Introduction

StepChange Debt Charity largest specialist not for profit debt advice provider working across the UK to support people struggling with problem debt. In 2021 we were contacted by almost 500,000 people seeking debt advice. 36% of those who came to us for support who were responsible for paying council tax had council tax arrears.

We welcome the Committee’s enquiry into council tax collection practices. Council tax arrears have been increasing rapidly with arrears now exceeding £4 billion nationally. Council tax is the most common household bill for StepChange clients to be behind on and this problem is exacerbated by outdated methods of collection employed by many local authorities. While there have been some positive initiatives from individual local authorities and a clear desire to improve collection practices, we are concerned by the slow rate of change which is allowing detriment to continue among some of the most financially vulnerable households.

Unfortunately, regulations and guidance do not support good collection practices. While there are pockets of good practice and new Government guidance which provides some useful suggestions for councils wanting to better safeguard vulnerable residents, there aren’t consistent approaches to understanding circumstances, assessing affordability, or using data to better tailor collection methods. This is due to a lack of the clear binding standards and oversight which has helped raise standards in regulated sectors. In consumer credit (FCA), domestic fuel (Ofgem) and water (Ofwat) debt collection and vulnerability strategies have helped industry recognise that working constructively and flexibly with those in debt not only leads to better outcomes but can also increases collection rates. The regulations and guidance need to be reformed if LA practices are to catch up with this outlook. The changes that are needed include:

- Change the regulations so that people are not required to pay their full annual bill after missing one instalment
- Remove the outdated sanction of imprisonment for non-payment
- Develop the recently published guidance into binding statutory standards for good council tax collection practice and a pre-action protocol which requires councils to take certain steps before seeking a liability order
- These steps should include carrying out an affordability assessment where possible, using data segmentation when resident engagement is not forthcoming to identify hardship
- Adherence to the standards and protocol should be monitored centrally through the collection of management information linked to fair treatment of those in debt

Local authorities also continue to use bailiffs who often use aggressive tactics, misrepresent their powers, reject reasonable repayment offers and fail to adjust for vulnerabilities. Bailiffs should be used sparingly or not at all where people are showing signs of vulnerability like being in receipt of Council Tax Support (CTS). Finally, central government must commit to increasing funding for CTS so that 100% reductions can be re-established for those on the lowest incomes.
Evidence

Do there need to be changes in the practice employed by local authorities to collect council tax arrears?

Yes, the approaches used by local authorities to collect unpaid council tax often make arrears harder to repay. By removing the ability for people to pay in instalments, adding unnecessary costs onto bills and intimidating individuals using heavy-handed bailiffs and the threat of imprisonment, current practices fail to provide the necessary protections for vulnerable people nor are they an efficient way to recover debt. While there are pockets of good practice, all local authorities operate within a rigid regulatory framework which forces debt management teams to take unhelpful escalatory steps to recover arrears. There are also poor incentives built into council tax collection with a focus on collection rate league tables which fails to recognise the vulnerable nature of households in arrears. Council tax is the most common household bill for StepChange clients to be in arrears. 41,747 clients between October 2020-21 were behind on their bill, 36% of all clients who were responsible for paying council tax. These clients were in severe financial difficulty and much more likely to be facing additional vulnerabilities compared to our client base overall during this period. 40% were in a negative budget, meaning they didn’t have enough to cover essential expenditure let alone debt repayments compared with 31% overall. Nearly two-thirds (62%) had an additional vulnerability (such as mental and physical health problems or disability) on top of their financial difficulty compared to half of clients overall. Any assessment of local authority debt collection practices must acknowledge the circumstances of those who fall behind on council tax.

The current regulations encourage local authorities into a rapid escalation of both costs and enforcement tactics. The Council Tax (Administration and Enforcement) Regulations state that if someone misses a single monthly council tax payment, they will be sent a reminder notice. Then, if they do not pay within the next fortnight, they lose their right to pay by instalments and are generally served a bill for their annual liability. This means that when people are struggling to meet the average band D payment of £189.80, within a matter of weeks, they can be served with a bill for £1,898. The average arrears for StepChange clients in the last 12 months was £1529. For individuals who are struggling to get by, being hit with such a bill can be a scary prospect and is not conducive to encouraging the engagement needed to facilitate affordable repayment. Greater flexibility needs to be built into the regulations to allow households to adjust the instalment plan if they fall behind rather than becoming receiving a bill for their annual liability.

