

The Heating or Eating Quandary

Winter 2015/16

Experiences of Citizens Advice North Liverpool clients coping with the long term impact of decreasing household income and increasing essential household expenditure



North
Liverpool

Getting Help with Energy Issues

Your Local Citizens Advice Drop-in

North Liverpool

Drop-In Opening Hours

Monday	9:30am - 2:30pm	Walton Office
Wednesday	10:00am - 3:00pm	Norris Green Office
Thursday	9:30am - 2:30pm	Walton Office
Friday	10:00am - 3:00pm	Norris Green Office

Norris Green Office

138 Scargreen Ave
Liverpool, L11 3BE

Walton Office

37-39 Walton Road
Liverpool, L4 4AD

Drop-In Opening Hours

Monday	9:30am - 2:00pm	Garston Office
Tuesday	9:30am - 2:00pm	Garston Office
Wednesday	9:30am - 2:00pm	Toxteth Office
Thursday	9:30am - 2:00pm	Garston Office
Friday	9:30am - 2:00pm	Toxteth Office

Garston Office

Garston Community
House 2 Speke Road
Liverpool, L19 2PA

Toxteth Office

Toxteth Town Hall
15 High Park Street
Liverpool, L8 8DX

Drop-In Opening Hours

Monday	9:30am - 2:00pm	Belle Vale / Wavertree
Tuesday	9:30am - 2:00pm	Wavertree Office
Wednesday	9:30am - 2:00pm	Belle Vale Office
Thursday	9:30am - 2:00pm	Belle Vale Office
Friday	9:30am - 2:00pm	Wavertree Office

Belle Vale Office

Belle Vale District Centre
Childwall Valley Road
Liverpool, L25 2RJ

Wavertree Office

242 Picton Road
Wavertree
Liverpool, L15 4LP

Citizens Advice Consumer Helpline: 03454 04 05 06

www.citizensadvice.org.uk

The Heating or Eating Quandary

Introduction

Questions of what poverty is and how to categorise those who struggle to adequately heat their homes and maintain a diet that is consistent with staying healthy are much debated and reported. At Citizens Advice North Liverpool this winter we:

- Assisted 370 clients in acute crisis without enough money to pay for basic essentials of eating and/or heating at the immediate time, through referral to the foodbank and/or help with emergency fuel costs.
- Assisted 225 clients, through our Energy Advice projects, who are facing chronic problems with long-term difficulties in affording enough energy to keep their homes warm and healthy food to maintain an adequate diet

Our advisers reported back how clients are finding it increasingly difficult to budget, with income dropping and essential expenditure increasing. Over the last 5 years the impact of decreasing household incomes and increasing expenditure has resulted in a heat or eat quandary for many households facing:

- Welfare reform - a predicted average drop in household income for both low-earners in work and those out of work of £1615 per annum¹
- Increases in average cost of energy – between 2009 -2014 dual fuel energy bills fluctuated in the range of £1095 to £1286 ²
- Increased cost of household essentials – Joseph Rowntree Foundation’s Minimum Income Standards report found that cost of a basket of essential items increased by 28% between 2008 – 2014³
- Energy-inefficient homes; Standards of energy efficiency significantly impact on the fuel poverty gap. This is attributed to a rise in energy costs and the need to spend more to keep the home warm⁴

¹ http://www.local.gov.uk/c/document_library/get_file?uuid=a4fec9de-5c7e-4b32-af05-e4cfad6352b8&groupId=10180

² <https://www.ofgem.gov.uk/data-portal/retail-market-indicators#thumbchart-c7770745751913637-n84514>

³ <https://www.jrf.org.uk/report/minimum-income-standard-uk-2014>

⁴ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/468011/Fuel_Poverty_Report_2015.pdf

The situation led us to conduct a survey with our clients to find out more about the challenges they faced this winter. The survey respondents had attended the office about a range of different issues, and most were not specifically seeking advice on the problem of struggling to afford the basics which would enable them to maintain a healthy standard of living.

We know our clients with prepayment meters also face a different additional set of challenges, as they have to budget week-by-week to enable them to keep topping up their meters. To manage their fuel costs they self-ration fuel, often running out of credit on their meter resulting in disconnection from their supply. This 'self-disconnection' is hidden from the official statistics of households whose supply has been disconnected by the energy company. To find out more about their experiences we held two focus groups with prepayment meter users.

