



Panoramic photo of Penzance by Mark Twyning

Penzance Citizens Panel

CORE REPORT SETTING OUT POLICY RECOMMENDATIONS

GAVIN BARKER

For the full report including all presentations by speakers and a special section 'Learning lessons for future citizens panel', please go to:

<https://penzance-citizen.org/final-report-and-recommendations-by-penzance-citizens-panel/>

Penzance Citizens Panel 2019



Panel members

Karen Baker

Claire Harrison

Morgan Hall

Robert Joyce

Mark Deer

Marc Hadley

Andrew Harry

Gavin Barker (co-chair and facilitator)

Paul Green (co-chair and facilitator)

Andrew Yates (co-chair and facilitator)

Sharon Holmes

Rachel Garside

Frances Gilligan

Tony White

Heathcliffe Jenkinson

Justina Naruseviciute

Mary Prowse

Our thanks to the list of speakers who gave presentations to the panel.

These were thoughtful, informative presentations, some of them densely factual. They stand on their own as useful information resources that others can refer back to.

Sid Reed	Breadline project, Penzance
Sheila Hutchins	Citizens Advice
Dave Clift	USDAW Trade Union officer for Cornwall
Craig Little	CEO of Rebuild South West
Cllr Cornelius Olivier	Cornwall councillor
Cllr Dick Cliffe	Penzance Town Council
Allister Young, CEO	Coastline Housing
Ruth Clarke	Cornwall Residential Landlords Association
Cllr Andrew Mitchell	Cornwall Council Cabinet member, Housing portfolio

The panel discussed, voted and endorsed 21 policy recommendations in all. These include seven recommendations that the panel consider to be a priority. Some of these are drawn from policy recommendations by expert speakers to the panel; some have been changed and adapted, and some emerged directly from the citizens panel itself.

The panel recognises that some of these recommendations require significant additional money as well as government legislation. It also requires more devolved powers for Cornwall Council. **However, the panel also recognises that neither money nor the required legislation is an obstacle where there is the political will to act.**

The panel commends this report to Cornwall Council, Penzance Town Council, to our future MP and to all the political parties in the St Ives Constituency. In every case we ask for a full and considered response to our recommendations. We especially request that we meet our future MP to discuss the recommendations we put forward.

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Introduction by Andrew Yates

Cornwall Independent Poverty Forum (CIPF) is a network of charities and church-based initiatives that seek to tackle social exclusion and address poverty and homelessness in Cornwall. As part of our awareness raising role we have held 'poverty hearings' which enable people to tell their experience of hardship and homelessness to a wider audience, and we have drawn on these to compile reports which we later disseminated to Cornwall Council and our MPs and other policy makers.

In many respects the Penzance Citizens Panel builds on that approach but with important differences. In place of a panel composed of people selected by us, many of whom were working on poverty issues already, we wanted a random group of local people who might know nothing about these issues but who were willing to learn. We wondered what would they make of these issues once they had the chance to learn about them? How would they react? And what would be their response?

These are complex, wide ranging issues and we couldn't expect the panel to master these subjects in only five sessions. They were helped on their way by recommendations put forward by expert speakers which they could either endorse or reject. To our surprise, not only did they engage with passion and enthusiasm, they also started to come up with their own recommendations. The other big surprise was the degree of consensus and the willingness to listen to different opinions and viewpoints.

In all, we came away convinced that citizens panels have a vital role to play in empowering ordinary people to engage with issues of common concern and give them a real say in how these are addressed. Their power lies in bringing together experts, lay people and their elected representatives in a mutually supportive dialogue. They can strengthen community cohesion and democratic accountability in place of divisive political rhetoric. It also proved the capacity of ordinary people to have adult conversations about difficult issues in place of shrill social media exchanges that antagonise and deepen differences rather than bridge them. We hope that both Cornwall Council and our newly elected representatives will encourage and support similar initiatives in future.

I would like to offer a special thanks to

Gavin Barker for all the hard work he put in to prepare for and to facilitate this innovative citizen panel.

Paul Green a CIPF trustee for his support and encouragement

The Diocese of Truro for their grant funding of the panel.

St Mary's Church in Penzance for the venue and hospitality

Andrew Yates,

Chair, Cornwall Independent Poverty Forum

Overview of the Penzance Citizens Panel

What is a citizens panel?