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1 This is a percentage of the number of people who went through full debt advice. The 500,000-figure quoted in the introduction is the number of people who contacted us online or by phone but not all went through debt advice.
2 The Council Tax (Administration and Enforcement) Regulations 1992, Part V, Section 23
3 DLHUC (2021), Collection rates for Council Tax and non-domestic rates in England, 2020 to 2021
### Client Comments

“I contacted them but was told for council tax they wouldn’t consider until after I was taken to court and fees added”

“The council did not give me option to settle the dept with instalments, they stated that I must pay immediately by any means, or they will send bailiffs.”

“The council did nothing. I was told it was out of their hands, up to the Secretary of State as per government guidelines.”

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If a household fails to pay or arrange to pay their full annual bill, local authorities generally seek a liability order to allow them to take further enforcement action. Liability orders add additional costs in the region of £100 onto bills despite their true cost being much lower. In Wales the cost is capped at £70. The disparity in costs charged by different local authorities needs to be addressed. We support capping the cost of liability orders at a level based on the true cost of their administration.

Liability orders not only make the bill even harder to pay, escalating to court action is a step which can intimidate households and only entrench disengagement due to the distress they cause. National Audit Office (NAO) modelling estimates that intimidating letters, phone calls or doorstep visits lead to a 22% increase in the probability of anxiety or depression levels rising. Local authorities should only resort to a liability order once they have exhausted more delicate approaches to engaging with a resident. It should also not be used before they have assessed affordability and vulnerability so that the method and rate of collection has been adjusted according to individual circumstances.

The liability order allows councils to apply for attachments of earnings or benefits to recover arrears or to use bailiffs. Seeking to recover money direct from people’s income can be a useful way for people to manage their debts and ongoing expenditure. However rigid rules on the amounts deducted form earnings or benefits can leave financially vulnerable households facing hardship and further debt problems. In our recent report on deductions from Universal Credit (UC) to collect tax credit overpayments we found that the lack of a proactive affordability assessment, which leaves many facing a 25% deduction from their award, is a major cause of hardship. 98% of clients we surveyed experienced a rate of deduction which left them struggling to afford essentials.

We are open to local authorities using methods like attachments of earnings or benefits instead of bailiffs, perhaps even without a liability order, if safeguards are built in to ensure residents’ circumstances are adequately assessed with repayments set at an affordable rate that does not cause hardship or make debt problems worse.

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<th>Client Comment</th>
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<td>“I suffer from anxiety and depression; bills and debt contribute to that greatly. I’m trying my best to pay them all but it’s difficult as I don’t seem to get anywhere. I have over £100 taken out my...”</td>
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4 Citizens Advice (2019), *The cost of collection: The true cost of council tax collection*

5 National Audit Office (2018), *Tackling Problem Debt*

6 StepChange (2021), *The true cost of tax credit overpayments*
We want to create a society free from problem debt.

benefits and am left with £100 to pay other debts not taken out my benefits. I am continuously having to visit food banks.”

DLUHC council tax guidance gives some endorsement for the use of affordability tools in council tax collection. However, in practice, use of effective affordability assessments like the Single Financial Statement (SFS) do not appear to be widespread. In a 2019 survey of StepChange clients, 58% of those who had experienced local authority debt collection had not received an affordability assessment while only 1 in 5 felt their arrears were collected at an affordable rate. There needs to be a statutory pre-action protocol based on the Department for Levelling up, Housing & Communities (DLUHC) guidance which requires local authorities to assess affordability before taking recovery action, including use of the SFS budget assessment tool. Local authorities should also be required to use data at their disposable to assess a household’s financial circumstances and set a repayment rate accordingly, with accessible routes of contact if a resident needs to renegotiate. Taking these steps should also not preclude assessing affordability later in the enforcement process. If debts are passed on to bailiffs, for example, we would expect these agents to ensure any repayments offered by residents were affordable.

