significant, particularly as it relates to housing, immigration and discrimination issues, which require court or tribunal representation/instruction.

The chart below shows the number of clients each agency dealt with in 2023/24 and whether they received advice only and where casework was undertaken. This does not include the many thousands of people who secured information and guidance.



## Geographical Spread



The above map reflects how advice agencies collect geographical information on clients across parts of Bristol, taking into account the restrictions of geography applied by the neighbourhood advice agencies; NBAC, SPAC and SBAS.



### *Central-Inner City*

Advice Services are not spread evenly across Bristol. Currently most agencies who provide a city-wide service are located in the inner city wards: Age UK, Bristol Law Centre, Citizens Advice, Housing Matters, Shelter, Talking Money, WRAMAS. St Pauls Advice is also located in inner city and many adjunct and smaller/specialist agencies are also located here including Bristol Refugee Rights, Brigstowe, British Red Cross, Somali Resource Centre, University of Bristol Law Clinic.

Of the main advice agencies only Bristol Law Centre and St Pauls Advice Centre has an open door policy, although Citizens Advice is planning to reopen its services at its central office. Others provide access through initial telephone enquiry or through referral pathways. Often client appointments are made at the main offices of agencies.

### *North Bristol*

North Bristol Advice Centre is the only main advice agency whose main office is in North Bristol and who offer a drop in and appointment service from their office. Avonmouth Community Justice Hub also offer advice services.

### *Central- East Bristol*

WECIL is the only advice organisation whose main office is in East Bristol, and who offer services directly from there.

### *South Bristol*

South Bristol Advice Service is the only advice organisation whose main office is in South Bristol and who provide drop in and advice services from there.

### *Drop-in Support across Bristol*

Advice agencies have consistently provided drop-in services, whether at their own offices or in other settings. The One City approach undertaken by Bristol City Council and the increased funding of community anchor organisations in Bristol, alongside funding applied to the Cost Of Living crises has meant that advice agencies, having retracted many services due to COVID have been able to return and extend services through drop-in and appointments for face to face advice on debt, benefits and housing. However, due to the short-term nature of the funding this is subject to rapid change.

In addition to other services, mentioned elsewhere.

These include:

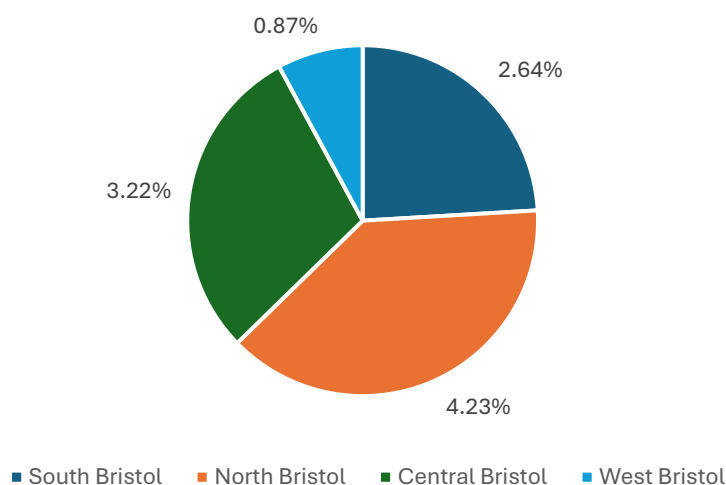
- NBAC – Appointments at Patchway Hub
- SBAS – Drop in at @symes Community Hub, Filwood Hope Centre, Perry Court Community Hub, Inns Court Community Hub
- SPAC – Easton Community Centre, Beehive Community Centre, Hillfields Community Centre, Hillfields Library, St Marks Church

Under arrangements with Foodbanks and the Trussell Trust in Bristol. Advice is available for foodbank clients at:

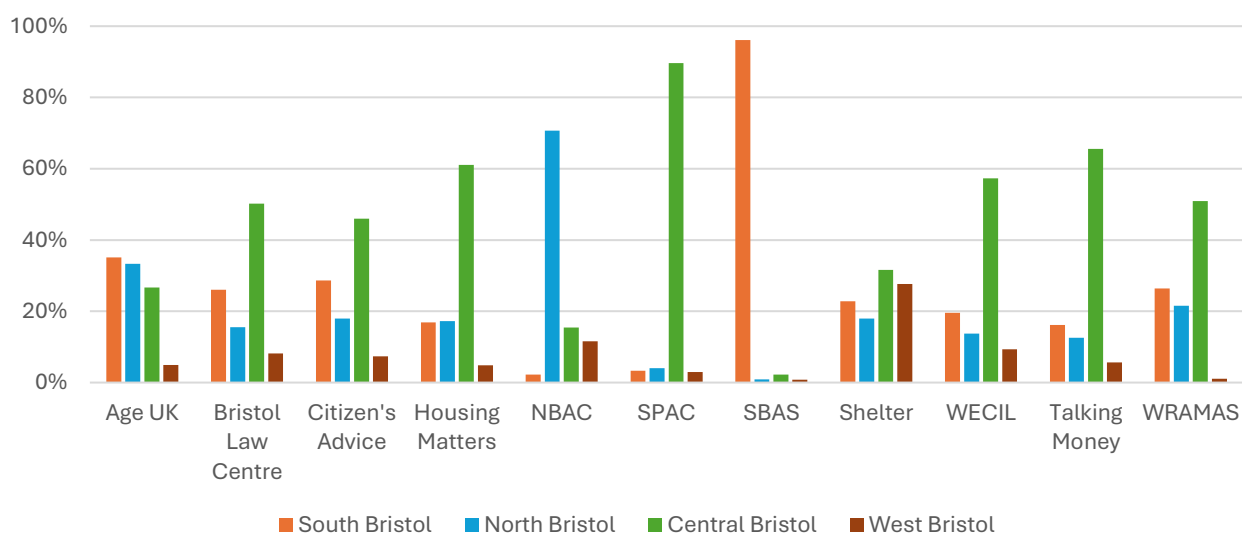
- Avonmouth foodbank (NBAC); Carpenters foodbank (SBAS) and the following foodbanks staffed by Citizens Advice Bristol: Horfield, Stokes Croft, Redcliffe, Southmead, Easton, Bedminster, Fishponds and Kingswood.



Percentage of eligible population accessing advice by locality



Locality of advice by agency



## Client characteristics

Advice agencies record key client characteristic information for each client they provide advice or open a case for. It is important to agencies to consider this information, to ensure they are providing services to all members of their communities. There will be variations to population norms as there are various dependencies relating to each agency. For example, where services are located, what particular projects are being managed – and whether they are for specific people and overall policies such as Age UK only providing services to people aged 55 plus.

## Age

The table below, identifies the percentage of clients seen in each age group.

Age	17-24, %	Working Age, %	65 Plus, %	Prefer not to say, %
Total Population Bristol	16.3	53.3	13.7	
Age UK	0	15	63	22
Bristol Law Ct	5	86	5	4
Citizens Advice	3.5	76.4	13.6	6.5
Housing Matters	4	72	4	20
NBAC	3	81	13	4
SPAC	3	66	17	14
Shelter	5.1	88	6.9	0
SBAS	3	70	27	0
Talking Money	3.1	80.7	7.8	8.2
WRAMAS	5.2	81.5	12.5	0.75
WECIL	3	32	3	62
Average	3.45	68.1	15.7	12.9

Some of the skews in the percentage of people agencies are seeing, (particularly older people) are due to their location and projects they may be engaged with delivering. The most worrying trend is the amount of young people who are not engaging with services. Bristol overall has a young population, which is increasing.

- Age UK provides services for people aged 55 plus.
- SBAS, alongside Independent Age and Carpenters Foodbank supports and over 65's debt and income maximisation project for residents in South Bristol

## Ethnicity (WECIL do not currently capture this information)

Ethnicity	White British, British Gypsy, Irish Traveller %	Black African, Caribbean, Black British %	Asian Bangladeshi, Indian, Pakistani, Asian British %	Mixed Ethnic Origin %	Middle Eastern, Arab, Kurdish, Turkish, Iranian, Other %	Other %	Prefer Not to Say/ not recorded %
Total Population Bristol	81.1	5.9	6.6	4.5	0.5		
Age UK	72	16	4	0	1	2	5
BLC	37	21	11	6	NR	5	20
CAB	30.26	7.68	3.64	2.71	1.4	1.43	52.88
HM	NR	23	5	2	4	2	43
NBAC	63	14	5	6	2	0.02	10
SPAC	21	54	11	2	4	0	8

Shelter	62.4	22.1	5.9	3.6	4	2	0
SBAS	84	5	3	2	1.5	0	5.9
TM	27.8	35.2	4.7	3.5	3.1	9.1	16.4
WRAMAS	64	11.5	5.5	5.9	1.45	5.8	5

Alongside this, there are a number of programmes focussed on the needs of particular communities:

- Aashyana, a project between SPAC, Housing Matters and Bristol CA. It delivers advice specifically to South Asian Communities in inner city and East Bristol, most commonly on debt, welfare benefits and housing issues
- Debt and Mental Health project, a partnership between SPAC and Nilaari to provide inclusive debt and mental health advice and support to members of the BAME communities within inner city and East Bristol
- WRAMAS – Monthly drop in at Somali Resource Centre

*Employment Status of all Clients (SBAS and WECIL do not currently capture this information)*

Emp. status	Unfit %	Full Time %	Part Time %	Carer/looking after family %	Retired %	U/Emp %	Other %	Not Known %
Age UK	18	2	3	18	67	1	0	0
BLC	21	8	10	1	3	9	14	34
CAB	10.3	5.1	5.3	3.9	5.4	9.2	7	53.8
HM	34	8	11	29	4	8	7	0
NBAC	45	10	9	11	8	5	3	8
SPAC	33	8	18	6	12	12	7	4
Shelter	25.6	12.4	15.7	9.1	4.1	3.3	0	29.8
TM	36.8	10.9	16.8	12.9	3.5	12.9	5.8	0
WRAMAS	55.5	6.7	7.45	0.7	12.16	3.1	13.8	NR

*Housing Status of all Clients (WECIL does not currently capture this information)*

Housing status	Home Owner %	Council/Social Housing %	Private Rented %	Living with family %	NFA/ Homeless/Temp %	Not Known %
Age UK	54	26	7		3	
BLC	1	12	11	NR	3	74
CAB	10.3	23	12.4	2.21	3.5	50.6
HM	0	31	30	NR	31	9
NBAC	13	61	11	5	2	8
SPAC	5	45	34	NR	3	13
Shelter	4.9	32.7	32.3	NR	30.1	0
SBAS	13.2	63	10.64	NR	5	5
TM	5.8	54.1	15.2	NR	11.3	13.3
WRAMAS	11.07	52.27	13.6	4.54	17.06	1.65

## Health and Disability

19.8 % of Bristol's population have below average mental wellbeing. There are no separate figures for physical disability. At the latest census 17.2% of the population were living with long term physical or mental health conditions or illnesses.

