



## Citizens Advice Bromley Overview (November 2022 – April 2023) Focus: Cost of Living

This update has been created to bring awareness of specific advice areas in Bromley. As in the last overview we will focus on the **Cost of Living (CoL)** crisis which effects multiple advice areas including Charitable Support and Foodbanks, Debt and Energy Debt and Welfare Benefits (not exhaustive). We will be sharing nationally collected statistics from all services that **National Citizens Advice** provides which includes gathered information from local offices such as **Citizens Advice Bromley**, of which there are over 250 nationwide.

In 2021-2022 we nationally assisted 2.55 million people to find a way forward with one to one advice and [citizens advice.org.uk](https://citizensadvice.org.uk) received 58 million views on our online self-help advice. These staggering figures show just how in need people are.

### Cost of Living: Nationally Collected Data

As prices rise, people make more and more difficult decisions about what to cut back on and where they need to rely on community support, because they don't have enough to live on.

The following information shows that people are coming to us as they struggle to cope: people who need to rely on food banks, people who need advice on their energy bills and people who just can't afford to use energy at all!

As an example ,from the start of the year to the end of February 2023 we had seen more than 8,500 people nationally who can't afford to top up their prepayment meter. This is nearly three times as many as we had seen by this point in 2022, and it's already more than the whole of 2021, the year energy prices started to rise.



Please follow **THIS LINK** to our national **DATA DASHBOARD**. If posting on social media – please post using #CitizensAdviceData and [@CAB\\_Bromley](https://twitter.com/CAB_Bromley). You will notice on **Page 2** it shows links for: **a) Key Cost of Living Trends, b) How does the cost of living crisis differ in local areas? c) How is the crisis effecting different groups? d) Spotlight on our Debt data** and lastly **e) Spotlight on our housing data**. We look at each over a number of years and the increases we are experiencing in clients we are seeing.

### The London Borough of Bromley

I would like to draw your attention to **b) How the cost of living crisis differ in local areas**. You can see by the data for **Bromley**:

**Debt Issues (Page 2)** broken down by 5 factors: Credit Cards, Council Tax Arrears, Energy Debts, Rent Arrears and Water Supply/sewage debt. In this time the top debt issue has fluctuated in Bromley from 2019-20 (Rent and Council tax arrears); 2020-21 (Rent arrears); 2021-22 Rent then moved to Energy Debt; 2020-23 (Council Tax)

**Benefit Issues (Page 3)** broken down by 4 factors: Universal Credit-Initial Claim, Personal Independence payment (PIP), Localised social welfare and Council Tax reduction. In this period from 2019 -2023 Universal Credit Initial Claim has been the top benefit issue.

**Housing Issues (Page 4)** broken down by Accessing accommodation, Local Authority housing application ,Threatened homelessness, Actual homelessness and Applications to local homelessness service. In this period 2019-20 (threatened homelessness); 2020-22 (Accessing accommodation) and so far this year we have seen a focus on Applications to local homelessness services increase, being the number 1 housing issue.

**Crisis Support (Page 5)** Crisis support per 10,000 of the population of Bromley. In this period 2019-20 Q1:(2.85,2.58,3.46,2.31); 2020-21 (2.7,2.61,4.42,6.13); 2021-22 (4.27,4.75,8.26,7.09): 2022-23 (7.9,7.81,9.41). This demonstrates how crisis support has increased throughout the borough since 2019 and we are now supporting nearly 3 times the amount of clients.

### **Case Study (Negative Budgets)**



Of course these statistics only show us half of the story that is why it's important to add real stories alongside the statistics. In March, National Citizens Advice shared a case study of a client called 'Nicole' (name changed). However, like many other local offices, this is an issue we see in Bromley as well.

Nicole came to Citizens Advice for support in January (2023) because she was fighting impossible financial pressures on various different fronts. She's a single mother with a young child, who she has sole caring responsibilities for. Her maternity pay ended last year, so her current income consists of Universal Credit and child benefit only.

Because Nicole is under 25 she gets a reduced rate of Universal Credit. The standard rate for someone under 25 is £265.31 per month. On top of that she receives £244.58 per month from her Universal Credit child element, £550.02 in Universal Credit towards her rent and £21.80 per week in child benefit. At the very least, she needs to cover rent, remaining Council Tax after Council Tax support, energy bills, water, food and baby items.

Nicole is in a **negative budget**. This means that without accounting for ANY other unanticipated costs – anything that might come up unexpectedly – a replacement washing machine or fridge – she can't realistically cover all of her essentials. When we look at her negative budget over the year, we can see how much new debt she could gain over a short space of time – over £2700. This puts her at risk of eviction and debt enforcement practices.

Please continue the story [HERE](#)



You can find a summary of some of our key findings in this **Twitter thread**. You can also access all our cost-of-living blogs as well as the dashboard on **OUR DATA PAGE**.

The next national Citizen's Advice cost-of-living briefing will be held on **the 5th June 2023, 12.00-1.00pm**. We'll be joined by Emma Revie, Chief Executive at The Trussell Trust and Dr Sarah Hughes, Chief Executive at Mind alongside Dame Claire Moriarty, Chief Executive at Citizens Advice. **Register now for our June cost-of-living briefing.**

Lastly, if you would like to contact Citizens Advice Bromley to arrange a visit or simply talk please email at: [researchandcampaigns@citizensadvicebromley.org.uk](mailto:researchandcampaigns@citizensadvicebromley.org.uk)