

Report to Bradley Stoke Town Council – October 2025

In June 2025, we successfully relocated to new premises, which now serves as the central hub for our debt advice and welfare support appointments. This move has allowed us to better accommodate the growing needs of our community. As part of our commitment to accessibility, we've partnered with First Bus to provide clients with complimentary bus vouchers, covering round-trip fares to and from Yate. This initiative has significantly reduced transportation barriers for those seeking our services.

Over the past 12 months, we've experienced a notable 38% increase in client engagement. With the colder months approaching, we anticipate a surge in fuel-related debt inquiries. The ongoing Cost of Living crisis, which began in Winter 2022, continues to place immense pressure on households. In response, we are once again preparing to collaborate closely with the Fuel Bank Foundation and the North Bristol & South Gloucestershire Foodbank to ensure vulnerable residents receive the support they need.

During the 2024/25 financial year, our team helped clients secure an impressive £1,597,834 in debt relief. Additionally, we supported 2,101 individuals with disability benefit applications—including Personal Independence Payment (PIP), Disability Living Allowance (DLA), and Employment and Support Allowance (ESA). These efforts resulted in a combined financial gain of £14,789,522, averaging £7,039 per client—a remarkable 49% increase in income for those we assisted.

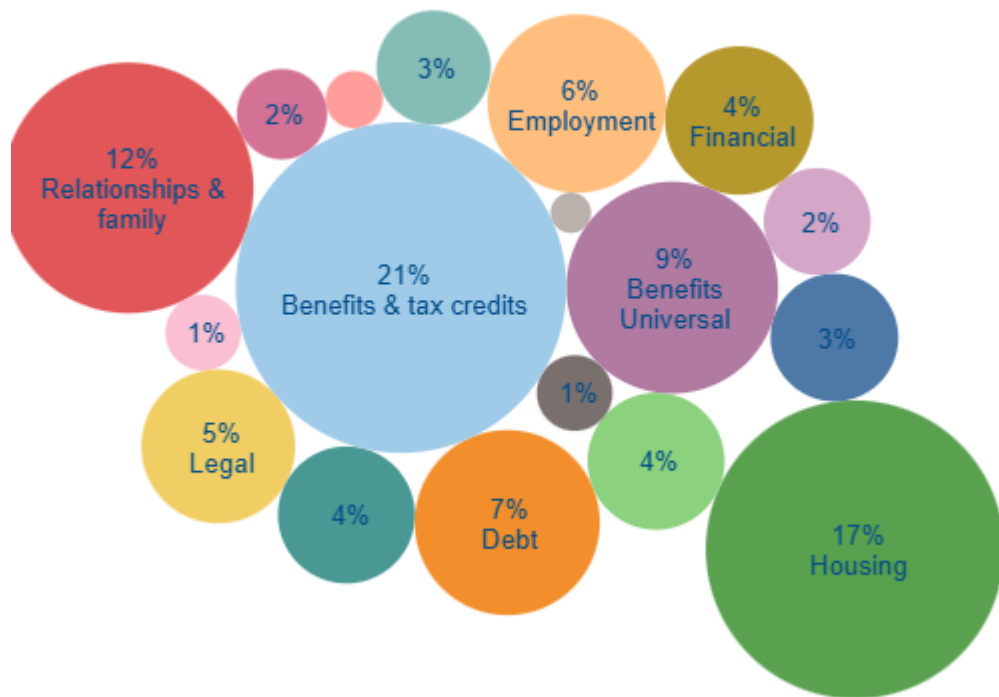
We are proud to have once again secured the Department for Work and Pensions (DWP) contract for Universal Credit support. While the pace of managed migration (the transition from legacy benefits to Universal Credit) is beginning to slow, our Help to Claim service remains active. Please note that this service is available exclusively via web and phone, with no face-to-face appointments offered.

Although the Household Support Fund has been extended, many clients are facing challenges in accessing these funds. Increased scrutiny of bank statements and subjective assessments of spending habits have made the application process more difficult for those in need.