This is not a comprehensive study such as that recommended in SPERI's Brief No.19⁵, whose analysis found the 'heat or eat' dilemma faced by low-income households was not a 'discrete binary choice'. This is a snapshot of the experiences of our clients, how they manage and the heating or eating decisions they take. It's primary purpose is to help us, as an advice provider, understand how we can better identify and respond to the need for advice on these topics.

This report is based on the evidence of clients who attended our general advice drop-in sessions between 7th March to 8th April 2016. During that period all 462 clients who attended our generalist advice drop-ins were asked to complete the survey and 73% did. We recruited the focus groups through advertising in our offices and in other local community venues. A total of 18 people attended the focus groups.

⁵ <http://speri.dept.shef.ac.uk/wp-content/uploads/2016/02/SPERI-Brief-19-Heating-or-Eating-and-the-impact-of-austerity.pdf>

The Heat or Eat Quandary Client Survey Winter 2016



338 Respondents

Survey carried out 7th March - 8th April 2016



Respondent Profile

Children in Household



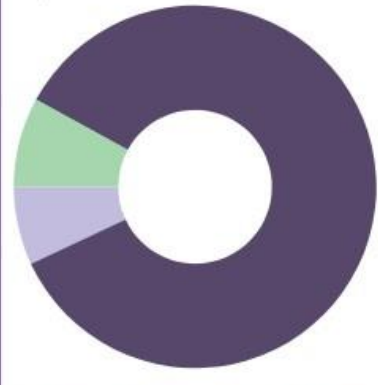
Children (44%) No Children (56%)

Disability



Disabled (38%) Not Disabled (62%)

Age



Under 25 (8%) 25 - 65 (85%)
Over 65 (7%)

Housing Status

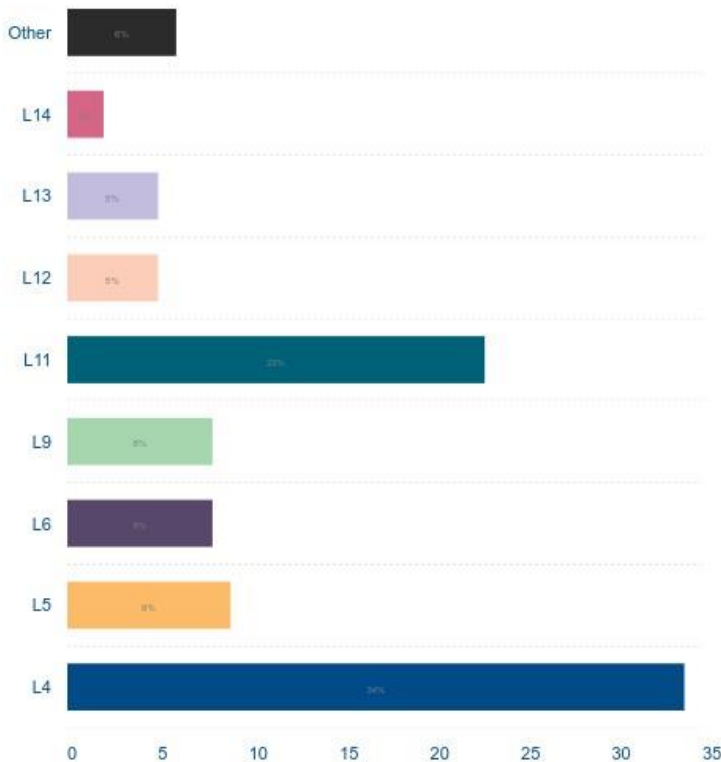


Work Status

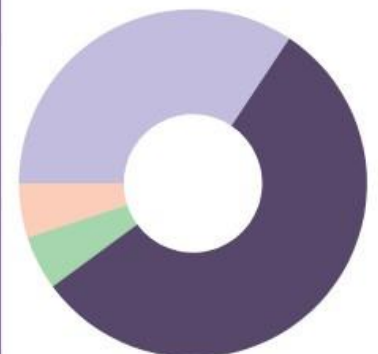


Working (47%) Not Working (49%)
Carer (4%)

Postcode



Energy Meter Type



Credit (34%) Prepay Both (56%)
Prepay Gas (5%) Prepay Elec (5%)



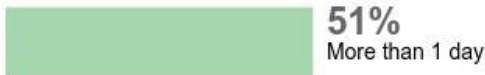
Heat?

Eat?



We asked respondents to think about last winter (November 15 to end of February 16) and if due to not having enough money

Have there been days when you have not put on your heating due to worry about costs



Have there been days when you have not had enough food for 2 meals a day?



