



York Traveller and Gypsy Project - Benefits and the Traveller Community

Rebecca Jeffrey - August 2013
York & District CAB

In partnership with



Supported by



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York & District Citizens Advice Bureau

York and District Citizens Advice Bureau is a free, confidential and independent charity that gives advice on a huge range of issues, including debt, benefits, employment and consumer. The twin aims of our service are:

- ♦ to provide the advice people need for the problems they face
- ♦ to improve the policies and practices that affect people's lives.

"York and District CAB is working towards alleviating poverty, injustice and inequality, which exist within our local community. This is achieved through the development of an effective, accessible and quality service."

Social Policy is extremely important within bureau to help solve reoccurring problems and prevent undue stress on potential clients. We do this through collecting evidence from the advice given which is used to influence policy locally and nationally. We also take part in a number of campaigns and write regular reports.

Upcoming reports include:

- ♦ A series of reports on 'Digital by Default' (with Advice North Yorkshire)
- ♦ Managing Money

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Please note: All errors are the fault of the author

Foreword by John Low of the Joseph Rowntree Foundation

This report is the first published output from this 3 year project which is supported by JRF's York Committee. The York Committee makes grants to organisations to help improve the general quality of life in York, with particular regard for those who are in any way disadvantaged. Prior to this project, the York Committee had made a smaller grant to enable the Citizens Advice Bureau to start working more closely with the Gypsy and Traveller community in York, and given the success of that initiative, the Committee approved a larger follow-on project. The expansion of the initial project in this way allowed for a doubling of the project worker's time and also provided some resources for social policy support and independent evaluation. The new project is being carried out partnership between CAB and York Traveller's Trust.

JRF's York Committee chose to support this project because at the time it had prioritised a theme relating to minority groups, and also because another of JRF's core aims is to identify the root causes of poverty and injustice. It so happened that at the time City of York Council had started work on its new Strategy for Gypsies and Travellers, and the project has already been able to make valuable contributions to that work. The project also of course coincides with a period of national austerity, public spending cuts and wide-ranging reforms to the welfare system. This report is focused on the last-named issue and looks at the impact it is having on the Gypsy and Traveller community, as well as describing ways that the project has been able to help so far.

For all these reasons the project is timely. The overall aim of the project is to strengthen contacts and trust between the Gypsy and Traveller community and CAB to the point where members of the community feel free to access CAB's services as a matter of course, whenever they feel the need. In addition, the project offers an opportunity to assess what services this community needs at a challenging time, to examine how these needs can be met and to share these very practical experiences with others in the UK who are engaged in similar work.

John Low
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1. Introduction

For some years, and via different mechanisms, York Citizens Advice Bureau (York CAB) provided advice to Travellers, Gypsies and Refugees at dedicated outreach venues. York CAB offered advice across its normal range of areas. The work with Travellers and Gypsies had been particularly successful and so funding was sought for a Traveller and Gypsy specific outreach project.

The advice needs of the Gypsy and Traveller communities resemble those of the mainstream York population but are exacerbated by the difficulties they experience due in part to lower levels of literacy, higher levels of disability and how society treats those who abide by Gypsy and Traveller culture. Neale (2008) shows the resultant exclusion of these communities. Meanwhile the intention by government is to simplify, for everyone, the complex welfare benefit arrangements via the introduction of Personal Independence Payments (PIP) and Universal Credit.

Consequently, a fresh, three-year, project, building on the contacts developed during the earlier York CAB work, commenced in July 2012. (Full details of the project's objectives are at Appendix 2.)

