



Richmond

Campaigning Update 11 2021

CitizensAdviceRichmond.org

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We helped 660 local people in Richmond with 2,500 advice issues during November 2021. Benefits (1,100 issues) and housing (340 issues) continued to generate the most enquiries, while debt and money (220 issues) again featured prominently. In just one month we helped local people gain £285,000 which they were due.

Richmond residents face cost of living crisis this winter

Many of our clients face a bleak winter following the £20 a week cut to Universal Credit - over £1,000 a year. Energy bills have risen steeply, and inflation looks set to soar above 4%, putting huge pressure on people's weekly budgets. Every day our advisers see the human cost of this triple whammy of recent benefit cuts, high energy bills and rising inflation. Here is how it is affecting two of our clients.



Susan, a single woman in her 50s whose partner recently died, approached us because she is struggling to survive on her monthly Universal Credit benefit payment. When her partner became terminally ill, she stopped work to care for him, and she has not yet been able to get another job because she has developed a serious long-term health condition. Her benefits were cut by over £1,000 a year when the uplift to Universal Credit was stopped by the government. She is also subject to deductions to pay for arrears built up during her partner's illness. She receives only £62 a week after her rent is paid. Fuel bills make up half of her weekly costs, leaving her just over £30 a week for food and other essentials. We helped her to claim the Warm Home Discount from her energy supplier (worth £140 a year), arranged for an energy consultant to visit her home to discuss how she could save fuel, and showed her how to make savings on her pre-payment meters. But without charity grants and foodbank vouchers, she would be destitute.



Mia phoned us for advice on applying for a crisis grant. We were able to help her claim this and food bank vouchers. Mia is a single mother with a small child and is expecting a baby. After paying rent, energy bills, phone costs and repayment of a loan she has less than £70 a week to buy food and other essentials for herself and her child. She lost her job because she could not find affordable childcare. She is currently looking for work, but her forthcoming maternity makes this challenging. She fears she will be driven even further into debt this winter as she struggles to meet daily living costs and provide for her toddler and the new baby.

These are just two recent cases in Richmond, but we see many more. This is a national crisis. Citizens Advice's latest national research shows that 1 in 10 families - equivalent to 3.2 million households - are facing financial crisis this winter.

Our Calls for Action: With the impact of the pandemic not yet over, essential costs rising rapidly and further increases to the cost of living on the horizon, the government must act now before the crisis gets worse:



- **Bring forward the uprating of benefits in line with inflation:** The government ended the benefits freeze in 2020, pledging to “uprate” benefits each year in line with inflation. This is very welcome, but the sluggish annual uprating system means that benefits only increase in April using the inflation rate from the previous September. Inflation has already risen 1% since September this year and looks likely to increase by more than 1% again by the spring. By bringing forward the benefits uprating to December - and basing it on current inflation levels - government could take an important step towards helping people cope with rising costs. This would give the average family on Universal Credit £30 extra each month (about £7 a week) to help cover essentials.
- **Pause deductions from Universal Credit for money that's owed to government:** Deductions from Universal Credit can amount to 25% of a claimant's personal allowance - in May 2021 29% of Universal Credit claimants were repaying Advance Payments, and 20% were repaying money they had been overpaid in error. The government should pause deductions of these debts. Doing so will help people keep on top of their bills this winter.

Our Current Campaigns

- **Stop “no DSS” policies** – We are developing a campaign to increase private landlords' and prospective tenants' awareness that it is unlawful to discriminate against people who receive benefits. We also want tenants to know how to challenge this unfair practice and how to demonstrate to landlords that they can afford to pay the rent, even though they receive benefits.
- **Cost of living crisis** - We are actively monitoring the impact of recent changes to Government financial support on local people, as set out in this Update.
- **Social housing tenants' issues** – We are working with local housing associations in Richmond to address recurrent problems with tenants' rent arrears, repairs, and neighbour harassment issues.

About Citizens Advice Richmond

Citizens Advice Richmond gives free, impartial and confidential advice to anyone who lives, works or studies in Richmond borough, or cares for someone who lives in the borough. As well as providing advice, we aim to spot emerging problems affecting local people, and to set out new ideas to improve policy and delivery for all.

Feedback: We welcome feedback and suggestions – [click here](#).

Free advice: Please call us on Freephone 080 82 78 78 73 or fill in the form [here](#).

Benefit calculator: Find out what benefits you can claim [here](#).

Partner organisation referrals: Refer clients to us via [this form](#).