In a recent policy reversal, the Government has reinstated Winter Fuel Payments for pensioners. We will be actively encouraging eligible clients to apply for this one-off payment, which ranges from £200 to £300 depending on their date of birth.

Enquiry Areas

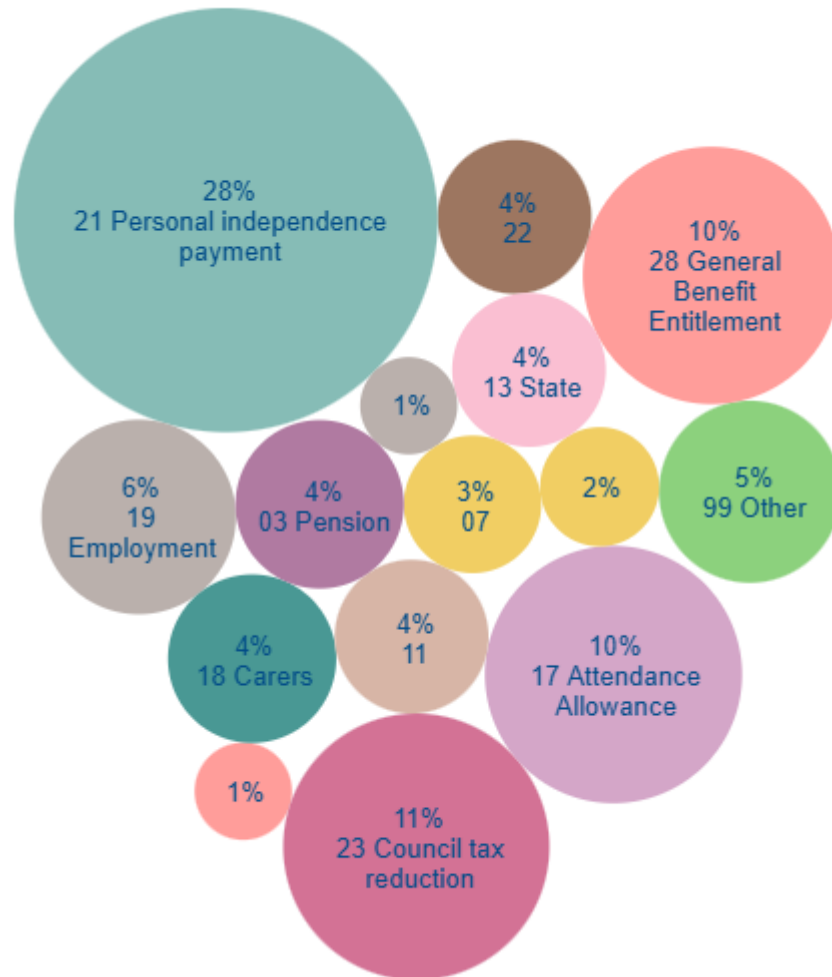
Benefits continue to be our primary area of enquiry, with housing and relationship breakdowns enquiries on the increase.



Benefits

As in previous years the highest proportion of benefit enquiries are those that relate to benefits that help the sick and disabled. Personal Independent Payment enquiries continue to be a go to benefits for households that are struggling financially.

Benefits continue to be our primary area of enquiry, with General Benefits and Tax Credits accounting for nearly twice as many cases as those related to Universal Credit during the 2023–24 period. Additionally, we've observed a noticeable increase in enquiries concerning debt and housing issues.