'Citizens Panels', 'Citizens Assemblies', and 'Citizen Juries' are forms of 'mini-publics', in which a small, diverse sample of a target population – be it a town, a city or a country – convene to discuss an issue of common concern. Sometimes the terms 'citizens assembly' and 'citizens jury' are interchangeable but as a rough rule of thumb, Citizens Assemblies refer to numbers of 40 to 400 people. Citizens Juries are smaller, usually between 12 to 25 people.

Citizens Assemblies and Juries are about thoughtful democratic deliberation. They operate rather like a court jury in that panel members listen to a range of evidenced based presentations by expert speakers as well as personal testimonies from 'witnesses' - individuals who lived experience of the issues under discussion. However, unlike a court jury, the aim is not to blame or judge others but to understand an issue in depth from all angles in order to arrive at a considered judgement and set of recommendations.

How were panel members chosen?

Best practice in the recruitment for any citizens panel (or citizens assembly, citizens jury) aims to be strictly random. This avoids the kind of self-selection seen at public meetings where a small number of 'the usual suspects' – the more articulate, confident and vocal – dominate a meeting and exclude others from having a say.

The 15-member panel was randomly selected from a pool of 40 people who applied online. We then used a modified version of 'stratified random selection'. This involved a 2-stage process:

- The pool of 40 people were segmented into strata or grouping based on age, gender, and housing tenure (home owner, private rental, social rented).
- Each group or segment was then subject to random selection taking great care to ensure that the final composition of the panel broadly reflected the Penzance population profile – see Annex A.
- The online form also included questions on lived experience, social attitudes and personal values in order to ensure a spread of people with different social values from self-help and free market values to stronger state intervention – See Annex B

Profile of the panel

In terms of the panel profile and based on the questions they answered as part of their application, we found:

- Just over half had experienced rental or mortgage arrears at some time in their lives (this reflected the proportion in the pool of 40 applicants)
- Just over half had experience eviction or the threat of eviction and homelessness due to rent or mortgage arrears (in the pool of applicants it was just under half)

- In order to ensure a spread of viewpoints we over-sampled for those espousing values of self-help and personal responsibility in the panel as well as those who leaned towards minimal regulation and intervention in the housing market. However, these remained a minority.

It could be argued that it is was the lived experience of insecure housing that motivated high numbers of people to apply to be on the panel in the first place. On the other hand, Penzance is one of the poorest towns in the UK with disproportionately high private rents in relation to local wages – the highest in Cornwall and one of the highest in the country. It is therefore possible that the numbers represented on the panel may not be disproportionate to the wider Penzance population.

How the panel process worked

The panel met over 5 evening sessions, each session 2 hours long.

The first session was given over to induction and orientation. Panel members met each other along with the project team. They agreed a set of conversational guidelines and gained an overview of the aims, objectives and agenda for the next four sessions.

This left time for only one speaking slot.

Sessions 2, 3 and 4 followed the same format:

- The first hour involved 3 x10 minute presentations by 3 speakers followed by a 20-minute Q and A. **Importantly each speaker was encouraged to come up with at least one policy recommendation they would like to see the citizens panel adopt.**
- This was followed by a 15-minute Tea break, after which the speakers left
- The remaining 30 to 45 minutes was given over to reviewing and discussing what the panel members had heard. It also included panel members own thinking and provisional recommendations quite separate from those put forward by the speakers

Session 5 was a closed session. There were no presentations and the whole focus was on discussing and prioritising a set of policy recommendations they would like to see their MP or Cornwall Council adopt.

As part of the panel sessions, panel members were given a background information brief in a Q and A format. This gave a factual overview of housing and low pay, much of it government data. This included links to information sources for panel members to follow up.

Top 7 Proposals

1. Address street homelessness by:

Restoring the grant money that was cut by Cornwall Council

This would free the project from time wasted on endless grant application forms and allow them to fully focus on client needs. It would also do away with the uncertainty, along with attendant anxiety as to whether the project had a future at all.

The Provision of mobile or fixed night shelters in population centres

The aim is to address immediate needs of vulnerable rough sleepers. Some may be under the influence of alcohol or narcotics and possibly behaving in an anti-social manner (we know this provision happens already but are re-stating the need because it is vital).

