



**citizens
advice**

Richmond

Campaigning Update Dec. 2024

CitizensAdviceRichmond.org
Freephone: 080 82 78 78 73

We helped 680 local people with 2297 advice issues in November 2024. The three areas with the most clients requesting help were Benefits and Tax credits (207,) Charitable Support and Food Banks (141) and Housing (126.) The greatest number of issues raised by clients overall concerned Benefits and Tax Credits (636) and Housing (285.)

This month we are highlighting the calls for evidence to support our national campaigns;



- **Cost of Living;**

Citizens Advice is participating in a cross government ministerial taskforce to deliver a Child Poverty Strategy in Spring 2025.

The following evidence is required;

a) powerful stories about where household costs have pushed families with children into poverty and hardship.

b) hearing how families have struggled to meet essential and daily household costs, such as:

- Housing costs (rent or mortgage payments); - Utilities (gas, electricity, water, broadband/comms);- Groceries (food, household supplies);- Childcare (nursery fees, daycare, childminder costs etc) - Transportation (public transport, fuel etc); - Barriers to accessing social tariffs eg for water/ broadband/motor insurance

-Key phrases; child poverty, financial hardship, negative budgets, cost of living, social tariffs



- **Debt;**

1) Cases where Survivors of Domestic Abuse have faced particular challenges with debts - including when they have been left with debts from their partner. Debts could include;

- Debts they were coerced into taking out.
- Household bills in their name that are now in arrears.
- Debts in their name of which they were previously unaware.
- This also includes debts in joint names.

2) Court action and use of high court enforcement (HCEOs) by some energy, water, telecoms companies for utility or telecoms debt

3) Issues related to Buy Now Pay Later (BNPL) products. Also credit products that allow delayed payment for a fixed period or people to spread payments through instalments eg; Klarna, Clearpay, LayBuy, also those available through banks such as NatWest, HSBC, Monzo Flex and others.

-Key phrases; coerced debt, financial abuse, economic abuse, high court, enforcement



- **Housing;**

1) Temporary, emergency accommodation - Clients experiencing difficulties trying to access it, their interactions with council housing services and their experiences while living in temporary accommodation

2) Call to limit upfront rent to one month and need for guarantors - client experiences when they have been asked to provide rent in advance or a guarantor to secure a tenancy and why tenants have been asked for this.

-Key phrases -Temporary accommodation, emergency housing, advance rent, guarantor, upfront rent, landlord



**National R&C Focus on Child Poverty and Benefit Caps;
CAR advisers contribute important information to support
national campaigns as seen in this local case study.**

Case Study; Impact of the benefit cap in the Richmond area.

The benefit cap in London is £2,110.25. Given the high rents in the Borough of Richmond upon Thames this means some families who are unable to work are left with very limited income to pay all their other bills and feed themselves.

One CAR client, whose case was highlighted by CAR to our local MP, was effectively left with no Universal Credit benefit after paying her rent.

The single mother of four children has to pay £1,900 in rent. Without the cap she would be entitled to benefits of £3,202 however this is reduced to £1,925 by the cap. The only other income she has to pay all the bills and food for the month for herself and her four children is child benefit of £331. Highlighting cases like this may encourage our MPs to act to change this cap that has such a devastating impact on some of the poorest families.

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](#).