People receiving advice from agencies are asked about their health and wellbeing, and this is recorded. Many clients will report across different issues so that a person may identify that they are coping with both physical disabilities and poor mental health. The table below demonstrates the profile of clients in 2023/24. In most cases agencies are seeing more clients than the averages for population, and even for wards. This may be reflective of the work they undertake, i.e. disability related benefit claims, the likelihood of people with adverse health conditions to experience, for example, issues with homelessness and poverty, or where the organisation delivers services from, for example, primary health care settings.

Health status	Long Term Illness %	Mental ill Health %	Physical Disability %	Multiple Impairments %
Age UK	24	12	24	35
Bristol LC	17	28	15	40
CAB	30.42	4.31	NR	NR
Housing Matters	38	48	19	27
NBAC	20	42	36	2
SPAC	36	18	17	17
Shelter	14.9	10.4	11.76	NR
Talking Money	NR	NR	NR	NR
SBAS	6	30	28	17
WRAMAS	21	29	23	NR
WECIL	NR	NR	NR	100

- WECIL provide a rounded service for people with disabilities, not only does this include advice and casework on disability related benefits, but also further support including food vouchers, essentials linked to household needs and essential disability related equipment. They also support an outreach session at St Mungo's to support the needs of disabled people who are homeless.
- Brigstowe specifically support the advice needs of people who are HIV positive and their families.

Some advice agencies manage specific projects relating to particular health conditions or disabilities:

- WRAMAS provides a weekly drop in at the Deaf Centre in South Bristol
- Citizens Advice is contracted through Macmillan Cancer support to provide advice on benefits, for patients at the Oncology centres at the BRI and Southmead Hospitals. They also separately provide benefits and debt support for employees of North Bristol NHS Trust. In addition, they are contracted to provide benefits and debt support to the MS Society through Southmead Hospital or The Brightwell at Bradley Stoke
- Age UK Going Home Link Worker project: staff are based in Southmead helping with patient discharge – referring 200+ clients p.a. to the Bristol Age UK

information and advice service; the project is funding 0.8FTE advice worker to try and help with some of this demand.

A range of providers provide services within or adjacent to Primary Health Care settings:

- South Bristol Advice Services is located at the Withywood Centre which is within the same complex as the Amelia Nutt Clinic
- Housing Matters, (under Household Support Funding) provides drop-in services at Knowle West Health Park
- North Bristol Advice Centre (under core funding) provides face to face appointments at Shirehampton Health Centre
- St Paul Advice Centre (under core funding) provides a drop- in service at Air Balloon GP surgery.

This work is augmented by particular short – term funded projects. For example, NBAC undertook an Outreach project with 10 older peoples groups focussing on Carers and Stoke support groups to raise awareness of benefits and to support individuals to maximise income. Similarly, SBAS undertakes regular talks to groups of older people with health conditions.

In respect of arrangements under BNSSG Integrated Care Board. Citizens Advice was contracted by the ICE locality partnership to provide for referrals from GP surgeries, however the funding has now lapsed. NBAC has provided training on Welfare Benefits to Social Prescribers within the ICB area. The ability of advice agencies to interface at a local level with the locality partnerships is compromised by the sheer volume of meetings, and this is further complicated for advice providers working across the city as they do not fit into one partnership area. Only Age UK receive funding directly from BNSSG ICB.

Social Prescribers are aware of advice agencies and their work, and many clients are signposted, (and many fewer properly referred) by them to advice services. However there has been a marked decrease in advice availability from Primary Health Care settings, and work that previously took place in Mental Health settings has mostly disappeared.

This has been due to, in the past ten years, a combination of factors - Public Health being returned to the local authority, health settings introducing charging regimes for hire of rooms (up to £50 per hour), closing sessions due to COVID 19 and not inviting agencies to return on reopening. There is also an inconsistency of approach by different GP surgeries in releasing patient information to the patient (which they are entitled to under GDPR), this information is vital to support applications for a range of health related benefits.

The centralisation and digitalisation of many health services has meant that relationships between advice providers and local health providers have deteriorated, and many excellent partnerships ceased.

The reorganisation of mental health has meant that services, provided at for example Callington Road and Southmead Hospital, closed. These were designed to support patients being released from section with benefits and debt issues, before their return to the community.

## Overarching Partnership and Pilot Projects

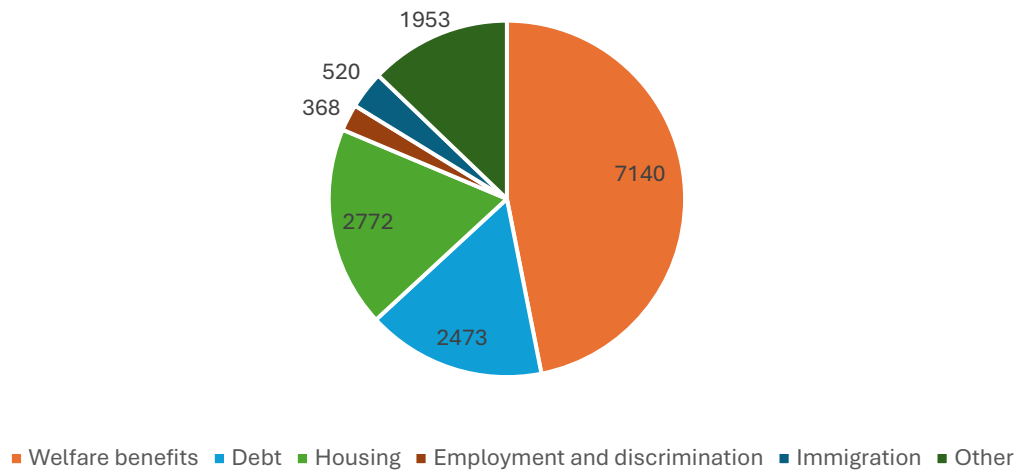
In addition to the above. Advice agencies are engaged with a range of partnerships delivering advice services as part of an integrated approach with particular communities.

- BOOST Community project is led by the Wellspring Settlement in partnership with Talking Money, Housing Matters and the University of Bristol's Law Clinic. It delivers advice and support on welfare benefits, managing money & bills, debt, housing, legal issues and anything community related. The service is run in a community setting and has a core aim of increasing asset-based community development which it currently does through a volunteer programme. Access to the service is through appointments only.
- Homefull Project – delivered in partnership with Children's Centres, Housing Matters and Talking Money. Providing holistic financial advice and digital support covering housing and debt to families (majority single parent) via children's centres in Easton, Lawrence Hill and Ashley wards.
- Bristol Hate Crime and Discrimination Service. This is a Bristol City Council funded project led by SARI in partnership with Bristol Mind, Brandon Trust, Off the Record, Resolve West and Bristol Law Centre. It encourages people to report hate crime and provides support for them in doing so. Bristol Law Centre provides legal advice and support for people impacted by discrimination either in employment or through the provision of goods and services.
- Kingsmeadow@MadeForever a pilot project between Kingsmeadow and NBAC for users of the centre in Kingswood. NBAC provides appointments for debt and benefit advice, with Kingsmeadow staff providing additional support to ensure their clients are able to act on the advice given.

## Areas of Legal Advice

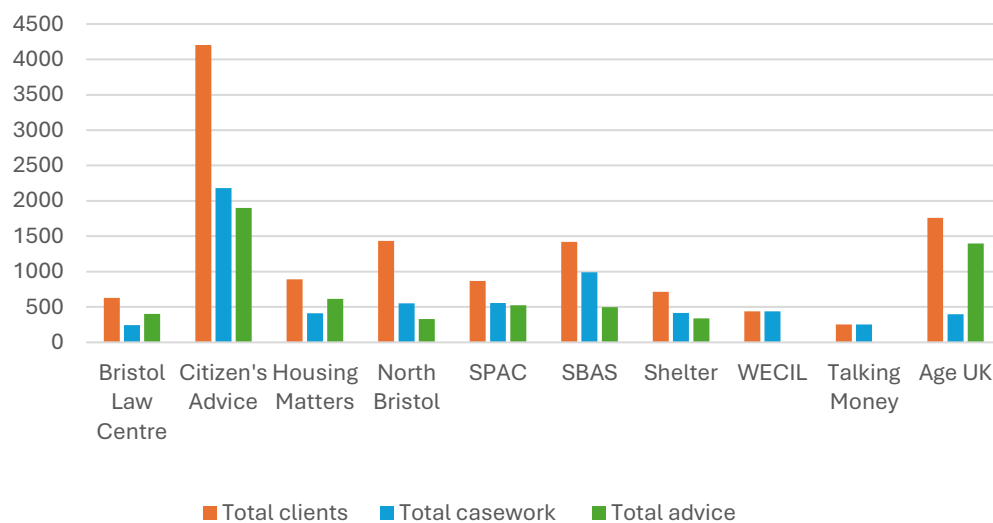
The main areas that agencies deal with are Welfare Rights, Housing, Debt, Employment and Discrimination and Immigration and Asylum for advice and casework services. Advice on other issues such as energy entitlements, family, civil litigation, mental health, consumer are included in other, as they do not form the bulk of each agencies work and with the exception of Bristol Law Centre, who manage a legal aid contract for people under section in mental health facilities, do not offer specialist casework on these matters.

Share of main legal advice, clients p.a.



Advice breakdown

Clients p.a.



## Welfare Rights

This is the highest legal area of advice given from people in Bristol.

All advice agencies (other than Housing Matters and Shelter) provide advice in Welfare Rights, to a lesser or greater extent. WECIL for example, only provides advice on Welfare Rights to disabled people where most of the work they undertake relates to Personal Independence Payments, whilst Bristol Law Centre only supports Personal Independence Payments appeals.

According to current data, 25% of eligible people in Bristol receive Universal Credit and 7.8% Personal Independence Payments<sup>44</sup>

In 2017 the overwhelming demand for advice related to disability benefits and appeals relating to these, this situation has not changed.

Personal Independence Payments (PIP) and Universal Credit are the benefits most people seek advice on. As the tables below illustrate. For PIP this may be at the first stage claim, requesting mandatory consideration of the initial decision to the DWP, or where the decisions remain unfavourable, securing an appeal. For UC this may be at the first stage claim, claim for a loan, repayment conditions, deductions, overdue payments, challenges.

### **Bristol Citizens Advice**

Benefit	Percentage of Overall Advice in Benefits
Universal Credit	29%
PIP	23%
Council Tax Reduction	6%
Employment Support Allowance	6%

### **North Bristol Advice Centre**

Benefit	Percentage of Overall Advice in Benefits
Universal Credit	38%
Personal Independence Payment	35%
Employment Support Allowance	5%
Council Tax Reduction	5%

### **South Bristol Advice Services**

Benefit	Percentage of Overall Advice in Benefits
Personal Independence Payments	48%
Attendance Allowance	15%
Universal Credit	10%
CDLA	6%

### **St Pauls Advice Centre**

Benefit	Percentage of Overall Advice in Benefits
Personal Independence Payments	26%
Pension Credit	13%
Attendance Allowance	11.5%
Universal Credit	10.3%

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<sup>44</sup> DWP figures 85,028 claiming UC Feb 24, 26, 156 claiming PIP Feb 24, set against total working age population of 335,522.



## Housing

This constitutes the second highest area of advice given. This does not account for the other work, as illustrated elsewhere, that keeps people in their homes, which relate to debt management and securing benefits entitlements, which includes Housing Benefit.