Warden supported accommodation for young single people

Cornwall YMCA already provide this but extensions and adaptations to this model could include constructed mini communities for single people with warden support - for example converted shipping containers or static caravans with adequate heating and insulation – see reference to Rebuild South West below.

Implement early intervention mental health support for young people vulnerable to homelessness

They may be living at home, or with friends but have reached the point where neither they or friends and family feel they can cope with their behaviour. They may be vulnerable to homelessness as a result of mental health, drug and alcohol issues and therefore need early and ongoing support to prevent homelessness.

Provision of emergency accommodation for families within Cornwall

Emergency accommodation for homeless families other than B&B's and Travel Lodge type hotels. Shipping them out of the towns, away from their friends and familiar surroundings is not a solution for many.

Cornwall Council and Housing Associations to work with Rebuild South West and other innovative social enterprises that directly address needs of homeless people.

In particular:

- Be transparent about disused land available for alternative housing solutions of the kind offered by Rebuild South West
- Be transparent about empty homes it owns and to work with Rebuild South West to renovate these at a minimal cost

Sometimes housing associations abandon empty homes because the cost of renovation is too high. Rebuild South West has both the manpower, energy and imagination to renovate abandoned properties at a cost far below what other builders put forward

- allow Rebuild South West to have its own housing list and own housing criteria

Many of those involved in renovating abandoned buildings are themselves homeless or ex homeless young people as well as ex-army veterans and long term unemployed. They learn new skills, the value of teamwork and the discipline of a working day. The benefits to both themselves and the community are huge. They deserve to have a home of their own if they put so much energy into building one. Rebuild Southwest propose that something like 25% to 40% of the abandoned buildings they renovate go towards the clients they train and support

2. A £10 per hour minimum wage along with the option of a minimum 16 hours per week contract for those who want it

Employees should be offered the choice of a minimum 16 hour per week contract and not be pushed into zero hours contracts or a shorter working week if they don't want it.

While panel members supported this in principle, they were concerned about a sudden and blanket imposition on all businesses – particularly smaller businesses and sole traders who struggle to pay themselves a decent wage. As one panel member commented,

“a blanket imposition would see my local coffee shop go out of business straight away.... because they have to rely young people and students during school holidays”.

While differences of opinion remain, an emerging consensus leaned towards the application of real living wage of £10 per hour and 16-hour minimum contract in two stages:

Stage 1: Apply the living wage of £10 per hour to all large businesses and organisations with more than 250 employees. Large businesses in the UK account for less than one percent of all business but 40% of all employment¹. This would increase consumer spending power and benefit the local economy and small independent businesses.

Stage 2: Micro-businesses having 0-9 employees account 96% of all businesses but only 33% of all employees in the UK². They should be given more time to implement the living wage and would hopefully be in a better position to do so as profits rise following the application of stage 1.

We are encouraged by the fact that some small businesses and charitable organisations in Cornwall are already paying £9 per hour and are registered on the

¹ House of Commons Library Briefing Paper Number 06152, 12 December 2018

² House of Commons Library Briefing Paper Number 06152, 12 December 2018

Living Wage Foundation website. This includes a local home care provider and a mental health charity.

Panel members also noted with concern the survey conducted by USDAW trade union last year. The responses by 10,500 low paid workers showed that:

- Over the previous five years, 92% of those surveyed had seen no improvement in their financial situation.
- Over the previous 12 months, 76% had to rely on unsecured borrowing to pay everyday bills.
- And 63% of people believe that financial worries were having an impact on their mental health.

As the USDAW speaker to the citizens panel pointed out “There should be no need, in 21st Century Britain, to make the case against in-work poverty.”

3. Restore Sure Start centres

Many of the young homeless we see today have often suffered childhood trauma of one kind or another, including domestic abuse. Sure Start was highly effective in supporting vulnerable families and giving a child the best support in life

4 Implement a large-scale Social Housing Building programme in Cornwall

Build social housing at a social rent linked to local incomes not private rental market rates. Social Rented Housing should be a housing option for all residents, not a last resort available only to households who qualify with multiple indicators of deprivation. This would reduce stigmatisation as social housing would become less marginalised.

