

CITIZENS ADVICE BROMLEY RESEARCH AND CAMPAIGNS OVERVIEW

This update has been created to bring awareness to 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 across various advice topics.

JANUARY 2025 - JUNE 2025

CASE STUDY



Background

The client was very anxious when they came to the centre. They had a bag filled with unopened correspondence, which included business-related letters, personal letters, and some addressed to other individuals. They expressed significant confusion and uncertainty about how to begin addressing their debts. The client disclosed multiple health conditions, including neurodivergent traits, and shared that they had experienced several traumatic events.

The adviser sorted through the client's documents, removing irrelevant information and identifying duplicate letters where debts had been sold on. This process clarified the client's financial situation, allowing them to better understand the nature and amount of their outstanding debts.

The client was updated at each stage and their questions were answered in a timely manner.





Solution

Various debt solutions were discussed. Initially, the client expressed a preference to write to each creditor to request a write-off. However, they discussed the limited likelihood of success with certain debts and the possibility of remaining balances. After this conversation, the client chose to apply for a **Debt Relief Order (DRO)**. This process clarified the client's financial situation, allowing them to better understand the nature and amount of their outstanding debts. During the appointment the client disclosed further debts, which were then included in a **Debt Relief Order (DRO)** as we guided them through the process. An further appointment was arranged at Citizens Advice Bromley to support them with a **PIP Mandatory Reconsideration** and a referral was made through **Bromleywell** (mental health pathway) to assist the client with their neurodivergency and anxiousness.

Result



The **DRO** was successful. The client had an amount of **£37,000** written off.



The client was signposted to business **Debtline** for help with outstanding business debts.



CI has applied for **MR** for **PIP** (pending).



The client is in contact with **Mind** and receiving ongoing support.



MP Briefing at the House of Commons

18 June 2025



Gulsah was able to join the **Bromley Borough Foodbank Team** at an **MP Briefing** to meet our constituency MP's at the **House of Commons**. This included meeting **MP Liam Conlon**, **MP Peter Fortune**, and **MP Gareth Bacon**. The discussion focused on the increasing deprivation in Bromley and the urgent need for targeted support. A briefing sheet with key local statistics was shared.

Key points



Ward inequalities

With **St Paul's Cray, Penge**, and **Mottingham** facing the highest levels of need. Rising demand for **foodbank referrals** and **benefits support** in the most deprived areas.



Council Tax Support cuts

This has led to more residents falling into **arrears** and increased pressure on **advice services**.

Disabled residents are disproportionately affected by benefit changes—**67%** of clients have a **disability** and rely on **PIP** and **Universal Credit** to maintain work and independence.



Household Support Fund

Concerns particularly around **transparency** and **accessibility**.

They also highlighted an urgent appeal to **MPs** ahead of the **1 July vote** on disability benefit reforms, highlighting that **one** in **four reassessed PIP recipients** could lose around **£4,500**, as confirmed by **DWP** and the **OBR**.

18 June 2025

London Legal Walk



This year, we once again participated in the London Legal Walk. This is something that we have done for the last few years. It is a great way of **being with your colleagues** and **meeting people**, but **seeing parts of London**.



St James Park



Green Park



Hyde Park



3,236.50



10KM



As a Research and Campaigns event,

it also gives us the chance to **raise awareness** of the issues that people are faced with and **raise much needed funds** for our translation services to give advice to those whose English is not their first language

A special thank you to our great walkers:

Gulsah, Herbie, Barbara, Chloe, Korena, Helen, Nikki, Edward (who celebrated 20 years of service with us at Bromley), **Nigel, Bernadette, Delfina, Estela, Mark, and Manisha.**



Video on [Instagram](#)

24 February 2025 | Orpington Methodist Church

Clear Community Web Launch Event



Citizens Advice
Herbie



BTSE
Sue



Age UK
Nikki



Bromley Mencap
Emma

Herbie and **Sue** from **BTSE (Bromley Well)**, **Nikki (AGE UK)** and **Emma (Bromley Mencap)** attended the **Clear Community Web Launch Event** at **Orpington Methodist Church** on **24th February 2025**. We were joined by other **Bromley Well** Colleagues from **Age UK** and **Bromley Mencap**. Herbie personally spoke to **27 members** of the **public** on issues such as **Learning Difficulties, Housing, Power of Attorney, Volunteering** at **Citizens Advice Bromley** and services within **Bromley Well** such as the **Long Term Health** services. Many people were able to be signposted and some directed to contact our **Single Point of Access**. Overall, **200 people** attended the event and it was extremely busy for the team dealing with queries and raising local campaign efforts such as the **employment Support Allowance migration to Universal Credit**. It was also a fantastic opportunity to spend time and share knowledge with other partners such as **LBB** and **NHS South East London Integrated Care Board**.

