

# Cost of Living: Insights from the front line

August 2023



**South  
Gloucestershire**

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Development Manager

# About us

- ❖ We're a local South Gloucestershire charity with our own constitution
- ❖ We're a member of the national Citizens Advice network
- ❖ We are authorised and regulated by the Financial Conduct Authority
- ❖ Last year we helped **4,778** local people manage **22,493** issues
- ❖ Helping this many local people with so many different problems gives us a unique insight into the challenges people are facing today
- ❖ We use our insights to make things better for people through our policy work - for example, helping to ban forced pre-payment meter installations earlier this year

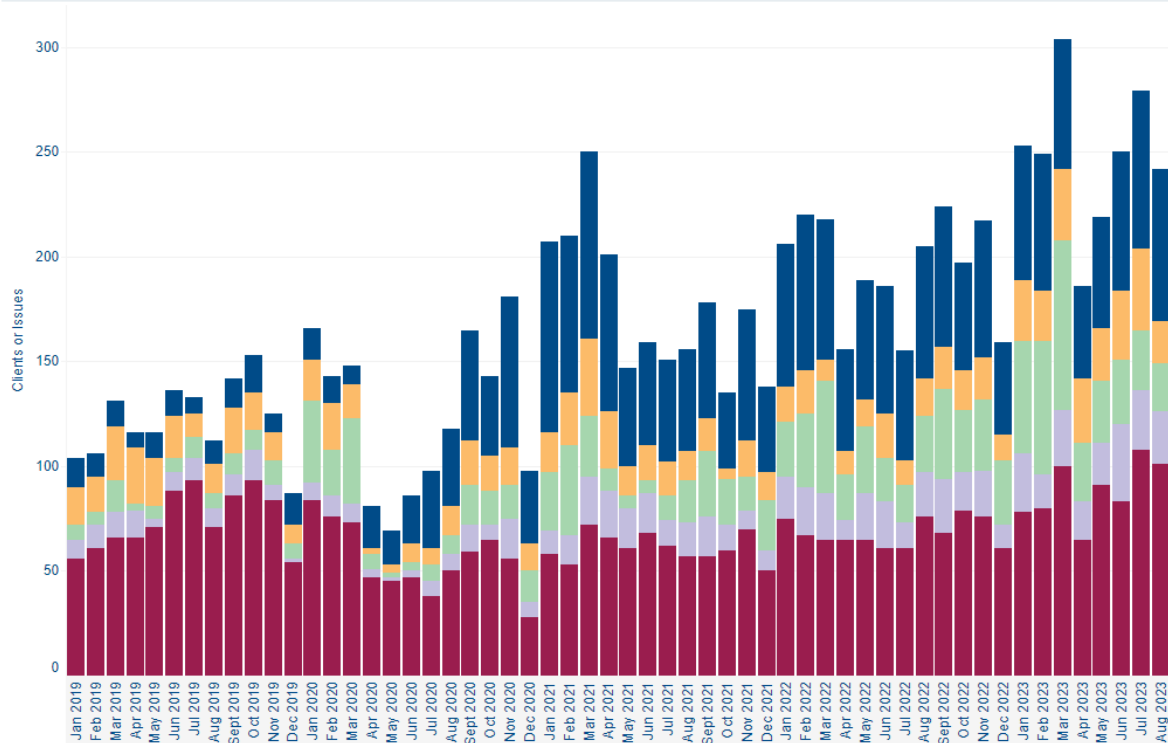
# Key cost of living trends from our South Glos data

- We're still seeing record numbers of people needing crisis support, particularly foodbanks – 10 times as many as we did 3 years ago
- We've seen a 13% increase in clients and 27% increase in issues already this year compared to 2022
- We're predicting higher than ever demand for debt & energy advice this year
- More and more people are struggling to cope: people who need to rely on food banks and people who just can't afford to use energy at all
- Many local people who were 'just about managing' are no longer able to cope
- Despite the dire circumstances, our advice can make a difference. This year we've already secured £2.7 million in financial outcomes for local people

# 5 Key Cost of Living issues



Five Key cost of living issues



5 key issues identified as cost of living markers: charitable support referrals, energy issues, energy debts, council tax arrears and PIP

Taken together they paint an overall picture of how COL issues affect local people over time

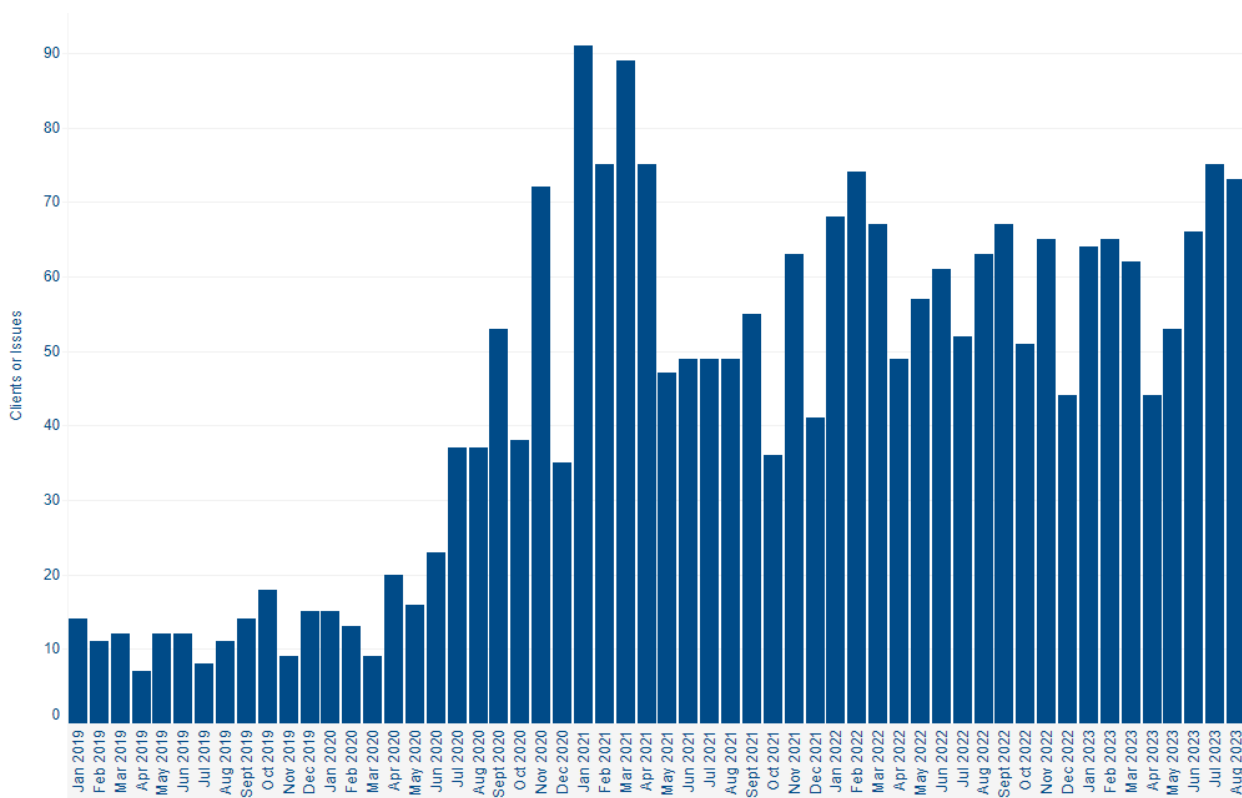
It shows the pace of the increase in advice demand, particularly since the start of 21