Bristol Law Centre and Shelter both manage Legal Aid contracts. Legal Aid is available for most possession and homelessness cases, for some disrepair, to address unlawful evictions and to bring Judicial Review claims against public authorities. The challenge is not about scope, but that of availability.

People seeking housing advice can access services through phone, email and drop in. Drop in services were significantly expanded under the Household Support Fund, particularly by Housing Matters, however these services are subject to renewal of these funding streams. Shelter provides drop-in services in Lawrence Weston (every other week), Hartcliffe and Withywood (weekly) and at the Salvation Army citadel (monthly), these are funded by Shelter's unrestricted income.

Recognising the housing crises that is overwhelming Bristol, the main housing advice providers, have come together to coordinate a Housing Roundtable (this does not receive additional funding). This is a multi-agency meeting, coordinated by Housing Matters, Bristol Law Centre and Shelter and attended by other VCSE agencies including Bristol CA and St Mungo's with representatives from relevant BCC housing and homelessness services. It focusses on homelessness prevention, working collaboratively to identify meaningful solutions to shared issues raised.

One of the key initiatives created through this group is the Bristol Court Action Network. This is led by Shelter's Solicitors, who alongside BLC Solicitors manage the weekly housing possession duty desk at the Bristol Civil Justice Centre and involves linking clients in with debt and welfare benefits advice on the day of their possession hearing. Solicitors are better placed to defend clients and prevent eviction if they can demonstrate to the judge that they have facilitated support for the tenant, and the tenant has engaged with this. Both SPAC and WRAMAS provide advice at court on rotation.

In addition to this there are various other initiatives that support communities of particular geography or interest:

- Homeless/ Rough Sleepers

WRAMAS supports multiple drop ins and outreaches, (see appendix 1) for welfare benefits and debt work. It also participates, alongside Shelter in the Under One Roof project, for those who are rough sleeping or at risk at the Salvation Army Citadel

- Children and Family Service

This is run by Shelter and funded by the National Lottery Community Fund. For people to be referred to the project, they need to be living in poor conditions in the private rented sector, at risk of homelessness, or living in temporary accommodation provided by Bristol City Council. They also are required to fall into a range of other criteria, relating to health, domestic violence, hate crime, debt and financial insecurity (as examples). The project cannot meet the demands of

everyone and as such also offers Qand A workshops to professionals and partner agencies to enable them to support families with more general housing issues.

- Missing Link

Missing Link is a mental health and housing organisation for women in Bristol, it supports women who are homeless, who have a history of sleeping rough, or are at risk of losing their home because of mental health issues. It provides an in house welfare benefits advice service to their service users.

- Early Doors Project

Delivered in partnership with Caring in Bristol and Housing Matters. Targeting young people at risk of homelessness through outreach. The aim is to reach people as early as possible, particularly those who may not usually access this type of service due to accessibility or stigma. Housing advice provided by Housing Matters and ongoing support by Caring in Bristol.

## Debt

Debt constitutes the third highest volume of advice work in Bristol. Agencies specialising in the provision of debt advice include Bristol CAB, North Bristol Advice Centre, St Pauls Advice Centre, South Bristol Advice Services and Talking Money.

Debt, and in particular priority debt is increasing significantly across Bristol. In part this is due to the legacy of the pandemic, where often arrears were allowed to languish and correspondingly increasing enforcement has commenced, particularly by Bristol City Council for rent arrears and Council Tax arrears.

Aside from energy debt, more people are presenting with debts relating to benefits from the DWP accrued through overpayment of benefits. Often this is a result of system failure, rather than a deliberate act by the client. In previous years, the top three debt issues have included water debts, generic non-priority debts such as mobile phone contracts, or money owing to family and friends. In 2023/24, all agencies are reporting priority debts:

CAB	SPAC	NBAC	SBAS	Talking Money
Council Tax	Rent	Rent	Rent	Council Tax
Energy	Energy	Council Tax	Council Tax	Rent
Water	Council Tax	Energy	Benefit Overpayments	Benefit Overpayments

### *Money and Pensions Service Contract*

All the above agencies, other than Talking Money are engaged in delivering this service. Clients are only eligible if they are in debt. It does not provide advice for those worried about falling into debt or at risk of being in debt.

The contract is managed by Citizens Advice nationally and is quite rigorous in its expectations and requires agencies to deal with a set number of clients per month, this can be either over the phone or through face to face appointments. All agencies report they are overwhelmed with enquiries and are unable to cope with demand. They are therefore prioritising those with 'priority debts' (rent arrears, Council Tax arrears, energy arrears) or where a person is so vulnerable they would be unable to access on-line, or phone services offered by national providers.

For those in multiple debts (less than £50,000) and who are not home owners, or own a vehicle worth more than £4000, and do not have a surplus income of more than £75 per month, a Debt Relief Order will be applied for. This acts in the same way as bankruptcy and clears the majority of presenting debt. However, a DRO lasts for 6 years and increasingly agencies are dealing with clients who have had DROs within this time frame and therefore are ineligible to apply for another.

#### *Warm Homes Advice and Money Partnership (WHAM)*

This is for Bristol residents other than BCC council tenants, as CSE manage a separate project; Bristol Tenants Energy Advice, for them.

This is a partnership project between the Centre for Sustainable Energy (CSE), Citizens Advice Bristol, NBAC, Talking Money and We Care. CSE co-ordinates the project and their caseworkers are co-located (part time) in advice agencies. This allows the advice agencies to undertake the legal advice work on benefit and debt, and for advice agencies to refer energy debts to CSE. It should be noted that CSE can only deal with energy debt up to £1,500 and cannot deal with people with multiple debts. The majority of the issues taken on by CSE relate to inconsistencies on energy accounts and billing queries.

In addition to this the SBAS Debt Team support regular coffee mornings on a rota for parents across pre-school and Primary schools in Merchants BS13, Inns Court BS4, Perrycourt BS14, St Peters BS13 and Ilminster BS4, to help parents, discuss, identify and resolve their debt problems.

#### **Immigration and Asylum**

As noted above most advice on immigration matters was taken out of Legal Aid scope as a result of LASPO. Advice agencies are able to offer advice and assistance on these matters if they hold the relevant OISC qualification. Funding was made available during the UK's transition from the EU to ensure those EU nationals in the UK secured the relevant pre-settled or settled status. The time limits for this, for the majority of people, passed in June 2021.

The capacity of the advice sector to undertake legal work in Bristol is extremely limited:

Bristol Law Centre (level 3) and Legal Aid Contract holder – 3.3 FTE caseworkers

Bristol Refugee Rights (level 2) – single caseworker

Citizens Advice Bristol (level 3) single caseworker part time

Housing Matters (level 1)

St Pauls Advice Centre (level 3) single caseworker, appointed May 2024

British Red Cross (level 1)

All agencies are working at full capacity. Casework is often lengthy with very few cases resolved within 6-9 months, except for the Vulnerable Persons Resettlement Scheme which can take 4 months. Fresh claims and Human Rights cases take an average of 12 months to resolve and Asylum claims between 2 and 2.5 years. There are currently significant delays within the Immigration Tribunal Service, with it extremely unlikely that anyone will get before a tribunal within 9 months.

### *Bristol Law Centre*

Bristol Law Centre manages a number of different projects, referrals for casework come through these projects and it does not offer a walk in or telephone service directly to clients.

- Vulnerable Persons Resettlement Scheme – working with Bristol City Council who funds the project separately to the BAP, people entering the UK and into Bristol through the resettlement scheme are able to apply for settlement after 5 years of their refugee status being confirmed. BLC undertakes these applications on behalf of people as instructed by BCC. This scheme is coming to a natural close, as since 2021 applicants through this scheme have been provided with settled status on arrival (their refugee status having already been confirmed)
- Rough Sleepers Initiative (Funded by central Government through BCC) – Working with St Mungo's, who identify and triage clients, BLC undertakes cases (EUSS, Asylum, Human Rights) to secure status to remain in the UK and to access accommodation. Once active arrangements are in place with BLC, Bristol City Council will accept those people into temporary accommodation.
- CLEAR Project – BLC receives direct referrals from BRR for clients with very complex cases, mostly under the protection of Human Rights, which most other agencies and legal aid providers will not pick up. This usually involves people who have been in the UK for a long time, without status, often presenting as extremely vulnerable with multiple physical and mental health conditions
- Justice Together Initiative – this project covers a much wider geographical area. In Bristol, BLC mostly works with BRR but also other advice providers and supports mostly out of scope (legal aid) cases often involving parents with British children, using Exceptional Case Funding, they can pursue remedies on behalf of those referred.
- Duty Scheme – provide a 5 day a week email only service for direct providers of services, this can include other VCSE agencies, including advice agencies or organisations such as Unseen or DV support. It also supports local authorities. On few occasions referrals for individual client casework are supported through this scheme

### *Bristol Refugee Rights*

BRR provide a range of services, alongside its weekly drop in where users can access advice and information, it also manages the following projects, whilst supporting their clients and helping them prepare documentation and evidence they do not undertake asylum applications on their behalf:

- Pre Action Protocol Project – in collaboration with Deighton Pierce Glynn preparing pre-action letters challenging decisions made on behalf of Government
- Young Peoples Immigration Project – advice for young people in Bristol (under 24) in the care system or leaving the care system who have immigration issues. This now includes Age Disputes

- Pride without Borders LGBTQ+ project – support group for LGBTQ+ asylum seekers including specialist immigration advice for claims relating to sexual orientation and gender identity.
- CLEAR project – Casework support for asylum seekers with multiple, complex needs which are barriers to accessing services and progressing an asylum application. BLC undertakes the legal casework.

### *St Pauls Advice Service*

SPAC has recently appointed a level 3 immigration worker. The extent of the work they will undertake is yet to be fully confirmed but it is anticipated that this will involve immigration matters that remain out of scope of Legal Aid.

There are a range of other organisations, who provide support services and can access financial support and grants and support people once they have status in making claims for benefits, but do not provide immigration and asylum legal advice. These include: Brigstowe project, working specifically with people with HIV and their families who are claiming asylum or who are subject to immigration controls; British Red Cross who provide support on homelessness and benefits once refugee status has been granted.

## **Employment and Discrimination**

### *Employment*

In 2017 employment was the third most requested area of advice alongside housing, the demand rose significantly during the pandemic as changes were made to people's contracts and working conditions. This has significantly decreased, not because issues have gone away, but rather resources have been deployed to tackling the critical issues of benefits, debt and housing. During the pandemic, the uplift in UC, the suspension of evictions and the hold on many debts, resulted in different demands for advice.

The only specialist employment advice service is provided by Bristol Law Centre through their own in-house team and supported by a weekly Pro- Bono employment clinic. The main areas of concern from clients relate to pay and conditions. Agency staff in particular are unclear about their rights and responsibilities.

It is clear that many employers struggle with applying Grievance and Disciplinary procedures and negotiating collective redundancies.

Legal Aid for Tribunal representation was removed by LASPO, and agencies, except in cases of Discrimination are unable to represent people at this stage. For individuals pursuing cases, there is a log-jam with straightforward cases taking 9-12 months to be heard.