2. The Gypsy and Traveller Communities in York

There are three dedicated Gypsy and Traveller sites in York. In the 2011 Census, 269 people in York identified their ethnicity as 'Travellers and Gypsy'. However, as this was the first year this information could be volunteered on the census, combined with the reluctance for the community to disclose this type of information, it is very likely to be an inaccurate figure (Bowers, 2011). The York Traveller and Gypsy Strategy estimates that in fact there are around 350 Traveller and Gypsy families in York (CYC, 2013a). "39% of Gypsy and Travellers have a long term illness compared with 29% of age and sex matched comparators" (CLG, 2012, pg.13). The inter-ministerial report on tackling inequalities experienced by Gypsies and Travellers notes that "at present, Gypsy and Roma pupils, along with pupils of Irish Traveller heritage, are amongst the lowest-achieving groups at every Key Stage of education, although individual pupils can and do achieve very well. In 2011, just 25% of Gypsy, Roma and Traveller pupils achieved national expectations in English and mathematics at the end of their primary education, compared with 74% of all pupils. At the end of secondary education, just 12% of Gypsy, Roma and Traveller pupils achieved five or more good GCSEs, including English and mathematics, compared with 58.2% of all pupils" (CLG, 2012, pg. 7). This alongside high levels of illiteracy means that the issue of written based correspondence acutely affects the Gypsy and Traveller Community, compared to the wider population.

As their name suggests, Travellers do not necessarily remain fixed in one place but can move about. The boundary lines between York and North Yorkshire are not always clear on the ground. As a result, this has particular implications within the Local Welfare Assistance Funds schemes (see below) where York has a different scheme from that of North Yorkshire.

3. The Project

In 2012, York CAB began a project, in partnership with York Travellers Trust (YTT) and funded by Joseph Rowntree Foundation (York Committee), to provide an outreach service specifically for Gypsies and Travellers to help them access the mainstream services of York CAB and, through this, other mainstream services such as the Department for Work and Pensions, the City of York Council services and other agencies. The project is a small scale project with one part time project worker who runs outreach sessions twice a week.

This is the first interim report of the project which aims to show the benefit issues dealt with so far by the York CAB Traveller and Gypsy Outreach Project ('the Project') so far. It will also highlight the impact these issues have specifically on the Traveller community and show how these issues have changed since the introduction of Localised Welfare in April 2013. Finally, it will look to what extra support current issues indicate might be needed in the future with the introduction of Universal Credit.

It is important to emphasise here, that all CAB advisers are trained to consider the implications of any enquiry for their clients. These include the effect any action will have on any other arrangement a client may have; and also to review all potential welfare benefit entitlements. This accounts for the fact that, an enquiries will result in the addressing of more than one issue. Not only is this a remarkable feat by one worker employed only part time on the Project; but it also demonstrates how, by being able to access advice for just one enquiry, a very substantial field of support can be opened up.

Just over a year after this project began 107 issues have been addressed¹, with an increasing rate of enquiries as time goes on and trust is built up. What has become clear in this time is that, with 70% of enquiries containing a benefit specific element, one of the key problems faced by the York Traveller community is access to and engagement with the welfare system. For a table of all the benefits discussed in this report, please see Appendix 1.

4. Changing Welfare Benefits

At present the Welfare System is going through some of the biggest changes it has seen since 1943 (DWP, 2013a). The Department for Work and Pensions (DWP) is aiming to "make the benefit system fairer and more affordable to help reduce poverty, worklessness and welfare dependency and to reduce levels of fraud and error" (DWP, 2013b). The first wave of large Welfare Reform changes came in April 2013. The aim of this report is to look at the changes in benefits issues as a result of Welfare Reform that have been dealt with by the York CAB Traveller and Gypsy project. It will begin by looking at the issues prior to April 2013 and any future changes to those specific benefits. Following this it will look at the issues dealt with after April 2013 and show how the issues have changed as a result of Welfare Reform. Finally, some short conclusions and recommendations will be made.

¹ Within Bureau, a secure CASE recording system is used to keep the clients records and profiling details. This can then be used to monitor the activity of the project.

