

Cost of Living: Insights from the front line

13th December 2023



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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
- ❖ Already this year we've helped **4,336** local people with **22,323** issues
- ❖ Helping so many local people with so many different problems gives us a unique insight into the challenges people in South Gloucestershire 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 or campaigning for benefits uplifts in-line with inflation

Introduction



As the cost-of-living crisis continues to impact on communities across South Gloucestershire, we're seeing record numbers of people turning to us for help. More and more people are struggling to cope: people who need to rely on food banks, people who can't afford to use energy and people in negative budgets with growing debt. Many of the most vulnerable local people are no longer able to manage.

Our data and insights can identify trends and can help predict future demand for help and advice around certain issue areas. This can help local policy makers, colleagues and partners target resources effectively. The data in the following pages contains the most up-to-date information we have on the advice needs of local people asking us for help.

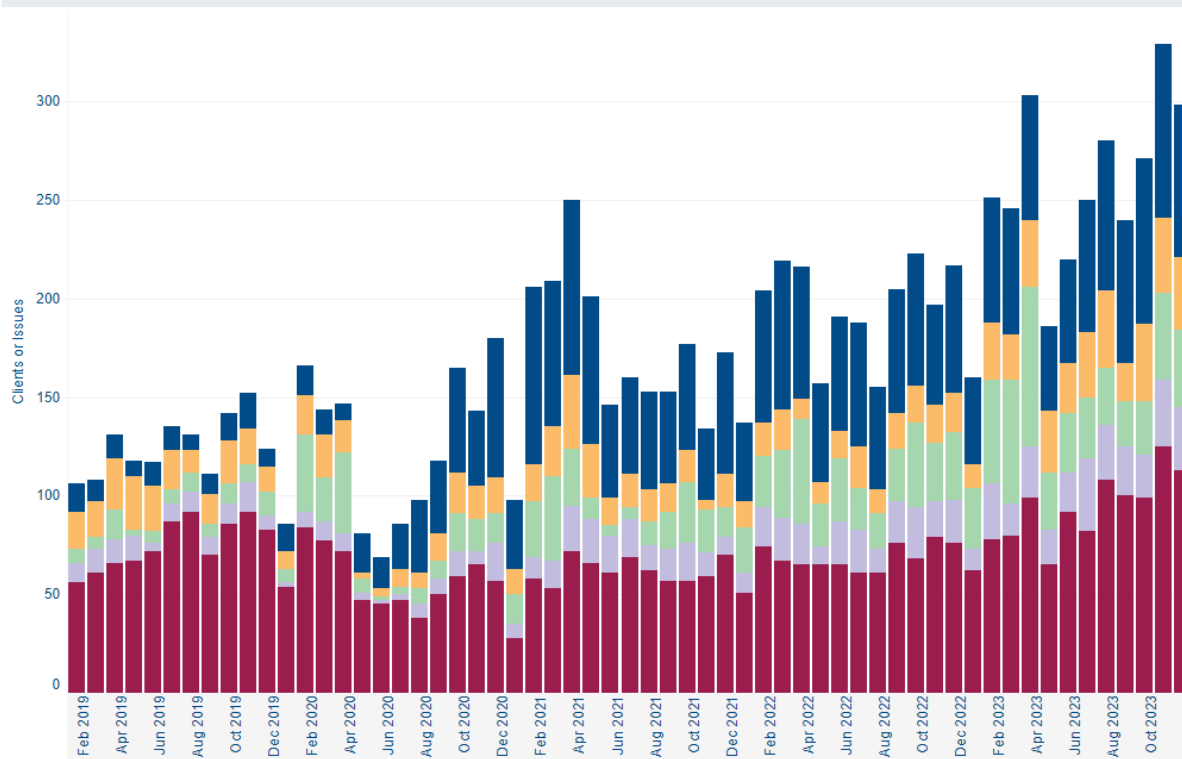
Key cost-of-living trends from our South Glos data

- The number of people coming to us for help with all COL issues has been steadily rising and is now even higher than last winter
- October was our busiest month ever on record for COL issues
- We're still seeing record numbers of people needing crisis support, particularly foodbanks – more than 10 times as many as we did 3 years ago
- Between 2022 and 2023 we've seen a 43% increase in clients experiencing issues relating to financial crisis in 24 out of the 28 ward areas
- Over 100% increase in financial crisis in Patchway Coniston, Bradley Stoke North, Bitton & Oldland Common, Chipping Sodbury & Cotswold Edge, New Cheltenham & Stoke Gifford
- Despite the dire circumstances, our advice can make a difference. Already this year we've secured **£4.2 million** in financial outcomes for local people - an average of £971 for each person we helped

5 Key Cost of Living issues

Charitable support & Food Banks Energy Personal independence payment
Council tax arrears Energy debts