So far this year we've seen a 26% increase from last year of people seeking advice for COL issues

No Summer drop-off in demand

March 23 our busiest month ever for col issues

# Referrals for Foodbanks and charitable support



Referrals are an indicator of how many local people are in crisis

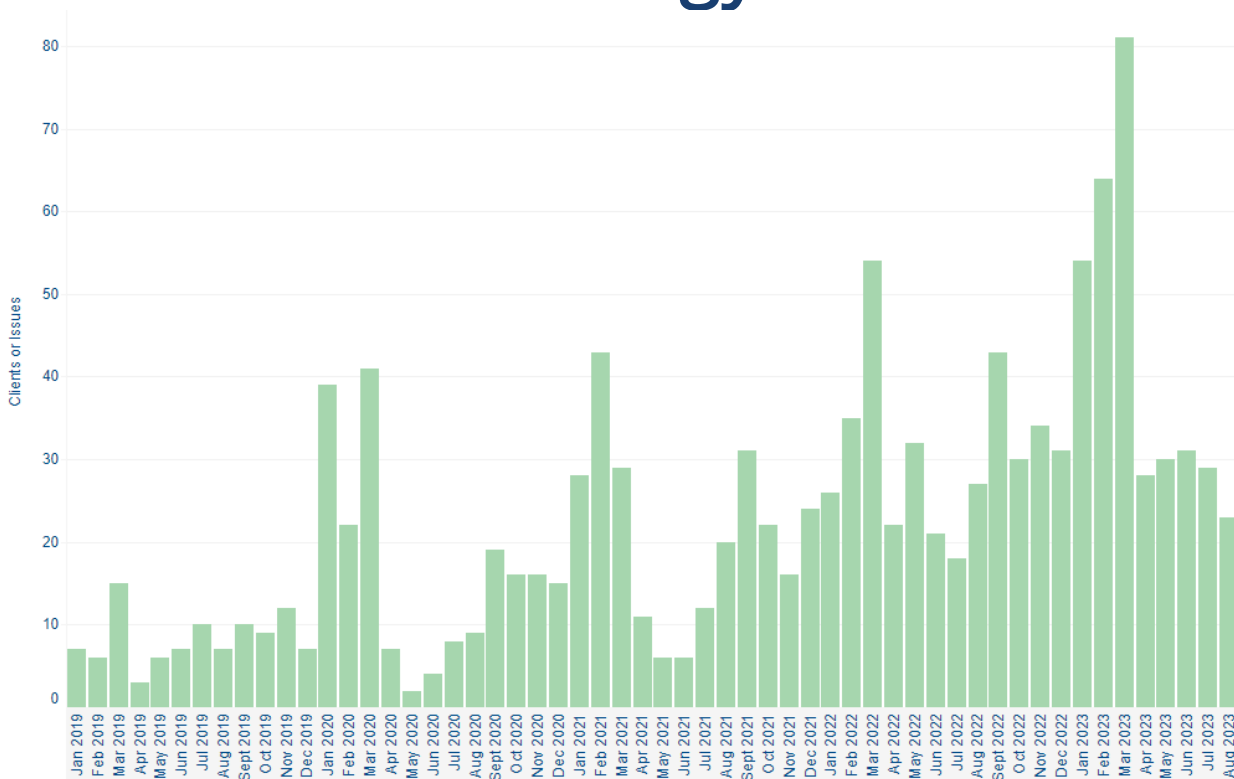
Worryingly, referrals have NOT dropped off over the Summer

More and more local people can't afford to eat

We're seeing a 10 fold increase in foodbank referrals - up from around 7 clients a month in 2019 to now over 70 a month

Demand trend risen steadily since April, when we'd usually expect to see a dip in summer months

# Clients with Energy issues



We've seen a welcome relief in energy issues over the summer..