5. Benefits Issues Dealt with Before April 2013

In April 2013, the first large wave of Welfare Reform came into place. Before April 2013, a number of benefits were in existence. Council Tax Benefit and the Social Fund were managed a national level by the Department for Work and Pensions (DWP). These elements previously dealt with by the DWP, would now be administered by local government, Appendix 1 charts the changes. This Report now looks at the welfare benefits problems that the Project had been dealing with before this date and possible future issues with those benefits. The top issue prior to this date were Employment Support Allowance (ESA), accounting for 23% of the benefit issues logged. Following this were Disability Living Allowance and then Tax Credits.

5.1. Employment Support Allowance

Although Employment Support Allowance (ESA) has been a high trending issue across the advice sector, it is particularly acute for the Gypsy and Traveller communities due to the higher levels of disability previously mentioned. It was the top benefits issue dealt with by the York CAB Traveller and Gypsy Project, accounting for 23% of benefits issues. ESA was introduced for new claims in 2008 to replace Incapacity Benefit and Income Support paid for because of illness or disability. In 2010, existing claims of the old benefits began to be transferred across to ESA. The main difference with ESA is the introduction of the Work Capability Assessment, made up of two elements: the limited capability for work assessment and limited capability for work-related activity assessment. The first determines whether the claimant is eligible for ESA, comprising a questionnaire and medical examination. The latter decides whether the claimant should be in the support group or work-related activity group and is based on a medical examination with different criteria to the capability for work assessment. (Citizens Advice, 2013). If placed in the support group, a claimants ESA payments are slightly higher and is not required to attend Job Centre interviews or have work related targets/goals.

Client A was being transferred from Incapacity benefit to ESA when his benefit suddenly stopped. After working with our project worker, who contacted the DWP, it was discovered that the reason behind the stop was due to the client failing to attend a medical assessment. The reason the client did not go to the medical assessment was because he did not receive the letter. The client stated that it was likely that the letter had been sent to his marital home, but as he was no longer living there and moving around, he would not have read it. This left the client receiving no money or form of income and so he had to obtain a crisis loan until our adviser could sort out the appeal and get payments back in place.

The main problems had by Travellers and Gypsies in York surrounded the issues of: the claiming process and subsequent appeals. Problems relating to ESA and appeals have been well documented and publicised. Therefore, we will focus on the claiming process.

The claiming process can quite often be drawn out and extremely paper work based. For example, the Limited Capability for Work Questionnaire (DWP, 2013c) is a, twenty page paper based document that requires a claimant to write and describe their illness, medication, treatments and capabilities against a specified set of criteria, as well as providing information such as their doctors details. The burden of filling out this questionnaire is placed upon the claimant. After being sent to them in the post, there is a four week time limit to complete and return, yet there is very little support available to help claimants do this. In addition to this, most correspondence about the claim is sent in the post in the form of written letters. This has caused great confusion for our clients as many do not or cannot read their letters.

In addition, with income related ESA due to be included in Universal Credit, this may create further confusion for those Travellers who have been recently transferred from Incapacity Benefit to ESA, who will soon be transferred again to Universal Credit, requiring a new application. Similar problems around written correspondence will occur with this further transfer, as well as the potential for digital literacy and Internet access issues as Universal Credit is designed to be applied for and managed online. A further report will soon be brought out by York CAB discussing these specific issues.

5.2. Disability Living Allowance

Disability Living Allowance (DLA) is a non-means tested, non-contributory based disability benefit that aims to help cover the extra costs that claimants may have because of a disability (Scope, 2011). It is split into two components: mobility and care. The first is paid at two different rates, higher and lower, depending on the degree of difficulty a claimant has in getting around, whereas the latter is paid at three different rates, high, medium and low, depending upon care needs. It is possible to receive either or both components.

The main area of assistance with DLA issues that the Project has faced is helping a client fill in the application form, clarifying payments and helping with any appeals. A large element of the application process is paper based, with the application itself being a sixteen page written document that requires the claimant to explain the various struggles they face on a weekly basis, how often particular difficulties occur and how long it may take them to do certain activities. The different levels of payments can often be confusing, resulting in the CAB project worker having to explain and clarify the payments a client is receiving. As previously mentioned, there are higher levels of long term illness within the Traveller and Gypsy community compared to the general population (CLG, 2012, pg. 13). Someone within this community is therefore more likely to be receiving a disability benefit such as DLA.