Most frequently, local authorities use a liability order to instruct enforcement agents (bailiffs) to pursue council tax. In 2019, local authorities used bailiffs over 1.4m times in pursuit of council tax arrears. Bailiff action can add considerable additional fees on top of arrears making it even harder for households to repay in contrast to best practice debt collection which aims to make repayment easier. Not only do they add fees to debts, but the experience of bailiff action can also be traumatic and force people to resort to harmful measures to cope with enforcement action. Evidence we submitted to the Ministry of Justice (MoJ) as part of the Taking Control campaign demonstrated that debt advisers across the sector believed bailiff conduct towards vulnerable households had got worse since new rules were introduced in 2014. In a national poll we conducted in 2019, 85% of people who had experienced bailiff action said it had negatively affected them, 71% experiencing an increase in stress and anxiety and over half experiencing a deterioration in their financial position. In a survey of clients with debts to government organisations we conducted last year nearly half (46%) had taken out credit to repay debts, illustrating the destructive coping measure triggered by heavy-handed collection methods like bailiffs.

Client Story

Claire had a student exemption from council tax had a joint tenancy with an abusive ex-partner and found herself liable for his council tax debt.

While the council was supportive and understanding as they were legally able to be, the debt was passed to a bailiff who was hostile and scary. Claire tried to offer a smaller payment and negotiate a payment plan, but they demanded full payment within 4 months.

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7 Money Advice Trust (2019), Stop the Knock
8 Taking Control (2019), Review of the enforcement agent reforms Call for evidence response to the Ministry of Justice
9 Ibid
10 Client’s name has been changed
Claire suffered from depression and anxiety but was generally able to manage it. The bailiff conduct caused her stress levels to skyrocket, and she failed her year of university as a result.

While we still await independent regulation of the bailiff industry, we hope that the soon to be established Enforcement Conduct Authority (ECA) will improve standards. Following an agreement between the advice sector and enforcement industry to work towards setting up an independent oversight body, a framework document setting out a mandate and functions for the proposed ECA was established through a joint working group chaired by the Centre for Social Justice (CSJ). The body has a mandate to ensure fair treatment and appropriate protection for those subject to enforcement action. Its objectives include raising standards on affordability and treatment of vulnerabilities. The body represents an agreement between the advice sector and enforcement industry about the way financially and otherwise vulnerable individuals should be treated, setting a shared goal of standardising conduct across the industry, building on the National Standards introduced in 2014. The lack of a similar oversight regime based on a set of agreed standards inhibits the potential for progress on local authority collection practices. There is also a risk that Service Level Agreements set by local authorities for bailiff firms could undermine the work of the ECA. The Body’s framework includes a provision for the ECA to work closely with customers and other stakeholders to bring the terms of Service Level Agreements into alignment with the ECA’s fair and affordable repayment framework. We would encourage the Committee to recommend that local authorities be required to cooperate with the ECA in this function as they have a key role to play in supporting the ECA improve and standardise bailiff practices.

Many of the problems related to the treatment of vulnerable individuals by bailiffs could be tackled upstream by more local authorities following vulnerability policies and segmenting their arrears cases. In 2019 59% of local authorities had vulnerability policies in place however only 30 local authorities had a policy of exempting those in receipt of Council Tax Support (CTS) from bailiff action. The reduction in generosity of these schemes has compounded arrears issues among low-income households and so being in receipt of CTS should be seen as a proxy for financial vulnerability.

In a survey we conducted in 2020, 58% of clients with an additional vulnerability were subject to bailiff action on their council tax arrears compared with 56% of those with arrears but no vulnerability. Only 15% of clients in our survey felt their council had adjusted for their vulnerability with 1 in 10 feeling that they were treated unfairly. Using heavy-handed tactics like bailiffs on these households, adding significant costs to their bills and pressuring them into destructive coping strategies, is not a productive way to pursue arrears. The DLUHC recommends using data available to local authorities to tailor approaches to collection and identify where adjustments should be made for vulnerabilities. Putting this requirement on a statutory footing should lead to households in receipt of CTS or where

11 Centre for Social Justice (2021), Taking control for good
13 Centre for Social Justice (2021), Taking control for good, p. 40
14 Money Advice Trust (2019), Stop the Knock
15 StepChange (2020), StepChange Debt Charity response to the Cabinet Office call for evidence on government debt management
there is evidence of other vulnerabilities being exempted from bailiff action. These approaches should be part of mandatory vulnerability policies with reporting requirements which allow the monitoring of outcomes for vulnerable residents.

### Client Story

Linda tried to offer a payment that was affordable to her but was refused and bailiffs were sent to her home. The bailiffs threatened to come to her home and start removing items. Linda became ill because of the stress and had to beg for money from family who were also struggling.