### *Discrimination*

Discrimination covers both discrimination issues in Employment and in the provision of goods and services.

BLC holds the Legal Aid contract for Discrimination, but additionally receives funding from both the BCC funded Hate Crime and Discrimination Partnership and Access to Justice for discrimination involving Employment.

The bulk of the goods and services work is referred to BLC from the partners in the Partnership and is wide and varied. The majority of the cases undertaken involve race or disability discrimination.

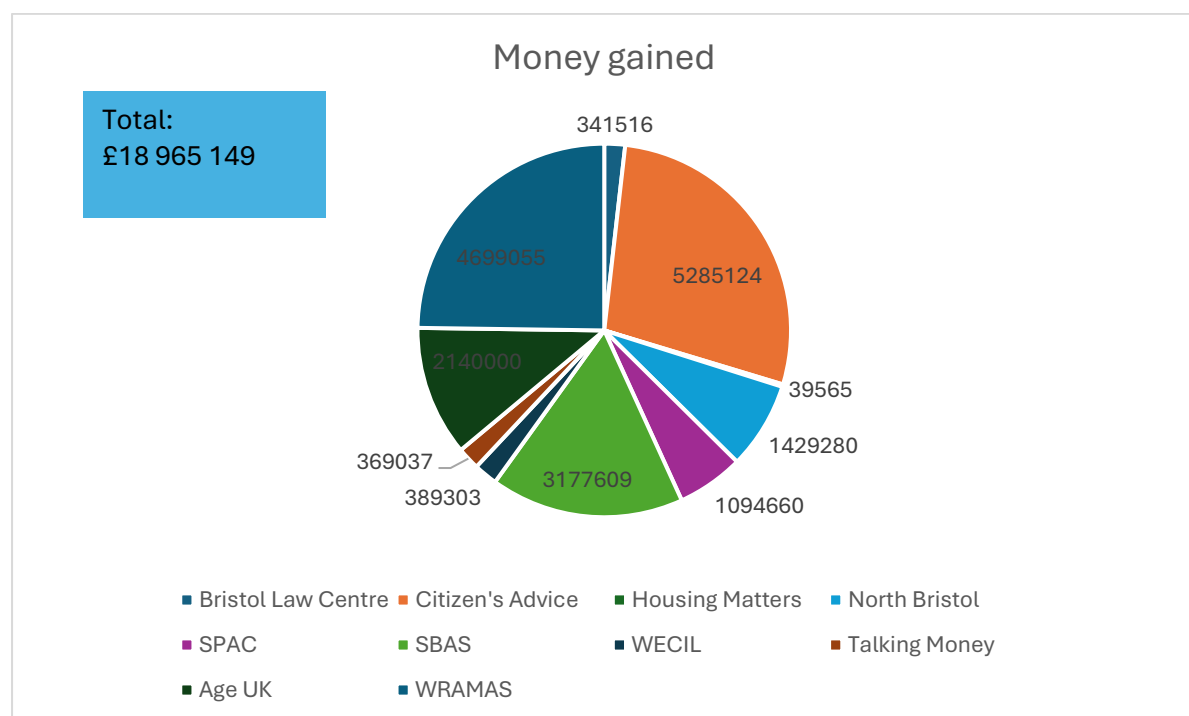
## Impact

### Money Gained

A range of studies undertaken over the last decade have demonstrated that advice not only pays for itself, but makes significant contributions to local area economics, as additional money received is most likely to be spent in the local economy.

In Bristol, the main local advice agencies (including WRAMAS) calculated that due to their work **£18,965,149** was raised on behalf of clients, this included backdated benefit payments, new awards and other compensatory payments. This is an increase of nearly £3m since this as last analysed in 2015/16.

Taking WRAMAS out of the equation this figure is £14,266,094 and considerably exceeds the overall investment in all areas of advice to all the main advice agencies (including Age UK, Shelter and Housing Matters) of £4,267,599.



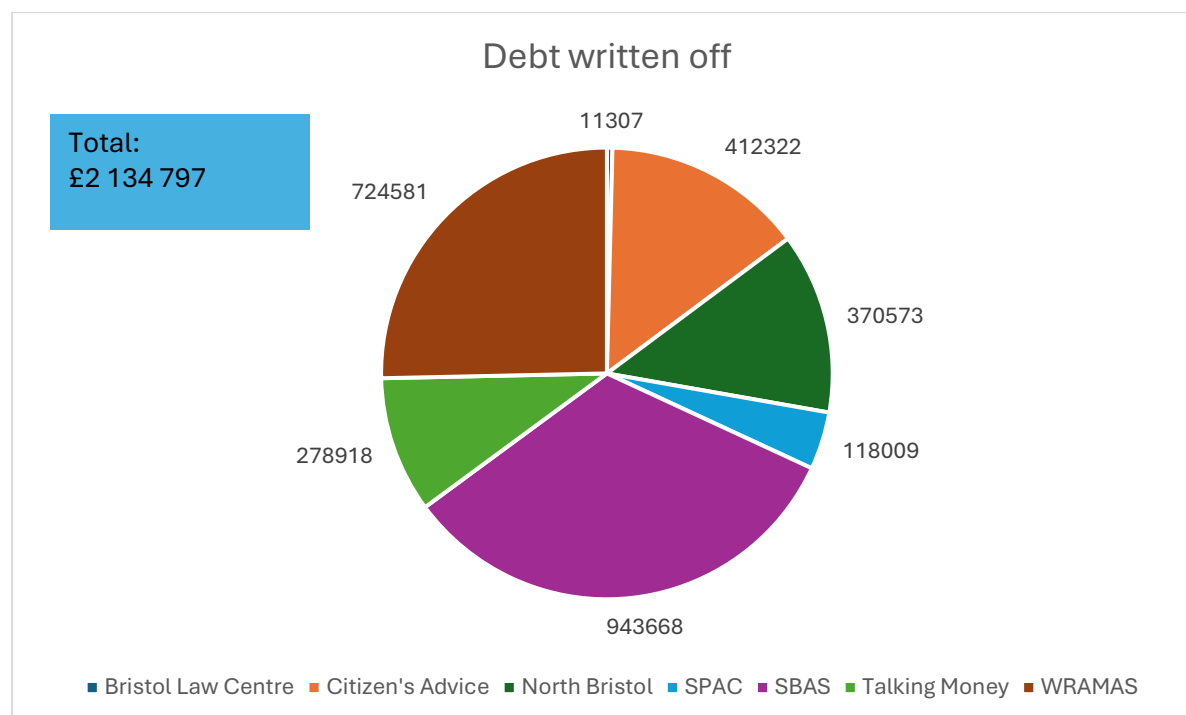
### Debt Written Off

The amount of debt written off by advice agencies has significantly decreased since 2016 when it reached £16m. This is due to a combination of factors:

There is less overall debt advice available. Debt advice was always by a significant margin the second highest demand area for advice. This has now been superseded by housing advice.

Talking Money reduced in size following its decision to end its funding agreement with the Money and Pensions Service (MaPS) and has changed the way it works with people, which means it sees fewer clients. A number of agencies also saw reductions in staffing and resources which are slowly being rebuilt.

The way debt advice is conducted has meant that for some participants in the MAPS contract ; NBAC and Citizens Advice Bristol, whilst they undertake all the advice and casework associated with securing a Debt Relief Order, they do not complete many of the completions, as these are referred onto DRO hubs managed by Citizens Advice nationally. Therefore, whilst they undertake the work for the clients, they are not responsible and thus do not record the final outcome.



## Funding

Funding for advice comes from a variety of sources.

### Bristol City Council

#### Bristol Advice Partnership

The following organisations receive funding through this programme.

Partner organisation name	Amount (18 months)	Annual amount
Citizens Advice Bristol	£ 201,832.47	134k
Bristol Law Centre	£ 205,078.46	136k
Talking Money	£ 52,537.22	35k
SPAC	£ 151,237.73	101k
NBAC	£ 86,435.88	58k
SBAS	£ 53,785.22	36k
WECIL	£ 71,745.75	48k



Total	£	822,652.73	548k
Amount for Lead Partner (2%) (Citizens Advice)	£	17,347.27	12k
Overall total	£	840,000.00	560k

## Household Support Fund

This funding comes from Government to address the Cost of Living crises and is released in 6 monthly blocks with no guarantee of further funding. The Government agreed a fifth round in April 2024, for distribution for work until the end of September 2024. BCC has previously agreed that a proportion of the allocation they received would be applied to support legal advice and advice and guidance on matters relating to benefits, debt and housing. A funding request was submitted to support BCAB, BLC, NBAC, SBAS, Brigstowe, Somali Resource Centre, Talking Money, WECIL, Housing Matters and Wellspring (BOOST) to provide advice. Clean Slate and the Richmond Fellowship to provide information and guidance.

## Other Funding

Bristol City Council also supports a number of other programmes some of which they fund directly some which are secured from central government, which advice agencies are involved with. These include :the Hate Crime and Discrimination Partnership; The Syrian resettlement scheme.

## Contracts

Most agencies are engaged in contractual relationships, these differ from grants, as largely the provider dictates the terms under which the funding can be used, for whom and where. These are tied to tight definitions and often specific communities. All Legal Aid work is contractual and very tightly controlled. Additional contracts include as an example Macmillan or individual Housing Associations, which are tied to the users of these services.