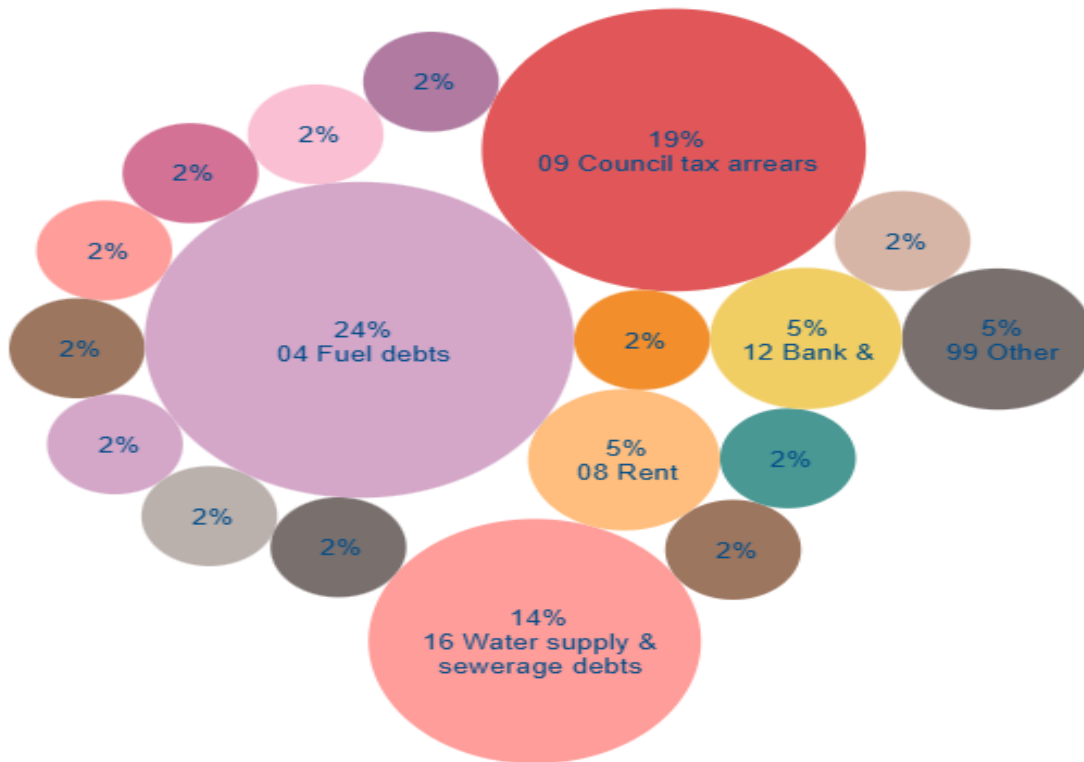


Debt

For the second consecutive year, fuel debt has remained the most prevalent type of debt among our clients, reflecting the ongoing strain caused by rising energy costs and the broader Cost of Living crisis. Council Tax arrears and outstanding water bills continue to follow closely behind, consistently ranking among the top debt-related concerns.

Notably, both Council Tax and water arrears tend to surge during periods of financial instability, often serving as early indicators of deeper economic distress within households. These debts, along with rent arrears owed to Housing Associations, frequently appear in our top ten presenting issues when clients are experiencing crisis-level hardship. Their recurrence highlights the vulnerability of essential services—such as heating, housing, and utilities—when individuals and families face prolonged financial pressure.

This pattern underscores the urgent need for continued support and intervention, particularly as we approach the winter months when fuel costs typically rise and household budgets are stretched even further.



Profile Information

The ratio for more women seeking advice has gone down slightly from last year (65%). As in last year we are seeing more older people coming to us for help and most notably those in 60-64 mainly for pre-retirement advice around affordability and pensions.