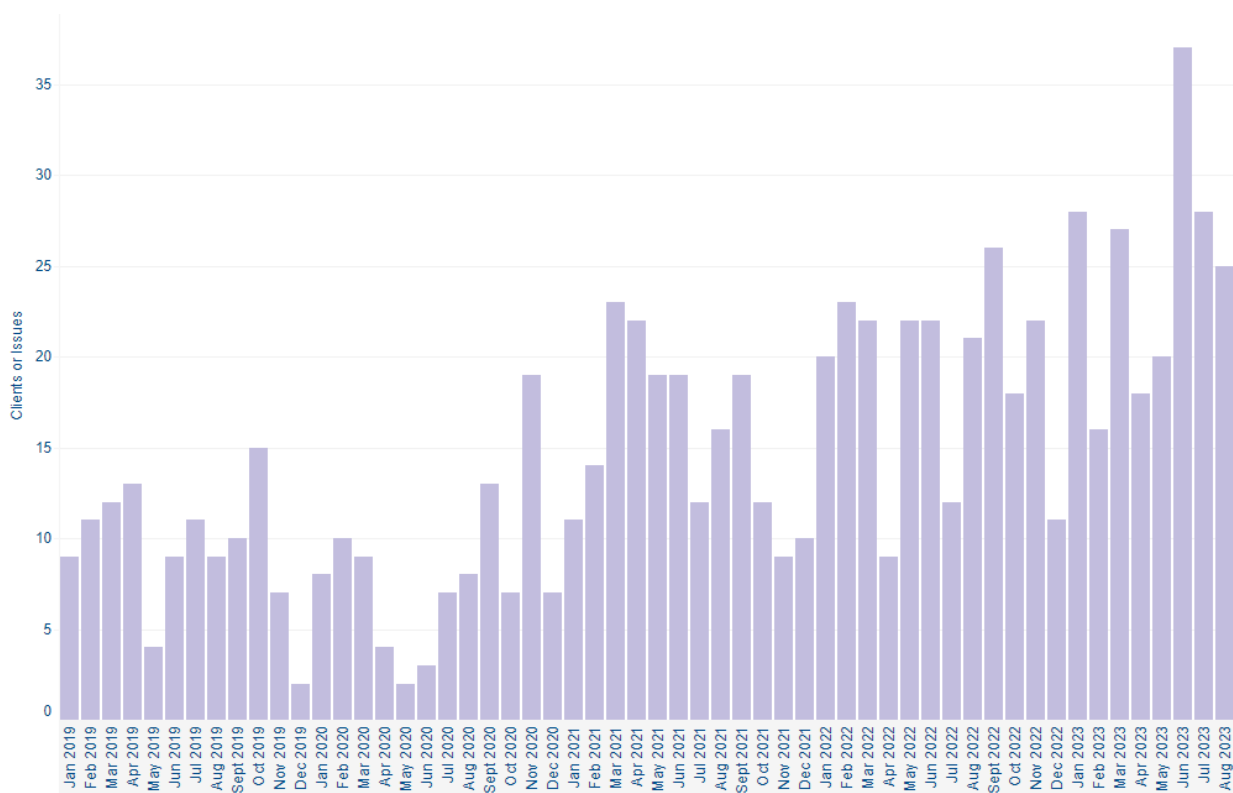
But still more than 40% more demand so far in 2023 than Jan – Aug 2022

In Mar 23 we saw more local people with energy issues than ever before

Energy issues is strong indicator for predicting future energy debts

We're very concerned how those already struggling will manage this winter

# Clients with Energy debts

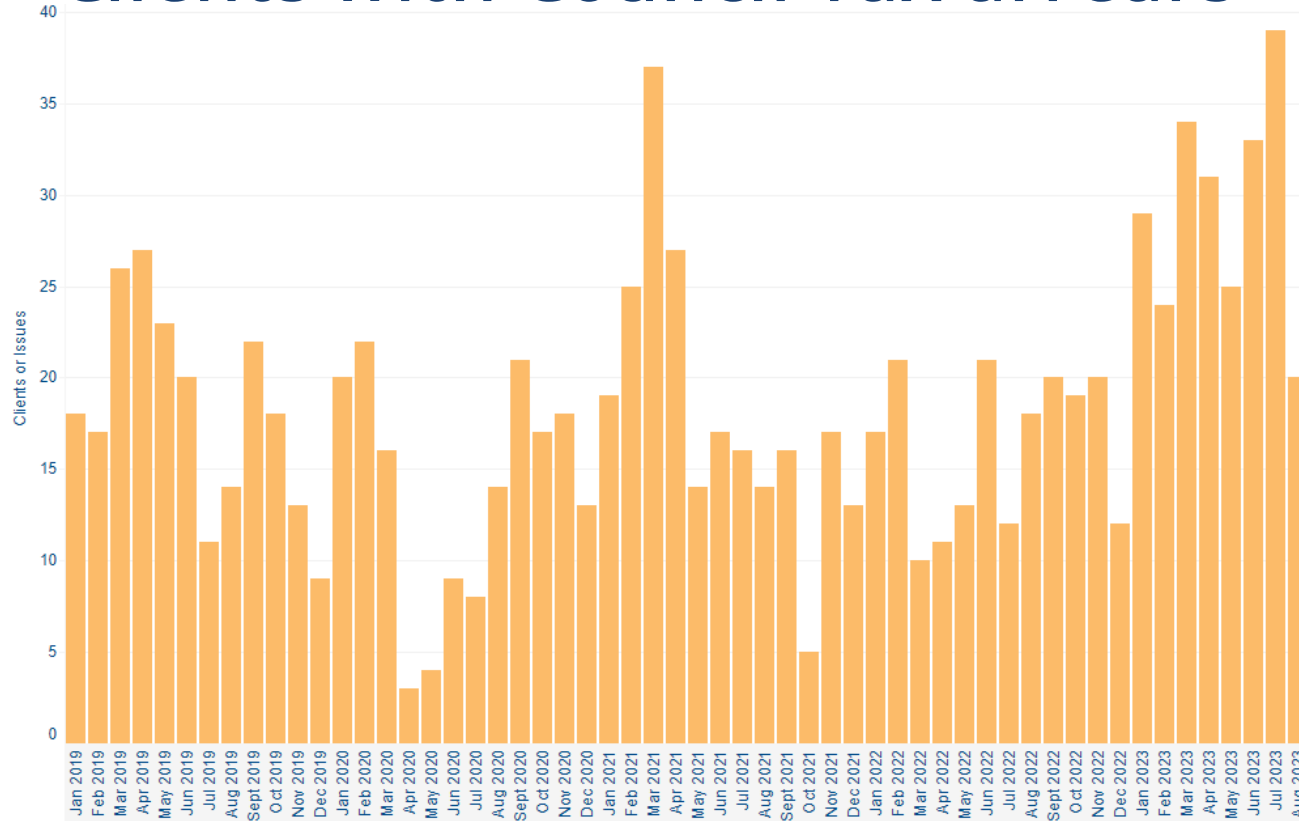


June 2023 saw highest ever demand for help with energy debts

We then saw a dip over the summer months

Jun - Aug 2023 still saw a 60% increase in demand for energy debt advice than Jun - Aug 2022