Client B was awarded high rate mobility and middle rate care. However, the client was unclear about where the payments were coming from, what rate they had been awarded and why the payments didn't total the amount expected. After investigation by our Project worker, she was able to explain to the client that the payments she was getting were correct due to the mobility element of the DLA payment going directly to the Motability scheme to pay for the adapted car the client had.

DLA began to be replaced by Personal Independence Payments (PIP) on 12th June, 2013. Like DLA, PIP remains non-means tested or contributory based. However there are a number of differences between the two. Instead of the sixteen page paper based form, there is now a 37 page paper based form. Although this is more directed in its questions, with many multiple choice questions with a follow up explanation box, there is still a large amount of reading and writing required. At the point of writing this report, we had not had any claimants of PIP; however, we expect that this written element will put up a barrier to Travellers and Gypsies who may require extra support.

A further key difference between PIP and DLA is the change to assessment at either a standard rate or enhanced rate for both the mobility and care elements. This is contrasted to DLA where the mobility component is assessed at three levels. This has meant much stricter criteria for the mobility component that many organisations have expressed concern about (Hardest Hit, 2013, Citizens Advice, 2013b). Within the CAB project, clients have had more issues in relation to the mobility component, compared to the care component, 17% of issues compared to 11%, meaning this stricter criterion is expected to result in our clients receiving less support.

5.3. Tax Credits

Tax Credits are benefit payments to help those on a low income, essentially by topping up their income to the level needed to live on. However, Joseph Rowntree Research into the Minimum Income Standard shows that with the recent decision to no longer up rate Tax Credits by inflation but by a fixed 1%, means that it will no longer be sufficiently topping up peoples income (JRF, 2013b).

Form Filling

Client C had a child but had previously been living with her mother and so they agreed that the Child Benefit and Tax Credit payment would go to her, however the client eventually became unhappy with this arrangement and required help in transferring the benefits to her.

There are two types of Tax Credits, Working Tax Credits and Child Tax Credits. The first is a benefit for anyone who is working who meets specific work hours and income requirements; these are at least 30 hours of work per week for a single person over the age

of 25 or at least 16 hours per week for people with a disability, aged, over 60 or who have a child. Child Tax Credit is a benefit for those who have children, who are on a low income and are in or out of work. Tax credits are currently applied by first ringing the Tax Credit Helpline who will then send you a Tax Credits pack including application form. This application form is a 10 page document requiring a large amount of detailed information. Yet again, this has

Benefit entitlement

Client D had two jobs, one of which was working for a cleaning company. She wanted to set up her own cleaning company instead and so came to the Project to find out how this would change her eligibility for tax credits and what she needed to do to start up the business. After the information and advice was given the client felt confident in what she had to do and confident that her business would succeed.

resulted in a the main issues dealt with by the CAB project surrounding the issues of needing support to help fill in forms and help to see if the client would be eligible to any payments or if they are currently receiving the right payments.

Tax Credits are in the process of being merged into a single benefit, Universal Credit. This is a single benefit for working age claimants either looking for work, or on a low income. Although the Universal Credit Pilots have now begun, it has yet to be introduced in York and so the effect this will have upon the Gypsy and Traveller community is yet to be seen. When Universal Credit is introduced, Tax Credits will be abolished and instead incorporated into this system. This means those currently on Tax Credits will need to apply for Universal Credit in order to continue receiving this top up, but will have added responsibilities in the form of the claimant commitment that is not currently in place for Tax Credits.

