

Campaigning Update No. 19 September 2022

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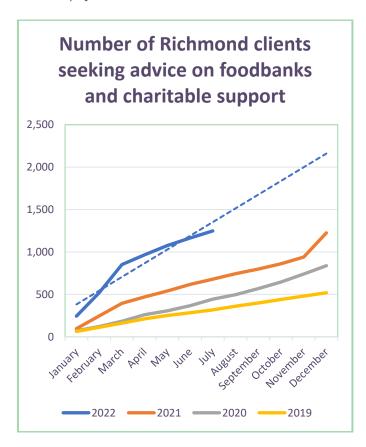
During August 2022 we helped over 800 local people in Richmond with 2,400 advice issues. Benefits (680 issues), housing (390 issues) and debt (220 issues) generated the most enquiries. 175 Richmond residents who are struggling to afford basic essentials asked our advice about charitable support and food banks, reflecting the impact of the cost of living crisis on local people.

The number of local people asking us about foodbanks and charitable support soars

We now know that the energy price cap will rise to £3,549 in October, with further increases expected at the beginning of 2023. Combined with consumer price inflation of over 10%, this will put huge pressure on household budgets, particularly for those on low incomes.

Unfortunately, this huge hike in prices comes on top of an already difficult time for people on low incomes. We've first-hand experience of this at Citizens Advice Richmond.

The chart below shows how the number of people asking us for advice because they cannot afford food, accommodation and energy bills has risen steadily over the past four years, with a particularly sharp rise this year. We've forecast that by the end of 2022 it is likely that we will have advised over 2,000 people who are seeking food bank vouchers and support from local charities because they cannot afford to pay for their basic needs. This is indeed a crisis.



Of course, the statistics are merely numbers. Behind every number there is a person in Richmond borough who, even before October's energy hike, is finding it so difficult to make ends meet that they seek our advice and help. The recent experience of the three clients below is typical.

"Susan" approached us with an urgent request for help because she was struggling to buy food, top up her prepayment meter and buy clothing and shoes for her growing children. We were able to refer her to a foodbank and help her to apply for additional benefits which she hadn't realised she could claim.

"Grant" is in his mid-sixties and finds it difficult to walk because of a long-term health problem. Grant takes pride in managing his low income and has avoided falling into debt by careful budgeting. But in August he had run out of money to pay for food and top up his gas/electricity prepayment meters. We gave Grant a food voucher and helped him to apply to a local charity for help with his energy costs.



"Shane" phoned us in desperation because he had no food or money to buy it. Shane lives with his partner and four children, and recently lost his job. Although he has successfully applied for benefits, he has to repay an advance on his Universal Credit and has fallen into arrears with his energy bills. Although Shane has been working with a debt charity, and has agreed repayment plans in place, he had no money to buy food for his family. We referred him to a foodbank and advised him to apply to the government-funded Household Support Fund.

Our call for action

The Cost of Living Crisis has topped the news agenda in the UK for many weeks over the summer, but what help there is for people on low incomes remains inadequate.

With the hike in energy prices and colder weather on the horizon, the situation will only get much worse if nothing more is done. We call for urgent government action to target support towards those people on the lowest incomes. Food vouchers and one-off charity grants can do a little to help people for a few days, but they are not enough.

We're also calling on Ofgem and the Government to work together to ensure that prepayment customers are protected by stopping disconnections temporarily, even if a customer can't afford to top up or repay their debt. They should ensure that energy suppliers follow the "ability to pay" rules so that there is a realistic assessment of what, if anything, a customer can afford. And no customer should be subject to inappropriate debt collection or enforcement activities, particularly if this means they are at risk of having their energy supply cut off.

Our other current campaigns

End Benefit Prejudice – in partnership with Richmond Council, we are campaigning to stop discrimination in the private rentals sector against people who receive benefits.

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.

Feedback: We welcome feedback and suggestions - Campaigns@CitizensAdviceRichmond.org

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 <u>here</u>. **Partner organisation referrals:** Refer clients to us via <u>this form</u>.