Worn extra clothes, wrapped up in blankets indoors to keep warm



Not had fish, meat or vegetarian substitute at least one meal per day



Rationed amount of energy used due to worry about costs



Gone 2 or more days without eating fresh vegetables / fruit



Respondents with Prepayment Meters were asked

Have there been days when you have been without gas / electricity due to not having enough money to top up your meter



Have there been days when you have been without heating and/or hot water due to not having enough money to top up your meter



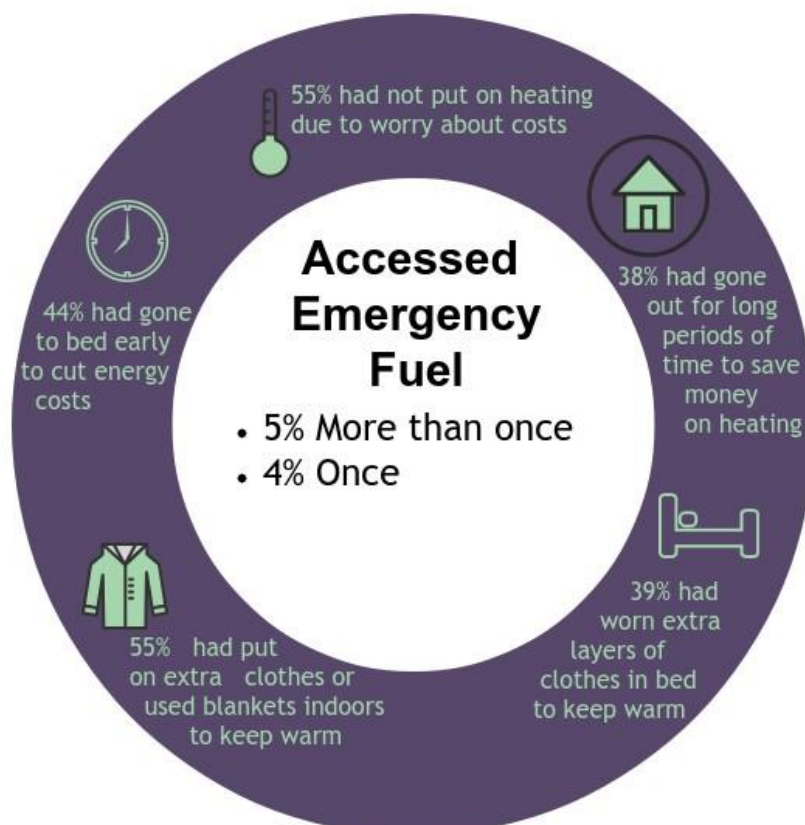
Emergency Help

Take-up of emergency help is low in comparison to the number of respondents who reported missing meals and rationing fuel.

We asked respondents if they had used foodbank or any other type of community food provision this winter



We asked respondents if they had used the Local Authority support scheme or fuel company support to help pay for emergency fuel this winter