# Clients with Council Tax arrears



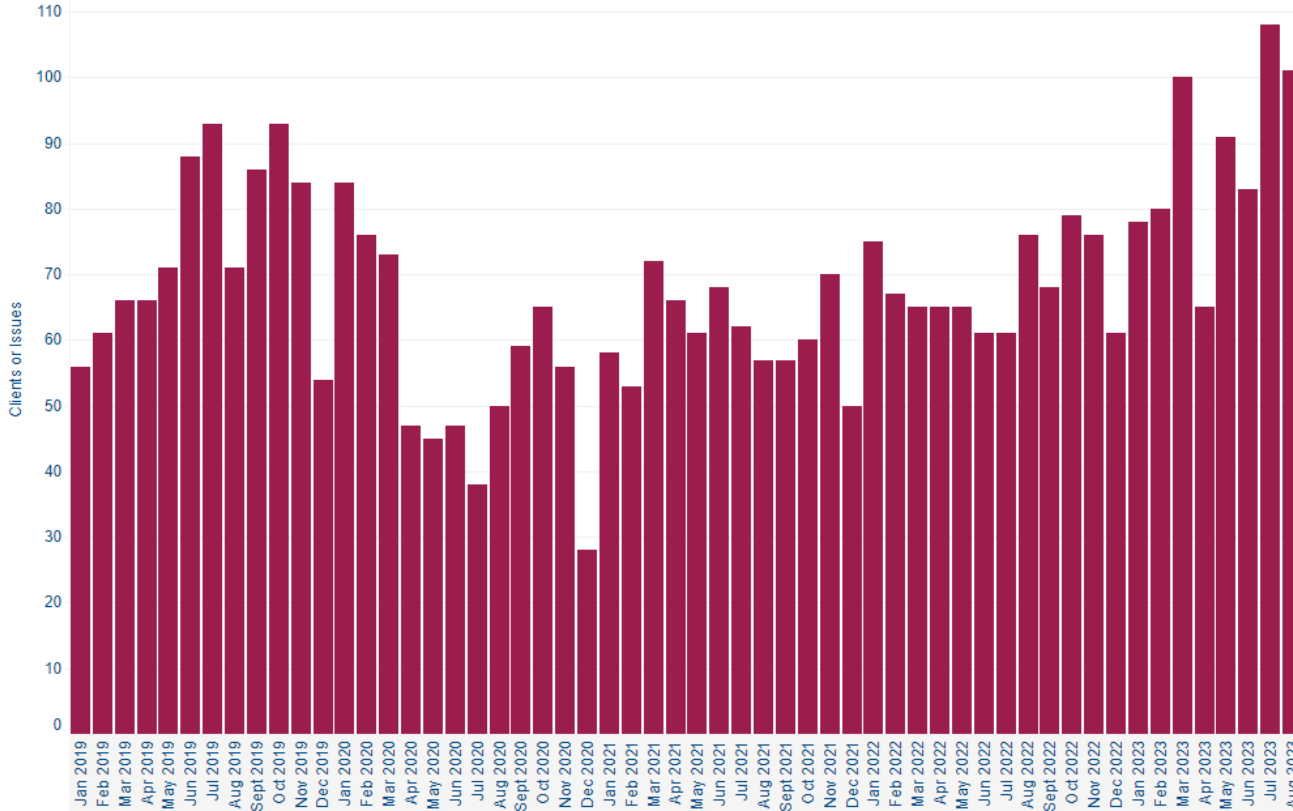
After a dip in 2022 we're now seeing a general trend in higher levels of Council Tax arrears

2023 figures so far 87% higher than same period in 2022

Council tax is a priority debt. Increases like this paint a worrying picture of what is to come. Problems paying priority debts like council tax and rent/mortgage payments can lead to evictions and homelessness



# Personal Independence Payment (PIP) issues



PIP is a disability benefit that helps disabled people with the additional costs they face

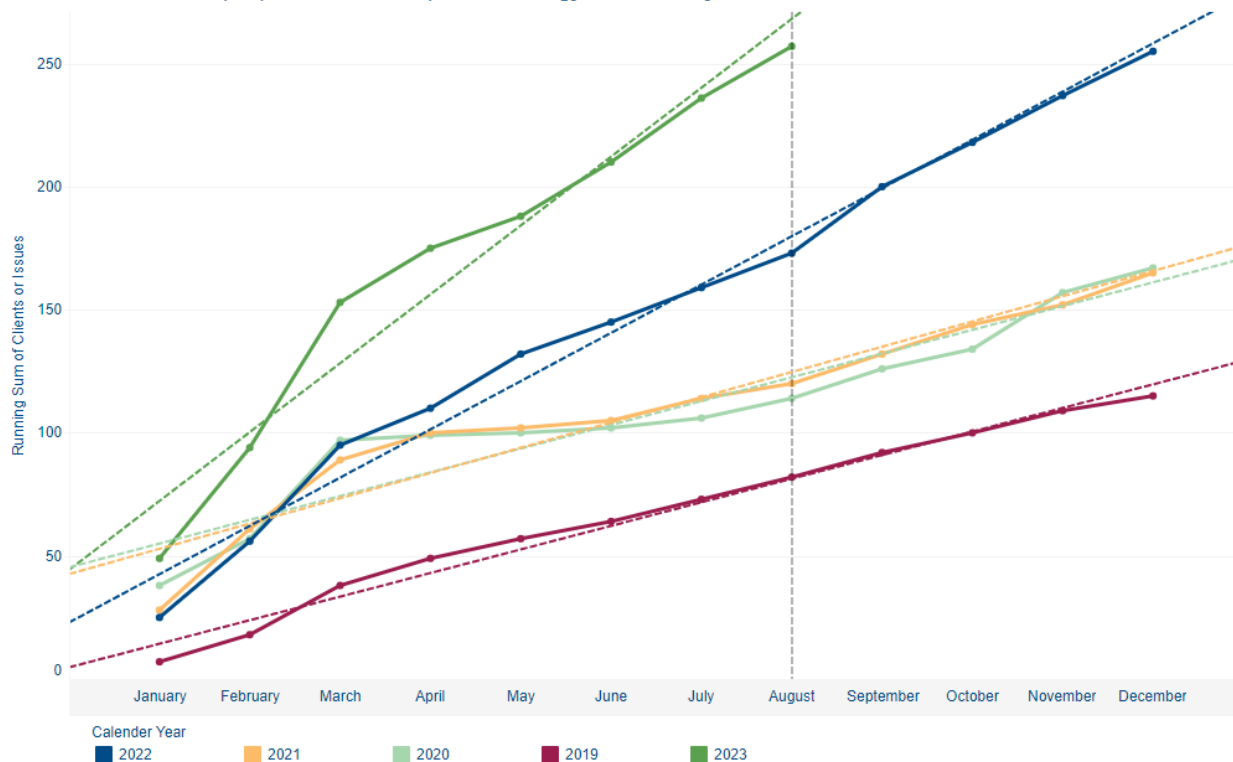
In Jul & Aug we helped record numbers of local people with PIP

The system isn't working – many disabled people entitled to PIP are refused initially and again at MR stage. Often clients are awarded PIP only after appeal when they should have had it all along.