Five Key cost of living issues



October 2023 our busiest month ever on record for COL issues

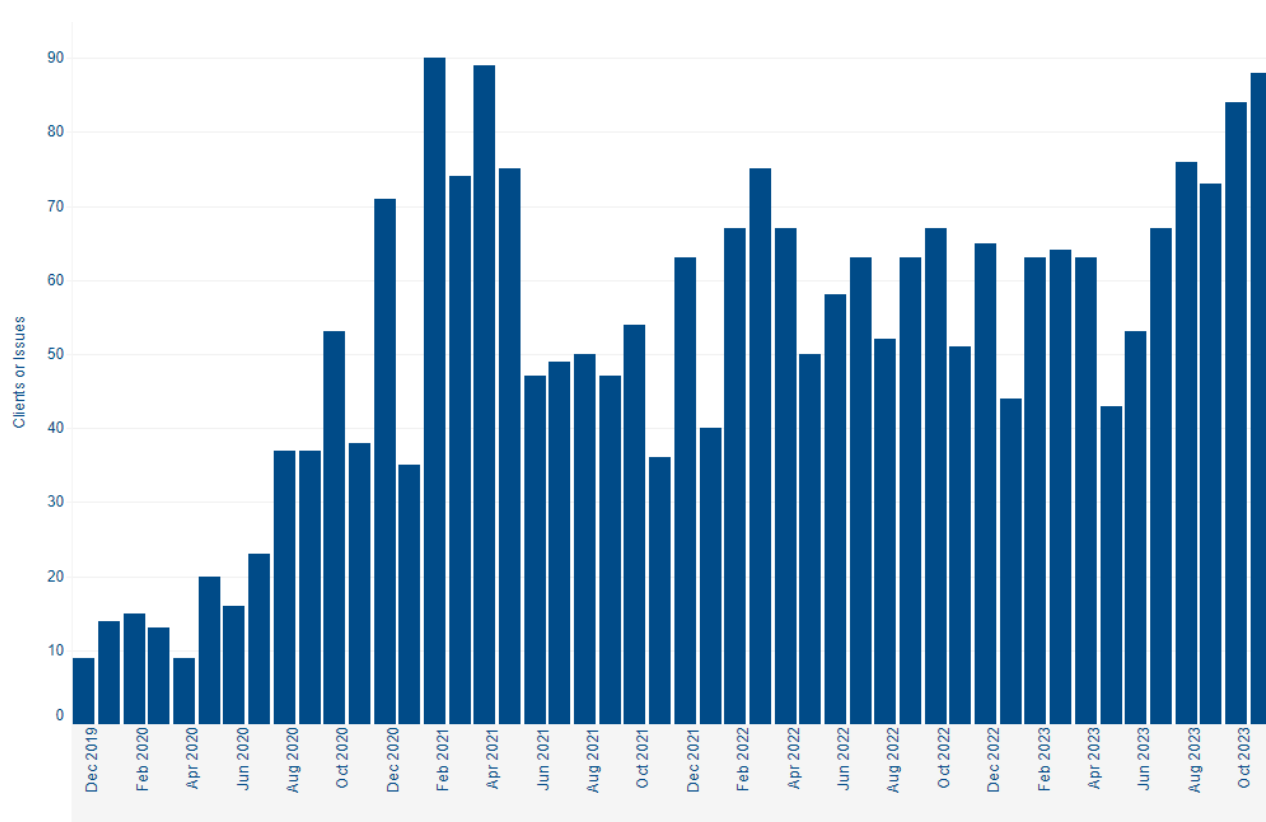
We've seen a 40% increase in people seeking advice for COL issues in Sep, Oct & Nov compared to last year

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 with no suggestion of slow-down as we head into winter

Referrals for Foodbanks and charitable support



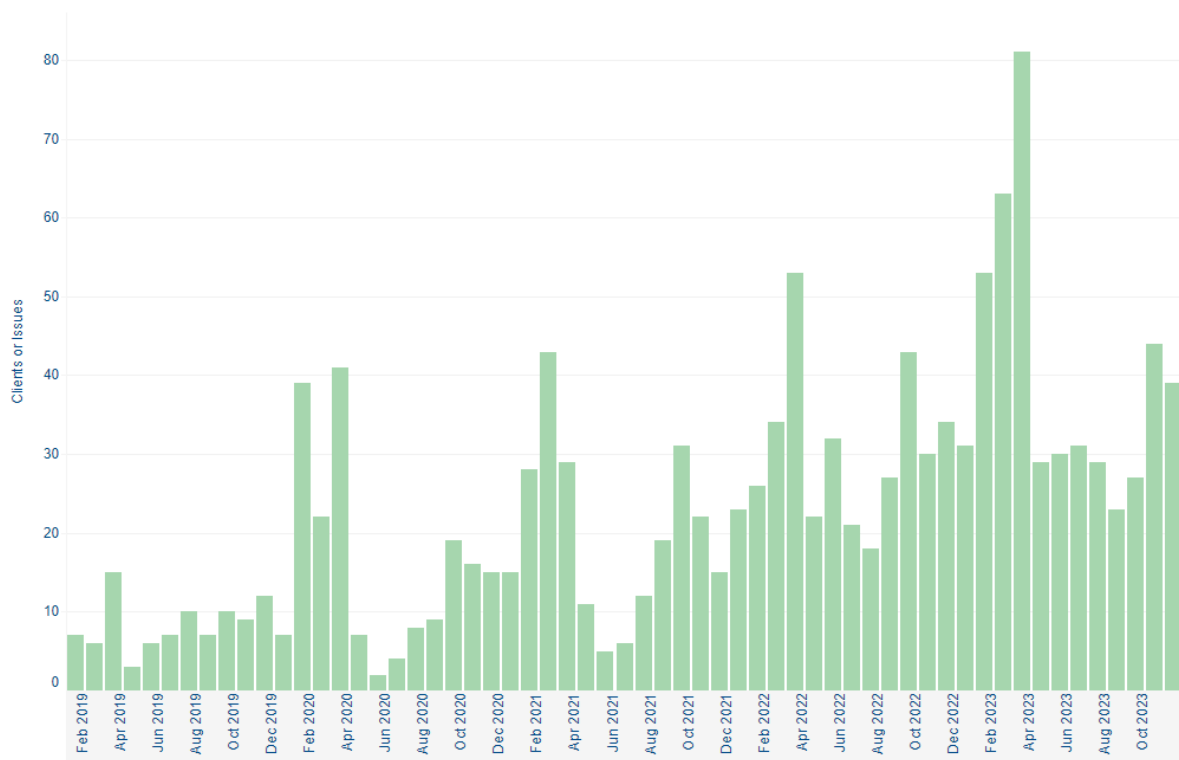
Referrals are an indicator of how many local people are in crisis

In Sep, Oct & Nov we saw a 37% increase in clients needing foodbank referrals compared to the same 3 months last year

We're now averaging 83 referrals per month – more than 10 times as many as in 2019

This year, the trend for month on month increases in referrals has continued with just a very small dip over 2 months in the summer