## Trusts and Foundations – Grant Aid

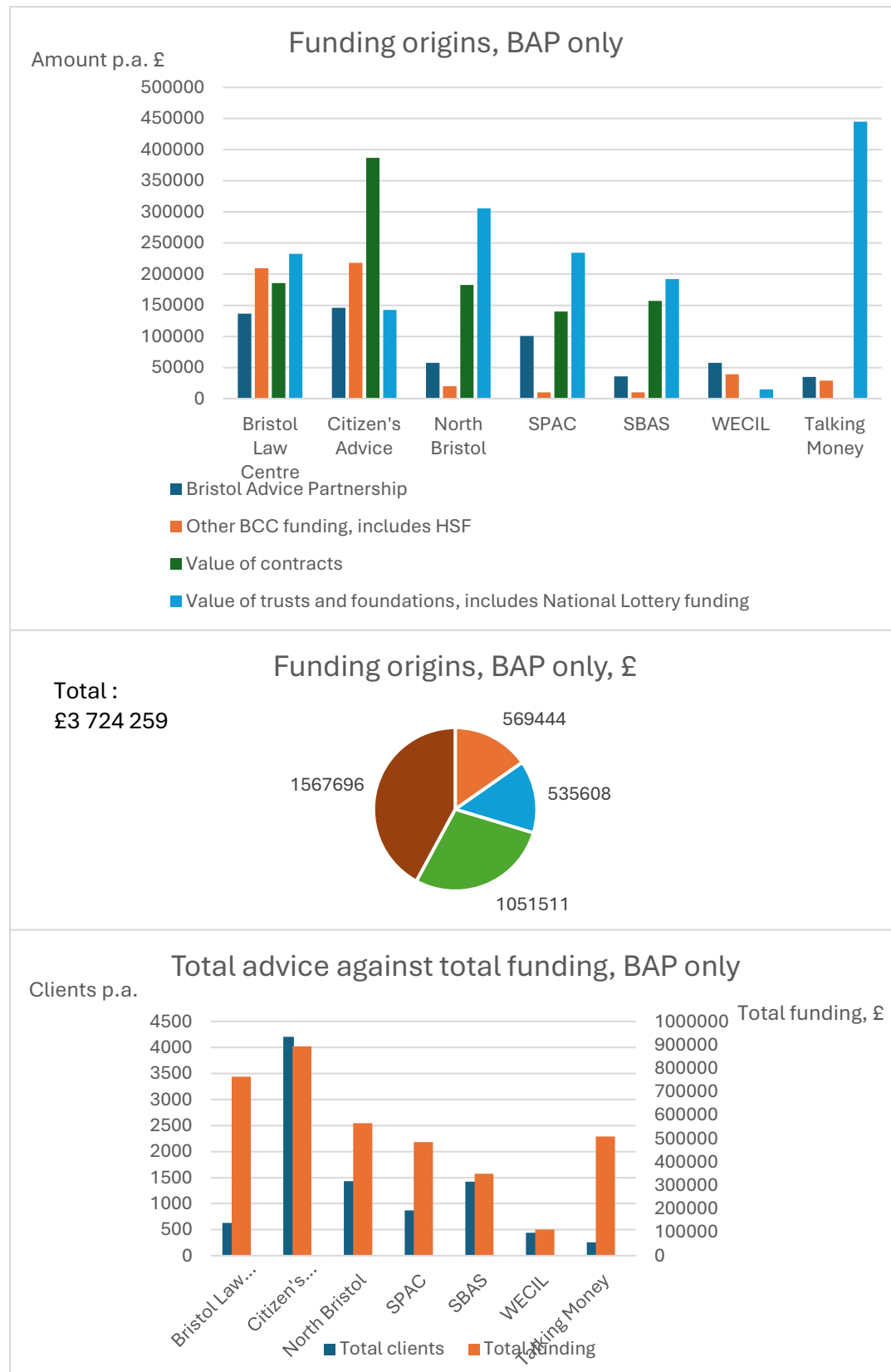
This is where an organisation applies under general criteria of the funder to offer a service that the applicant has designed within the constraints of the criteria. Whilst most funding made available will have associated monitoring requirements, there is normally a two way relationship which allows funded organisations to vary their project as local conditions change. All lottery funding is included within this.

Some organisations, notably Shelter and to an extent Age UK have commercial income that they can apply to the advice component of their organisations. Organisations also receive one off donations, but these are normally small scale.

The key change over the last 8 years is the reduction in funding from Statutory sources and the increasing reliance on funding from Trusts and Foundations. The number of funders each organisation has is increasing, and correspondingly so is the burden of continual fundraising, as many grants are time limited. Whilst a mixed economy of funding is viewed as a good thing, the necessity to report to each funder and contractor monthly, quarterly or annually (and in some cases all three), places a significant administration burden on each agency.



The tables below illustrate the funding splits for the current members of the Bristol Advice Partnership and analyses funding impact as it relates to advice and casework clients, although a certain amount of judiciousness is needed as some agencies are either providing greater levels of complex casework (BLC) or are working in a different way (Talking Money).



Appendix (ref. P45)

Agency and Contact Details	Areas and Levels of Social Welfare Law	Accessing Advice	Outreach	Projects
<p><b>Age UK Bristol</b></p> <p>Location: Canningford House, 38 Victoria Street, Redcliffe, BS1 6BY</p> <p><a href="http://www.ageuk.org.uk/bristol">www.ageuk.org.uk/bristol</a></p>	<p><b>Generalist</b> in housing, debt (not credit debt), consumer, travel.</p> <p><b>Specialist</b> in Welfare Benefits and Adult Social Care.</p> <p>Specifically for people aged over 55 or family members enquiring on their behalf.</p>	<p>Helpline volunteers will provide basic information and/or signposting during initial contact. Advice queries are then allocated to trained volunteers and paid staff to call back and advise. Most advice will then be provided by telephone and letter/email.</p> <p><b>Tel:</b> 0117 929 7537 10am-1pm Mon-Fri</p> <p><b>Adviceline answerphone service:</b> 0117 929 7537 This answerphone service is for existing clients only – new referrals sent via this number will not be accepted.</p> <p><b>Email advice:</b> <a href="mailto:advice@ageukbristol.org.uk">advice@ageukbristol.org.uk</a></p> <p><b>Face-to-face advice:</b> We are able to carry out a small number of home visits per week for clients who cannot access advice in any other way.</p>	<p>None</p>	<p><b>Scams Advice Project</b> Part-time worker providing group talks to people on how to spot and avoid scams.</p> <p><b>Email:</b> <a href="mailto:scamsadvice@ageukbristol.org.uk">scamsadvice@ageukbristol.org.uk</a></p> <p><b>Tel:</b> 0117 922 5353</p>

