



Report to Bradley Stoke Town Council – September 2023

Thank you for your continued support in funding this successful weekly outreach sessions.

Over the last 12 months, we have seen an unprecedented increase in demand of our services, not just in Bradley Stoke but also throughout South Gloucestershire. We, at Citizens Advice South Gloucestershire, have seen an increase of 30% of clients mainly due to the Cost of Living crisis meaning an increase in basic household expenditure ranging from food to fuel bills. This, as you can imagine, has put tremendous strain on our services at a time when our overall targets have had to be reduced due to SGC funding cuts but demand continues to increase.

We have seen a sharp rise in clients presenting with priority and complex debt issues along with households seeking benefits such as Personal Independence Payments (PIP) and Universal Credit (UC) to plug the financial hole within their finances. Household that have never been part of the welfare benefits system, many of which have two incomes coming into the household. Our Help to Claim Universal Credit team have seen an increase of 58% since this time last year.

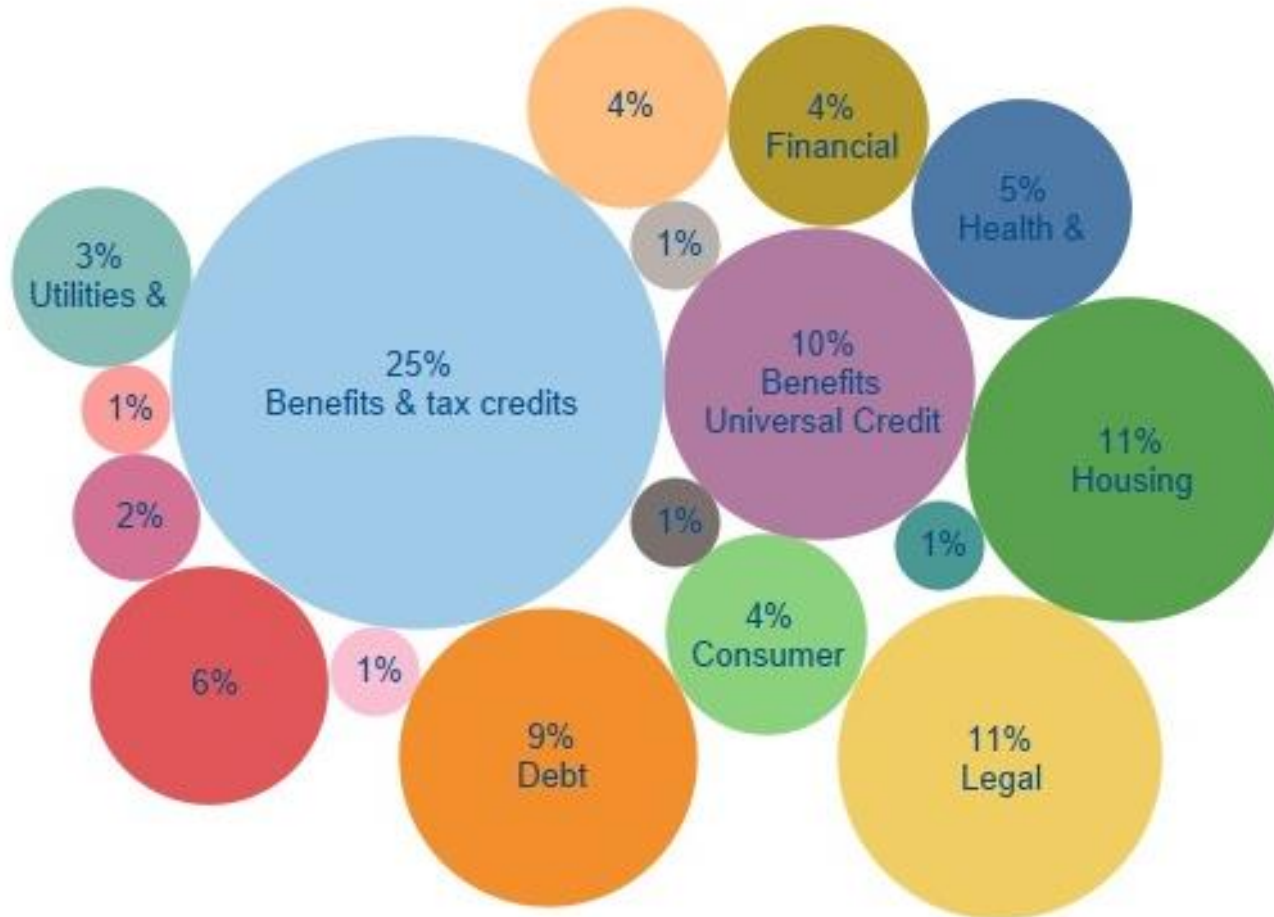
We continue to deliver our services over phone and web-chat as well as face to face.