● Learning Difficulties



● Housing



● Power of Attorney



● Volunteering



February

24th



27
conversations



200
attendees



Local constituency dashboard

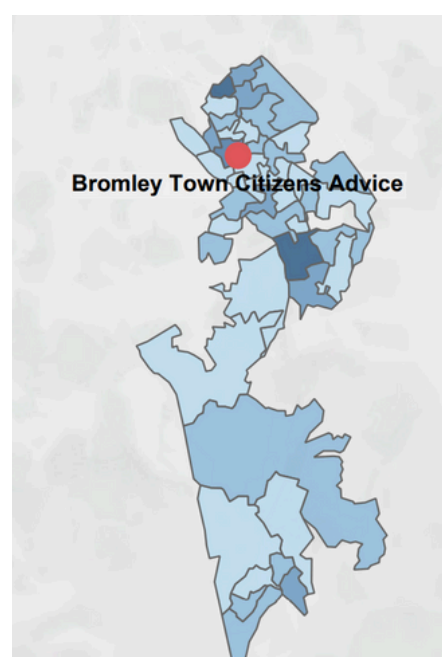
Bromley and Biggin Hill

In this constituency, we helped clients with **3,976 issues**. If we look comparatively with statistics from **July – Dec 2024**, **Benefits and Tax Credits** has been replaced solely by **Universal Credit** as the main issue and **Debt** has now moved up to the **2nd** most important issue. Debt related to **Council Tax arrears** in this area have slightly increased since we last ran the report seeing an increase in issues raised from **83** to **120**, often among a priority list of key issues clients present with. However, it could be seen as better news as **Charitable Support and Foodbanks** is no longer in the top 5 issues we see in this constituency. Partnered with **Bromley Borough Foodbank**, we assist people to understand why they are in food and fuel poverty and together come up with realistic plans on how the client can approach their finances to break the cycle of depending on this type of charitable support.

3976 issues

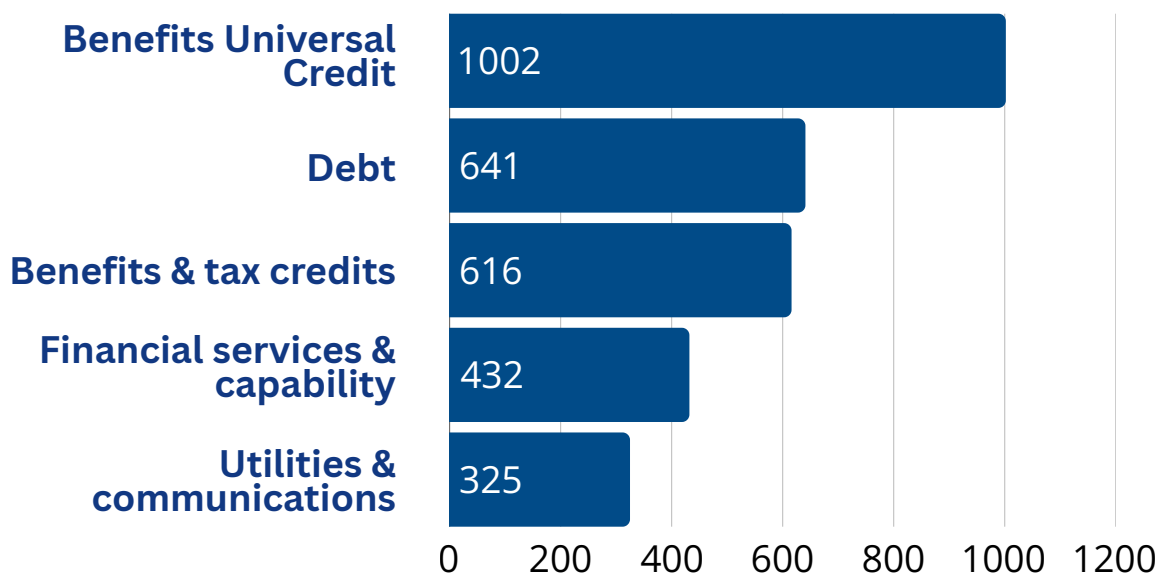
Main issues

● Benefits and Tax Credits: Main issue	▲
● Debt : 2 nd most important issue	▲
● Council Tax arrears	45% ▲
● Charitable Support and Foodbanks	▼
● Universal Credit	▼