<p><b>Brigstowe</b></p> <p>Location: The Old Co-op, PT Ground Floor, 40-42 Chelsea Road, Easton, Bristol, BS5 6AF</p> <p><a href="http://www.brigstowe.org">www.brigstowe.org</a></p>	<p><b>Specialist</b> in welfare benefits to Mandatory Consideration.</p> <p><b>Generalist</b> housing, rights of entitlement, and other advice. Specifically for people living with HIV and their families.</p> <p>Brigstowe also offer a <b>Migrant and Asylum Support Service (MASS)</b> for people living with HIV who have No Recourse to Public Funds. Brigstowe work with people who have various types of leave to remain (and none). The catchment area is Bristol, Bath &amp; North-East Somerset, North Somerset and South Glos.</p> <p>Most clients are referred via the local HIV clinic, but Brigstowe can take clients via any route. They co-work with other services relevant to clients.</p>	<p><b>Clients can contact by phone or internet or via website <a href="http://www.brigstowe.org">www.brigstowe.org</a>. Tel 0117 955 5038.</b> Open Mon–Fri 9am–5pm.</p> <p>Advice can be provided over the phone or where the issue is more complex through casework, which may require an appointment.</p> <p>Appointments can be made for phone, Zoom, in person at the office.</p> <p>Home visits can be made.</p> <p>Complex benefits appeals are referred to WRAMAS.</p>	<p>None</p>	<p><b>Migrant and Asylum Service.</b></p> <p>Offers confidential space, ongoing emotional and practical support linking in with legal professionals and other refugee support services. Can also offer some financial support at times of destitution and hardship.</p>
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<p><b>Bristol Law Centre</b></p> <p>Location: 2 Hide Market, West Street, Bristol BS2 0BH.</p> <p><a href="http://www.bristolawcentre.org.uk">www.bristolawcentre.org.uk</a></p> <p>Contact; CEO Karen Bowers <a href="mailto:karenb@bristolawcentre.org.uk">karenb@bristolawcentre.org.uk</a></p>	<p>Legal advice <b>only</b> given through our <b>Pro Bono Clinics, staffed by volunteer solicitors</b> (triaged and booked in advance through reception staff). The clinic provides one-off telephone advice appointments in matters of <b>Family law, Civil Litigation and Employment law</b> only.</p> <p>Referral forms are available for our partner agencies to use, please email us and we can send you one.</p> <p><b>In-house teams</b> specialising in <b>Immigration, Housing, Employment &amp; Discrimination, Mental Health &amp; Welfare Benefits.</b></p> <p><b>Immigration:</b> asylum and children's cases only. <b>Please note:</b> BLC does not offer any immigration</p>	<p><b>Clients access triage through the phone</b> 0117 924 8662 (freephone 0330 024 0389)</p> <p><b>Or email:</b> <a href="mailto:reception@bristolawcentre.org.uk">reception@bristolawcentre.org.uk</a></p> <p>9.30am-4.30pm Monday-Friday. Clients can also drop into the office, in person to speak with the assessment team.</p>	<p><b>Housing Duty Desk</b> at Bristol (and Bath) courts – delivered in partnership with Shelter Bristol.</p> <p><b>Rough Sleepers Immigration Project</b> – in collaboration with Bristol City Council and St Mungo's working to resolve immigration issues. Work out of St Mungo's every 2 weeks to triage people into BLC service.</p>	<p><b>VP Settlement scheme</b> – with <b>Bristol City Council</b> ensuring nationality applications completed.</p> <p><b>I&amp;A</b> funded projects – with <b>Bristol Refugee Rights &amp; other named partners</b> to process more complex cases</p> <p><b>Pathway Project</b> – with <b>BRI</b> – training re. Health &amp; immigration &amp; a referral pathway to BLC</p> <p><b>Bristol Hate Crime &amp; Discrimination Service (BHCDs)</b> – discrimination referrals through partnership/ direct</p>
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	<p>advice on private/family/ VISA matters.</p> <p><b>Housing:</b> Legal aid matters pertaining to homelessness, eviction, disrepair</p> <p><b>Welfare/Benefits:</b> Work Capability Assessments (formerly ESA)+ PIP appeals only.</p> <p><b>Mental Health team:</b> Deprivation of Liberty cases regarding Sections or Community Care orders (MH Act)</p>			
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<p><b>Bristol North West Foodbank Social Justice Hub</b></p> <p><b>Location;</b> St Andrews Church, Avonmouth Road, Avonmouth BS11 9EN</p> <p><b>Contact:</b> emma@bristolnwfoodbank.org.uk</p> <p><a href="http://www.bristolnorthwestfoodbank.org.uk">www.bristolnorthwestfoodbank.org.uk</a></p>	<p>Advice on <b>benefits, energy issues and grants. Housing, debt and employment</b> (advice is provided through partner agencies)</p>	<p><b>Advice line to book an appointment:</b> <b>Tel:</b> 0117 923 5343 <b>Advice workers mobile:</b> Matt: 07305 053316 Amy: 07856 021365</p> <p>Or email: advice@bristolnwfoodbank.org.uk</p> <p>The service in Avonmouth is open to foodbank and non-food bank users. Monday – Friday 9am-5pm.</p>	<p><b><u>Foodbank clients only:</u></b></p> <p><b>Avonmouth Social Justice Hub</b> – main warehouse for all of their other outlets Mondays. 10am-12pm</p> <p><b>Hope Chapel</b>, Chapel Hill, Hotwells, BS8 4ND Weds 10am-12pm</p> <p><b>Hope Café and Church</b>, 117-119 Long Cross, Lawrence Weston BS11 OLT Thurs 10am-12pm</p> <p><b>Emmanuel Chapel</b>, Satchfield Crescent, Henbury BS10 7BN 10-12pm</p> <p><b>Emmaus Church Centre</b> 2 Gorse Cover Road,</p>	<p><b>Debt Advice</b> Available from <b>North Bristol Advice Centre</b> All day Monday 10am-12pm by <b>referral</b> for food bank clients. @ the Avonmouth Hub</p> <p><b><u>Other outreach projects</u></b></p> <p><b>Shelter Housing Drop in session @ Hope Café and Church</b>, 117-119 Long Cross, Lawrence Weston BS11 OLT Thurs 10am-12pm</p> <p><b>Employment Support</b> Through Salvation Army advisors. All day Monday @ the Avonmouth Hub. “Eat well, spend less” cookery courses: 6-week courses FREE Open to all. @Avonmouth Hub</p> <p><b>“Space for Makers” woodworking workshops.</b> FREE woodwork courses. @Avonmouth Hub.</p> <p><b>The Listening Project</b> Tuesdays – St Andrews Church, Avonmouth.10-12pm</p> <p><b>Home Bank project</b> Providing homeware such as bed linen,</p>
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			<p>Severn Beach, BS35 4NP</p> <p>Thursdays 1-2pm at the beginning of December. Food bank clients will be able to book in for advice appointments with advisors.</p>	<p>towels, kitchenware, heaters etc for those fleeing DV/suddenly homeless</p>
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<p><b>Bristol Refugee Rights</b></p> <p>Location: Wellspring (Barton Hill) Settlement, 43 Ducie Road, Barton Hill, Bristol BS5 OAX</p> <p><a href="http://www.bristolrefugeerights.org">www.bristolrefugeerights.org</a></p>	<p>Support with <b>understanding and navigating the asylum process and accessing related benefits.</b></p> <p>For most clients our service will primarily signpost and share information on rights and entitlements.</p> <p>In specific situations, or where cases are more complex, we will offer advice and casework. For example challenging negative decisions or long delays on applications for support; cases with a safeguarding element; cases where the need for legal representation is particularly urgent.</p>	<p><b>Helpline</b> Tel: 07526 352353 <a href="mailto:advice@bristolrefugeerights.org">advice@bristolrefugeerights.org</a> Open Monday and Tuesday 10am–1pm, in the first instance. Clients can leave a voicemail.</p> <p>Advice and Information <b>drop-in face to face</b> on a <b>Wednesday morning. 10am-12.30pm.</b> At The Wellspring Settlement Main Hall, 43 Ducie Road, Barton Hill, BS5 OAX. Help with asylum accommodation, asylum support or asylum claim, healthcare access, form-filling and Signposting. No appointment needed. BRR will see people in the order they arrive unless there is an urgent need. Clients may be asked to come back for a longer appointment on another day.</p> <p>Clients either given one off advice at the drop in, signposted to external agencies or to BRR help desk (for non-advice matters) or referred for complex casework support – working with the client to secure and support legal advice or support for those seeking asylum related benefits, which in the first instance is directed to Migrant Help.</p>	<p>None</p>	<p><b>Pre Action Protocol Project</b> – in collaboration with Deighton Pierce Glynn</p> <p><b>Young Peoples Immigration Project</b> – advice for young people in Bristol (under 24) in the care system or leaving care who have immigration issues. This now includes Age Disputes.</p> <p><b>Pride without Borders</b> LGBTQ+ project – support group for LGBTQ+ asylum seekers including specialist immigration advice for claims relating to sexual orientation and gender identity.</p> <p><b>CLEAR project</b> Casework support for asylum seekers with multiple, complex needs which are a barriers to accessing services and progressing an asylum application.</p>
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<p><b>University of Bristol Law Clinic</b></p> <p><a href="https://www.bristol.ac.uk/law/law-clinic/">https://www.bristol.ac.uk/law/law-clinic/</a></p> <p><a href="http://www.lawworks.org.uk/legal-advice/individuals/university-bristol-law-clinic">www.lawworks.org.uk/legal-advice/individuals/university-bristol-law-clinic</a></p> <p>0117 394 0082 (voicemail only)</p>	<p>Provides <b>advice and casework</b> on a range of <b>social welfare issues; landlord and tenant, employment, family, civil litigation, contract, welfare benefits, Windrush compensation claims, and inquests.</b></p> <p><b>Areas not covered:</b> immigration, debt advice, divorce.</p>	<p><b>Clients can contact through the website (no drop-in at office)</b> <a href="mailto:bristol-lawclinic-enquiries@bristol.ac.uk">bristol-lawclinic-enquiries@bristol.ac.uk</a></p> <p>It should be noted that these sessions are supported by students, so availability is variable and whilst casework can be undertaken in the tribunals, for court work, students can usually only act as Mackenzie Friends rather than as advocates.</p>	<p><b>Wellspring Settlement* clients,</b> 43 Ducie Road, Barton Hill, Bristol BS5 0AX. These are fortnightly sessions for appointments made by Wellspring on behalf of their clients.</p> <p>Bristol Somali Resource Centre fortnightly drop-in sessions</p> <p>Young Lives vs Cancer (Sam's House, Royal Fort Road, BS2 8DH) monthly drop-ins for parents of children receiving cancer treatment.</p>	<p><b>Junior Lawyers Against Poverty.</b></p> <p>Partnered with Ashleigh Community Housing, providing workshops on employment rights, setting up businesses – for clients linked to ACH.</p> <p><b>Next Link (in partnership Lyons Davidson)</b></p> <p>Students support clients from Next Link who need legal advice on Family Law. Where students have relevant expertise, the Law Clinic can take on cases that Lyons Davidson is unable to assist with.</p>
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<p><b>Citizens Advice Bristol</b></p> <p>Location: 48 Fairfax Street, Bristol BS1 3BL</p> <p><a href="http://www.bristolcab.org.uk">www.bristolcab.org.uk</a></p>	<p><b>Generalist in all areas of social welfare law, specialist in welfare benefits and debt.</b></p> <p>Very limited capacity for immigration advice. All CAB advisors are legally allowed to offer OISC Level 1 immigration advice, but not all volunteers are trained. Advice is dependent on capacity and clients are prioritised according to the urgency of their case, and whether the client has other options. CAB cannot advise on work or student visas, asylum or trafficking cases (no legal aid contract).</p>	<p><b>Main office is currently closed for in person visits/advice.</b> Giving advice over the phone and webchat, while reserving face to face support for when it's most needed.</p> <p><b>Call freephone:</b> 0808 278 7957 Lines are open Mon-Fri, 9am-5pm.</p> <p>For face-to-face cost of living support, please see website for days and <b>locations of drop ins:</b> <a href="http://www.bristolcab.org.uk/get-advice/const-of-living/">www.bristolcab.org.uk/get-advice/const-of-living/</a></p> <p>For support with <b>debts</b> call 0117 946 2575* or email <a href="mailto:debtadvice@citizensadvicebristol.org.uk">debtadvice@citizensadvicebristol.org.uk</a></p> <p><b>To chat online with an adviser:</b> <a href="http://www.citizensadvice.org.uk/chat/">www.citizensadvice.org.uk/chat/</a></p> <p>Chat's usually available 9am-5pm, Monday to Friday</p> <p>For the <b>Macmillan advice team</b> call 0117 946 2563 or email <a href="mailto:macmillan@citizensadvicebristol.org.uk">macmillan@citizensadvicebristol.org.uk</a></p> <p>*Lines are open Monday to Friday, 9am-4.30pm</p>	<p><b><u>Drop in for Foodbank clients only:</u></b></p> <p>Ebenezer Church 286 Filton Avenue, Horfield, BS7 0BA. Thurs 1-3pm</p> <p>King's Centre, 14 King Square, Stokes Croft, BS2 8JH. Friday 2-4pm</p> <p>St Marks Church. St Marks Road, Easton BS5 6HX. Friday 11am-2.30pm</p> <p>St Pauls Church, 2 Southville Rd, BS3 1DG. Thursday 9am-1pm (or 3 for pre-booked appts).</p> <p>Fishponds Baptist Church, Downend Rd, Bristol BS16 5AS. Friday 10am-2pm</p>	<p><b>MS health Project</b> – receiving referrals from MS Bristol to provide support to their clients. Supports with claims, MRs and Appeals PIP.</p> <p><b>Aashyana</b> (with SPAC and Housing Matters) working with South Asian Communities in BS2, BS5, BS16 – welfare benefits, debt and housing. <a href="http://www.aashyana-advice.org.uk">www.aashyana-advice.org.uk</a></p> <p><b>Macmillan</b> – providing benefits advice to people with cancer and their families. Benefits casework up to appeal level and support with grants.</p> <p><b>Money &amp; Pension Service</b> – Providing debt advice and casework (all)</p> <p><b>North Bristol &amp; South Gloucestershire, East Bristol Foodbanks</b> providing general advice on benefits, debt, housing, employment &amp; any other area of social welfare clients come with, as well as casework to foodbank users</p> <p><b>WHAM project led by CSE</b> – refers into CAB for Welfare Benefits and Debt, CSE workers co-located at CAB.</p>
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		<p>Face-to-face appointments can be made at the main office for those most in need.</p>	<p>Bourne Christian Centre, Waters Rd, Kingswood BS15 8BE. Friday 9.30am- 1pm.</p> <p><b><u>Other outreach</u></b></p> <p>Partnership with Macmillan: Dedicated welfare benefits advice service aimed at supporting people affected by cancer. Southmead Hospital and BRI by appointment only.</p>	<p><b>ICE locality partnership</b> – contract to deliver general advice services through direct referral.</p> <p><b>Sovereign Housing Association</b> – providing casework to their tenants on debt and benefits.</p> <p><b>Seetec Pluss</b> – general advice covering debt, benefits and housing delivered to Seetec Pluss service users. ***** all issues.</p> <p><b>Southmead Hospital Staff Advice Service:</b> An advice service for staff of the North</p> <p><b>Bristol NHS Trust:</b> pilot project April-September 2023. By appointment at Southmead Hospital</p> <p><b>Children of the ‘90s</b> – Avon Longitudinal Study of Parents and Children (ALSPAC). An advice service for people participating in Bristol University’s ALSPAC programme, referred by University staff. By appointment</p> <p><b>Cost of Living Project</b> Puts volunteer information workers into the Welcoming Spaces. Triaging people into advice services at CAB and elsewhere.</p>