Re-define the term ‘affordable housing’: we also stress the need to re-define ‘affordable housing’. Until now, ‘affordable housing’ has been defined in terms of market rates, not local wages. It makes no sense to say that a rent or house price is ‘affordable’ because it is at or below 80% of the market rate, when such housing still remains far beyond the financial means of most local people. Affordability should instead be redefined in terms of local wages. This would also make economic sense because any such affordable housing programme would help reduce the welfare cost to the state

Build environmentally sustainable homes: such a large-scale social housing programme is also a chance to build environmentally sustainable homes which have low running costs and address fuel poverty. The example of Norwich City Council with its award-winning Goldsmith Street social housing development in order to tackle the climate emergency and bio-diversity issues.

Associated infrastructure such as roads and schools should be integral. We feel this is so important that we have a separate policy proposal on this. Basically, any proposed housing development, whether social housing or for the private market must ensure that associated infrastructure such as roads, schools and GP surgeries is integral to the development and not treated as a bolt-on with a separate budget that can be negotiated downwards. We must end the reliance on S106 contributions from private property developers who can challenge and even remove contributions to associated infrastructure.

5. Review Universal Credit and either reform or it replace it in order to ensure strong welfare support

In particular, end the five week wait for first payment in Universal Credit. This delay, often when someone might be moving into a new home and need to find a deposit and rent up front, places people into a very vulnerable position where they may have to make choices about eating or paying the rent, or potentially relying on loan sharks.

6. Unfreeze Local Housing Allowance

restore it to a level that meets market rents and extend housing benefit to people under 25.

At present, the payment made to tenants is intended to help them to secure, affordable housing but the current housing allowance freeze has made this impossible.

7. Charge double Council Tax on all second homes and holiday lets and scrap the tax loopholes that allows the owners of second/holiday homes to avoid paying both council tax and Business Rates.

Use this additional levy to provide social housing.

We were told by one speaker that there are approaching 25,000 second homes and holiday lets in Cornwall; they are one of the main reasons for the 'affordability gap' between local earnings and local housing costs. (We were also told that an estimated 2000 of these are former social homes purchased under Right To Buy).

Of this 25,000 figure, an estimated 6000 plus properties in Cornwall pay no council tax or business rates. In effect they are being subsidised to the tune of £11 million per year. At the very least they should be fully taxed and this money redirected towards the provision of social housing

A particular challenge is the ease with which second homes can be registered under different family names. While there are no easy answers, one panel member cited the example of Netherlands and the rigour with which it applies Open Data standards ensuring that all land and property ownership is registered and checked; and that such data is openly available to the public.

Remaining proposals endorsed and supported by citizens panel

Social housing

8. Treat housing as critical national infrastructure, and put other associated infrastructure such as roads, schools and surgeries alongside

Housing is a basic human need. As such it should be treated as part of the nation's essential infrastructure. The same goes for the associated infrastructure of roads, schools and GP surgeries.

All these should be part of a single whole - an integrated budget and house-building programme and associated infrastructure. At present we rely on the S106 contributions from private developers which may result in delayed or reduced budget for roads, schools and health services. This causes huge anger and frustration on the part of existing residents who see large scale housing developments proposed without any clear idea about how additional demand from a rising population will be met with additional school places, roads and GP surgeries. They are therefore much more likely to contest and reject any house-building programme.

We also need green spaces, play areas, and allotment provision for the whole community to use. This will be good for tackling Mental Health, Loneliness Issues, and will bring young and old together with positive benefits for the whole community

As one speaker pointed out:

"If housing was treated as infrastructure by the government, with 'patient capital' from local authorities and housing associations at the heart of a long term approach, we would be much more likely to build the type of homes we need, to the right quality, in the right places. And if we stopped relying on 's106' contributions from developers to pay for associated infrastructure (roads, schools, surgeries) after housing is built, and instead put it in first (the government could easily borrow to do this, then collect the contributions from developers or general taxation after), then communities would be more likely to support the building of new homes"

9. Suspend Right to Buy until social housing stock in Cornwall is replenished and on a par with national social housing stock

The panel proposes the temporary suspension of 'right to buy' rather than ending the right to buy until social housing stock in Cornwall - now at 12% of all dwellings - catches up with the national social housing stock - now at 18% of all dwellings.

Panel members differed in their viewpoint on this issue. While all acknowledge that social rental is more secure than private rental properties, those who live in social rental properties can also experience housing insecurity and uncertainty, along with a lack of

any consultation over housing decisions that affect them. As one panel member said, the only real security and freedom is in 'owning your own property for life'.