The outlook for this Winter is looking bleak with rising fuel and mortgage costs and we continue to assist clients with crisis support such as claiming the Household Support Fund (HSF), fuel and food vouchers along with crisis loans from South Gloucestershire Council.

We thank you for your continued support to enable us to assist residents of Bradley Stoke.

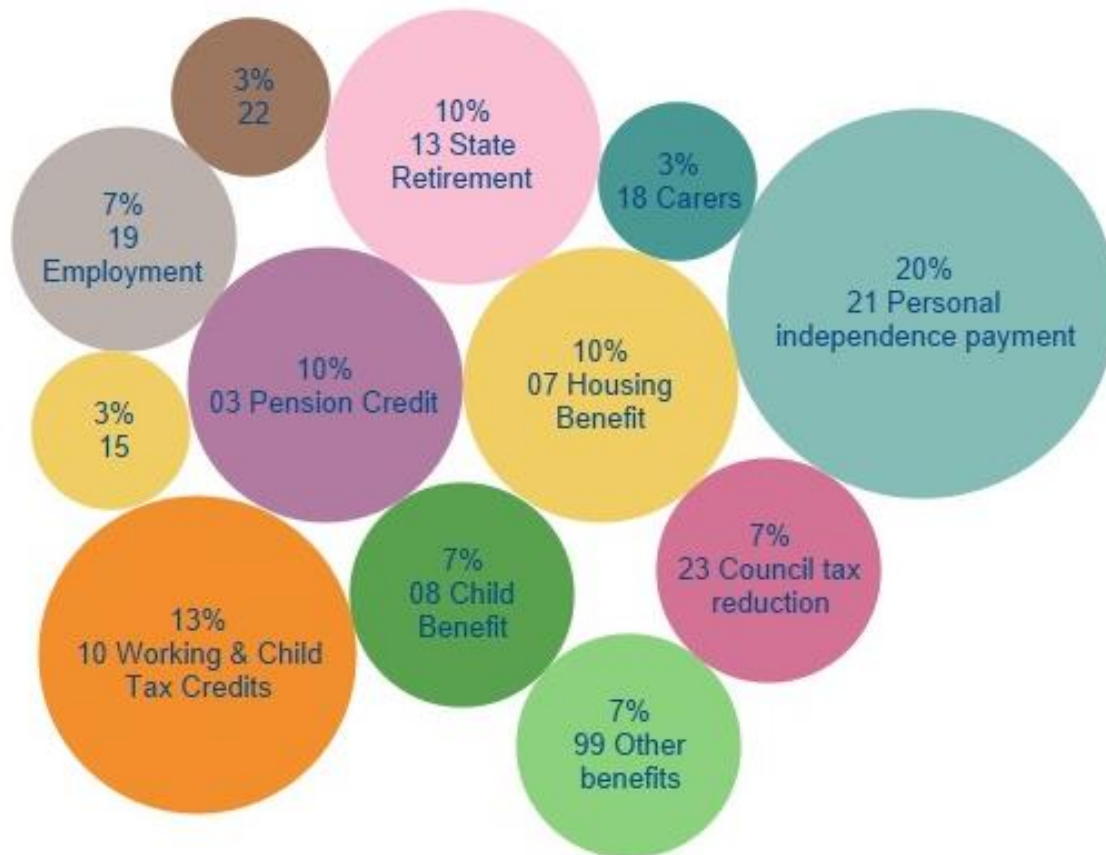
Enquiry Areas

Our main source of enquiries remains benefits but General Benefits & Tax Credits are over double that of Universal Credit enquiries for 2022-23. We have also seen enquiries double during the last year in Debt and Legal enquiries.



