



Citizens Advice Bromley Overview (May – October 2023) Focus: Cost of Living

This update has been created to bring awareness of Research and Campaigns work both locally at Citizens Advice Bromley and nationally. It outlines emerging issues, case studies, success stories and events, as well as data and current policy efforts.

Emerging Issues: DSS Discrimination?

At Citizens Advice Bromley, we continue to see clients that are struggling to find private rented accommodation at affordable prices. This need is compounded if they are vulnerable, disabled or have mental health needs. There may be a need to be on a ground floor or where they currently are may not be suitable, depending on the family make up, that they share with others. Furthermore, we are seeing cases where people in receipt of welfare benefits find that they are being constantly turned down for properties, although, they are often not told this is the reason. If landlords or letting agents have their 'own rule' about not renting to people receiving benefits, this could be discriminatory under the Equality Act 2010. People have noted that they have seen adverts stating 'no DSS', 'no benefits' or 'no Universal Credit'. We continue to look at this with our housing partners.

“By the end of October 2023 nationally, we had helped over 222,000 people with energy issues. This is higher than at this point in any year on record”.

Case study: Housing



Since 2018, the Council housed a client with two children in temporary accommodation. In 2023, the Council notified the client about the landlord needing the property back by March. They were relocated but encountered issues: no carpet on stairs or living room, fallen plaster from the roof, and a water leak in the bathroom ceiling. The letting agent initially informed the client that the property wasn't safe for moving in. Later, the agent said it was ready, but the client refused due to visible roof gaps, feeling unsafe until the repairs were completed. The letting agent informed the Council about the client rejecting the property.

Subsequently, the Council notified the client that their housing support would cease, requiring them to vacate their temporary accommodation by June 2023. Citizens Advice Bromley's Caseworker guided the client to petition the local authority for housing and related support. They advised the client to inform the Council's Housing department and Citizens Advice Bromley if pressured to leave temporary accommodation. As a result, the client and family were relocated to a new flat arranged by the council, ensuring safe housing with the caseworker's assistance. This prevented potential homelessness, showcasing the successful partnership between Citizens Advice Bromley and the local authority's housing team in supporting the client.

“So far this year, nationally, we have helped more people with a homelessness issue than we had at the same point in any of the previous 8 years.”

Local Successes

Many clients report over **98% that they would use our service again and recommend to friends and family**. Why is that? In January, we were visited by the CEO of National Citizens Advice who have recognised all the hard work our volunteers put in presenting long service awards to several volunteers, adding up to **120 years in total!** One such example of our work was we supported a client to successfully challenge an unjust Universal Credit decision and gain over **£21,000** as an outcome. This involved comprehensive support to a client in crisis to help go through the appeal, regain financial stability and avoid a potential housing eviction. This is just one case in many.



Research and Campaigns: Bromley Events

We have been busy this year with Research and Campaigns outreach talking about **Debt, Benefits, Energy, Housing and Crisis support**. We attended the **Festival of Wellbeing and Sport** on Bromley High Street in July having 83 conversations with Bromley Residents. In August we attended **Chislehurst Rocks** event, engaging with 112 members of the public. In September we ran a **join event with Bromley Borough Food bank** in the glades raising awareness of the support

available as far as Food and Fuel Vouchers with combined advice to help people look and examine the finances. Lastly, In November we attended an event run by the **DWP** and used this to promote Citizens Advice Bromley, talking to long term unemployed people about opportunities for both paid and volunteer positions. Help us get the word out by Following us on X (Twitter) for regular updates each week at https://twitter.com/CAB_Bromley

National News: Negative Budgets

We have previously discussed the alarming rise of households with Negative Budgets i.e., spending more on essentials than clients have coming in. National Citizens Advice continues to collect data on this issue and has a new report due out soon. However, please read the first report titled 'Living on Empty' [here](#). They have also started looking at how negative budgets effect various groups and have recently published an article titled 'Working 9 to 5 and still living on empty' focusing on negative budgets for those that are employed, read the article [here](#).

We know however that negative budgets are a problem for many more people than just those who come to us for advice. In January we'll publish a landmark report that will set out the prevalence of negative budgets amongst the population, propose meaningful solutions, and make a case for utilising negative budgets data to assess the real-time, human impact of policy interventions and failures. This will quickly be followed by polling that we hope will demonstrate widespread public support for dealing with negative budgets and improving living standards across the country.

Data Dashboard

Please follow [THIS LINK](#) to our national **DATA DASHBOARD**

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.

For Data on Bromley, select the link on page 2 of the dashboard for **'How does the cost of living crisis differ in local areas?** Once you have clicked this then click through the various pages. Along the top of each page is a legend outlining 5 prevalent issues. Page 2: shows Debts, Page 3: Benefit Issues, Page 4: Housing, Page 5: Crisis Support. On each page select Bromley on the MAP. Note: this can be zoomed in using the control key and your mouse wheel. It will then auto play and show the view what are the top issues and specifically in what quarter.

Cost of Living



The next national Citizen's Advice cost-of-living briefing will be held on Thursday 14th December , 14.00-15.00pm. We are pleased to announce that guest speaker Martin Lewis will be joining us for this cost-of-living data briefing, to share his significant experience of tackling the cost-of-living crisis on-the-ground. In addition we'll be analysing the latest frontline data and giving a real-time insight into the cost-of-living crisis with Citizens Advice Chief Executive, Dame Clare Moriarty and Chief Data Analyst, Tom MacInnes. Please reserve your spot [here](#)

Contact Us

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