Clients with Energy issues



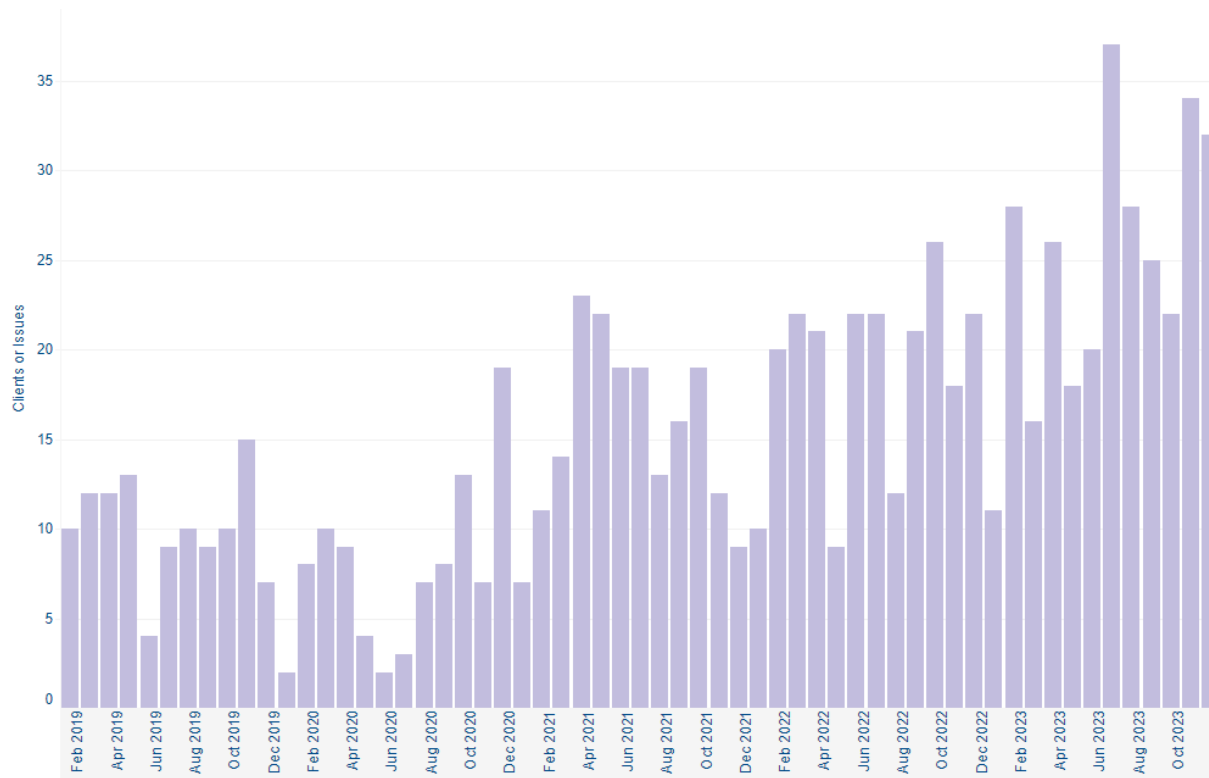
We saw a welcome relief in energy issues over the summer but Oct & Nov this year 30% higher than same months last year and 130% increase on Oct & Nov 2021

Energy issues a strong indicator in predicting future energy debts

This winter no £400 household support scheme so many people will be much worse off

5% increase in price cap from Jan will see many more people struggling early in the new year with average household energy costs expected to increase by £94 per year

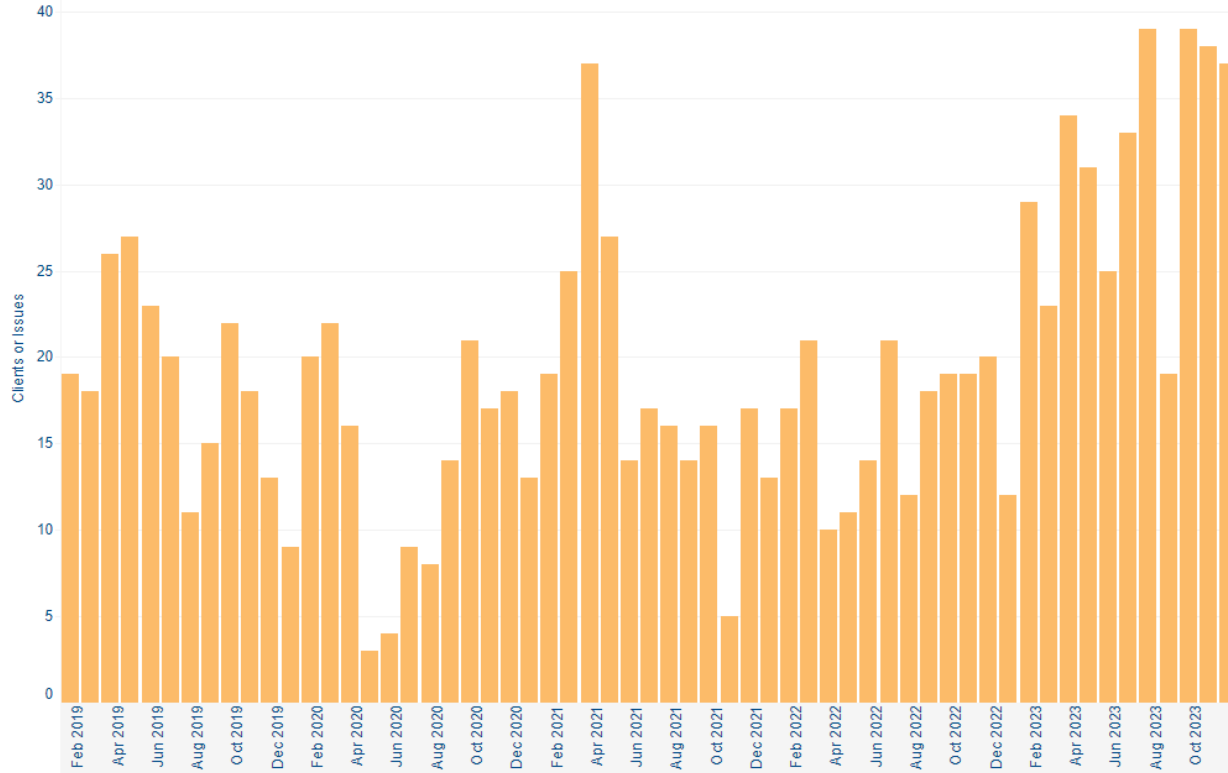
Clients with Energy debts



Oct & Nov 2023 saw second and third highest energy debts on record.