A final sanction of imprisonment remains a feature of the current council tax regulations. While people are rarely imprisoned in practice, the threat of imprisonment is used in correspondence with households and often emphasised by bailiffs in their communications. It goes without saying that imprisonment does not help an individual repay money owed while it is now widely recognised that working constructively with people in debt is more conducive to repayment than punitive threats. Research by the Money & Mental Health Institute has demonstrated that intimidating debt letters can be a sudden trigger for damaging actions, even suicide, among those in serious problem debt. Given the high level of vulnerability among those in council tax arrears, it is questionable whether the threat of imprisonment could ever be used responsibly given the serious distress it can cause. The practice has already been abolished in Wales and Scotland where the outdated nature of the punishment has been recognised. This ultimate sanction needs to be removed as a first step in bringing council tax collection practices up to date with recognised principles of ethics and efficacy in 21st century debt collection.

It is not just the regulations that cause local authority practices to be damaging to those in arrears. Annual collection rate league tables can drive over-reliance on aggressive collection methods. Relatively high collection rates and the fact there is no upfront cost for bailiffs means many local authorities fail to recognise the true costs of their practices or the potential for better returns and reduced harm using widely accepted principles of good debt management. Bailiffs are paid by fees they charge to those in arrears, pushing costs onto financially vulnerable households who are then left less able to repay. The coping mechanism used by these households can lead to further debt problems and knock-on costs for local authorities. In our survey of clients with debts to government conducted last year, over a quarter (27%) of respondents were forced to leave their accommodation because of government debt collection practices while well over half (57%) of respondents increased their use of government services. The NAO puts the cost of problem debt related mental health and housing problems at £248m.

Companies in the FCA regulated consumer credit sector have long since seen the benefit of using more considered approaches to debt collection. The Credit Services Association (CSA) – the trade body for debt collection agencies – reported that a greater focus on assessing affordability following FCA regulation led to amounts collected by its members increasing by 10% from £2 billion in 2016 to

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16 Client’s name has been changed
18 Ibid
£2.2 billion in 2017, despite being from a smaller overall pot of debt.\(^{19}\) Replacing annual collection league tables with more holistic metrics based on affordable payment plans, escalations and costs avoided and positive outcomes for vulnerable individuals would begin to improve local authority practices while reducing costs.

**What examples are there of local authority best practice in respect of council tax arrears collection – and what has the impact of this practice been?**

There are numerous examples of good practice from local authorities.

- **Hammersmith and Fulham** stopped using bailiffs as part of their ethical approach to collections in 2017.\(^ {20}\) This was combined with a concerted effort to work constructively with struggling households and in close collaboration with independent advice agencies. Their collection rate increased to 96.76% in the first year, reflecting similar improvements in collection rates seen by debt collection agencies following FCA regulation.\(^ {21}\)

- **Manchester City Council** were involved in a Digital Economy Act (DEA) pilot project with HMRC which involved sharing data on residents’ employment to build a better picture of their circumstances. This allowed them to focus enforcement on higher income households and target support for those households on low incomes. This segmentation should be required alongside a standardised assessment of affordability so that collection rates used are proportionate to household means.

- **Barking and Dagenham** have joined up their people services departments to better identify vulnerabilities and improve joined up working across support teams. They also established an in-house ethical bailiff service in April 2021 with the aim of supporting a preventative approach to debt. The bailiff service uses a payment matrix which allows for more flexible repayment arrangements with missed payments triggering additional support rather than harsher enforcement. A month into the service 376 arrangements worth over £350,000 had already been set up. The council has also implemented a single view of debt.

The Government’s council tax guidance includes several further examples of good practice from local authorities. We know that most councils are keen to do more to support their vulnerable residents and limit the harm caused by collection practices. However, picking out examples of good practice for others to follow is not enough to address the long-standing and entrenched problems with council tax. Action from central government is needed to secure urgent widespread improvements:

- Increase resources available to councils to support low-income residents with their bills

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\(^{19}\) Ibid  
\(^{20}\) The council partnered with private firm Intrum. Debts were passed to the firm who applied FCA standard approaches to recovery, working with residents to repay arrears. Despite its success, the venture was closed in October 2021.  
\(^{21}\) London Borough of Hammersmith & Fulham (2018), *Efficiency through fairness: we’ve improved council tax collections, without using bailiffs*
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- Legislate to change regulations and give local authorities more flexibility to take a less escalatory approach
- Establish a statutory pre-action protocol and introduce binding debt management standards requiring local authorities to take steps to assess affordability and vulnerability and adjusting collection methods accordingly
- Provide oversight of local authority conduct by requiring reporting on metrics linked to positive outcomes

What is your assessment of the August 2021 government guidance on best practice for council tax collection?

