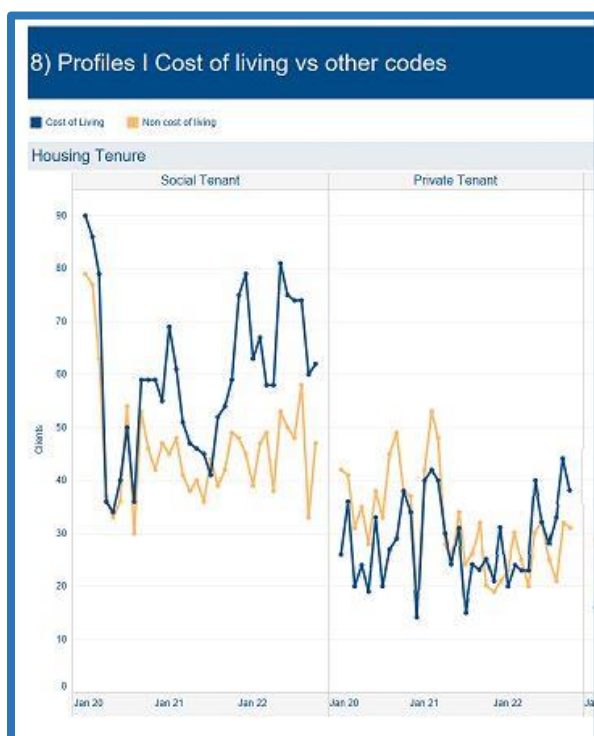
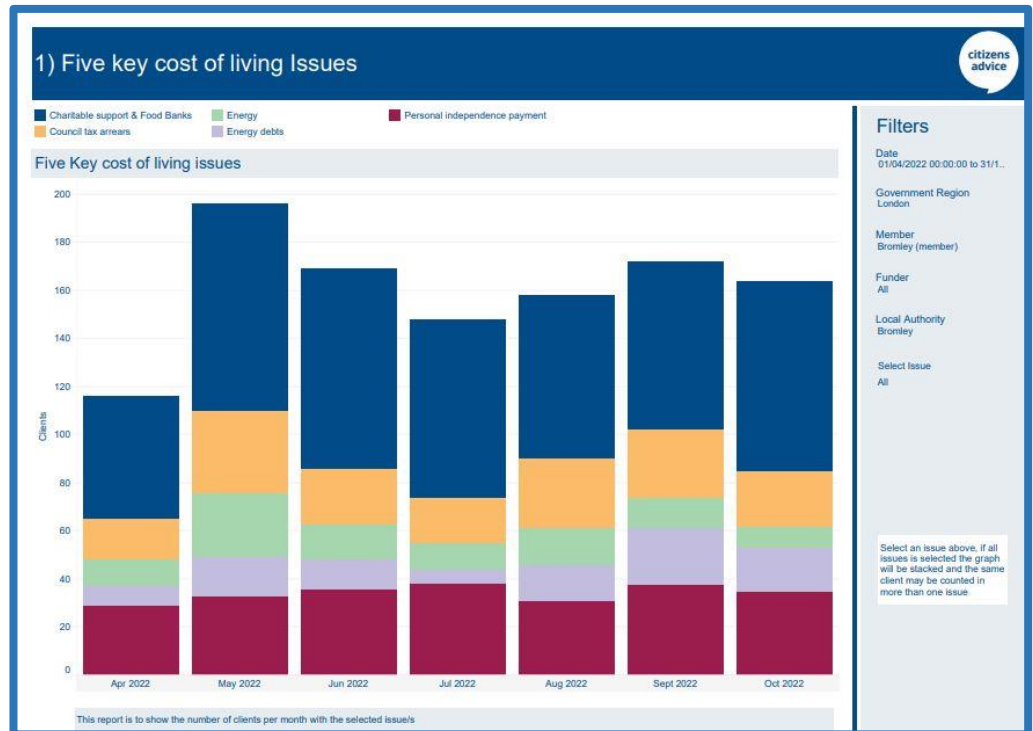


Introduction

This update has been sent to you to bring awareness of specific advice areas in Bromley. We will focus on the **Cost of Living** crisis which effects multiple advice areas including Charitable Support and Foodbanks, Debt and Energy Debt and Welfare Benefits (not exhaustive). We recognise the support mechanisms such as the **Household Support Fund** and the cost of living payments. However, this has not stopped these issues increasing and becoming more prevalent in people's lives. Below is a summary of quantitative statistics with qualitative comment.