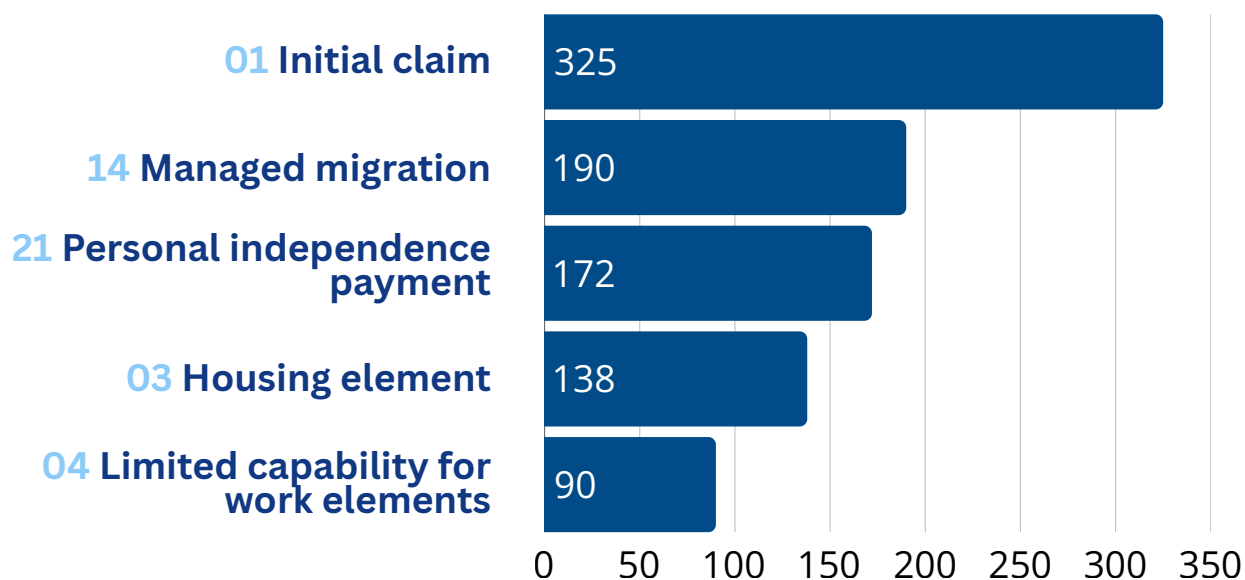


In this constituency, we helped with **3976** issues

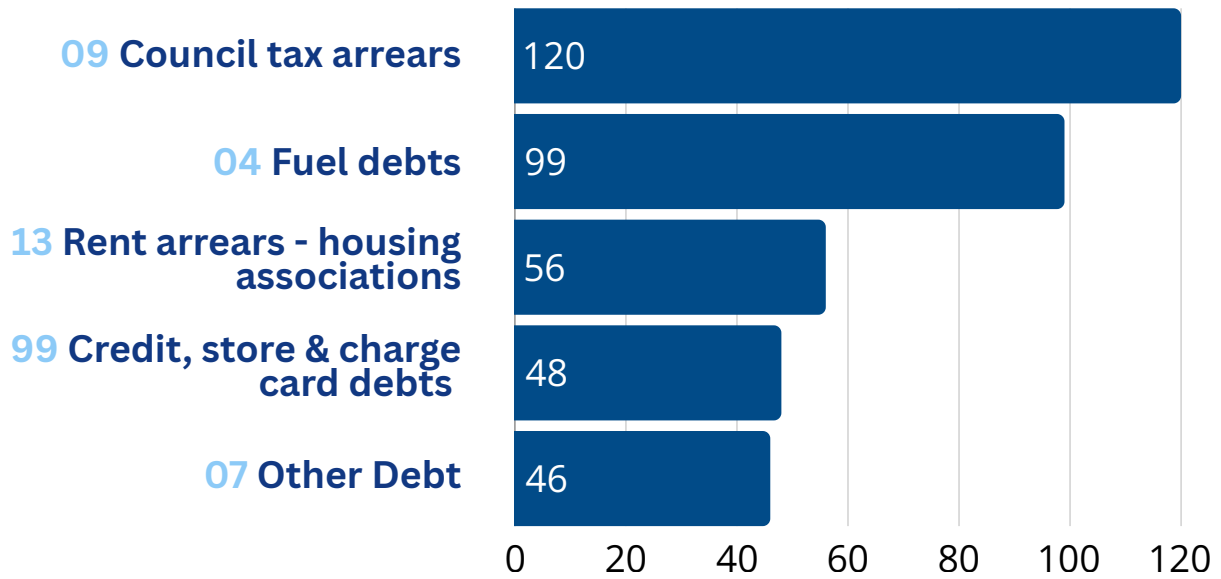
Top issues



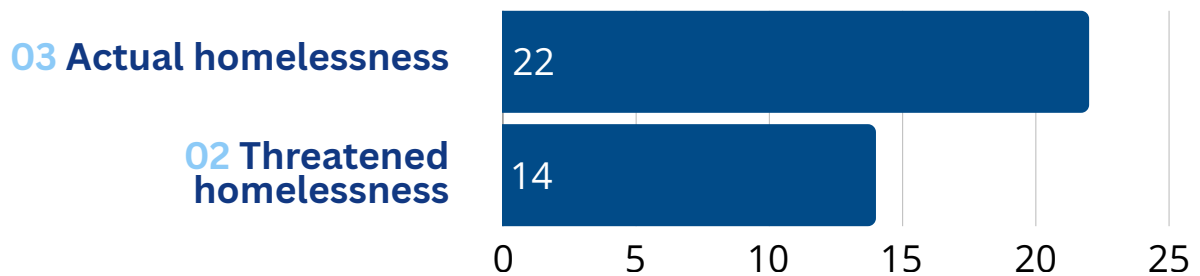
Top 5 **benefit** issues



Top 5 **debt** issues



Homelessness



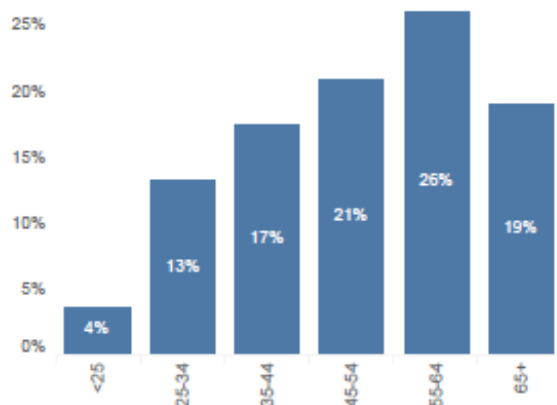
Client demographics

Data during this period indicates this constituency showing a **63% Female** to **37% Male** split in our clients from this area. **69%** being **white** and **31%** being from **ethnic minority backgrounds**. Since we last looked at this data there are slightly less clients with **disabilities** and **long term health conditions** requiring support from us.

