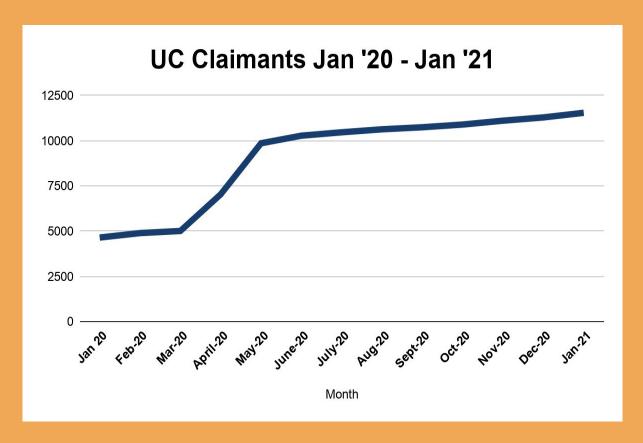


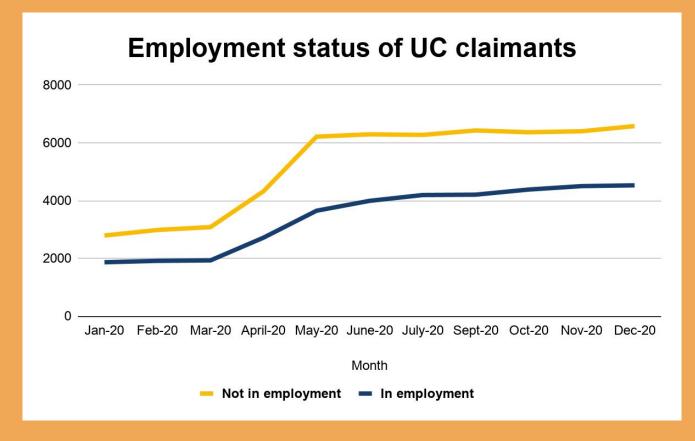
Workers Meeting 2nd March 2021

Watford Constituency



130% more people claiming UC since March

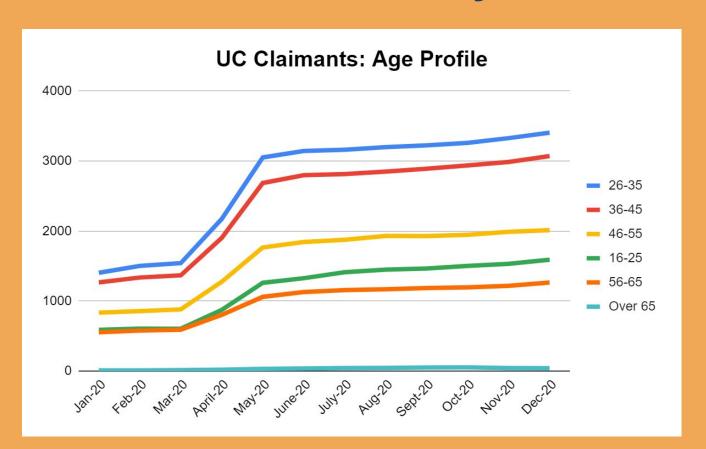
Watford Constituency



Increases March to December:

