



Richmond

Campaigning Update 12 — January 2022

CitizensAdviceRichmond.org

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We helped 675 local people in Richmond with 2,400 advice issues during December 2021. Benefits (780 issues) and housing (290 issues) continued to generate the most enquiries, while debt and money (180 issues) again featured prominently. In just one month we helped local people gain £165,000 which they were due.

Richmond's poorest residents face skyrocketing living costs



The cost of living has risen very steeply in recent months. Inflation has reached high levels not seen for a generation, and energy bills have soared. With the recent cut to the main Universal Credit benefit, many Richmond residents are really struggling. The government has introduced the Household Support Fund (HSF) to provide one-off grants to the neediest households. This is welcome, but it is not enough.

In December 2021 alone, we helped 60 Richmond households successfully apply for HSF grants. But each one-off grant is only worth up to £300 for households with one or more adults, £500 for one child households, and £600 for households with two or more children. Even for those residents who know they can apply for HSF, it doesn't make up for the over £1,000 a year cut to Universal Credit. Hundreds of Richmond people seek our advice each month as they try to deal with living in poverty or destitution. Here are three recent examples (names have been changed).



Ayaan is a single mother with 4 children. Lack of adequate childcare currently prevents her from working. With rising energy and food costs, she is no longer able to make ends meet on the benefits she receives, and she has run up large debts with her energy company and the Department for Works and Pensions. We helped her to apply for fuel grants and other charitable grants.

Luisa lives on her own in private rented accommodation. She was made redundant last year. She receives some benefits while she looks for work, but her income goes nowhere near covering her rent and living expenses. She finds she has no money left to buy food. We helped her to claim a HSF grant of £300 which will provide some support through the winter, but unless she can find work soon she will be underwater financially.



Ruth was made redundant about a year ago. Serious health issues have prevented her from finding work. "I'm really struggling at the moment" she told us. "I would like to apply for a grant to pay towards electricity costs of £100, gas costs of £100, £50 towards food, and the remaining £50 to go towards my rent arrears of £900." A £300 one-off grant was awarded. She wrote to us that "I would really like to thank you for the grant. I can't express how much it has helped."

Our Calls for Action: Drawing on our unique experience of advising thousands of people on low incomes, Citizens Advice nationally is campaigning for a four-part package of reform which is quick, cost-effective and targeted at people on the lowest incomes:



Provide targeted support to low-income households in April 2022 via an 'Energy Support Grant' through the benefit system. Winter Fuel Payments of £100-300 are already paid to pensioners each year - an equivalent one-off payment could be paid to all Universal Credit and legacy benefits claimants, with an additional payment to low-income retired households in receipt of Pension Credit. This would put money in the pockets of those that need it most and is quicker, fairer and more administratively simple than extending the Household Support Fund.

Benefits should be updated by the Bank of England forecast inflation rate of 6% for April, rather than the planned September rate of 3.1%. This would help ensure that benefit level increases reflect today's cost of living rather than last year's much lower inflation figure.



Temporarily extend the Warm Homes Discount to channel money directly to those that need it most. Increasing the level of the rebate, expanding the number of eligible households and increasing provision for energy companies to provide extra financial assistance will support people in Winter 2022 when prices are set to soar further.

Spread the cost of supplier failures over 2-3 years. Current plans expect customers to pay off the majority of the Supplier of Last Resort Levy from April 2022, adding an additional £94 to bills over and above planned bill increases.



Our Current Campaigns

- **End Benefit Prejudice** – 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.
- **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](#).