With respect to age, if we look at two reports from **July - Dec 24** and **Jan - June 25**, you will see a **increase** in the **age groups 35/44**, as well as **slight increase** in **45/54** and **55/64**. However, we are seeing **less 65+ clients** from this area: a decrease of **6%** comparatively.

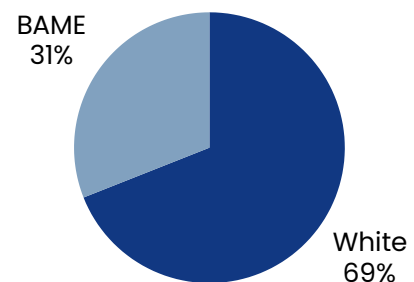
July - Dec 24

Age group



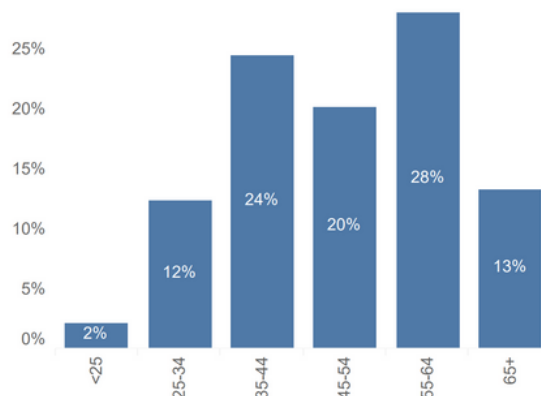
- Disabilities ▼
- Long term health conditions ▼

Ethnicity breakdown

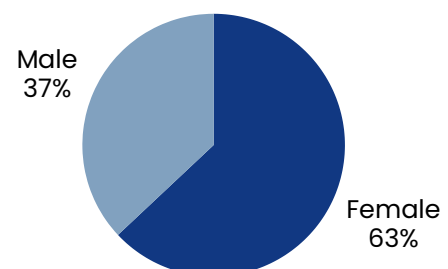


Jan - June 25

Age group



Gender breakdown



CAMPAIGN LAUNCH



August 2025

Digital inclusion and exclusion

Tackling Digital Exclusion in
Bromley

What is Digital Inclusion?