Five cost of living indicators

The chart opposite (National Citizens Advice, Table 1.0, shows the 5 Key specific Cost of living issues in our region set by Clients seen on a monthly basis. This reflects how Energy Debt and Energy issues per client are now part of many client conversations. Personal Independence Payment (PIP) is mentioned as an indicator as some of our most vulnerable clients wait unreasonably long periods to hear back from the department of work and pensions regarding their claims for PIP. This delay forces many with disabilities into crisis on top of their already challenging lives.



Demographic make-up of clients

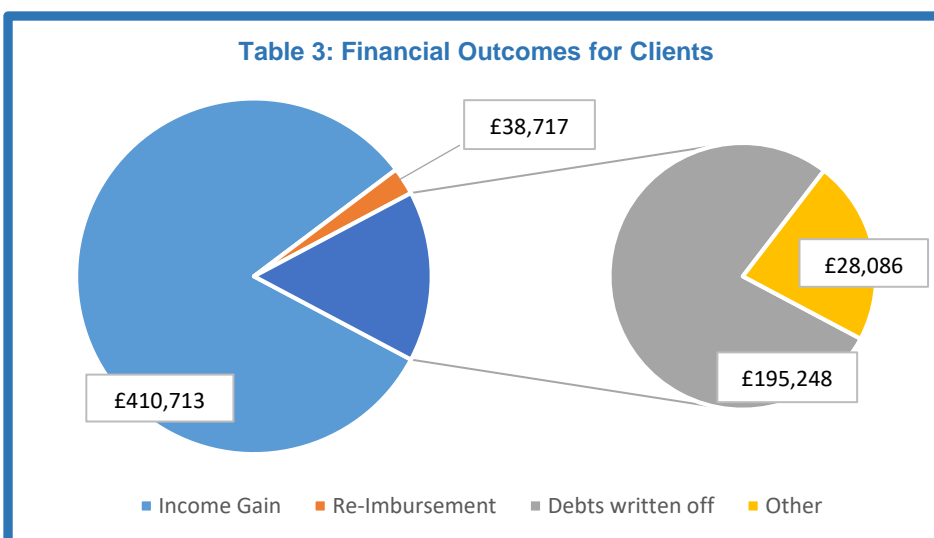
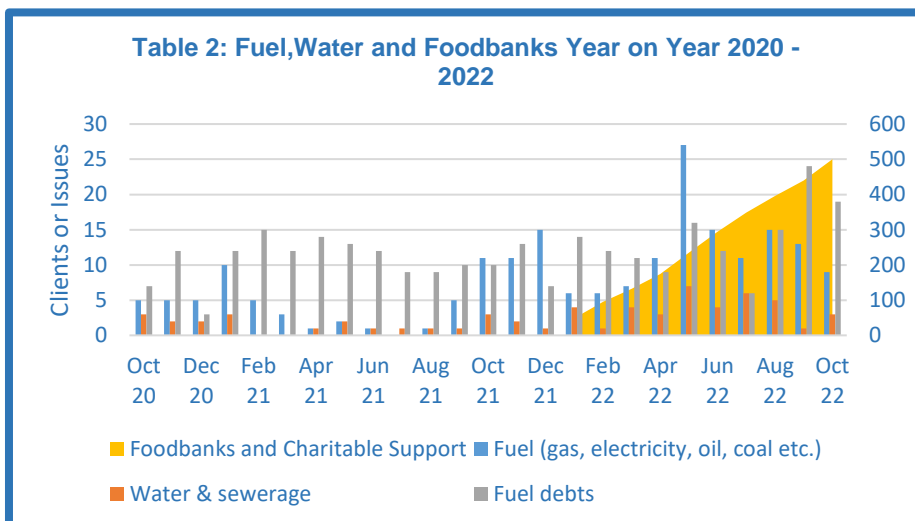
The chart opposite (National Citizens Advice, Table 8.0), shows enquires based on cost of living vs housing tenure (client numbers) and the changes since January 2020. **Social Tenants** queries initially fell sharply in 2020. However in July 2021 we were seeing similar numbers for both non cost of living (NCoL) and Cost of Living (CoL) queries until CoL demand acutely separated and by average has risen month on month into 2022. **Private tenants** are overall lower numbers than Social Tenants and from 2020 called more regarding NCoL enquiries. In December 2020 both NCoL and CoL enquiries declined sharply and then by March 2021 began to peak again. After falling consistently we started to see a rise in October 21 which by average has continued although we are now getting more CoL enquiries from Private tenants.

