



**Richmond**

## **Campaigning Update No. 20 October 2022**

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During September 2022 we helped over 840 local people in Richmond with 2,360 advice issues. Benefits (580 issues), housing (320 issues) and debt (240 issues) generated the most enquiries. 250 Richmond residents who are struggling to afford basic essentials asked our advice about charitable support and food banks, a significant increase over the previous month.

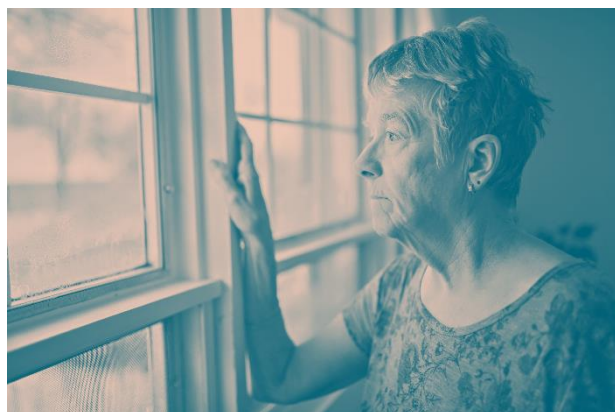
### **Richmond's cost of living crisis deepens**

Last month we reported that the number of people asking us for advice because they could not afford to pay for food, accommodation and energy bills has risen steadily over the past four years, with a sharp rise this year. Unfortunately that trend continued in September 2022 when 250 local people sought our advice about foodbanks and charitable support. This was an increase of over 42% in just one month and suggests that the total for the year will be significantly higher than the 2,000 Richmond residents we were projecting last month.

Our experience in Richmond reflects the national picture. Citizens Advice in England and Wales is helping two people every minute with crisis support and advice. We've supported more people so far this year than in 2019 and 2020 combined. Worryingly the trend continues to rise each month.

At both a Richmond and national level, we are seeing a crisis which is greater than during the pandemic. Issues which we'd normally expect to see peaking in winter reached abnormally high levels in the middle of summer. For example, record numbers of people on low incomes can't afford to top up their prepayment energy meters to buy gas and electricity.

Some of our clients are extremely worried about how they will cope over the winter months. One Richmond client we'll call "Susan" lives alone - her partner died some years ago. Susan has developed serious health issues which prevent her from working at the moment, so her only income is from benefits and she has no savings. Because she is paying off past debts, Susan is left with £60 per week to live on - that's £8.60 a day for food and heating. She asked for our advice about charitable support and food vouchers because she is struggling to make ends meet. We helped her to secure some short-term financial help from local charities. But Susan tells us that she is terrified of the coming winter. Relying on prepayment energy meters for gas and electricity, she remembers that last year she had to turn her heating off because she had no money to top up her meters. With energy costs now double what they were, and food prices going up fast, Susan knows that this winter will be much worse for her.



The government's recent freeze on energy bills is welcome, but unfortunately government support has been swallowed up by rising costs. Many more of our debt clients are now facing negative budgets - where their expenditure on essentials exceeds their income - than we've ever seen before. The scale of this crisis is unprecedented in our experience.

Sadly the crisis could be made even worse by policies based on outdated and unsubstantiated prejudices about people receiving benefits. There is evidence in Richmond of widespread myths about people who derive some or all their income from benefits. We see this a great deal in the private rental market, where unlawful “no DSS” policies which discriminate against people on benefits are based on many landlords’ preconceptions that people receiving benefits will be bad tenants. Regular readers will know that we continue to campaign against this unfair practice.

These myths are symptoms of a wider set of prejudices and misinformation about the nature and motivations of people on low incomes. So-called “Benefits Street culture” depicts people receiving benefits as choosing not to work and preferring to live off the State and the taxes of hard-working people. There may indeed be a small number of individuals who try to do this, but the government’s own benefits statistics make clear that it is not a widespread problem, and certainly not the norm.

According to Twickenham Job Centre Plus (10 February 2022), of the 8,500 people in Richmond borough receiving Universal Credit, 4 out of 10 were working people, with a similar proportion actively searching for work. The remaining 20% are not working because they have been assessed by the Department for Work and Pensions (DWP) as unable to work because of disability, long-term health issues, or caring responsibilities. In our experience of helping people who are trying to claim benefits, there are very strictly enforced obligations on claimants to find work, so it would be very difficult for someone to receive benefits and just sit at home behind the curtains all day eating pizza in front of the TV, as the myths depict.

With energy costs doubling, and inflation running at 10%, the purchasing power of benefits is plummeting. This is against a background of the long-term erosion of benefits compared to weekly earnings. The Resolution Foundation has calculated that in the 1980s state benefits were 25% of average weekly earnings, contrasted with 14% today. Many families in London where rents are high face a cap on the amount they can receive in benefits. Over the years that cap has not been increased in line with inflation or average earnings. Had the cap been increased, those affected by the benefit cap would be more than £85 a week better off in London, a very significant sum for those on low incomes. If nothing is done to increase benefits in line with rising prices, the adequacy of welfare support will decrease further, plunging many people deeper into hardship.

### **Our Call for Action**

Despite the government’s recent freeze on energy bills, government support has been swallowed up by rising costs - if benefits fail to keep pace with inflation, a family with one child will see a real terms drop in support of £87 a month. That is a cut that people simply cannot afford. The government urgently needs to ensure people on the lowest incomes can make ends meet.

We are calling on the government to commit to uprating benefits in April in line with inflation.

### **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](mailto: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 [here](#).

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