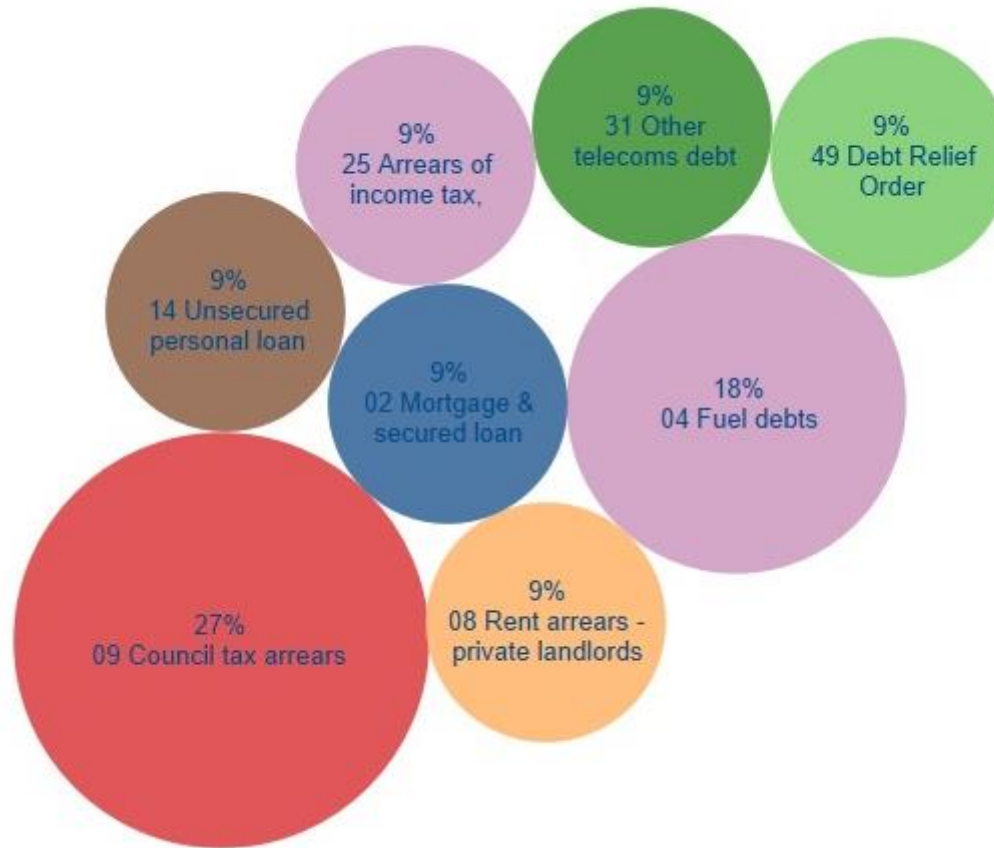
Benefits

As in previous years the highest proportion of benefit enquiries are those that relate to benefits that help the sick and disabled. After Personal Independent Payment enquiries, Working & Child Tax Credit issues are the second highest area of enquiries. Pension Credit enquiries have doubled on last year.



Debt

We have seen a considerable rise in Council Tax arrears, again almost double on last year. There are also increases in Fuel Debts and Rent Arrears. All other enquiry areas remain static.



Age & Gender

The ratio of male and females coming to us for help is fairly equal compared to last year when almost three quarters of people who came to us were female. There is a noticeable increase in older people seeking help especially those in the 60-64; 75-79 and 80- 84 age bracket. We have also had, for the first time, younger people, in the 15-19 year bracket seeking help. The number of disabled people seeking help remains about the same as does the fact that the majority of our clients are white british which aligns with our equality monitoring.