6. Benefits Issues Dealt with After April 2013

With the April 2013 Welfare changes, the landscape of issues seen by the Project has changed, with the predominant issues now involving welfare reform and localised welfare. This accounted for 35% of issues and was the main issue in almost half of the enquires since April 2013. It is extremely unlikely that those issues seen prior to this date have ceased to be problems, rather that the new issues have taken priority. This Report now looks at the problems that the Project has been dealing with since April 2013, and possible future issues relating to these benefits. The top two issues were Localised Social Welfare and Welfare Reform Benefit Loss. Employment and Support Allowance has remained in the top three of most common benefits issues seen by the Project, but moved from its position as the area of advice previously most called for and became the third top issue, accounting for 9% of cases.

6.1. Localised Social Welfare

In April 2013 the Crisis Loan and Community Care Grant elements of the Social Fund were abolished and replaced by Local Welfare Assistance Funds. Like Council Tax Benefit, (see below) this replacement has lower funding and stricter criteria.

Each local authority has a different scheme. For example, in York the City of York Council has put in an interim scheme called York Financial Assistance Fund (YFAS). This has been split in a similar way as the Social Fund was previously; YFAS Emergency Assistance for crisis or disaster, and YFAS Community Assistance for help with returning or remaining in the community. This

The client had to rent a new chalet to put on her plot which cost £250 deposit and £500 delivery cost. It was decided that an application to YFAS may be appropriate and so the adviser rang the helpline to check they had the right form. The person on the helpline informed them that the only way to apply would be to come into West Offices, go to the housing options team and make a digital application. The person on the helpline also advised that only two grants of this nature are awarded each day and advised that they therefore came into West Offices as soon as possible in the morning. The client did this and so arrived at West Offices for 8:30 am. This information was wrong as CYC advertise that YFAS can be claimed online, by phone or by post. The client therefore needn't have travelled to West Offices.

can be applied for online, by telephone or on paper (CYC, 2013b). In North Yorkshire, North Yorkshire County Council have implemented a full scheme, which has a large number of differences to York, including that it can only be applied for by phone and requires a vulnerability assessment (NYCC, 2013). This variety of schemes can clearly be an issue and cause confusion for those Travellers moving about, but the issues we have seen in this area concern: a lack of awareness and the giving out of poor or wrong information by the council, as well as the inclusion of disability benefits in the income assessment, despite the fact this income is normally disregarded.

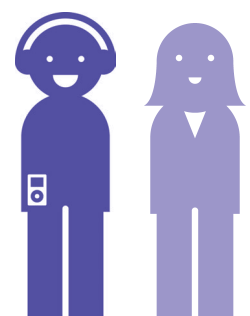
The client needed to replace his washing machine, but having had been hit by both the replacement of Council Tax Benefit with Council Tax Support and the introduction of the Bedroom Tax could not afford to do this. It was decided that an application to YFAS would therefore be appropriate. However, this was turned down on the basis of having too much surplus income. They had taken into account the money received from DLA. In this case the client's whole DLA payment goes straight to the Motability scheme for an adapted vehicle and so he never sees any of the money. The adviser spoke to the decision maker explaining this and asking for a review, but the claim was still rejected. The same was true for DHP.

The York CAB Traveller and Gypsy Project have already done a short evidence based report² on these issues and have begun working with the council to resolve them. The main identified through this report were problems around incorrect information being given to our clients. As a result of this report, further training is now planned for council employees to ensure correct information is given out.

A more worrying problem that arose from this report was the discovery that City of York Council had been taking disability benefits as a form of income, these are intended to cover some of the additional costs people may face due to a disability and take into account the severity of the disability and the costs that may be incurred because of it. Due to this, it is not normally considered as income as it is specifically a payment for people to cover the costs of their extra needs, not as a form of general income. However, in applying for a YFAS grant, clients have found that DLA payments have been taken into consideration during their assessment and resulting in their application being rejected. DLA is not a form of disposable income that would be suitable to use for many of the applications, such as a washing machine, and therefore should not be considered in the application. After further feedback the council have now changed their policy so that disability benefits are disregarded and not classed as available income.