At the moment Social housing stock in Cornwall is well below the national average and some of it also fails to meet the 'decent homes standard'. We feel that social housing stock must be replenished and priority given to those most vulnerable to homelessness – but with the option that in future, social housing tenants can exercise the right to own their home outright.

A minority voice suggested retaining the right to buy for existing tenants only. For new tenants and new build properties, the right to buy should either be removed entirely or offered at a significantly reduced level of discount.

10. Reduce the pay ratio between the highest and lowest paid workers in Housing Associations, including Cornwall Council

Make this mandatory, with regular annual reports of the pay ratios between highest and lowest workers. The panel notes some of the very steep increases in wage packets afforded to the CEO's of certain social housing providers at a time when wages for most have been frozen for a decade.

We also feel that the same pay ratio should apply to Cornwall Council.

11. Housing associations to create tenant panels enabling them to have a greater say over decisions that affect them and the communities they live in.

There are already successful examples of tenant panels and these help increase tenant participation and community involvement. Younger people may also benefit from seeing their parents and other members of the community taking an active interest in issues that affect their future, including what it means to have a home and the importance of addressing homelessness.

The panel also believes that the promotion of tenant panels is an important step that complements the National Housing Federation initiative to strengthen the relationship between tenants, residents and housing association landlords. The Housing Federation has identified four actions towards achieving this:

- ✓ A new requirement in the Federation's Code of Governance for boards to be accountable to their tenants and residents.
- ✓ A new Together with Tenants Charter.
- ✓ Tenant and resident oversight and reporting of progress against the charter.
- ✓ Giving tenants and residents a stronger collective voice with the Regulator.

Panel members welcome this development and look forward to a positive response from both Cornwall Council and housing associations that operate in Cornwall.

Private rental sector

12. Legislate to impose a cap on rents charged in the private rental market

This may help reduce the gap between rents charged in the social rented sector and the private rental sector and with it, the stigma attached to those who rent in the social rented sector. As one speaker commented:

“Currently, the rents that are charged by housing associations and local authorities are set by complex regulatory and legal formulae. Once set, they only move with inflation. Coupled with the lack of availability of affordable housing, this rigidity in rents creates a dichotomy between those able to secure affordable housing, and those in the private rent sector. This is likely to contribute to stigmatisation and to hamper social mobility”.

Beyond this, a difference of opinion arose between panel members:

- Those who felt that rental controls should be imposed on all private rented housing
- And those who felt that rent controls should be targeted only at those that fail to meet the Decent Homes Standard – as proposed by another speaker. The aim here would be to incentivise private landlords to improve their property

Panel members noted with concern the point made by one of the speakers that “In Cornwall 50% of homes in private rental sector fail to meet this standard [Decent Homes Standard].”

13. End Section 21 ‘no-fault’ evictions

This remains the main cause of homelessness in Cornwall, accounting for a quarter of those identified by Cornwall Council as being owed a ‘duty of care’. In the meantime, ensure immediate help and advice needed for those just issued Section 21 eviction notice.

14. Replace Assured Shorthold tenancies with long term tenancies of between three and five years

The panel noted the point made by one speaker that *“The current short-term system of 6-month tenancies creates a level of insecurity and instability, that makes it difficult for families and communities to flourish.”* And that *“Just under 20% of Cornish households live in the PRS (Private Rented Sector) but nearly a quarter of children and young people under 19 years are housed in it.”*

15. Take action against bad or rogue landlords

Cornwall Council needs to take stronger action against bad landlords and it is within their power to do so.

Nine years ago, there was a survey in Cornwall which identified that 51% of properties in the private rented sector were not 'up to standard'. According to one speaker *"That figure is still being quoted, and if still correct, demonstrates the woeful lack of progress of Cornwall Council's enforcement policy"*.

16. Educate 'accidental landlords' on their responsibilities

A landlord is someone who provides accommodation to a person in return for services or payment. As one speaker emphasized "This applies whether you let out a single room, a house or have a portfolio of properties. Anyone becoming an 'accidental' landlord due to inheritance or inability to sell needs to be made aware of their responsibilities as a Landlord".