Digital inclusion means ensuring that everyone has access to the internet and the skills, confidence, and support needed to use it.

What is Digital Exclusion?

Digital exclusion, on the other hand, happens when people are left out, often due to lack of access, skills, or confidence.

This tends to affect:

- Older people
- Those with learning or mental health difficulties
- People who speak English as a second language

Why this matters

There's a growing shift towards digital services, powered by AI. While this can make access quicker and more efficient, many people in Bromley and across the UK are being left behind.



7.9 million

people in the UK
lack basic digital
skills

1.9 million

households struggle
to afford their mobile
contract

1.6 million

adults don't have a
smartphone, tablet,
or laptop

92%

believe essential services must remain
accessible without internet access

87%

think there should be local support for
people who need help using online services

61%

believe not enough is being done to
support people who can't get online

A [2023 House of Lords report](#) stressed the need for community-based digital support. The government's recent [2025 Digital Inclusion Action Plan](#) echoes this.

What do we want from this campaign?

1.

Culture change

A shift in mindset is needed, recognizing digital inclusion as a social justice issue and prioritizing it in policy and practice.

2.

Use offline channels

Another way to reach digitally excluded clients is producing offline resources such as posters and information leaflets and supplying them in key places where digitally excluded people are likely to find them.

3.

Enhanced Digital Literacy

Many people lack the skills and confidence to use digital technologies effectively. This can be addressed through targeted digital skills training programs, accessible resources, and support from digital champion. When promoting new technologies, this needs to be part of the plan from the start.

National

citizens
advice

CAMPAIGN



Debt Help in Urgent Demand

We're supporting record numbers of people with debt. In **2024** alone, we served **394,634** clients. Half are in **negative budgets**, where income doesn't cover basic living costs. Others tend to seek advice on **household** and **energy bills** and **council tax**.

Average debt increased by **21%** from **2019**, up to **£8,627** per person

Clients are facing complex challenges:

- **53%** have **4+ debt issues**
- Many also need support with **benefits, food, and housing**
- Nearly **half** have a **disability** or **long-term condition**

▲ **Energy debt:** Up 69%

▲ **Household bill arrears:** Up 48%

▲ **Council tax debt:** Up 37%

We're calling for government action to:

- **Improve public sector debt collection:** End aggressive practices, especially around **council tax** and **benefit overpayments**.
- **Provide safe, effective routes out of debt:** Including reform of **insolvency solutions** and **Breathing Space**.
- **Build financial resilience:** Through better savings support in the upcoming **Financial Inclusion Strategy**.

Read more






<https://www.citizensadvice.org.uk/policy/debt/>

CONTACT US

THANK YOU FOR READING

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

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Jan - Jun 2025

Media highlights



Events

- Met with **MPs Liam Conlon, Peter Fortune, Gareth Bacon** on **Council Tax Support cuts, PIP reforms, and rising foodbank referrals.**
- **London Legal Walk** raised **£3,236.50** for translation services.
- **Ukrainian Families Event** addressed access barriers for non-English speakers.
- **Clear Community Web Launch** boasted **200 attendees**, with **27 direct conversations** on **housing, health, and volunteering.**

Bromley & Biggin Hill

- **3,976** issues supported.
- Top concerns were **Universal Credit, Debt, Council Tax arrears.**
- **Charitable support and foodbanks** no longer in top 5 issues.

Client success

- Client with complex health needs had **£37,000** written off via **Debt Relief Order (DRO).**
- Supported with **PIP Mandatory Reconsideration** and referred to **Mind** via **Bromleywell.**



7.9 million

people in the UK lack basic digital skills

1.6 million

adults don't have a smartphone, tablet, or laptop

Digital Inclusion Campaign Launch

- Tackling digital exclusion for **older adults, neurodivergent individuals, and non-native English speakers.**
- Advocating for **offline resources, digital literacy training, and policy change.**

National Debt Crisis

- Average personal debt ↑ **21%** to **£8,627**
- Energy debt ↑ **69%**
- Council tax debt ↑ **37%**
- **Citizens Advice** calls for **reform** in **debt collection, insolvency solutions, and financial resilience.**