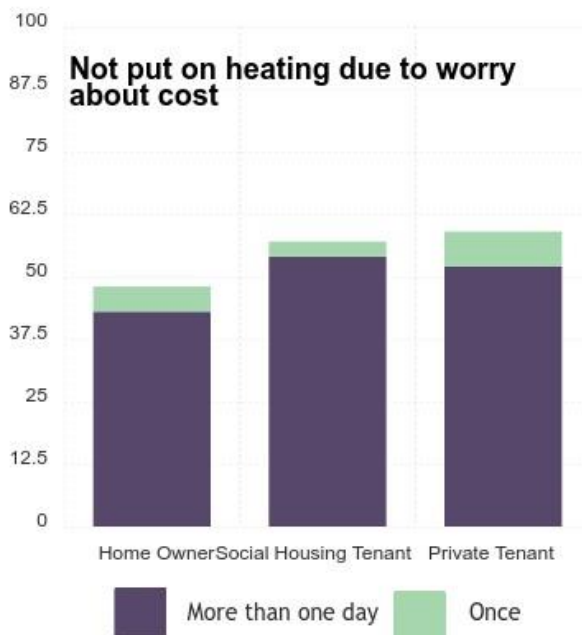
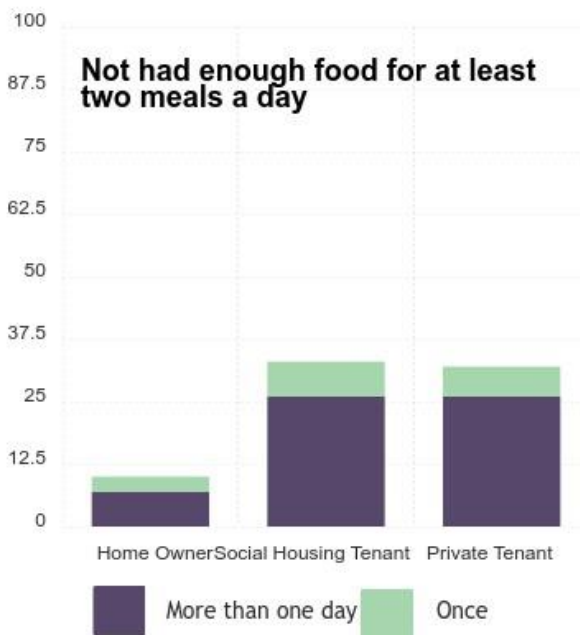
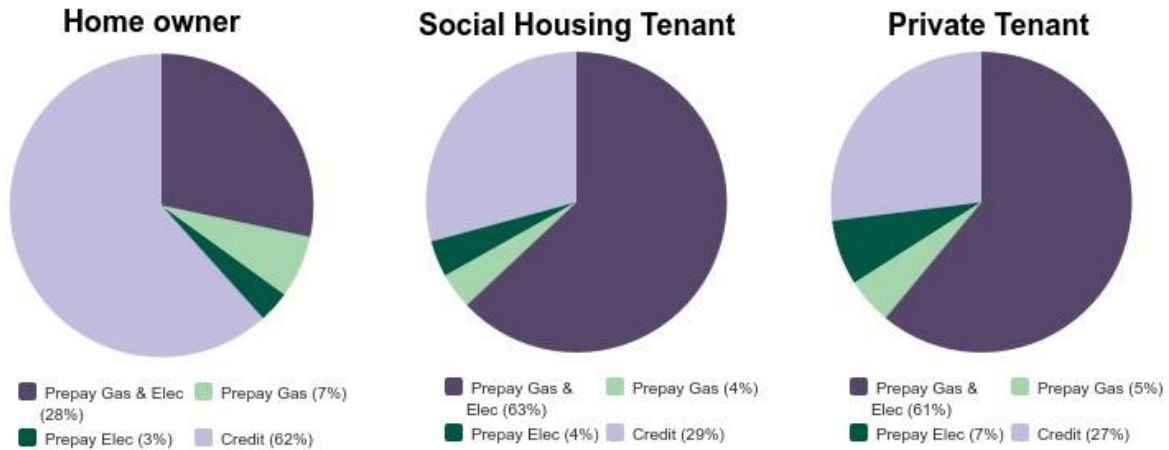


Across Tenancy Types

This section compares the questions across tenancy types. The figures are presented as a percentage of the total respondents within each tenancy type.

- 60 Respondents - Home Owners
- 155 Respondents - Social Housing Tenants
- 102 Respondents - Private Tenants

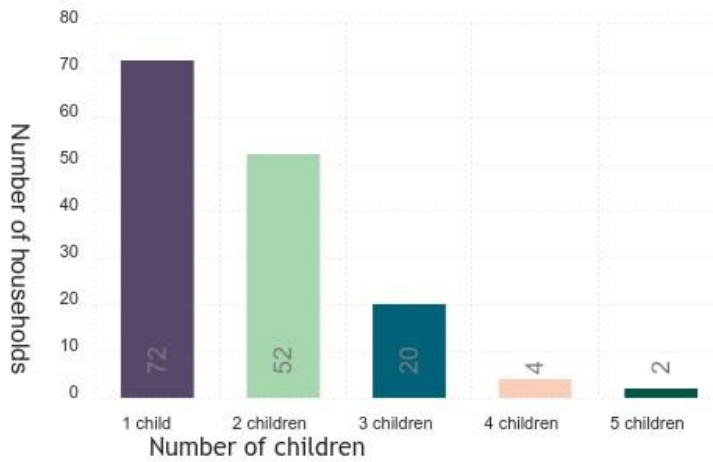
Type of Energy Meter



	Home Owner	Social Tenant	Private Tenant
Worn extra clothes /wrapped up in blankets indoors	48%	56%	60%
Gone to bed early to cut energy costs	33%	48%	47%
Worn more than 2 layers of clothes in bed to stay warm	20%	40%	51%
Rationed amount of energy used due to worry about cost	47%	55%	62%
Gone out for long periods during day to save money	23%	40%	47%

Households with Children

150 Respondents live in households with dependent children



We asked respondents did they make heating / eating decisions that prioritised food and heat for benefit of the children in the household



Prioritised putting on heating to when children home

Gone without meals so the children could eat



Prepayment Meters

Citizens Advice analysis in June 2015 ⁶ revealed that on average, prepay customers pay £226 more a year than the best online direct debit deals available from the same supplier.