Local Ward Meetings

It has been fantastic to meet many of you during September and October, I wanted to say a personal thanks to all the councillors who myself and the team were able to meet both in person at our Anerley and Orpington outreaches and over zoom including: Will Connolly and Julie Ireland (Beckenham and Bromley Town Liberal Democrats; Alison stammers (Chislehurst Matters); Sean Slator (St Mary Cray, Conservatives), Chris Price (St Pauls Cray) and Ruth McGregor (Crystal Palace and Anerley) Labour councillors. It was

wonderful to hear about the work you are all doing and for us to share what is going on in your local areas directly. Since then you have been in touch and we have been able to provide support for clients in your wards.

Table 2 Demonstrates the growth of Fuel, Water and Energy Debt since October 2020 per month which remained constant. However, although the energy crisis started in October 2021 it was not felt until we start seeing peaks in May 2022 when we saw 5 times as many clients and issues in this area and increases in water queries. This was then replicated in Fuel Debt where we saw a surge in September 2022. Food banks and charitable support have been shown as a running total as the percentage increase is so high. To give perspective it has increased month by month since October 2020. This year we started on 14 clients or issues and as shown in October 2022 this had risen to nearly 500.



Outcomes

Table 3.0 opposite shows the financial outcomes recorded for the period **01.04.2022 – 31.10.22** inclusive. This data is reflective of a mixture of specific outcomes including but not limited to Income Gain, Re-Imbursement, Debts written off and other miscellaneous financial outcomes. Income gain has decreased since September 2021 – March 2022 from £584,551 to £410,713. Re imbursements have increased from £23,753 to £38,717 as have Debts written off from £83,917 to £195,248 (42% increase). The total financial outcomes for clients in this period was **£681,556**

Case Study

The Client is a single person living in housing association accommodation diagnosed with long term health conditions including mental health. They are currently unemployed due to poor health. They requested food and fuel support as they had no food and only 24 hours fuel on a key meter. The client was on low income and claiming Universal Credit standard and housing element only. There were deductions from the client's Universal Credit for historic debts coupled with priority Council Tax arrears. Debts coupled with low income and the cost of living crisis resulted in the client coming to Citizens Advice Bromley in a state of crisis. During the holistic interview the client was issued with a 7-day foodbank voucher and an emergency fuel voucher. They were then supported to claim Council Tax exemption due to severe mental impairment and an appointment was booked with a specialist benefits advisor to address PIP and Limited Capability for Work Related Activity (LCWRC) of universal credit to maximise the award based on disability. The client was also booked an appointment with a debt caseworker to help clear the Council Tax arrears as well as manage universal credit deductions. The debt caseworker was able to waive the client's deductions from Universal Credit citing client vulnerability and helped to provide the client with budgeting tools to help manage income and outgoings. Furthermore, assisting the client to submit a claim for LCWRC and Personal Independence Payment (outcome awaiting). They are no longer reliant on the foodbank and are working towards becoming debt free and improving health.

Contact Citizens Advice Bromley

If you have any questions about the information above, have a certain area you are passionate about or want to find out more about what we provide at Citizens Advice Bromley either in central Bromley or within our outreaches in St Pauls Cray, Orpington or Anerley we always welcome contact or can arrange a visit. Please reach out to us at: researchandcampaigns@citizensadvicebromley.org.uk