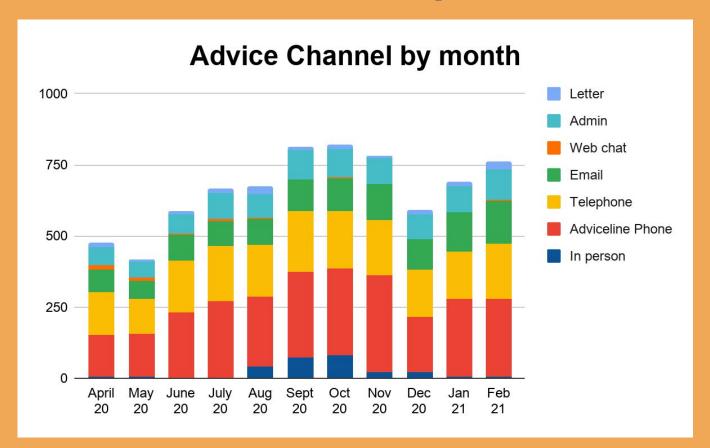
- 113% unemployed
- 135% employed

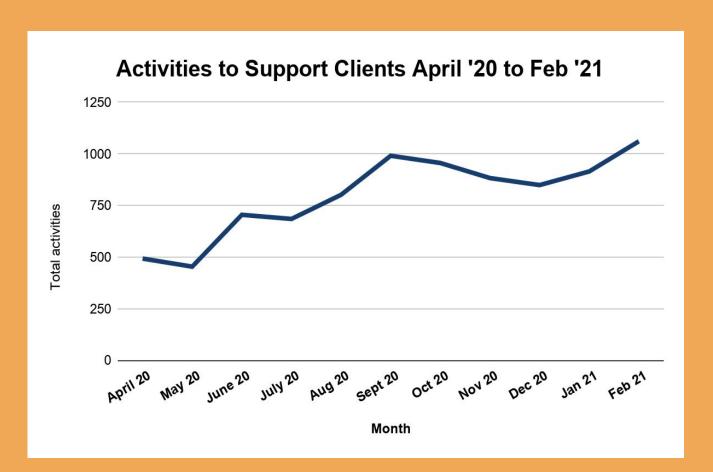
Watford Constituency

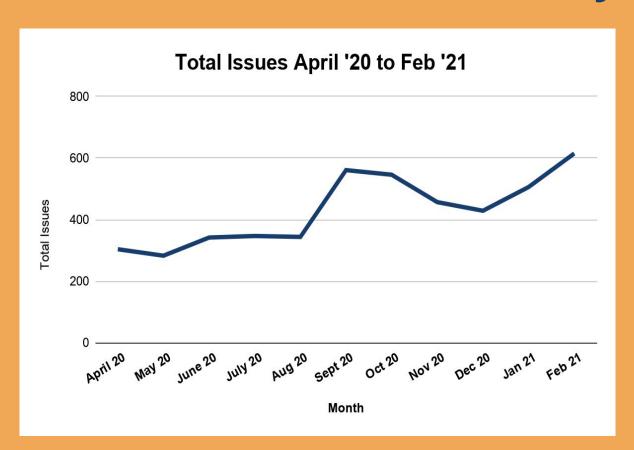


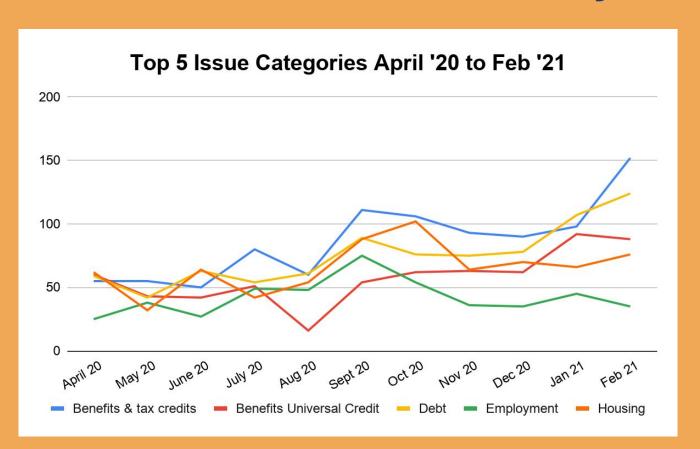
Total clients helped	3,621
Total quick clients	1,430
Total issues	10,036
Total activities	11,599