Prepay facts for Liverpool Walton (June 2015):

- 17,245 households with prepayment meters
- 42% of energy customers are using prepayment meters
- 26% higher than the national average of 16%

Prepay facts for Liverpool West Derby (June 2015):

- 13,578 households with prepayment meters
- 35% of energy customers are using prepayment meters
- 19% higher than the national average of 16%

Prepay facts for Liverpool Riverside (June 2015):

- 15,478 households with prepayment meters
- 30% of energy customers are using prepayment meters
- 14% higher than the national average of 16%

There was a more prevalent use of prepayment meters by our survey respondents with a total of 66% using a prepayment meter:

56% of survey respondents had prepayment meters for both Gas and Electricity

5% of survey respondents had a prepayment meter for gas only

5% of survey respondents had prepayment meter for electricity only

Survey Responses

- 34% of respondents had on one or more days gone without gas / electricity due to not having enough money to top up.
- 8% of respondents had on one occasion gone without gas /electricity
- 36% of respondents had on one or more days gone without heating and/or hot water due to not having enough money to top up.
- 9% of respondents had on one occasion gone without heating and/or hot water

⁶ <https://www.citizensadvice.org.uk/about-us/how-citizens-advice-works/media/press-releases/prepay-energy-customers-paying-226-a-year-more/>

Why people have prepayment meters.

Through our client work we find people who have prepayment meters fall into four groups.

- To manage a fuel debt
- Opt for a prepayment meter to help with budgeting
- Refused a credit meter due to poor payment history / unable to pay deposit
- Private tenant whose landlord has insisted on prepayment meters

Managing Debt

'I can go to the shop to top up. It helps because I don't manage my debts well'

Focus Group Attendee

OFGEM Suppliers Obligation Report for 2014 ⁷ states that in 2014 60% of newly-installed pre-payment meters were installed to manage debt; around 30% of these were on a warrant visit. Suppliers apply to the court for a warrant to enter the property and install a prepayment meter as an alternative to disconnecting the supply. The number of prepayment meters installed by warrant has increased by 35% for electricity and 88% for gas since 2009, though OFGEM reports this trend had started to reverse in 2014.

Budgeting

'It's easier to buy just as much as you can spare at the time whether that's a fiver or a tenner'. It's easier than having to meet the costs of your direct debits. You just manage with what you can afford then'

'If I had a credit meter the kids might think fuel is free and use more'

Focus Group Attendees

For some people using a prepayment meter provides them with more control over their spending on energy. Those who choose this method of payment are currently penalised through less choice in energy deals available, resulting in higher tariffs than those available to customers with credit meters.

⁷ https://www.ofgem.gov.uk/sites/default/files/docs/2015/09/annual_report_2014_final_0.pdf

Refused a Credit Meter

'I tried to switch to a credit meter because I have health problems so managing the prepayment meter was difficult. I was told it would cost me £50 to change and a credit check would be carried out'

Focus Group Attendee

This is an experience we regularly hear from our clients. They are unable to afford the deposit or they have a poor credit history. A deposit can be required for those with no history of making regular payments as well as those who have failed to maintain regular payments in the past.

Budgeting with a Prepayment Meter

Analysis of the survey responses shows those with prepayment meters struggled more through last winter than those with a credit meter. Prepayment meter customers have to pay for energy up-front during the winter months as they try to keep their homes warm. They pay substantially more in the winter than in the summer months. This can make budgeting difficult as their income remains constant.

Analysis of income amount and source reveals no significant difference between prepayment and credit meter survey respondents. Respondents in both categories covered the full income spectrum; from those with earnings from employment as their sole income to those with welfare benefits as their sole income.

Most of the focus group attendees reported that they had not been able to top up their meter on more than one occasion last winter.

Have there been days this winter when you have not had enough food to eat at least two meals a day?

	Prepayment Meter 203 Respondents	Credit Meter 112 Respondents
More than one day	32%	10%
On one day	8%	4%

'A couple of times this winter I've had to go without food. Then I had to get foodbank vouchers'

'I think we all know someone who regularly goes without food because they haven't got enough money.'