Demand for help to manage energy debts 55% higher in Oct & Nov this year compared to last year

Clients with Council Tax arrears



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

Last 3 months **more than double** for Sep, Oct, & Nov last year as priority debts increase

Increases like this paint a worrying picture of what is to come as problems paying priority debts are an indicator of future issues around evictions and repossessions leading to homelessness

Personal Independence Payment (PIP) issues

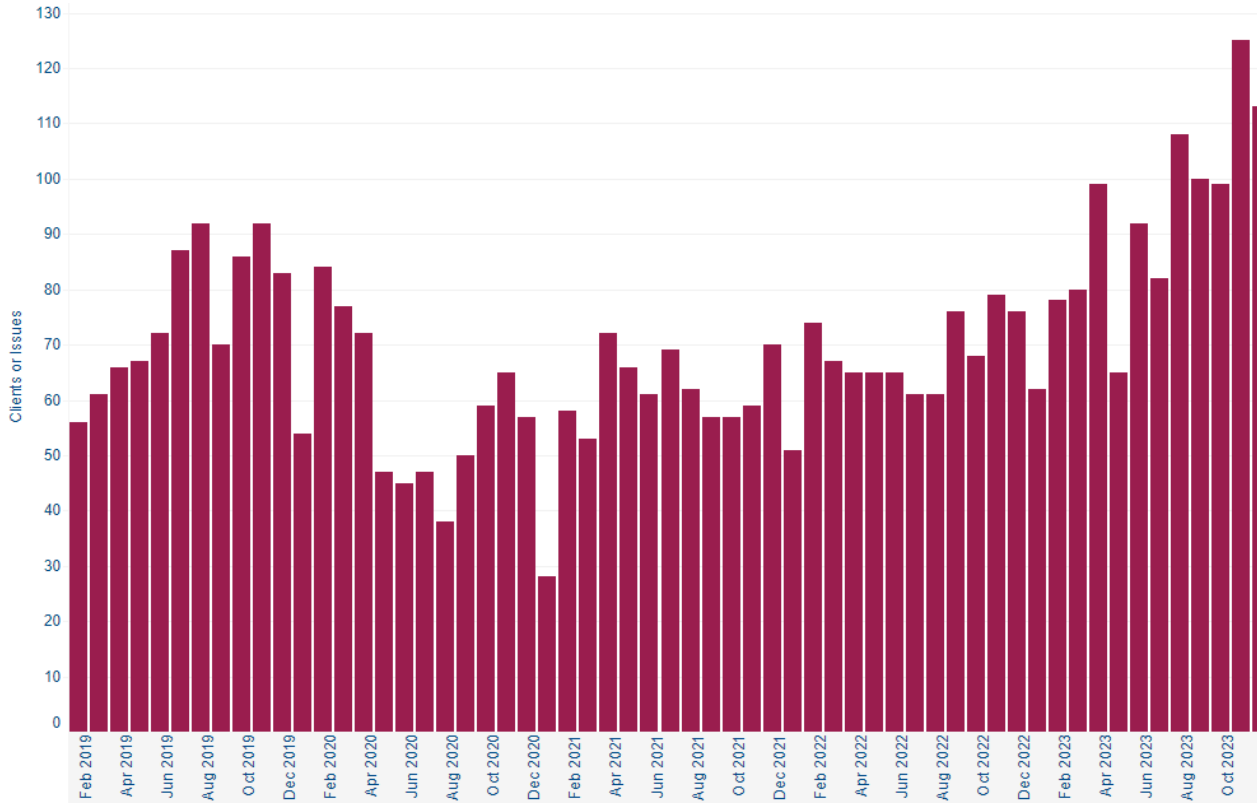
PIP is a disability benefit that helps disabled people with the additional costs they face

In Oct & Nov we helped record numbers of local people with PIP – 52% higher than same period last year

The system isn't working – many disabled people entitled to PIP are refused initially and again at MR stage

Clients are often awarded PIP only when DWP are notified it's going to appeal when they should have had it all along

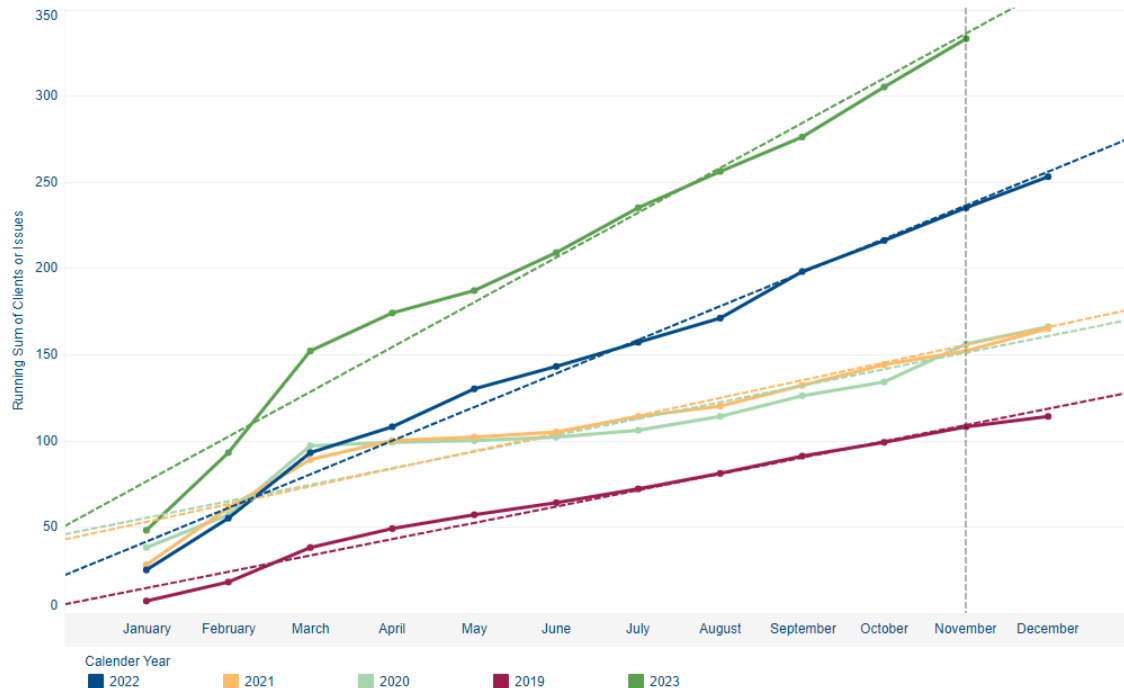
Many local people are missing out on vital income if they don't get the help they need to pursue an unfair decision



All energy issues year on year

This shows cumulative energy clients by year with trend lines. The trend line for the current year indicates how many clients we might see later in the year based on historic data.