The government guidance provides a reasoned summary of best practice approaches to council tax collection. It should be a useful resource for local authorities looking for ideas to improve their council tax collection processes and better support those in difficult situations. However, the language of the guidance does not set standards and lacks the statutory backing needed to improve council tax collection across the country. Council tax arrears have been growing consistently and problems caused by approaches to collection have been a cause of detriment for clients coming for debt advice for several years.

Currently, approaches vary widely across different local authorities and while there are examples of good practice the lack of universal, binding standards means that progress towards better practice is faltering and piecemeal. The guidance doesn’t go much further than the existing voluntary Council Tax Protocol which has not had a decisive impact on collection practices.\(^\text{22}\) The scale of detriment needs to be recognised and addressed by strengthening the provisions of the guidance and putting them on a statutory footing to secure the rapid and widespread improvements needed.

There are numerous areas where the wording of the guidance could be strengthened. For example, the guidance states that ‘many authorities actively identify discounts and exemptions that residents may be entitled to’, which is helpful, but this should be standard practice. Local authorities should be required when assessing an account in arrears to check if they are entitled to CTS and backdate any unclaimed benefit. In some cases, it may be appropriate to use Section 13A powers to write off a household’s council tax debt in cases of extreme financial hardships or vulnerability.\(^\text{23}\) The guidance mentions these powers but only states that councils ‘may outline their approach’ to using these powers. Local authorities should be required to have vulnerability policies which clearly outline the circumstances when they will utilise this important tool. Similarly, the provisions on data point to good practice in some areas when it should now be a basic requirement for local authorities to use data to segment their accounts and tailor enforcement methods accordingly. Multiple independent bodies have called for public bodies to develop a single view of debt since 2014, DLUHC should acknowledge this by going further than reiterating these calls in guidance.\(^\text{24}\) Local authorities should

\(^\text{22}\) Citizens Advice (2017), [Council Tax Protocol](https://www.adviceuk.org.uk/resources/council-tax)
\(^\text{24}\) [Public Accounts Committee in 2014, Indesser in 2015, NAO in 2018](https://www.parliament.uk/scotparl/)
be given a deadline by which they must be able to view all the debts owed by a resident so that they are not subject to enforcement on multiple debts simultaneously.

The guidance refers to ‘summons clinics’ offered by some local authorities which give residents the chance to receive debt advice before a liability order is secured. There needs to be a statutory pre-action protocol at this stage which requires local authorities to take similar steps as those outlined in the guidance before they attain a liability order. This should include the segmentation, affordability assessment and income maximisation steps. Escalating to costly court process should be a last resort yet in 2019 local authorities issued nearly 2.3m liability orders, the guidance in its current form is not strong enough to alter this widespread poor practice.

The guidance is also not supported by reporting requirements which would allow effective monitoring of performance. The current focus on collection rates as the only publicly available metric on council tax collection practices drives poor practice and an unhealthy culture. Statutory guidance needs to be supported by reporting requirements on a range of metrics relating to collection methods and outcomes to quicken the pace of improvements. These could include:

- Affordable payment plans offered and completed
- Vulnerable households identified
- Households engaged via correspondence
- Debt advice referrals
- Number of times bailiffs used
- Customer feedback scores

**Do there need to be changes to the legislation on the recovery of council tax arrears?**

Yes, as stated in our answer to the first question, current regulations encourage rapid escalation of both costs and enforcement. There need to be several changes:

- Households should not be required to pay their full annual bill after missing one instalment
- A statutory pre-action protocol based on the good practice guidance should be introduced which councils are required to follow before attaining a liability order
  - This should require local authorities to conduct an affordability assessment using the SFS where a resident engages with the process or through use of data in cases where residents do not respond to requests for budgeting information
  - Similar use of data should be required for the identification of vulnerability
  - Income maximisation and referral to debt advice should also be required steps with Breathing Space offered when clients take up the offer of advice
- Rules on attachments of earnings or benefits should be changed to allow more flexibility and ensure they are affordable. This means a requirement to follow the steps of a pre-action protocol, making an affordability assessment, and setting levels of deductions accordingly.
With these safeguards, these methods of recovery could be open to councils without attaining a liability order.