'I can go without food for days'

Focus Group Attendees

Have there been days this winter you have not put on your heating due to worry about the cost?

	Prepayment Meter 203 Respondents	Credit Meter 112 Respondents
More than one day	63%	37%
On one day	6%	2%

'I just put up with the cold. I don't put the heating on. I just use hot water for a shower'

'I won't put the heating on if the others aren't in'

'I layer up until the cold gets too bitter before putting the heating on. Then I keep an eye on how long it's been on for. I think the days are gone when you could set the heating to come on just before you get in to warm the place up'

Focus Group Attendees

Eking out the credit on a prepayment meter

'I put a heavy jacket or duvet round me rather than use the heating'

'Sometimes I sit in darkness'

'I'm always going around the house checking everything is switched off. Always thinking about fuel and being able to afford to top-up'

I just have heating on for one hour no matter how cold it is then I put on extra clothes and bedding over me'

'If I run out of credit at the weekend it doesn't go off so I stretch it out until Friday. Then I know it won't go off and I can top-up on Monday'

'I've sat in the car to get warm as I still had some petrol left'

Focus Group Attendees

Worn extra clothes / wrapped up in a blanket inside rather than turning on the heating.

	Prepayment Meter	Credit Meter
More than one day	63%	39%
On one day	7%	3%

Gone out for long period of time during the day to save money on heating.

More than one day	63%	39%
On one day	7%	3%

Experience of Families with Prepayment Meters

'I'm always worried about the kids and social services getting involved because our house is too cold for them'

'I go without food or eat the kids' leftovers so I can use the money for heating. The kids are still cold. My daughter has poor health I think it's worse because of the cold and mould in our house, she's recently been in hospital with bronchiolitis'

'I often have to decide whether I eat or to put credit on the meter for my children'

'If the kids are cold they all have to sit in the front room I can heat one room then. I can't afford to heat the whole house'

'It's horrible having to tell the kids they can't have the heating on'

'If we run out of electricity or gas my kids go mad. They're teenagers and end up having to go out to their mates'

'I turn the gas off at the mains when I go to bed to stop my teenager using it through the night'

'I don't show my kids how the heating works so they can't turn it on'

'I know my children are cold and living in poor conditions for their health'

Focus Group Attendees

Gone without a meal so their children can eat		
	Prepayment Meter	Credit Meter
More than one day	26%	7%
On one day	7%	4%
Prioritised putting on the heating to when the children are home		
More than one day	51%	29%
On one day	3%	2%

Self-Disconnecting

The term 'self-disconnecting' is used to describe when the prepayment meter runs out of credit and the customer does not top it up. This will then stop the use of electricity or gas until the meter is topped up again. While the meter is not topped up it continues to accrue any charges, the next time the customer needs to top up they have to pay these charges before the meter is put into credit. If a customer has a meter that is set to recover a debt and has standing charges these amounts can be substantial.

Our energy advisers often assist clients who have 'self-disconnected' sometimes through unexpected charges leaving them unable to put their meter in credit.

I was referred a client in an emergency as she had run out of credit on both her electricity and gas prepayment meters. She needed to top-up £24 across both meters due to charges that had gone onto the meters. She had two young children one of whom had an illness that required daily bathing and their medication to be kept refrigerated. The client had recently changed suppliers and was not expecting these charges so had not been able to budget for them. She had tried contacting her supplier but found they were unhelpful. Through our intervention we assisted the client in accessing support from her supplier and getting her energy supply back on.

Citizens Advice North Liverpool Energy Adviser

Attendees at our focus groups told of their experience of 'self-disconnecting'.

'I sit in my friends' houses or my Mum's'

'I use candles if the electricity runs out'

'Sometimes we just sit in the dark'

'The worse thing is any food you have in the fridge or freezer is ruined causing more expense'

'When the electricity has run out the heating goes off as well. It's a gas boiler but needs the electricity to work'

Focus Group Attendees

Accessing Support

Suppliers are required under their license conditions to provide additional services to specific customer groups who are at increased risk if their energy supply is interrupted. The 6 largest suppliers also agree to provide protection from disconnection to vulnerable customers through the 'The Energy UK Safety Net'.

Under Electricity Supply Standard Licence Condition 28.1A and Gas Supply Standard Licence Condition 28.1A Prepayment Meters should be a safe and practical payment

method for the consumer. These conditions should provide protection for those consumers who are at risk through not being able to use the prepayment meter safely. Suppliers should try to work with the consumer and, if appropriate, a carer or third party to support the use of the meter. If this is not possible an alternative payment method should be provided.