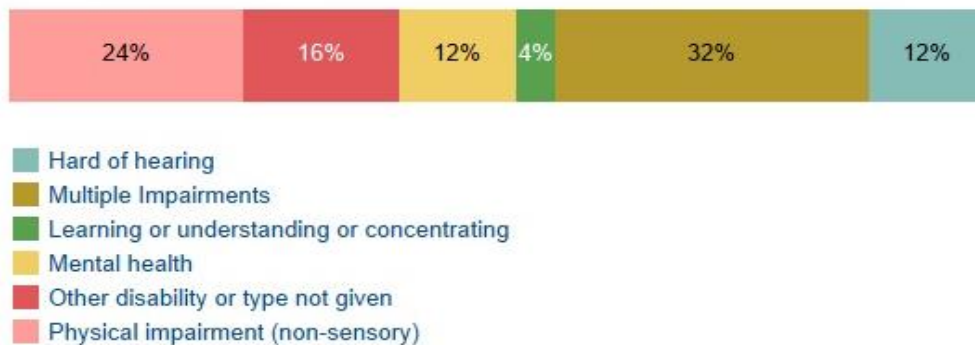
Gender



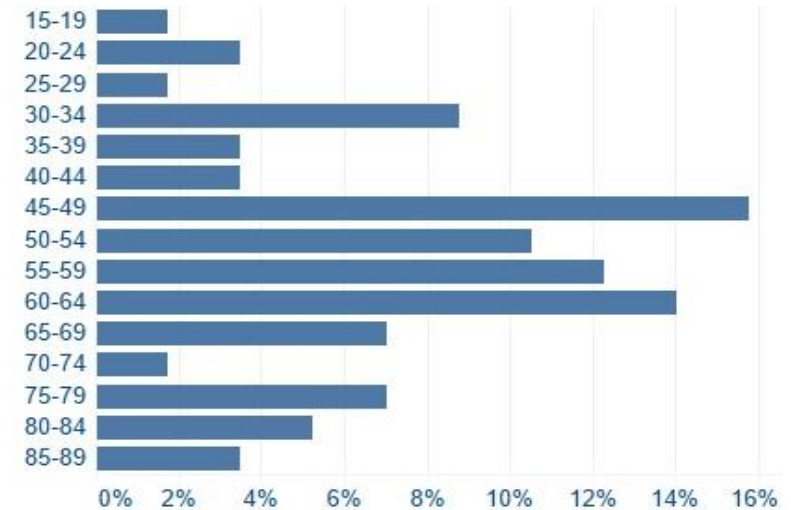
Disabled / Long term health condition



Type of disability (% of disabled clients)