Many local people are missing out on vital income if they don't have the help they need to pursue a claim

# All energy issues

Cumulative number of people who we've helped with energy issues each year



By the end of August this year we'd already helped more people with energy issues than we did in the whole of 2022

The projections show no slowing down of demand

By Dec we could have reached 350 local people – a 40% increase in demand on 2022

In previous years we've seen a slow-down over summer months – 2023 is an exception to this rule

# Overview of South Glos clients & issues

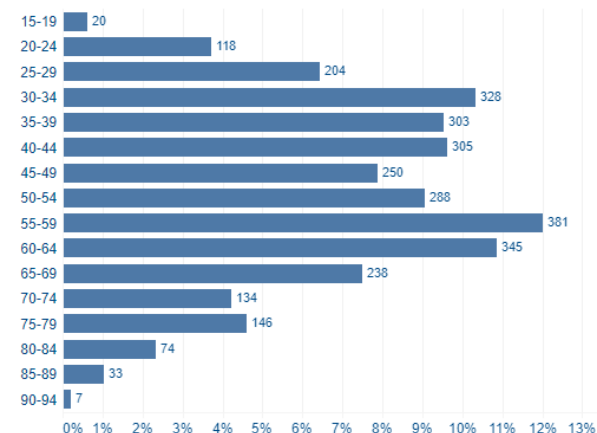
## Summary

Summary	
<b>Clients</b>	<b>3,318</b>
<b>Quick client contacts</b>	
<b>Issues</b>	<b>15,673</b>
<b>Activities</b>	<b>11,190</b>
<b>Cases</b>	<b>4,069</b>
Outcomes	
Income gain	£2,144,454
Re-imbursments, services, loans	£8,883
Debts written off	£361,761
Repayments rescheduled	£12,716
Other	£196,791

## Issues

Issues	Clients
Benefits & tax credits	1,230
Benefits Universal Credit	689
Charitable Support & Food Ban..	411
Consumer goods & services	189
Debt	684
Education	30
Employment	230
Financial services & capability	459
GVA & Hate Crime	38
Health & community care	138
Housing	392
Immigration & asylum	79
Legal	262
Other	64
Relationships & family	332
Tax	58
Travel & transport	145
Utilities & communications	356
<b>Grand Total</b>	<b>15,673</b>

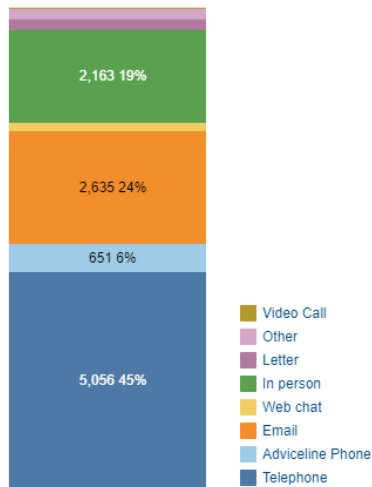
## Age



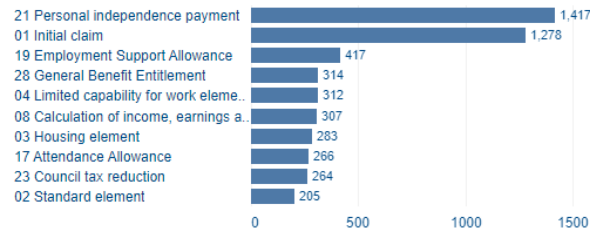
- 13% increase in clients and 27% increase in issues already this year compared to 2022
- Jan - Aug this year we've already helped 3,318 people across South Glos with 15,673 issues
- Financial outcomes secured of over £2.7 million, averaging 821 for each client helped

# Overview of South Glos clients & issues (cont.)

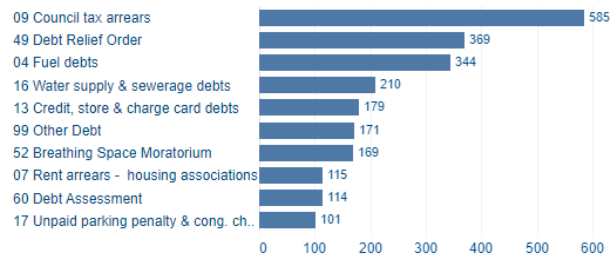
## Channel



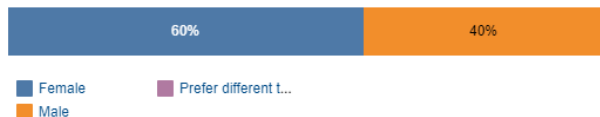
## Top benefit issues



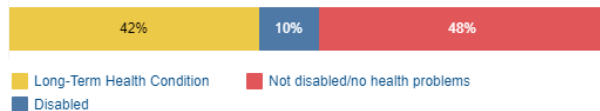
## Top debt issues



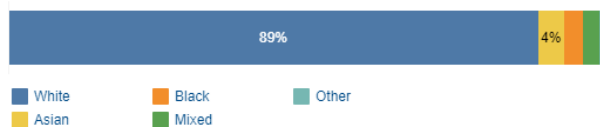
## Gender



## Disability / Long-term health



## Ethnicity

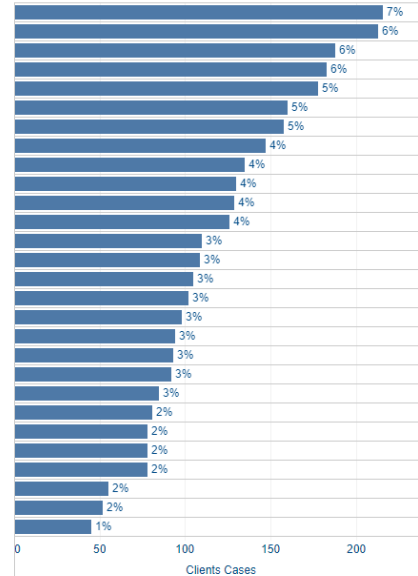


52% of total clients disabled/long-term health conditions  
 11% People of Colour  
 60% Female