Focus group attendees had a range of experiences when trying to access help.

'My Dad had dementia and used to hide his key, I couldn't top up the meter without it. The supplier arranged for me to have a duplicate '

'I tried to switch to a credit meter because I have health problems managing the prepayment meter was difficult. I was told it would cost me £50 to change and a credit check would be carried out'

'I phoned for emergency help and it took hours. I also had to pay back more than I had been given because there was a charge put on'

'I had no credit and no money to top up. I rang my supplier they gave me £15 credit. I have to pay it back at £2.70 per week but I thought it was really good of them'

Focus Group Attendees

A substantial number of focus group attendees were not aware of support available from energy companies so had no experience of using it. Survey respondents also indicated a low take up of accessing energy company support in an emergency with only 5% accessing it on one more than one occasion and 4% on one occasion only.

Local sources of help

All the focus group attendees were aware of foodbank, with some of them reporting that they had used foodbank during the last winter to help them manage. Most of the attendees also knew about the Liverpool Citizen Support scheme; though only a couple mentioned that they had made an application. Most of the experiences of the focus group attendees were of long-term coping on over stretched budgets rather than an emergency or crisis situation.

Survey respondents also indicated a low take up of foodbank or other community food provision with only 5% accessing it on more than one occasion and 6% on one occasion.

Warmer Homes Discount

The Warmer Homes Discount⁸ provides £140 electricity rebate to a core group of fuel poor pensioners and those in a wider group of fuel poor households. Those attending our focus group were asked if they had received the warmer homes discount and if this helped them during the winter months. A number of those in the group expressed concern that they had heard the scheme might be ending and were worried about this potential further reduction to their stretched energy budgets.

'My Warmer Homes Discount isn't paid until March. I've already had to pay for my electricity on the prepayment meter during the winter so it doesn't help me during the coldest times'

'The Warmer Homes Discount doesn't cover standing charges. I still have to top-up even though there's credit on the meter otherwise I end up with a debt on it. Why doesn't it just cover all the charges?'

Focus Group Attendees

At the time of the focus group meetings the WHD was under review but the recent Government announcement has confirmed continuation for the winter of 16/17. In the coming year there is little change to previous years with an automatic entitlement for the core group and a wider group who can apply to their supplier for entitlement. The Government also indicated an intention of future changes that will result in more consumers having an automatic entitlement to WHD in the same way the core group of fuel poor pensioners have. We support the response from Citizens Advice⁹ to the consultation on the WHD highlighting a need for better administration to prepayment customers through prioritising payment ahead of the coldest weather.

Since our focus groups have taken place the outcome of the recent Competitions and Markets Authority 2-year investigation into the energy market⁹ has been published. This should bring increased choice and a reduction in the tariffs available for consumers and particularly those who pay by prepay meter. However, the onus will be on the consumer to check the market for better energy deals and navigate their way through the switching process. Our experience is that many consumers do not switch either because they remain loyal to their supplier or they have had a previous bad experience of switching.

⁸ <https://www.ofgem.gov.uk/environmental-programmes/social-programmes/warm-home-discount-whd>

⁹ <https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/energy-policy-research-and-consultation-responses/energy-consultation-responses/response-to-deccs-warm-home-discount-201617-consultation/>

Conclusions

The aim of this report was to give us a better understanding of our clients and the challenges they faced during the winter months. The clear finding of both our survey and focus groups was that managing on tight budgets, missing meals and rationing energy is what our clients do in order to get by;

- 55% of people who were sitting in our waiting rooms had not put on their heating due to worry about costs, and
- 28% of them had experienced not having enough food for 2 meals a day on more than one occasion last winter.

We looked at how the profile of our survey respondents compared to the profile of our client group as a whole

	Survey respondents	All clients 2015-16
Disability	38%	50%
In employment	47%	31%
Over 65	7%	12%

This would suggest that survey respondents as a group were less 'vulnerable' through age, health or worklessness than our clients overall. The differences can partly be explained by the fact that clients seen through the Advice on Prescription Programme, delivered in health centres, were not included in the survey. Nevertheless, the difference indicates that the problem is potentially greater than identified by the survey

Also significant is the fact that the majority of the survey respondents were not seeking advice about the problems they were having in meeting their energy costs and staying warm. Many accepted these problems as a way of life.