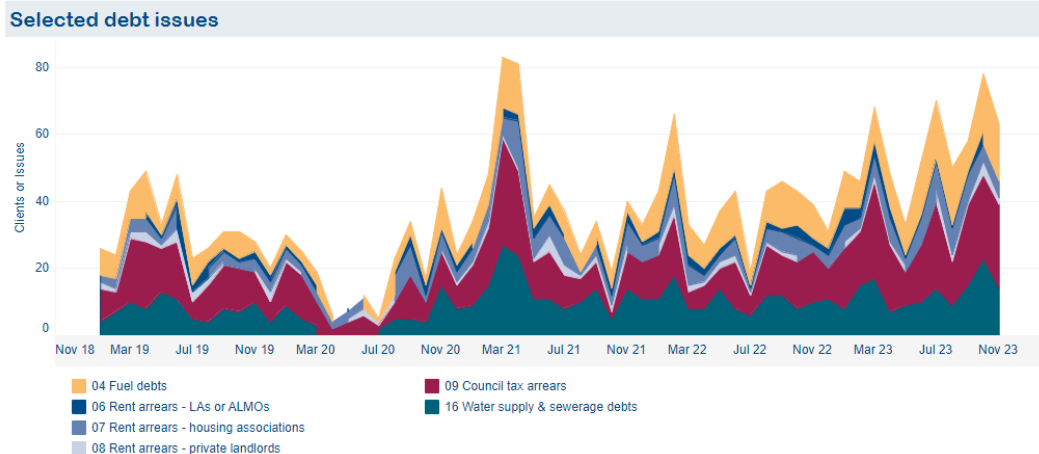
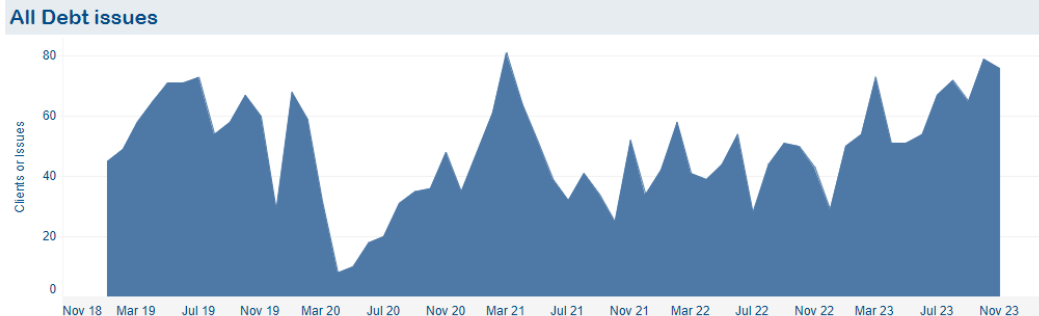
Cumulative number of people who we've helped with energy issues each year



By August this year we'd already helped more people with energy issues than we did in the whole 12 months of 2022

By end of the year we will have helped 365 local people with energy issues – 44% more than in 2022 with projections showing no real slow down

Increasing Debt



Filters

Date
01/01/2019 30/11/2023

Government Region
(All)

Member
South Gloucestershire C...

Debt Issues

- 04 Fuel debts
- 06 Rent arrears - LAs or ALMOs
- 07 Rent arrears - housing associations
- 08 Rent arrears - private landlords
- 09 Council tax arrears
- 13 Credit, store & charity debts
- 16 Water supply & sewerage debts

Cancel Apply

As more and more people struggle to make ends meet, it's inevitable that debt issues will start to rise

We're helping more and more people in negative budgets whose income is no longer enough to cover their essential costs

Priority debts like council tax arrears, rent arrears and fuel debts make up nearly all the debt issues we're seeing

Clients experiencing financial crisis: LA/IMD map changes 2022 – 2023

- 43% more clients this year with specific issues indicating financial crisis
- more than double the number of clients with problem debt

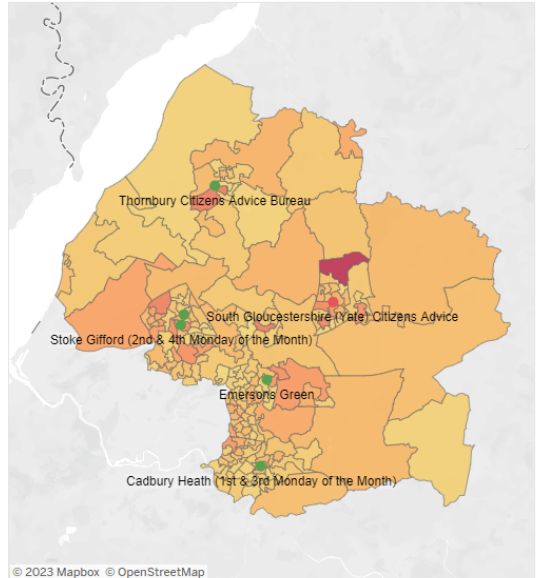
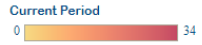
In this Local Authority we helped clients

Local Authority	Current Period	Previous Period	Change	% Change
South Gloucestershire	891	622	269	43%

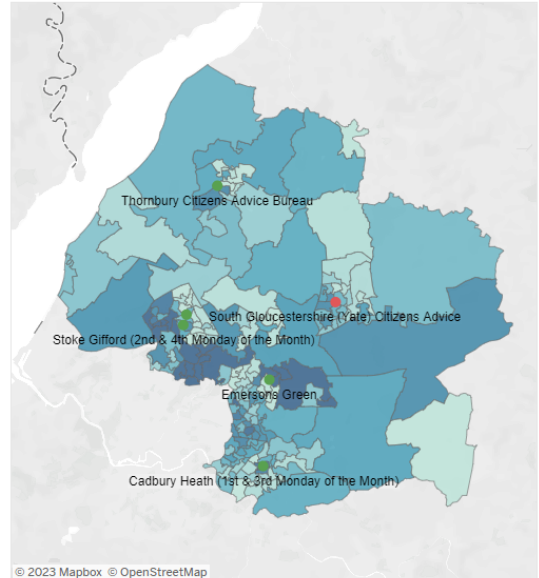
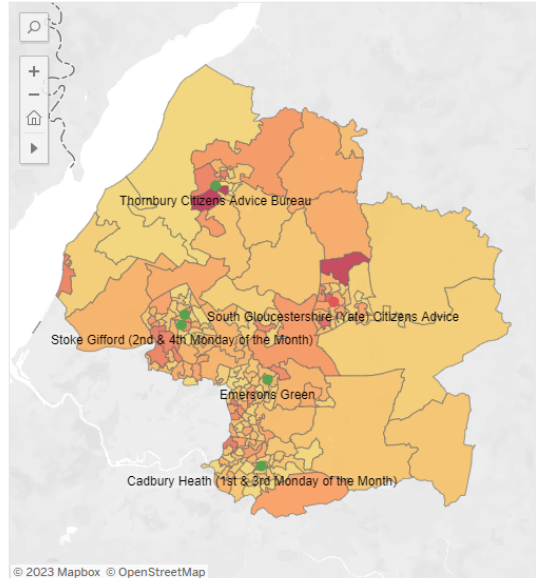
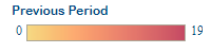
Current Period Start: Current Period End:

Previous Period Start: Previous Period End:

Clients seen | Current



Clients seen | Previous



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Red square: Office Green square: Outreach

The darker the shading on IMD the greater the level of deprivation

Clients experiencing financial crisis: Demand changes by Ward 2022 – 2023

Ward

Count of clients with a financial crisis issue

Local Authority Ward	Current Period	Previous Period	Change	% Change
Bitton & Oldland Common	19	8	11	138%
Boyd Valley	22	12	10	83%
Bradley Stoke North	20	8	12	150%
Bradley Stoke South	21	18	3	17%
Charfield	14	8	6	75%
Charlton & Cribbs	52	32	20	63%
Chipping Sodbury & Cotsw..	31	14	17	121%
Dodington	29	28	1	4%
Emersons Green	58	32	26	81%
Filton	31	41	-10	-24%
Frampton Cotterell	41	23	18	78%
Frenchay & Downend	14	11	3	27%
Hanham	26	20	6	30%
Kingswood	40	26	14	54%
Longwell Green	23	14	9	64%
New Cheltenham	34	16	18	113%
Parkwall & Warmley	22	18	4	22%
Patchway Coniston	40	13	27	208%
Pilning & Severn Beach	10	13	-3	-23%
Severn Vale	18	15	3	20%
Staple Hill & Mangotsfield	61	57	4	7%
Stoke Gifford	61	29	32	110%
Stoke Park & Cheswick	14	15	-1	-7%
Thornbury	36	43	-7	-16%
Winterbourne	15	11	4	36%
Woodstock	22	22	0	0%
Yate Central	56	29	27	93%
Yate North	61	46	15	33%
Grand Total	891	622	269	43%

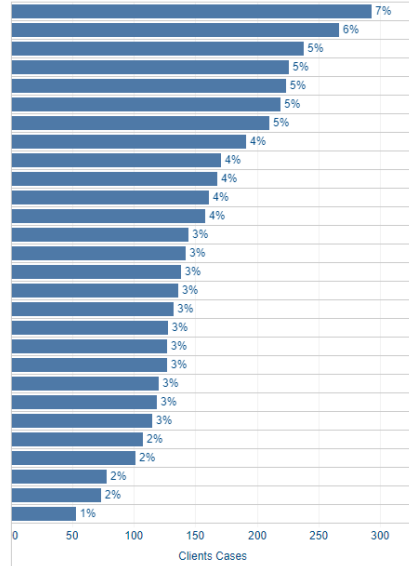
Biggest increases in financial crisis seen in the following areas:

- Patchway Coniston: 208% increase
- Bradley Stoke North: 150% increase
- Bitton & Oldland Common: 138% increase
- Chipping Sodbury & Cotswold Edge: 121% increase
- New Cheltenham: 113% increase
- Stoke Gifford: 110% increase

Areas of highest need: All clients

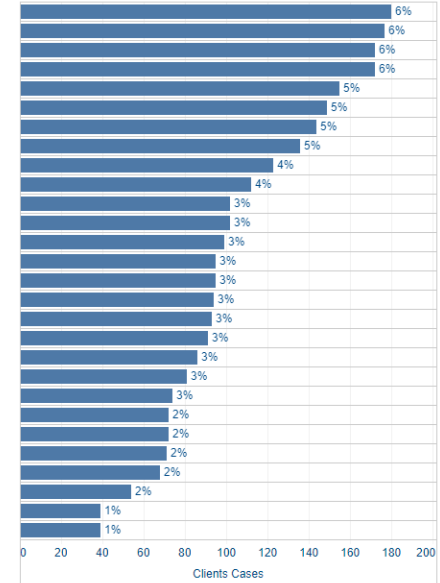
2023

Local Authority Ward	Local Authority	Clients Cases
Yate North	South Gloucestershire	293
Emersons Green	South Gloucestershire	267
Staple Hill & Mangotsfield	South Gloucestershire	238
Yate Central	South Gloucestershire	226
Stoke Gifford	South Gloucestershire	224
Dodington	South Gloucestershire	219
Thornbury	South Gloucestershire	210
Frampton Cotterell	South Gloucestershire	191
Charlton & Cribbs	South Gloucestershire	171
Boyd Valley	South Gloucestershire	168
Chipping Sodbury & Cotswold Edge	South Gloucestershire	161
Kingswood	South Gloucestershire	158
Frenchay & Downend	South Gloucestershire	144
New Cheltenham	South Gloucestershire	142
Hanham	South Gloucestershire	138
Filton	South Gloucestershire	136
Bradley Stoke North	South Gloucestershire	132
Woodstock	South Gloucestershire	128
Bradley Stoke South	South Gloucestershire	127
Parkwall & Warmley	South Gloucestershire	127
Longwell Green	South Gloucestershire	120
Patchway Coniston	South Gloucestershire	119
Severn Vale	South Gloucestershire	115
Bitton & Oldland Common	South Gloucestershire	107
Winterbourne	South Gloucestershire	101
Pilning & Severn Beach	South Gloucestershire	78
Charfield	South Gloucestershire	73
Stoke Park & Cheswick	South Gloucestershire	53



2022

Local Authority Ward	Local Authority	Clients Cases
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
Pilning & Severn Beach	South Gloucestershire	39
Stoke Park & Cheswick	South Gloucestershire	39