- The costs of a liability order should be fixed in legislation at court costs
- CTS claimants should be exempted from bailiff action (alongside requirements for segmentation of cases in the pre-action protocol to exempt other households identified as vulnerable)

How do the different schemes of local authority council tax support affect council tax collection rates?

Since Council Tax Benefit (CTB) was replaced by localised Council Tax Support (CTS) in 2013, council tax arrears have increased by 75%. In the 7 years before 2013 arrears had increased by just 13%. Earlier this year Policy in Practice conducted research using data from a number of London Boroughs, they found that the generosity of a councils CTS scheme along with the level of deprivation were the only two things significantly associated with collection rates. The Institute for Fiscal Studies (IFS) have conducted a number of comprehensive reviews of CTS schemes and have conclusively demonstrated that changes to CTS, and specifically minimum payments for households who were previously entitled to 100% reductions in their council tax liabilities, have driven most of the dramatic increase in arrears since 2013. Without urgent reform to the structure and generosity of these schemes or to council collection practices, the most financially vulnerable households will continue to live under a cloud of mounting debt, aggressive enforcement, and the threat of imprisonment.

The localisation of CTS support was accompanied by a 10% reduction in the grant funding previously distributed for CTB and was followed by a steady reduction in funding to local authorities. Under CTB those on means tested benefit automatically qualified for maximum CTB which covered their full council tax liability. To cover the shortfall in funding local authorities have had to make changes to their schemes, the most common has been to introduce a minimum payment, meaning that all working age households are required to pay some council tax. By 2019, 258 local authorities had introduced a minimum payment, with some councils setting it at as high 50% of liability. Numerous other changes were made to CTS schemes including the mirroring of central government benefit changes like inflationary freezes, the benefit cap and two child limit. The IFS has convincingly demonstrated that the introduction of minimum payments for those who previously were not liable has been the key driver of the increase in council tax arrears. They found that households who went from receiving maximum CTB to having to make a minimum payment were twice as likely to be in arrears after the changes. Households who may have experienced a greater increase in their liability

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26 DLUHC (2021), Collection rates for Council Tax and non-domestic rates in England, 2019 to 2020
27 Policy in Practice (2020), Council Tax debt collection and low-income Londoners
28 IFS (2019), The impacts of localised council tax support schemes
29 Ibid
30 Ibid
under the new scheme but were already paying some council tax before were no more likely to be in arrears. Last year, the average monthly payment for StepChange clients in council tax arrears was £76. This represented over 5% of their monthly outgoings. These clients had an average surplus of just £5.29 after essential expenditure with which to make repayments towards their arrears. Many will have a negative budget, meaning they are simply unable to cover essential expenditure.

The Hardship Funding provided to local authorities during the pandemic temporarily reintroduced 100% CTS for households whose bill was less than £150. This was welcome but is not enough to tackle the long-term problems with CTS which will continue to drive increasing arrears without more fundamental change. Funding is not currently demand led so councils find themselves under increasing pressure when more people become eligible for council tax support as was the case during the pandemic. Government needs to reset the funding arrangement so that it flexes with demand and increase the grants provided to local authorities so they can once again provide 100% support to households most in need. Under CTB households on means tested benefit were automatically eligible, this meant two thirds of households were passported onto the benefit. While the diverging nature of local CTS schemes means individuals cannot be passported in this way, the UC system does not automatically prompt an eligibility check for CTS or notify councils when someone could be in scope which means that households must apply separately. Research by Entitledto estimated that CTS is widely underclaimed, with over 2.5m families missing out on nearly £2.5bn of support. The UC system must prompt check CTS eligibility and be synchronised with local authorities so that more eligible households are enrolled onto CTS.

**Client comment**

“They did not seem interested or were working to some kind of script, I could not get through to them whatsoever. The emails and letters were so overwhelming, I think looking back at that time I gave in. When you receive 93 emails a week from your local authority about change of circumstances that are not right which affects not just you but your children you have no sleep you can’t eat your life becomes an entire battle with people that do not care because they never been in that place of life hanging by a thread. Thats how I felt.”

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31 Ibid.
32 Ibid.
33 Entitledto (2017), *Over £20 billion remains unclaimed in means tested benefits*