# Areas of highest need

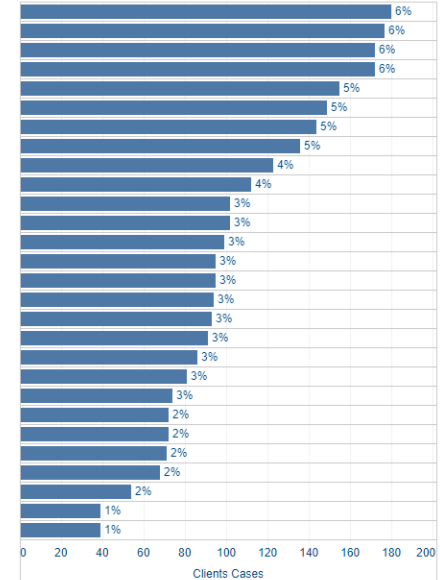
## 2023

Local Authority Ward	Local Authority	
Yate North	South Gloucestershire	216
Emersons Green	South Gloucestershire	213
Staple Hill & Mangotsfield	South Gloucestershire	188
Stoke Gifford	South Gloucestershire	183
Yate Central	South Gloucestershire	178
Dodington	South Gloucestershire	160
Thornbury	South Gloucestershire	158
Frampton Cotterell	South Gloucestershire	147
Charlton & Cribbs	South Gloucestershire	135
Boyd Valley	South Gloucestershire	130
Chipping Sodbury & Cotswold Edge	South Gloucestershire	129
Kingswood	South Gloucestershire	126
New Cheltenham	South Gloucestershire	110
Frenchay & Downend	South Gloucestershire	109
Filton	South Gloucestershire	105
Hanham	South Gloucestershire	102
Parkwall & Warmley	South Gloucestershire	98
Bradley Stoke North	South Gloucestershire	94
Woodstock	South Gloucestershire	93
Bradley Stoke South	South Gloucestershire	92
Severn Vale	South Gloucestershire	85
Patchway Coniston	South Gloucestershire	81
Bitton & Oldland Common	South Gloucestershire	78
Longwell Green	South Gloucestershire	78
Winterbourne	South Gloucestershire	78
Charfield	South Gloucestershire	55
Piling & Severn Beach	South Gloucestershire	52
Stoke Park & Cheswick	South Gloucestershire	45



## 2022

Local Authority Ward	Local Authority	
Thornbury	South Gloucestershire	180
Staple Hill & Mangotsfield	South Gloucestershire	177
Emersons Green	South Gloucestershire	172
Yate North	South Gloucestershire	172
Yate Central	South Gloucestershire	155
Boyd Valley	South Gloucestershire	149
Dodington	South Gloucestershire	144
Stoke Gifford	South Gloucestershire	136
Frampton Cotterell	South Gloucestershire	123
Kingswood	South Gloucestershire	112
Chipping Sodbury & Cotswold Edge	South Gloucestershire	102
Woodstock	South Gloucestershire	102
Charlton & Cribbs	South Gloucestershire	99
Filton	South Gloucestershire	95
New Cheltenham	South Gloucestershire	95
Bradley Stoke South	South Gloucestershire	94
Hanham	South Gloucestershire	93
Parkwall & Warmley	South Gloucestershire	91
Frenchay & Downend	South Gloucestershire	86
Bradley Stoke North	South Gloucestershire	81
Longwell Green	South Gloucestershire	74
Patchway Coniston	South Gloucestershire	72
Winterbourne	South Gloucestershire	72
Bitton & Oldland Common	South Gloucestershire	71
Severn Vale	South Gloucestershire	68
Charfield	South Gloucestershire	54
Piling & Severn Beach	South Gloucestershire	39
Stoke Park & Cheswick	South Gloucestershire	39



- F2F services in 5 of the 6 highest need locations funded by Parish/Town councils
- Gap in F2F services for Staple Hill & Mangotsfield and around Charlton/Cribbs

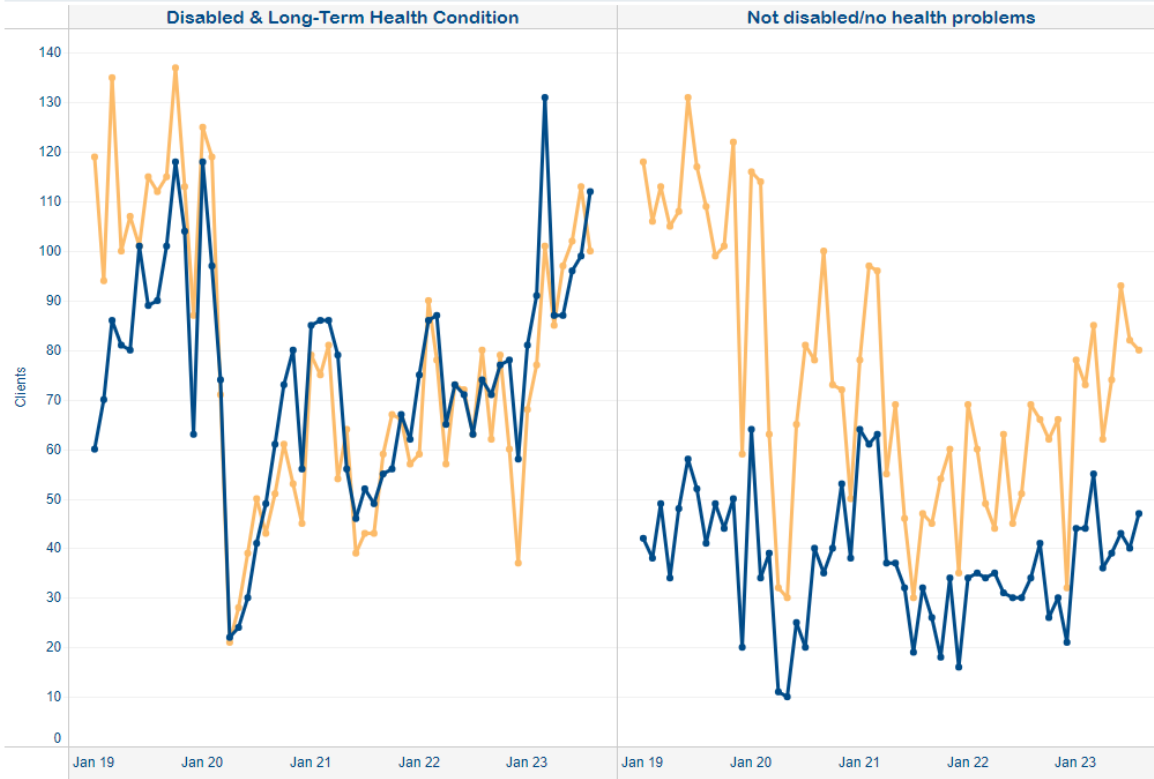
# Huge inequality in how Cost of Living felt