As a result of these two changes, we would now expect to see less issues surrounding Localised Social Welfare.

² For more information about this short evidence report, please contact York and District CAB



6.2. Welfare Reform Benefit Loss – Council Tax Support

In April 2013, Council Tax Benefit was replaced by local Council Tax Support (CTS) Schemes. The aim of both of these is to help those on low incomes pay their council tax bill. The main difference between the two is in the form of a funding cut combined with compulsory protection of pensioners, meaning the reductions in support fall wholly on those of working age. Research into the impact of this change has been carried out by Joeseph Rowntree Foundation (JRF, 2013). It looks at the impact of the funding cut, the variety of schemes and the impact upon claimants. In York, the City of York Council chose a CTS scheme whereby the maximum amount of support you could receive would be 70% of your Council Tax bill, compared to the 100% previously available with Council Tax Benefit. Since January 2013, when notification letters began to be sent, 25% of new enquiries within the York CAB Traveller and Gypsy Project were queries relating to Council Tax Support.

Client E received a letter from City of York Council informing them of the percentage her Council Tax bill that the client now has to be paid. However, the client didn't know what this would be in monetary terms as the letter simply directed her to a website to find out this information, despite the client having no internet access. In addition to this, the client is worried she will not be able to afford to pay this.

Client F received a letter informing him that new Council Tax Support requires that he pays some money towards his council tax. The client is extremely worried about this and wanted help spreading the payments and with budgeting.

Some of the confusion came as a result of the correspondence from the council.

However, the main concern has been around how to find the money to pay for their council tax that they may not previously have been required to do. Despite being small amounts, this is often a lot for those on a tight income and can cause additional anxiety and pressure. This issue affects many people from all backgrounds who now have to pay council tax when they previously have not, however, the issue can be particularly acute for the Traveller & Gypsy community because of high levels of poverty.

7. Executive Summary

Many of the benefit issues faced by clients of the project are similar to the issues seen more generally in bureau; however these issues will often affect the Traveller community more acutely and require additional support. In York, some support is already available for the Traveller and Gypsy community, through the CAB project and the York Travellers Trust. These two organisations have built up the necessary trust with the community and are therefore best placed to provide any additional support. The main problems emerge as being:

- ◆ **Difficulties with form filling, requiring extra support when claiming benefits.** 50% of enquires seen in the Project required help with this. With the introduction of a new universal benefit, Universal Credit, that requires claimants to make a new claim, the Traveller community in York will require extra assistance with making applications on the new Universal Credit system.
- ◆ **Confusion of being transferred from an old benefit to its replacement and the extra requirements as a result of this.** One particular issue has surrounded the problem of written correspondence informing when changes are happening and explaining the requirements. It is therefore suggested that there is extra support in place for the Traveller community in York to explain when changes are happening and what they will now need to do to avoid any missing of correspondence. This may be in the form of a community champion on each site who is kept up to date with the changes and can in turn keep the community up to date.
- ◆ **The need for clarification of the benefits a client is currently receiving due to the complexity of payments as well as checks for any further entitlement.** These issues were present for almost one in three of enquiries seen by the project. One of the aims of Universal Credit is to simplify the benefit system and so hopefully this will, in the long term, alleviate this issue. However, in the short term, there will need to be extra support in place to help explain the different elements of the new system and any varying entitlement.
- ◆ **Changes to income and expenditure.** The changes to benefits have caused confusion and worry to our clients, particularly worry about being able to cope with less money and payments coming at different times. As part of Universal Credit, claimants will be paid in one monthly sum, making money management even more important. It is therefore recommended that support with budgeting and money management continues and is intensified.