HMRC should be enlisted to support this given that they are the first point of contact for everyone claiming the 'Rent A Room' scheme allowance. As part of their response they could send out a leaflet setting out the landlord's responsibilities

17. Cornwall Council must explore other options than discharging homeless people back into the private rental sector

On one level panel members felt that it made no sense to discharge homeless people back into the same private rental sector only to repeat the same insecurity and financial hardship that led to their eviction in the first place.

However, the panel acknowledges that Cornwall Council may have few alternative options at its disposal, and that the council's duty to house people can only go so far, given the severe shortage of social housing. Putting them in B & Bs is also very costly to the council and very unsettling for the persons involved.

Two suggestions by panel members were

1. Make a special effort for those who have been made homeless from the private sector more than once and prioritise these for social rented housing.
2. Screen those with multiple evictions for any unmet mental health needs or drug dependency issues, in addition to re-housing needs. Cornwall Council may do this already. Also ensure that such people have their housing benefit paid direct to the landlord to avoid rent arrears and further periods of homelessness.

18.. Planning controls to avoid ghost towns – preserve cohesive communities

In areas where an increasing proportion of primary residences is being converted into second homes and holiday lets, Cornwall Council should have powers to intervene and block further development.

As one speaker pointed out, *“the benefit they bring to local economy is often overstated and their impact on community cohesion is negative.”* Supportive comments by more than one panel member pointed to the threat to the commercial viability of the local general store and post office as the year-round residential population diminishes and replaced by absentee second home owners.

Employment and welfare

19. Give employees a choice as to whether they want a zero Hours contracts

One panel member commented about the bad experiences under such contracts and the sense of worthlessness it gave him. However, another observed that ‘some mothers seem to like the flexibility of this agreement’ and its opportunity to more easily arrange child care responsibilities with family members.

The consensus arrived at was to give employees the choice: Zero hours contracts should not be the default position of employers.

20. Restore funding to Citizens Advice

A fully funded Citizens Advice service in Cornwall with advice centres in all major towns

21. Scrap cap on child benefit

This measure is forcing families into poverty perhaps more than any other ‘Welfare reform’ policy

Annex A: Penzance Population Profile³

Each group or segment was cross referenced to the Penzance population profile. Care was taken to ensure that the numbers randomly selected were proportionate to the actual population profile.

Stratification criteria	Criteria	Penzance demographic profile⁴	Ideal number for each category	Actual number of panel members (14-member panel)
Age	20-34	19.00%	3	3
	35-54	32.00%	5	4
	55 plus	49.00%	7	7
Gender	Male	47.30%	7	7
	Female	52.70%	8	7
Housing tenure	private rented/other	21.80%	3	3
	Social rented	20.50%	3	3
	owner occupied	57.70%	9	8

While the panel was originally composed of 15, one member failed to turn up to any of the panel sessions so in practice this was a 14-member panel with chair and facilitator Gavin Barker.

³ This profile is deliberately selective. Given that the issue to be addressed is about housing, it omits other characteristics such as educational qualifications, car ownership, limiting long term illness, full or part time employment. See <https://cornwall.communityinsight.org/>

Annex B – online questionnaire

*Required

Name *

Email *

Address*

Full Postcode*

Mobile number*

There are 5 sessions over 5 weeks every Thursday 7pm to 9pm. The first session begins Thursday 17th October. Can you confirm you are available? *

Gender - we ask this to ensure a 50-50 balance in the make-up of the panel *

Your age - we ask this to ensure a diverse age range for the citizens panel *

Please tell us your housing tenure (given that housing is a key issue, we are looking for a diverse background of housing tenure) *

- private rented
- Home owner
- social housing rental

Have you ever been homeless? been evicted from your home or threatened with losing your home?

Have you ever been in rental or mortgage arrears or been unable to meet basic needs, as a result of high rents and low wages? (we want to include on the panel one or more people who have real experience of these issues)

On a scale of 1 to 5, do you see homelessness as the result of a failing housing market [1] or poor lifestyle choices [5]? (there is no right answer here)

Do you feel the private rental sector should be heavily regulated (score 1) or be allowed to operate as a free market with no regulation (score 5)? Again, there is no 'right answer'

Thankyou for completing the form - if you have a question, concern or comment, please say so below and we will get back to you as soon as we can

If you would like to be kept up to date on developments, click GET UPDATES button - see below