These factors have been taken into account, alongside the specific findings of the survey, in helping us to formulate an Energy Advice Action Plan that will help us respond better to the identified need. This is summarised below:

Promoting availability of energy advice to better reach those at risk of fuel poverty and fuel disconnection before a crisis is reached

Since carrying out the survey we have reviewed the delivery of our energy advice to promote take-up by clients attending drop-in advice sessions on other matters. Through taking energy advice out into our waiting rooms, providing immediate access to an energy information desk and a trained energy adviser we have made energy

advice more easily accessible. This has increased take up of services such as the Priority Services Register, identified entitlement to WHD, provided support to consumers with online switching sites and helped clients who are regularly self-disconnecting. We've also provided additional energy information on our website including a specific prepayment meter page.

Promoting the availability of emergency help for people in crisis situations

We were surprised that only 11% of survey respondents had accessed emergency food, via foodbanks etc, over the winter months, and only 9% had accessed emergency fuel, through energy companies or the Liverpool Citizens Support Scheme. So, we've produced additional resources for our advisers and information workers to ensure they know what local support is available and we've produced a leaflet to give to clients. We continue to promote the Liverpool Citizens Support Scheme through posters, leaflets and in information booklets and websites

Increasing Provision to meet increased demand

We're concerned to be able to meet the increased demand generated by our promotional activities. We're introducing the new volunteering role of Energy Information Worker from September 2016; we'll train a small number of volunteers to deliver energy information in our offices and at local community events, assisting our Energy Adviser, and we'll also support them to gain an NVQ in Energy Advice. We also hope to employ some trainee Energy Information Workers through the Intermediate Labour Market Programme.

Meeting the needs of families with young children

The survey shows that parents of dependent children face a particular struggle with both heating and eating, generally prioritising their children's needs above their own. Leading up to the winter months we are planning a series of Energy Advice and Information days at local Children's Centres. We are also working with the NEA on a specific families' educational project.

Meeting the needs of private tenants

The survey results show that private tenants are much more likely than home owners and significantly more likely than social housing tenants to ration their energy use and to take steps to avoid putting their heating on. For some private tenants, this could be because their homes are less energy efficient or in a poorer state of repair. We are developing a closer working relationship and a referral protocol with Liverpool City Council's Healthy Homes Programme to ensure that private tenants get the help they need to make their homes more energy efficient.

Working with Prepayment Meter customers

Households with prepayment meters face particular difficulties in keeping warm during the winter months because they have to pay the additional costs upfront rather than spreading them throughout the year. For many, low income and other pressing expenditure makes it impossible to budget for this in advance by building up a meter credit in the warmer months. We have reviewed information for prepayment consumers who have or are at risk of self-disconnection, ensuring details of accessing local support is readily available. We'll be providing information to explain the entitlement to switch to a credit meter or cheaper supplier and we will offer budgeting advice where appropriate. We are also supporting Citizens Advice's call for the Warm Home Discount to be paid to prepayment customers before the cold weather starts. We are also keen to work with the local foodbank to pilot the provision of emergency 'fuel vouchers' alongside food vouchers.

Campaigning for Change

Through our local work we'll support the Citizens Advice campaign to 'Make Energy Better'¹⁰, to ensure that our clients better understand the energy market and to raise awareness of their experiences in our work with stakeholders.

Citizens Advice Energy Reports

This report has not sought to make recommendations to the Government, Local Authority or the Energy Industry. Nevertheless, the findings support the recommendations and experiences highlighted in the following Citizens Advice reports:

All Available at: <https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/energy-policy-research-and-consultation-responses/energy-policy-research/>

- [On supply, in control – using data to identify and support energy consumers in financial difficulty](#)
- [Welfare reform and essentials bills – Mitigating the impact on people's ability to pay](#)
- [Staying Connected: how energy suppliers can help support prepayment customers who self-disconnect](#)
- [Topping up or dropping out: self-disconnection among prepayment meter users](#)

¹⁰ https://www.citizensadvice.org.uk/about-us/campaigns/current_campaigns/make-energy-better/

Free, confidential advice.

Whoever you are

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

We would like to thank the survey respondents and focus group attendees for taking the time to participate in our research. It is through understanding their experiences that we are able to develop our services and raise awareness of the difficulties they face.

To find out more about energy advice services delivered by Citizens Advice North Liverpool contact:

June Rawlinson
Citizens Advice North Liverpool
Project Co-ordinator
36/38 Breckfield Road North
Liverpool
L5 4NH

Email – june.r@northliverpoolcab.org.uk