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Appendix 1- Welfare Benefits Chart

Old Benefit	New benefit	What for?
Disability Living Allowance (DLA)	Personal Independence Payments (PIP)	A non-means tested, non-contributory based disability benefit that aims to help cover the extra costs that you may have because of your disability.
Incapacity Benefit (IB)	Employment Support Allowance (ESA) <i>N.B.: Income Based ESA is soon to become Universal Credit</i>	A benefit for people with limited capability for work because of ill health or disability.
Child Tax Credits	Universal Credit	A benefit for those who have children, who are on a low income and are with in or out of work
Working Tax Credits	Universal Credit	A top up benefit for anyone who is working who meets specific hours and income requirements
Social Fund – Crisis Loans and Community Care Grants	York Financial Assistance Scheme (YFAS)	Help with crisis/disaster or for help with returning/remaining in the community.
Council Tax Benefit (CTB)	Council Tax Support (CTS)	Help for those on a low income to pay their council tax bill.
	'Bedroom Tax' or Spare Room Subsidy	A tenant's housing benefit may be reduced if they are of working-age and a social housing tenant living in a property that is considered to be too big for her/his needs
	Discretionary Housing Payments (DHP)	Help with topping up rent and council tax if Housing Benefit/ Council Tax Support do not cover all the cost.

Appendix 2 - Extract from proposal funded by JRF

York & District Citizens Advice Bureau

Purpose: 3 year strategic funding to do outreach work with Gypsies and Travellers

The main aim of the project is to develop a partnership outreach service for the Gypsy and Traveller community in York. (We have used the terms Gypsy and Traveller because they are the terms most used by the target group to describe themselves). In this way the project will provide a “bridge” for Gypsies and Travellers to access the mainstream services of York CAB and, through us, other mainstream services. The project will assist Gypsies and Travellers to access in-work and out-of-work benefits they are entitled to, resolve problems with debts, increase their incomes and maximize the use of their existing incomes, resolve accommodation problems and assert their rights at work. This will lead to an improvement in their standard of living, which will also have an impact on their health, well being and the educational achievements of their children.

The project will work with Gypsies and Travellers in very close partnership with the York Travellers Trust (YTT). An important aspect of the project is to share good practice and evidence of advice needs of Gypsies and Travellers with local and national providers and decision makers. This will be done by:

- ◆ Keeping records of work carried out, the outcomes for the project beneficiaries, and other relevant information.
- ◆ Recording key ‘social policy’ issues: that is, substantial issues or blockages (relating to inequality, discrimination, access to organisational procedures, and other matters) which affect how Gypsies and Travellers access services, benefits and information, and which need tackling before improvements can be achieved. The key issues will be written up by the project team in the course of the project team in at least 4 short reports.
- ◆ These reports will be published in an accessible form as supplement to our Annual Report/ Review which is published in the autumn and disseminated to local policy makers and interested agencies.
- ◆ This evidence will be submitted to Citizens Advice (CA) centrally, and supporting information will be gathered from other projects run by CAB, such as specialist Debt project, our Housing Debt Project and our Child Poverty project. The team will also gather information about the experience of other CAB Gypsy and Traveller outreach projects operating in different circumstances (e.g. rural or inner-city) to develop a common strategy to meet the advice needs of this community.
- ◆ At the end of Year 2 an event will be held to disseminate good practice, involving YTT, Gypsies and Travellers themselves and our other partners.
- ◆ At the end of year 3 a final independent project evaluation will take place, evaluating the extent to which our outcomes have been achieved.

York & District Citizens Advice Bureau, 20 July 2012

Appendix 3 - Abbreviations

CAB	Citizens Advice Bureau
CTB	Council Tax Benefit
CTC	Child Tax Credit
CTS	Council Tax Support
CYC	City of York Council
DHP	Discretionary Housing Payments
DLA	Disability Living Allowance
DWP	The Department of Work and Pensions
ESA	Employment Support Allowance
IB	Incapacity Benefit
PIP	Personal Independence Payments
TC	Tax Credits
UC	Universal Credit
WTC	Working Tax Credit
YFAS	York Financial Assistance Scheme
YTT	York Travellers Trust





For more information on this report please contact
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