Although rising prices affects everyone, we're particularly worried about how the cost of living is effecting some people much more than others. Our data shows those most impacted include:

- ❖ Those with disabilities or long-term health conditions
- ❖ Social housing tenants
- ❖ Single people and single people with dependent children
- ❖ Women

■ Cost of Living   ■ Non cost of living

## Disability LTH



Disabled are more likely to need our help for COL issues than non-COL issues

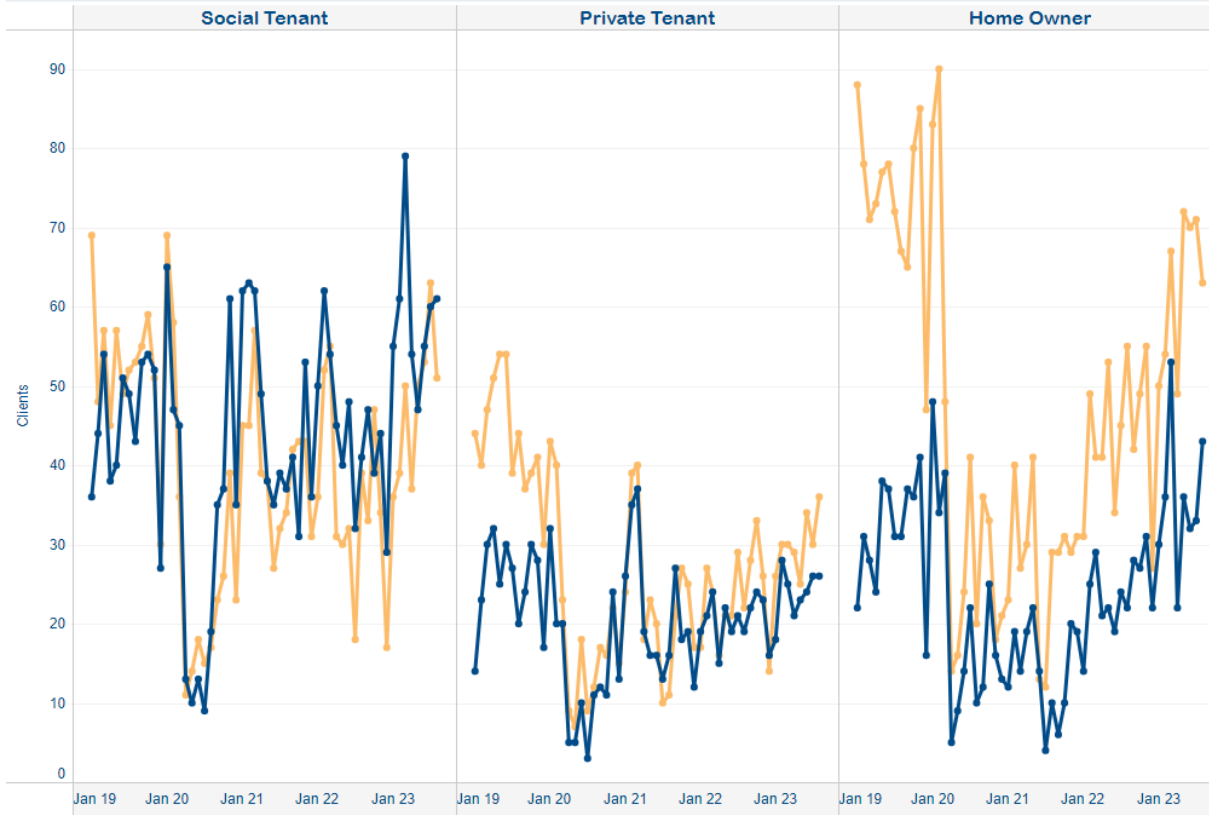
They're more likely to be entitled to PIP and have problems claiming

They generally spend a higher proportion of their income on energy costs particularly if they're housebound

We consistently refer more disabled people to foodbanks than people with no health conditions.