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<p><b>Centre for Sustainable Energy</b></p> <p>Location: St James Court, Cannon Street, BS1 3LH.</p> <p><a href="http://www.cse.org.uk">www.cse.org.uk</a></p> <p>0117 934 1400</p>	<p>CSE case-workers can advise on <b>energy problems arising from cold and/or damp homes, those with no heat (through seeking additional grants), issues with fuel suppliers, problems with meters and billing, single debt issues with fuel suppliers and water social tariffs.</b></p>	<p><b>Freephone telephone advice service:</b> For all Bristol residents, regardless of tenure = access energy-saving advice and support. <b>Tel:</b> 0800 082 2234. Mon-Friday 9am-5pm</p> <p>If you are in Somerset, call <b>0800 038 5730</b></p> <p>If you are in Wiltshire or Swindon, call <b>0800 038 5722</b></p> <p>Callers are either given advice directly or where the issue is more complex are triaged into <b>caseworker projects</b>. There is also a hospital caseworker covering the BRI and Southmead hospitals.</p>	<p>None</p>	<p><b>Tenants Energy Advice Project</b> for BCC tenants only. It helps tenants with complex energy issues, behavioural change and access to energy efficiency and repairs services run by Bristol Council.</p> <p>CSE also handle prepayment metre and supermarket vouchers and assess client's eligibility and need as to whether they are eligible.</p> <p>CSE give talks and run outreach events across the southwest as part of the Energy outreach Project (formerly BESN).</p> <p>They also support people to secure social tariffs as they relate to water suppliers.</p> <p>CSE are responsible for distributing support to at least 740 vulnerable households (Nov-Mar), who are negatively impacted by rising energy costs, who cannot afford to heat their homes over the winter, or who need emergency support to install or repair their heating system.</p>
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<p><b>Filwood Hope Advice Centre</b></p> <p>Location: 11-13 Filwood Broadway, Knowle West, Bristol BS4 1JL</p> <p><a href="https://www.filwoodhope.org/">https://www.filwoodhope.org/</a></p>	<p>Generalist; welfare benefits, maximising income, housing advice (including Homechoice applications; issues with landlord or neighbours; disrepair issues; council tax issues; risk of homelessness).</p> <p>Debt referred to SBAS or SPAC.</p>	<p><b>Drop in and phone service</b> at the main office.</p> <p>Monday – Thursday 9.30am-1pm</p> <p><b>Tel: 07712 661241</b></p> <p>Email: advice@filwoodhope.org</p>	<p>None</p>	<p><b>Money MOT service.</b> Appointments only held once weekly.</p>
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<p><b>Housing Matters</b></p> <p>(Formerly CHAS)</p> <p>Location: Easton Business Centre, Felix Road, Easton BS5 OHE.</p> <p><a href="http://www.housingmatters.org.uk">www.housingmatters.org.uk</a></p> <p><b>Email:</b> admin@housingmatters.org.uk</p>	<p>Specialists in <b>housing and homelessness advice</b>. Offering advice, support and advocacy for our clients.</p>	<p>Phone and email advice currently closed due to capacity – drop ins still open.</p> <p>Clients can contact by <b>phone or email</b> 0117 935 1260.</p> <p>Please note that there <b>are no drop-in sessions</b> @ the office. See website for details of drop-in locations.</p> <p>Email: advice@housingmatters.org.uk</p> <p>Majority of advice is brief advice over the phone, though the organisation also undertakes casework and complex casework. Appointments can be made at the office.</p>	<p><b>See Housing Matters' website</b> for up-to-date details of <b>drop-in housing advice sessions</b> across Bristol every month.</p> <p><b>Boost!</b> Sessions at the Wellspring Settlement (Barton Hill), 43 Ducie Road, Barton Hill, Bristol BS5 OAX. Run in partnership with Talking Money every other Friday. Friday Nov 10th next session and fortnightly from there onwards.</p> <p><b>Accessibility:</b> Wellspring Centre has level access on the ground floor, lifts to every floor and accessible toilets on all four floors.</p>	<p>Homefull – in partnership with Talking Money serving the central Bristol Children's centres:</p> <p>St Pauls Nursery BS2 9JF</p> <p>Rosemary Nursery BS2 0DT</p> <p>St Jude's Nursery BS2 0DT</p> <p>Easton Christian Family Centre BS5 OSQ</p> <p>Bannerman Road Children's Centre BS5 ORR</p> <p>Wellspring Settlement BS5 OAX</p> <p>Cashmore Nursery BS5 9PR,</p> <p>Limes Nursery BS5 9AT</p> <p>St Werburghs Nursery BS2 9UX,</p> <p>St Philips Nursery BS2 OSU. Advisers go on site in rotation</p> <p>Aashyana (with SPAC and CAB) working with South Asian Communities in BS2, BS5,</p>
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			<p>Housing Matters' partners: <b>Caring in Bristol and Shelter</b>, are currently running drop-in sessions at the Symes Centre in Hartcliffe, south Bristol every month (see website for details).</p>	<p>BS16 – welfare benefits, debt and housing. <a href="http://www.aashyana-advice.org.uk">www.aashyana-advice.org.uk</a></p> <p>Caring in Bristol Early Doors Project – in partnership with Caring in Bristol, running co-production workshops and community-based conversations around housing issues in BS5, majority of activities take place in Wellspring Settlement. Caring in Bristol also working in BS13.</p>
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<p><b>North Bristol Advice Centre</b></p> <p>Location: 2 Gainsborough Square, Lockleaze BS7 9XA</p> <p><a href="http://www.northbristoladvice.org.uk">www.northbristoladvice.org.uk</a></p> <p>0117 951 5751</p>	<p><b>Welfare benefits and debt at generalist and specialist level.</b></p> <p>Generalist staff can help with MR and lodging appeals.</p> <p>1 specialist case worker focusing on PIP</p> <p>2 x specialist case workers focussing on DLA &amp; work capability assessments at appeal level.</p> <p>NBAC also sometimes take on complex case work regarding Right to Reside.</p>	<p><b>Office opening hours:</b> Monday – Thursday 10am–2pm</p> <p><b>Phone lines open:</b> Monday – Thursday 10am – 4pm</p> <p><b>Tel</b> 0117 951 5751</p> <p><b>Email:</b> <a href="mailto:team@northbristoladvice.org.uk">team@northbristoladvice.org.uk</a></p> <p><a href="http://www.northbristoladvice.org.uk">www.northbristoladvice.org.uk</a> has an enquiry tool, for referrals and to request a call back.</p> <p>Appointments are offered at: Main office Gainsborough Square, Lockleaze</p> <p>Shirehampton Health Centre (Tues) Pembroke Road, Bristol BS11 9SB</p> <p>Patchway Hub (Tue) 125 Rodway Road, Patchway BS34 5PG</p> <p>Weekly home visits (prioritised according to need: elderly, people with disabilities, digitally excluded) take place every Friday.</p>	<p><b>Debt Advice</b> at Bristol Northwest Foodbank, Social Justice Hub, St Andrews Church, Avonmouth Rd BS11 9EN for foodbank clients only. Every Monday.</p> <p><b>Welfare Benefits Advice</b> at Kingsmeadow@Made Forever, Fisher Rd, Kingswood, BS15 4RQ. Every last Monday of the month, 10am to 4pm. Appointments and Drop-in. Call 0117 301 8739 to pre-book appointments.</p> <p><b>Digital Drop:</b> Supporting people to increase skills and confidence, Tuesdays 10am–12.30pm</p>	<p><b>WHAM project led by CSE:</b> refers into NBAC for Welfare Benefits and Debt, CSE workers co-located at NBAC.</p>
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<p><b>Red Cross Bristol</b></p> <p>Location: Unit 19 Easton Business Park, Felix Road, BS5 OHE</p> <p><a href="http://www.redcross.org.uk">www.redcross.org.uk</a></p>	<p>Welfare benefits, homelessness, immigration (OISC level 1) to people who have been granted asylum/leave to remain. This does not include people entering under the resettlement schemes where these needs are catered for within the schemes.</p>	<p><b>Advice line</b> 0117 941 5040 or 07739 863036</p> <p>Mon, Weds, Fri 11am – 3pm</p> <p>Support is given to clients who have recently been awarded status and is available to them for a year, this ensures that once status is given, people are equipped to secure benefits that they are entitled to. Usually referred by BRR. Work closely with BCC homelessness team to secure accommodation.</p> <p>OISC Level 1 advice – helping people with biometric cards, applying for travel documents, help to secure change in conditions so people can get clients recourse to public funds.</p>	<p>None</p>	<p><b>Family Reunion Project</b>, helping people apply for family reunion, securing Exceptional Case Funding and referring to Migrant Legal Project.</p> <p>Financial support for people with no recourse to public funds.</p>
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<p><b>Shelter</b></p> <p>Location: Brunswick Court, Brunswick Square, St Pauls, Bristol BS2 8PE</p>	<p><b>Specialist Housing and Housing Rights.</b> Priority areas; Private Rented Sector, Homelessness Prevention (with focus on women and families and people with disabilities), Suitability of allocated accommodation.</p>	<p><b>Emergency helpline 0808 800 4444</b> (9am-5pm)</p> <p><b>Online advice and webchat</b> on housing rights issues (<a href="https://england.shelter.org.uk">https:// england.shelter.org.uk</a>).</p> <p><b>Legal Aid service</b> 0344 515 1778 (9am-5pm). People are encouraged to use these lines of communication, but reception is open 9-5pm and clients can be triaged there. Appointments for casework held at the office.</p>	<p><b>Drop in sessions: Hope Café and Church</b>, (NW Foodbank)117-119 Long Cross, Lawrence Weston BS11 OLT Thurs 10am-12pm</p> <p><b>Hartcliffe and Withywood Community Partnership</b>, @ Symes community building, Peterson Avenue, BS13 OBE. Every Friday 10am - 1pm in partnership with <b>Housing Matters</b>.</p> <p>Bristol Duty Desk Scheme with Bristol Law Centre</p>	<p><b>Renters Rights workshops</b> for anyone renting in Bristol. Programme of online workshops on issues faced by people renting in Bristol.</p> <p><b>Bespoke workshops</b> – aimed at organisations who want to understand challenges of housing and homelessness including the homeless pathway, rights for those in the private rented sector, homechoice and how it works.</p> <p><b>Bristol Fair Rent Campaign</b> – working with Acorn to influence Renters Reform Bill</p> <p><b>Family Support Project</b> – aimed at families in temporary accommodation referred from statutory organisations and other services which work with children and schools across Bristol.</p>
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<p><b>Shire Advice Service</b></p> <p><a href="http://shireadvice.net">http://shireadvice.net</a></p>	<p>Listed to provide <b>welfare benefits, debt, housing, consumer issues.</b></p>	<p>The service whilst still advertised on the internet as Shire Advice but is entirely managed by North Bristol Advice Service and clients are directed to their numbers</p>	<p>Appointment session at Shirehampton Health Service managed by NBAC</p>	
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<p><b>St Pauls Advice Centre</b></p> <p>Location: 146 Grosvenor Road, St Pauls, BS2 8YA</p> <p>0117 955 2981</p> <p><a href="http://www.stpauls-advice.org.uk">www.stpauls-advice.org.uk</a></p>	<p><b>Welfare Benefits and Debt at Specialist Level.</b></p> <p>Recently appointed Level 3 immigration adviser, project in development</p>	<p><b>Centre opening hours:</b> Monday – Thursday 10am–2pm Drop in.</p> <p>Mon–Thursday 10am–4pm appointments.</p> <p><b>Tel</b> 0117 955 2981</p> <p><b>Email:</b> enquiry@stpaulsAdvice.org.uk</p>	<p><b>Drop-in sessions for residents living in either East/Central Bristol postcodes:</b></p> <p>1st Thursday of the month – <b>Beehive Centre</b>, 19A Stretford Rd, Whitehall, BS5 7AW 10.30am–12.30pm.</p> <p>1st Friday of the month – Hillfield Community Hub, Thicket Rd, Bristol BS16 4EH 2–4pm</p> <p>2nd Tuesday of month: <b>Easton Community Centre</b>, including Advisor and Volunteer support for advice and grant applications. Kilburn Street, Bristol BS5 6AW 10am–12pm</p>	<p><b>Aashyana</b> (with Housing Matters and CAB) working with South Asian Communities in BS2, BS5, BS16 – welfare benefits, debt and housing.</p> <p><a href="http://www.aashyana-advice.org.uk">www.aashyana-advice.org.uk</a></p> <p><b>Advocato Project</b> – 3 peer support volunteers working with people to support completion of PIP applications, and 1 volunteer supporting people with energy grant applications.</p> <p>Working with <b>Money &amp; Pension Service</b> to provide debt advice and casework to anyone in inner city and east Bristol.</p> <p><b>The Aviva Foundation</b> is funding a partnership project between Talking Money, St Pauls Advice Centre and Advice UK to develop a Whole Person Approach to advice giving which uses a system thinking approach to help reduce the amount of people caught in a revolving door of accessing advice and other help services. Advice UK are sharing learning nationally to shape and influence the advice sector.</p>
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			<p>Debt advice and mental health support @ the Nilaari Agency, 184 Stapleton Road, BS5 0NZ. From 2-4pm every other Friday.</p> <p>Monthly outreach (1st Tuesday of the month) to clients at Possession Hearings at Bristol Civil Justice Centre, 2 Redcliff St, Redcliffe, Bristol BS1 6GR</p>	<p>St Pauls is part of a <b>debt/mental health project</b> to support black-led VCSE organisations in inner city and east Bristol.</p> <p>St Pauls is working <b>in partnership with the Law Centre, Shelter and CA Bristol</b> to provide debt advice to clients who are supported by the duty solicitor at possession hearings at Bristol CJC.</p> <p>St Pauls is working with <b>Housing Matters Bristol</b> to provide energy and energy debt outreach and advice to East Bristol.</p>
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<p><b>Somali Resource Centre</b></p> <p><b>Location:</b> Wellspring Settlement, 43 Ducie Road, Barton Hill, Bristol BS5 0AX.</p> <p><a href="http://www.somalicentre.org.uk">www.somalicentre.org.uk</a></p>	<p>Generalist on benefits, housing, employment and consumer rights.</p>	<p>Office Open 9.30am – 4pm Monday – Thursday for <b>drop-in</b> advice, information and guidance.</p> <p><b>Tel:</b> 0117 907 7994</p>	<p><b>Monthly drop in for specialist advice</b> from WRAMAS at Somali Resource Centre.</p> <p>SRC weekly drop-in at Easton Community Centre for welfare benefits, schools, employment and housing. Friday 10am-12pm</p>	<p><b>Somali Elders wellbeing programme</b>, primarily for Somali community but also open to other elders. Offering physical and mental wellbeing support.</p> <p><b>Wellbeing &amp; Mental Health Project</b> Specialist support sessions based on CBT delivered to individuals.</p> <p><b>Digital Inclusion Project</b> Computer training for those who need to upskill.</p>
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<p><b>South Bristol Advice Services</b></p> <p>Location: Withywood Centre, Queens Road, Bishopsworth, Bristol BS13 8QA</p> <p><a href="https://southbristoladvice.org.uk/ce.org.uk/">https://southbristoladvice.org.uk/ce.org.uk/</a></p> <p><b>Tel:</b> 0117 985 1122</p>	<p><b>Specialist:</b> Welfare Benefits and Debt. <b>Generalist</b> Housing Attendance Allowance advice.</p>	<p><b>Phone, visit or email main office</b> for advice. Open 10am-4pm for walk-in advice. Monday-Friday</p> <p><b>Tel: 0117 985 1122</b></p> <p>Home visits can be made: we have our own criteria for this service.</p> <p><b>Email:</b> <a href="mailto:admin@southbristoladvice.org.uk">admin@southbristoladvice.org.uk</a></p>	<p><b>Drop In</b> – Mon – Fri @ our office in The Withywood Centre for Debt and Benefits <b>10am to 2pm</b> Door is answered to 4pm</p> <p><b>Drop in</b> for benefits and debt for BS13 Carpenter Foodbank clients @ the Withywood Centre Wednesday 10am-12pm</p> <p><b>Drop-in</b> for benefits and debt: @ Symes Community Centre, Peterson Square, Bristol, BS13 0BE. Tuesday 10am-12.30pm and alternate weeks 10.30am- 1.30pm.</p> <p><b>Drop-in</b> for benefits and debt advice: Perry Court Academy (Primary School)</p>	
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**Drop in** for benefits  
and debt. Filwood  
Hope, Knowle, Bristol  
BS4 1JP  
Tuesday 1pm-3pm