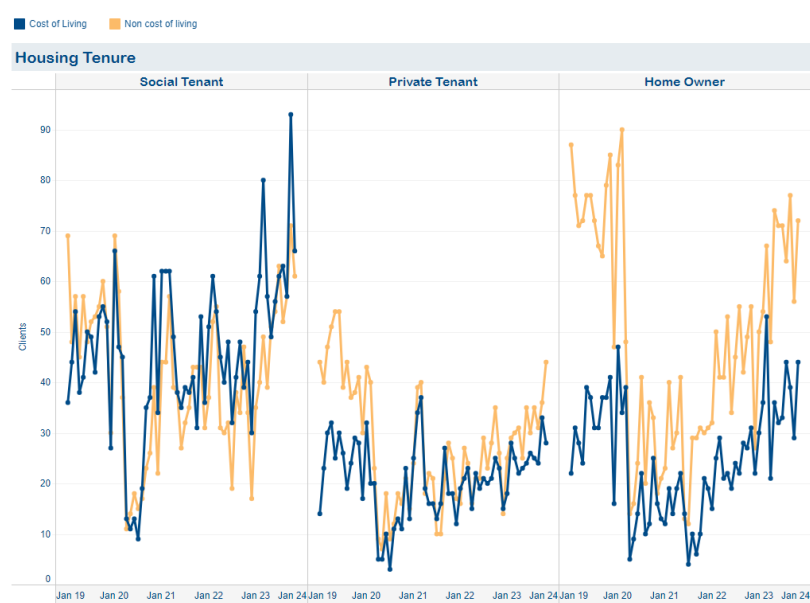
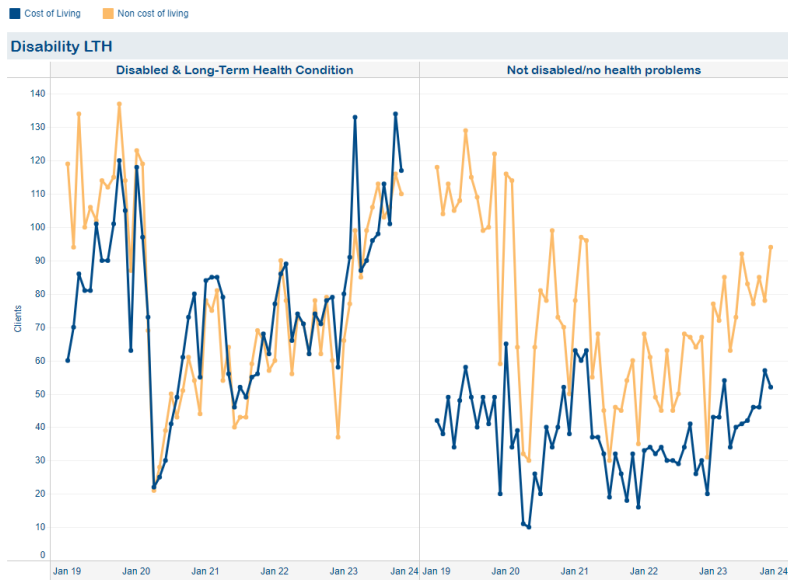


- Our F2F services are located in 4 of the 5 highest need locations funded by town & parish Councils
- Gap in F2F services around Staple Hill & Mangotsfield and around Charlton/Cribbs and Patchway Coniston

Inequality in impact of cost-of-living

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 some of the most impacted groups include:

- ❖ Disabled people and people with long-term health conditions
- ❖ Social housing tenants
- ❖ Single people
- ❖ Single people with dependent children
- ❖ Women



We consistently refer more disabled people to foodbanks than people with no health conditions. Disabled people are much more likely to need our help for COL issues than non-COL issues because:

- 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

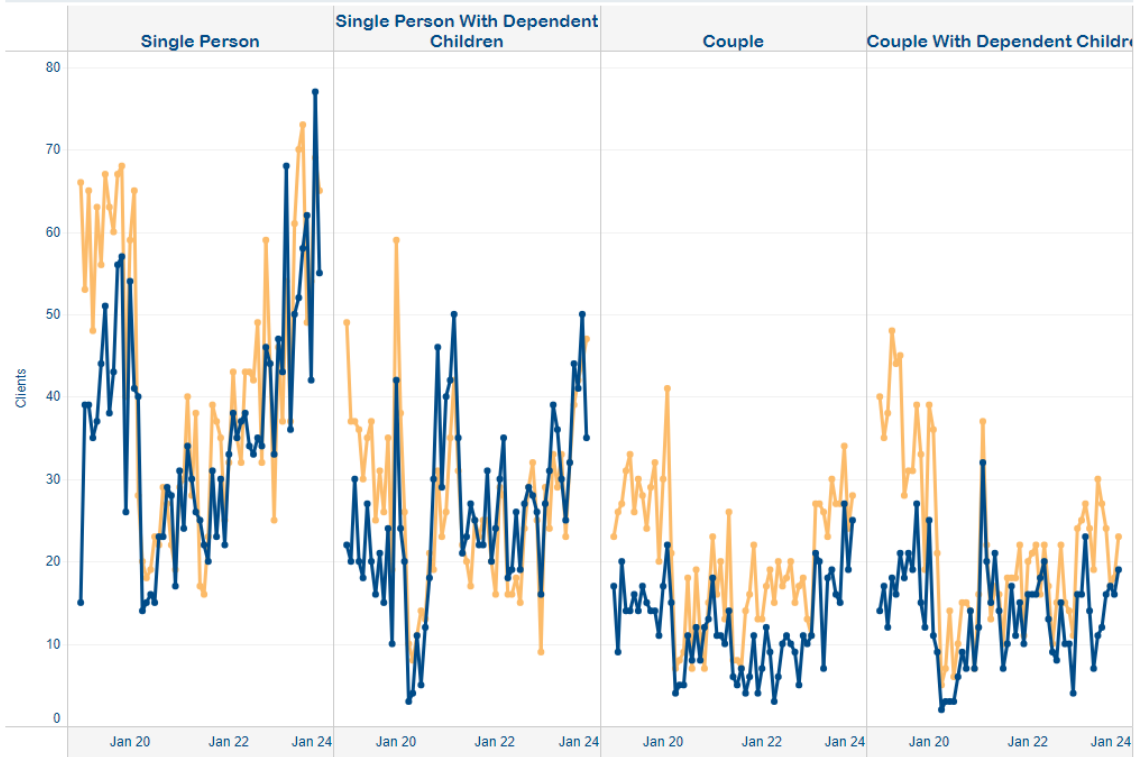
Social tenants are also impacted far more than home owners.