■ Cost of Living   ■ Non cost of living

## Housing Tenure



Social tenants impacted far more than home owners

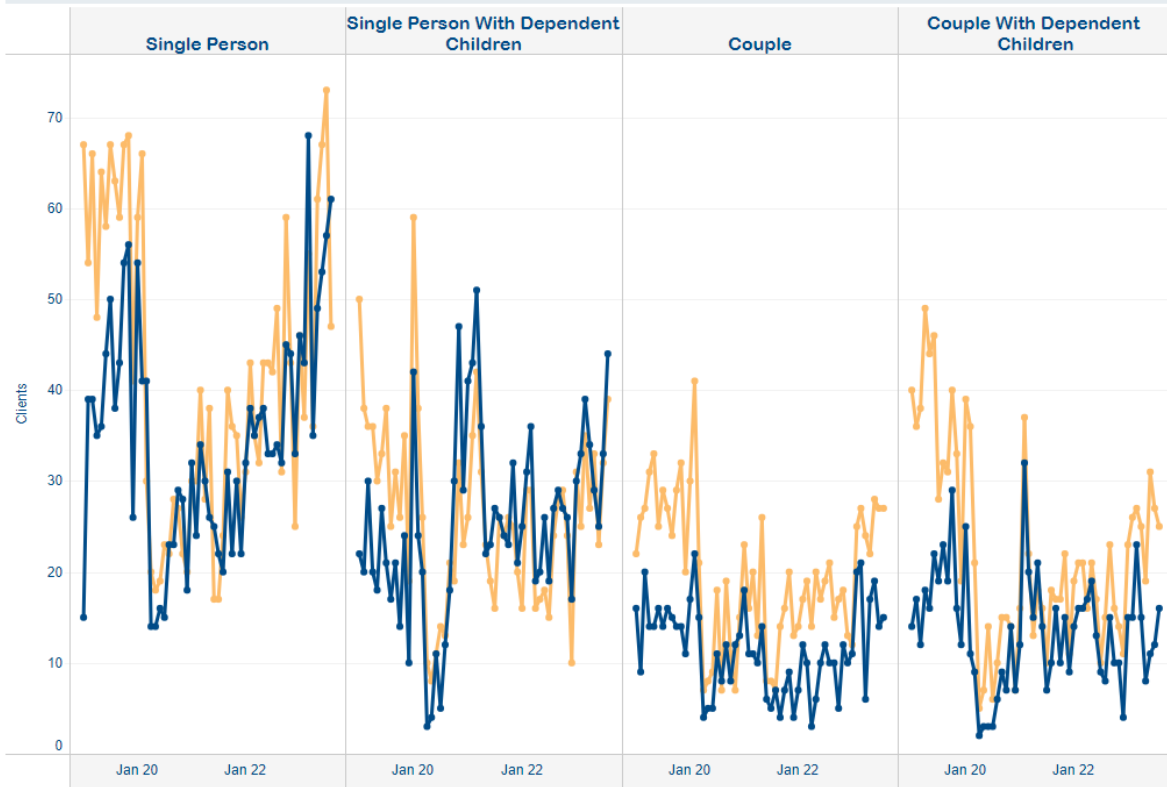
Social tenants typically have lower disposable incomes and are therefore needing our support more

We're starting to see the impact now of higher interest rates and cost pressures affecting home-owners who are now increasingly struggling with COL issues



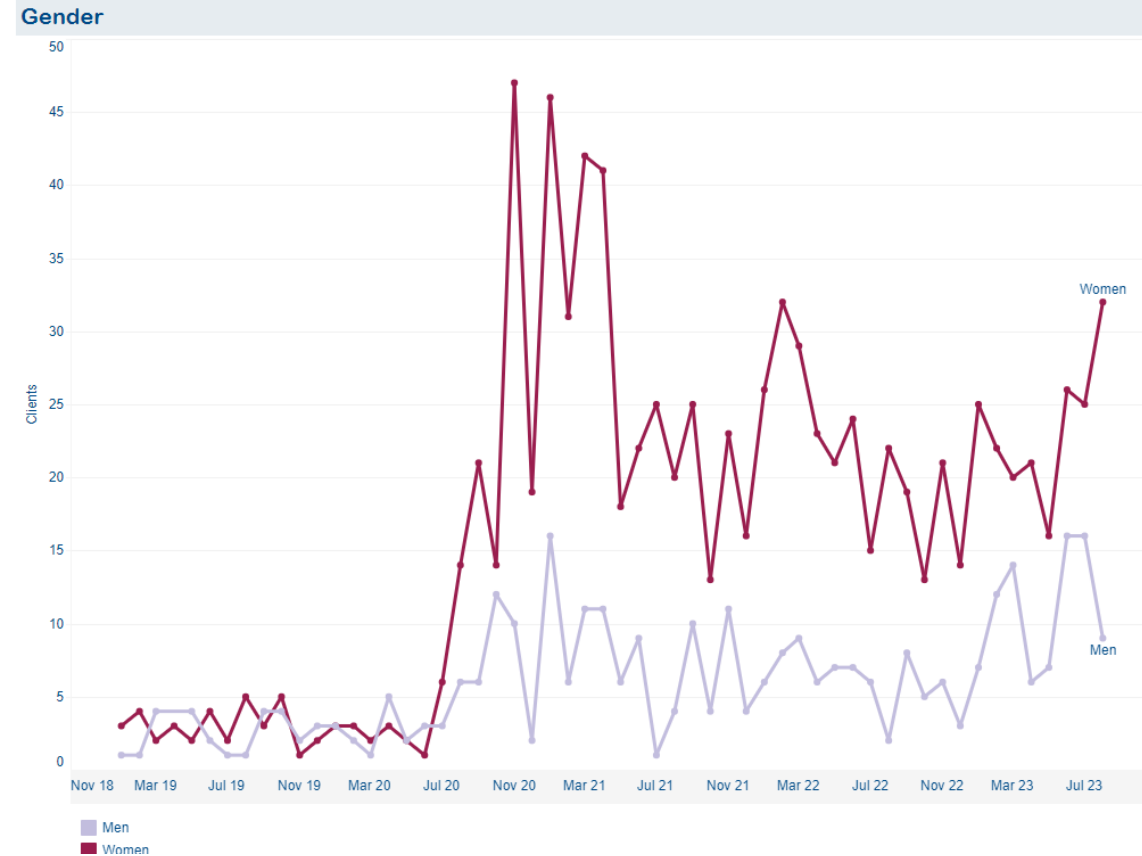
■ Cost of Living   ■ Non cost of living

### Household Type



Single income families are impacted far more than couples due to less household income

# Crisis support & gender



Up until the beginning of 2021 it was pretty evenly split between the proportion of men and women who needed food/crisis support

We're now seeing many more women than men unable to feed themselves and/or their families

Reasons include generally lower pay, more likely to be unable to work due to care-giving responsibilities, more likely to be single parents than men and therefore responsible for more children

This clearly shows the current welfare safety net is no longer sufficient to enable peoples most basic needs (food) to be met.

# If you'd like to know more about our insights..

- ✓ Sign-up [here](#) to our mailing list to receive updates on our news and services
- ✓ [Register](#) for the next national cost of living briefing on 10<sup>th</sup> October
- ✓ Monitor our interactive [Cost of Living dashboard](#). It's updated monthly to show the latest national data
- ✓ Check out the national CA website for new [policy blogs and publications](#)
- ✓ Contact me for any specific requests for more local data at either constituency, ward or parish level and I will happily share with you

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