<p><b>Talking Money</b></p> <p>Location; 1, The Hide Market, West Street, BS2 OBH</p> <p><a href="http://www.talkingmoney.org.uk">www.talkingmoney.org.uk</a></p>	<p><b>Welfare Benefits, Debt and Energy Advice at specialist level</b></p> <p>Working with clients using a strengths-based approach to (where appropriate) tackle root cause of problems and challenge systemic barriers for clients and communities.</p> <p><i>The Aviva Foundation is funding a partnership project between Talking Money, St Pauls Advice Centre and Advice UK to develop a Whole Person Approach to advice giving which uses a system thinking approach to help reduce the amount of people caught in a revolving door of accessing advice and other help</i></p>	<p>A small team that has recently reduced in size. We typically offer support to people who access us through the telephone or email.</p> <p><b>Tel:</b> 0117 954 3990 or 0800 1214511</p> <p>Telephone lines are now open again on <b>Tuesdays</b> for enquiries <b>10am-12pm</b></p> <p><b>Email:</b> mail@talkingmoney.org.uk</p>	<p><b>Boost Project Wellspring (Barton Hill) Settlement</b>, 43 Ducie Road, Barton Hill, Bristol BS5 OAX. An adviser is present at the Centre 2 days a week providing advice on benefits, debt, and energy grant applications. Appointments for this service are made through the Boost project.</p>	<p><b>Homefull Project</b> – in collaboration with Housing Matters (who provide housing advice), providing money advice (through referral from family support workers) to the central Bristol Children’s Centres: St Pauls Nursery BS2 9JF, Rosemary Nursery, St Jude’s BS2 ODT, Easton Christian Family Centre BS5 OSQ, Bannerman Road Children’s Centre BS5 ORR, Wellspring Settlement BS5 OAX Cashmore Nursery BS5 9PR, Limes Nursery BS5 9AT, St Werburghs Nursery BS2 9UX, St Philips Nursery BS2 OSU</p> <p><b>WHAM Project</b> – alongside CA Bristol, NBAC, WE Care and Repair – led by CSE, receiving referrals from CSE for money advice, debts, and benefits. CSE workers are co-located in each partner agency who themselves provide specialist energy advice.</p>
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<p><b>UWE Free University Clinic</b></p> <p>Faculty of Business and Law, Bristol Business School, Bristol BS16 1QY</p> <p><a href="https://www.lawworks.org.uk/legal-advice/individuals/uwe-law-clinic">https://www.lawworks.org.uk/legal-advice/individuals/uwe-law-clinic</a></p> <p><b>Email</b> <a href="mailto:fblclinic@uwe.ac.uk">fblclinic@uwe.ac.uk</a></p>	<p>Free legal advice clinics, staffed by law students from UWE, who are supervised by their qualified law lecturers.</p>	<p>Offer advice on consumer, contract, employment and family law matters.</p> <p>Small claims regarding consumer and contract law also given.</p> <p>No representation is offered, only advice.</p>	<p>None</p>	
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<p><b>Welfare Rights and Money Advice Service (WRAMAS)</b></p> <p><a href="http://www.bristol.gov.uk/residents/benefits-and-financial-help/welfare-rights-and-money-advice-service">www.bristol.gov.uk/residents/benefits-and-financial-help/welfare-rights-and-money-advice-service</a></p> <p>Location: Bristol City Council, Temple Street BS1 9NE</p>	<p><b>Welfare benefits and debt advice &amp; support at specialist level, including complex case work.</b></p> <p>WRAMMAS work largely with partner agencies and many <b>referrals come from adult social care and NHS teams</b>. Their clients typically need home visits and can't access other support services.</p> <p>WRAMMAS <b>don't</b> offer a publicly accessible debt advice service (this is only available for clients in homelessness pathways or being supported by Adult Social Care Services).</p> <p>However, individuals can self-refer through the public helpline <b>for welfare-benefits advice</b>.</p>	<p><b>General helpline</b> for welfare/benefits advice running 4 mornings a week (Mon, Tues, Thurs, Fri) <b>Tel 0117 352 1888</b></p> <p><b>Email:</b> welfarerights@bristol.gov.uk</p> <p>Clients can self-refer as can families and friends of those needing advice and other professionals (without a direct relationship to WRAMAS).</p> <p>Helpline can offer advice/signposting – and direct clients to their benefits calculator for general enquiries – but WRAMMAS will not necessarily take on new clients unless these clients need home visits; have high/complex needs or cannot access support services any other way.</p>	<p><b>Monthly drop-in clinic</b> at Somali Resource Centre for SRC users. Wellspring Settlement, 43 Ducie Road, Barton Hill BS5 OAX</p> <p><b>Take up and Outreach support to Older People</b> – a new programme (started October 11<sup>th</sup>, 2022) for residents of BCC sheltered housing schemes – a rolling programme to support residents and wardens to secure their benefit entitlements and manage debt in conjunction with CSE.</p>	<p>Under contract with <b>Adult Social care</b> provides advice for residents and service users of hostels/supported housing/floating support managed by BCC.</p> <p>WRAMMAS also offer a <b>2nd tier advice line</b> to support workers working in the housing / homelessness prevention sector. They give debt advice to support workers and train support workers in form-filling and lodging appeals for clients.</p> <p><b>Rough sleepers programme</b> for rough sleepers, ex-rough sleepers, people vulnerable to rough sleeping with Homelessness services and St Mungo's and Bristol Outreach Support for Homeless people (BOSH).</p> <p><b>Advice plus</b> – early intervention to prevent homelessness. Mostly working with BCC rent management, referrals to prevent people losing their homes due to rent arrears. Offer support with UC appeals, Local Housing Allowance – any aspect of benefit work to prevent homelessness.</p>
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<p><b>West of England Centre for Inclusive Living (WECIL)</b></p> <p>Location; The Vassall Centre, Gill Avenue, Fishponds, Bristol BS16 2QQ</p> <p><a href="http://www.wecil.co.uk">www.wecil.co.uk</a></p>	<p><b>Specialist disability-related welfare benefits</b> advice up to Mandatory Reconsideration and can lodge appeals but cannot offer representation for appeals.</p> <p><b>Generalist advice</b> through community navigator's programme; care and support, landlord disputes, personal contribution support, care assessment forms, accessing support grants.</p> <p>Funded to cover Bristol, BANES, North Somerset and South Glos.</p> <p>WECIL can help clients with form-filling, questionnaire responses, making phone calls on clients' behalf.</p>	<p>Clients access the service through an on-line referral form (available to individuals, professionals or family members) <a href="http://www.wecil.co.uk">www.wecil.co.uk</a></p> <p>or through a phone line. <b>Tel</b> 0117 947 9919</p> <p>Hours 9am-5pm Mon-Fri</p> <p>There is no open-door facility.</p> <p>Appointments for follow-up work triaged according to mandatory deadlines and arranged around the client's needs, try and see people either at the office or a nearby (to the client) community space. Home visits are possible.</p>	<p><b>Interpreters</b>-WECIL uses Language Line interpreting services including BSL by video link.</p>	<p><b>Community Navigators Programme</b> – Team of 6 (2 disability benefits specialists) navigators supporting people with a range of issues through generalist advice. Currently hybrid working home/office based, but there is a desire to place navigators in Community Hubs.</p>
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