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

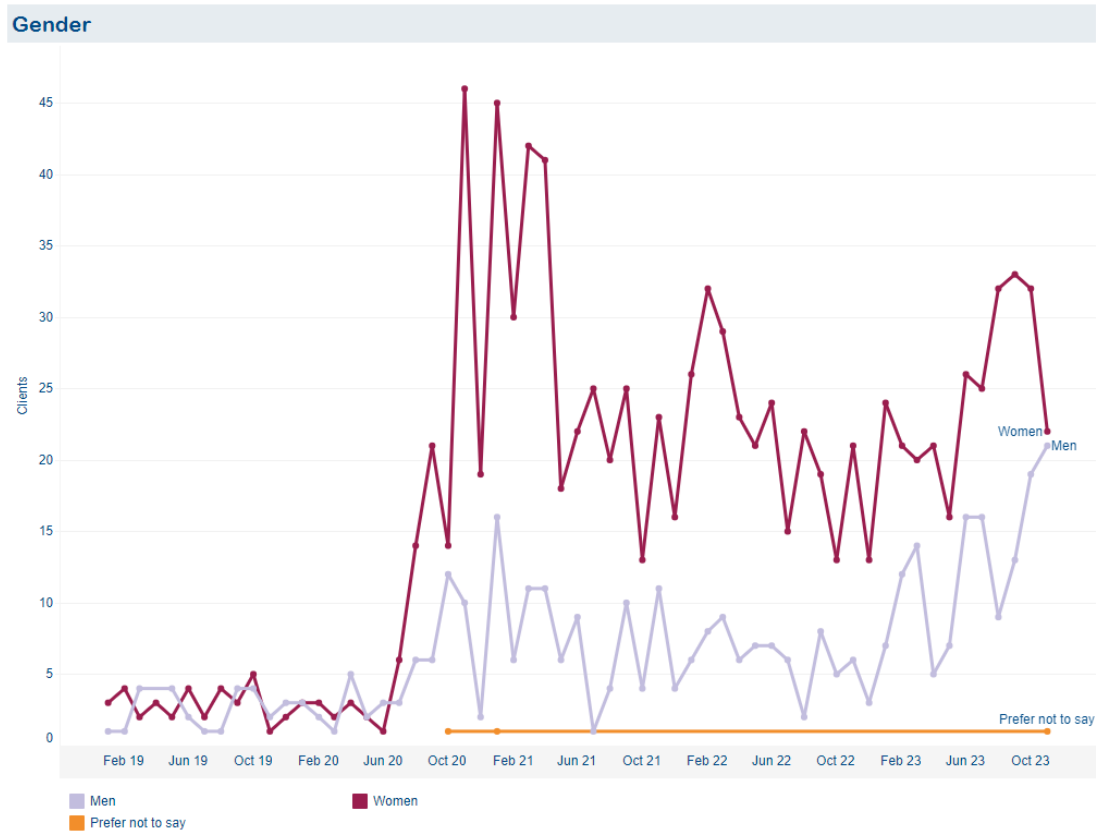
■ Cost of Living ■ Non cost of living

Household Type



Single income families are impacted far more than couples due to less household income although we're starting to see couples with two income streams starting to struggle more with COL issues

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

Our data suggests the current welfare safety net is no longer sufficient to enable peoples most basic needs (food) to be met.

Overview of all South Glos clients & issues: Jan – Nov 2023

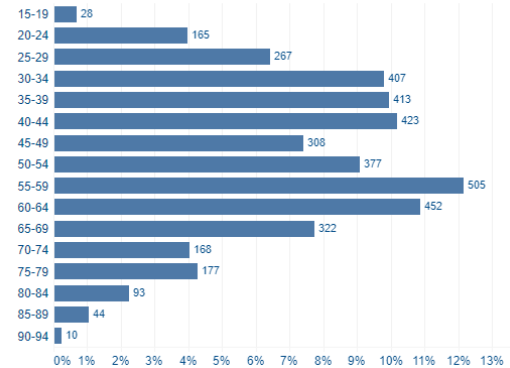
Summary

Clients	4,366
Quick client contacts	
Issues	22,323
Activities	16,287
Cases	5,676
Outcomes	
Income gain	£3,188,734
Re-imbursements, services, loans	£20,640
Debts written off	£743,531
Repayments rescheduled	£13,812
Other	£274,396

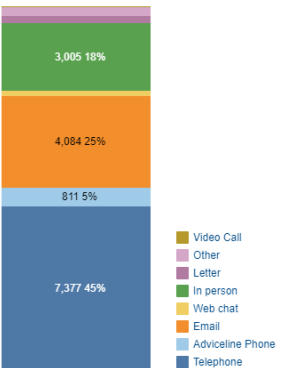
Issues

Issues	Clients
Benefits & tax credits	1,640
Benefits Universal Credit	992
Charitable Support & Food Ban...	596
Consumer goods & services	258
Debt	932
Education	39
Employment	317
Financial services & capability	642
GVA & Hate Crime	48
Health & community care	187
Housing	551
Immigration & asylum	115
Legal	353
Other	107
Relationships & family	439
Tax	91
Travel & transport	198
Utilities & communications	487
Grand Total	22,323

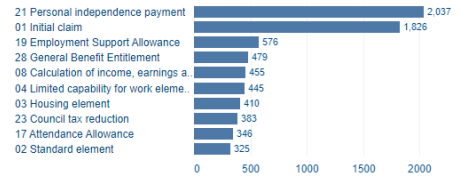
Age



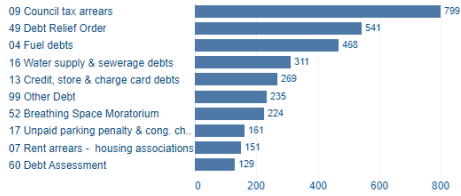
Channel



Top benefit issues



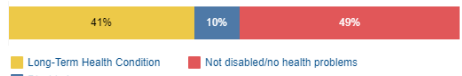
Top debt issues



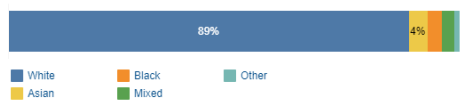
Gender



Disability / Long-term health



Ethnicity



- 13% increase in clients and 27% increase in issues already this year compared to 2022
- Financial outcomes secured of over £4.2 million, averaging £971 for each client helped

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

- ✓ Sign-up to our South Glos mailing list [here](#) to receive updates on our news, services and projects straight to your inbox
- ✓ [Register](#) for the next national cost of living briefing on 14th December with guest speaker **Martin Lewis**
- ✓ 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 local data at either constituency, ward or parish level and I will happily share with you

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