Age

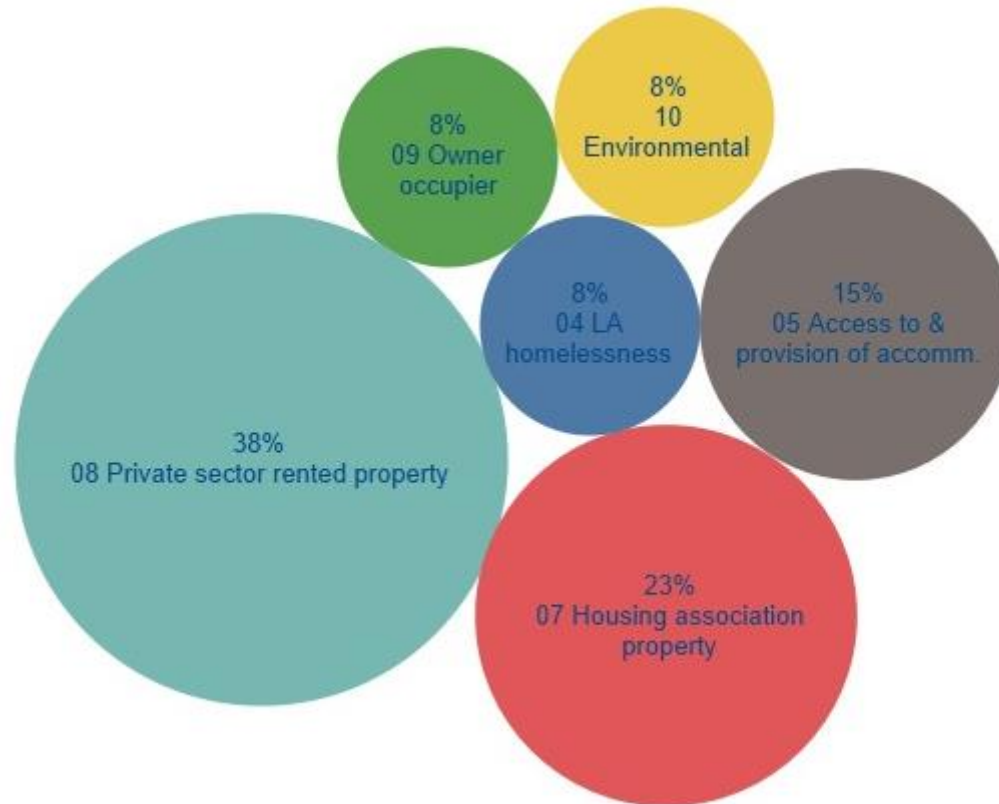


Ethnicity



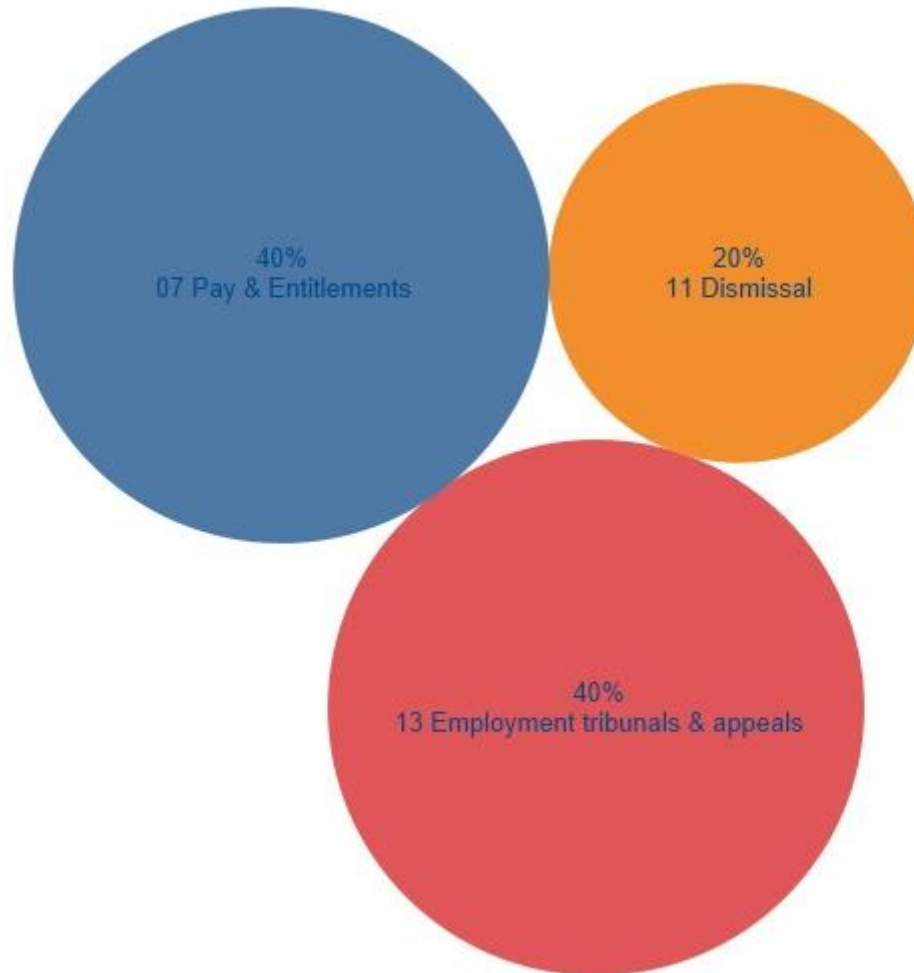
Housing

Private sector rent properties are again the highest sector of clients that we see. Homelessness enquiries have reduced this year but there is an increase of treble in Access to & Provision of Accommodation.



Employment

Pay & Entitlement enquiries remain fairly static. Dismissal enquiries have increased and we have a new issue around Employment Tribunals & Appeals showing a very high percentage of enquiries.



Financial Outcomes

We achieved financial outcomes for Bradley Stoke residents totalling £88,200 – an increase of just under 90% on last year with gains in Benefit Payments being the highest.

Chantal Watts - Chief Executive Officer

September 2023