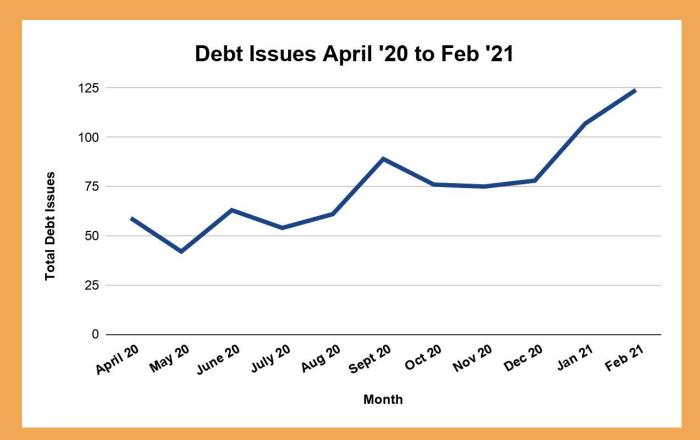








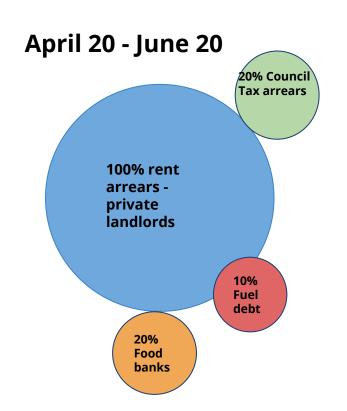


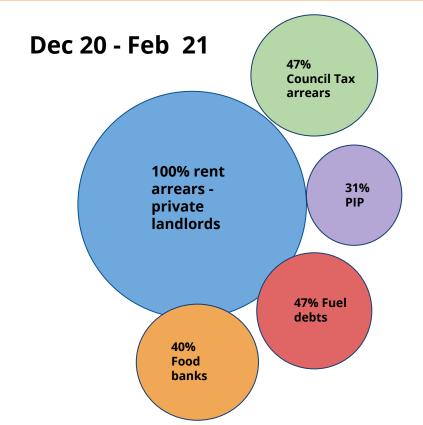


Top five debt categories at February 2021:

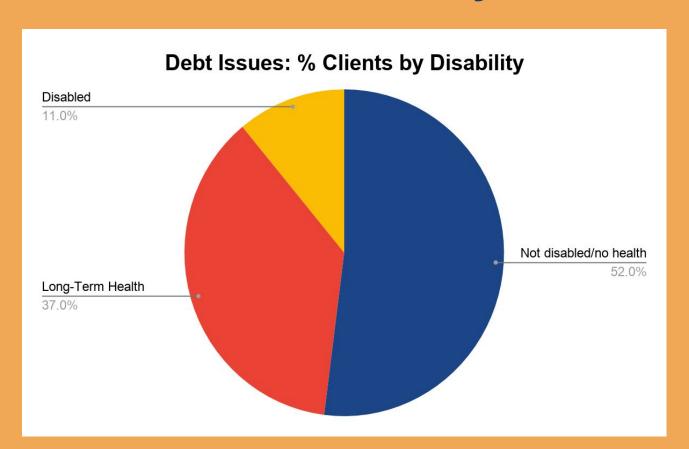
- 1. Rent arrears
- 2. Council tax arrears
- 3. Fuel debts
- 4. Cards
- 5. Other

Clients with private rent arrears issues

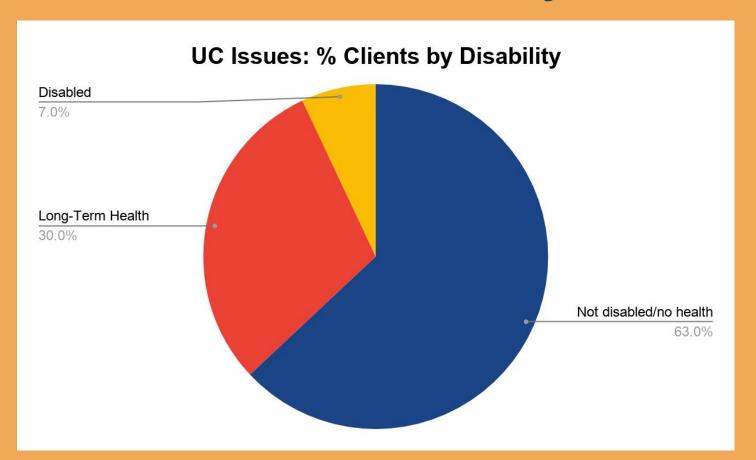




Watford Constituency in last QTR



Watford Constituency in last QTR



Pandemic Advice - Observations

Financial hardship

 double the number of food vouchers to Watford constituents in January '21 compared to April '20

Growing rent arrears

risk of homelessness when eviction ban is lifted

Impact of uncertainty regarding UC uplift

- certainty means people can plan
- regular payment is essential for budgeting and gives higher level of security

CAW Advice experience

Employment contract variations: reduction in hours

Anxiety about debt

- impact on mental health
- detrimental impact on getting back into work

Disproportionate impact on the disabled

- impact of shielding
- when furlough not offered, no choice but to apply for UC
- worse off than those on legacy benefits
- Watford has seen a 46% increase in families with a disabled child receiving UC between January and August 2020

Thank you