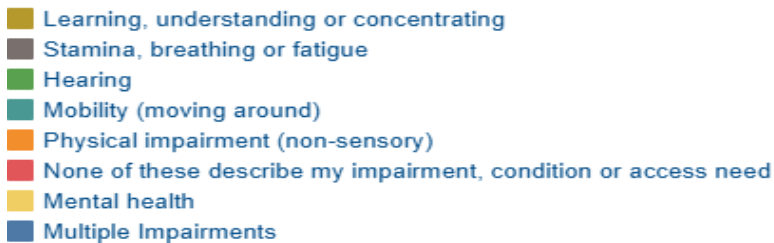
Gender



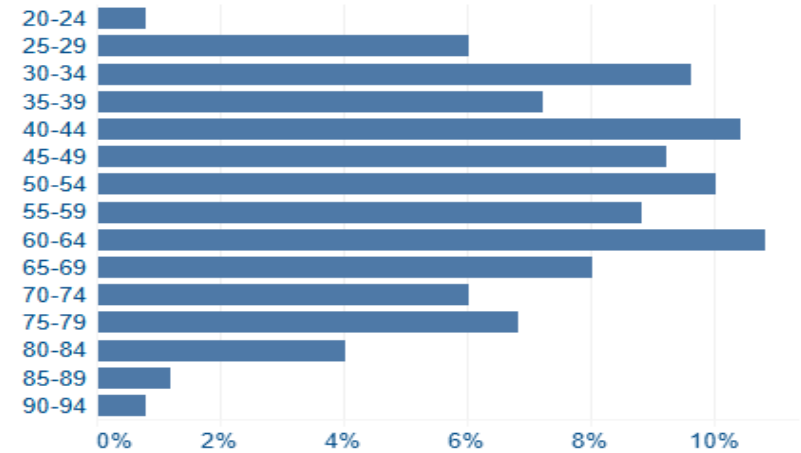
Disabled / Long term health condition



Type of disability (% of disabled clients)



Age

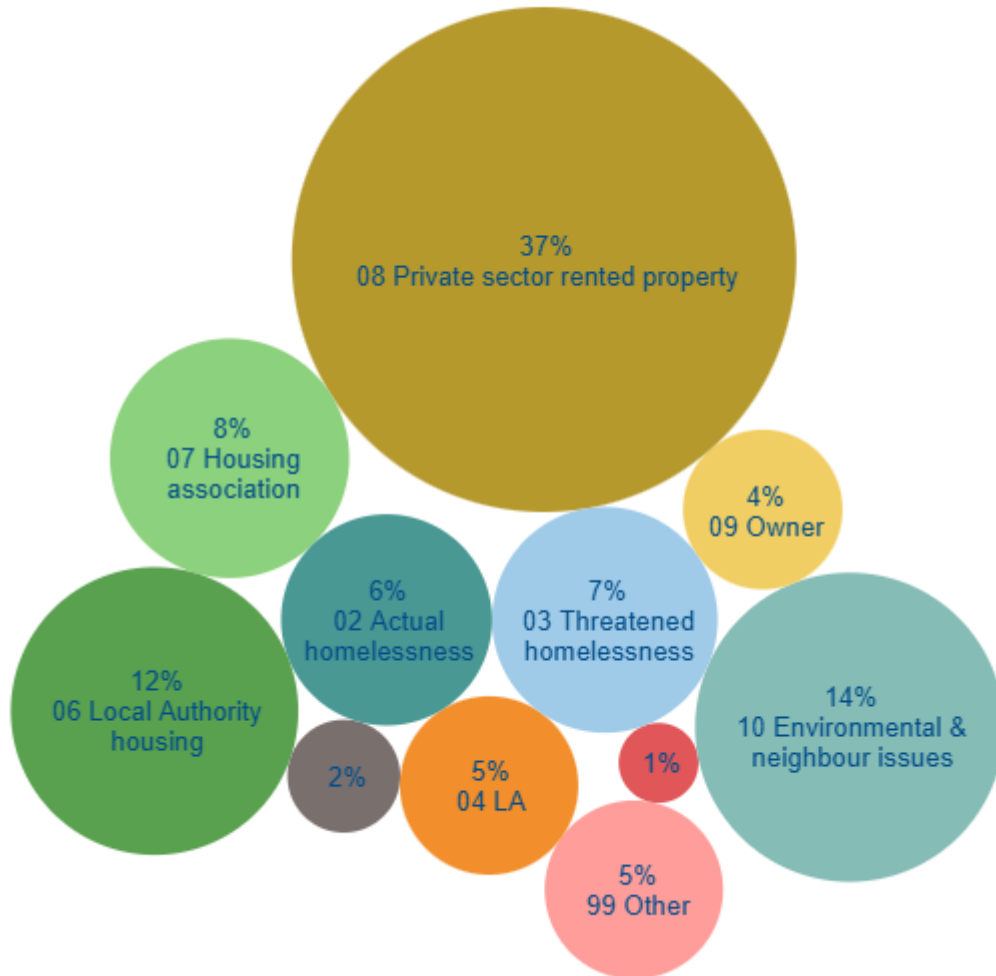


Ethnicity



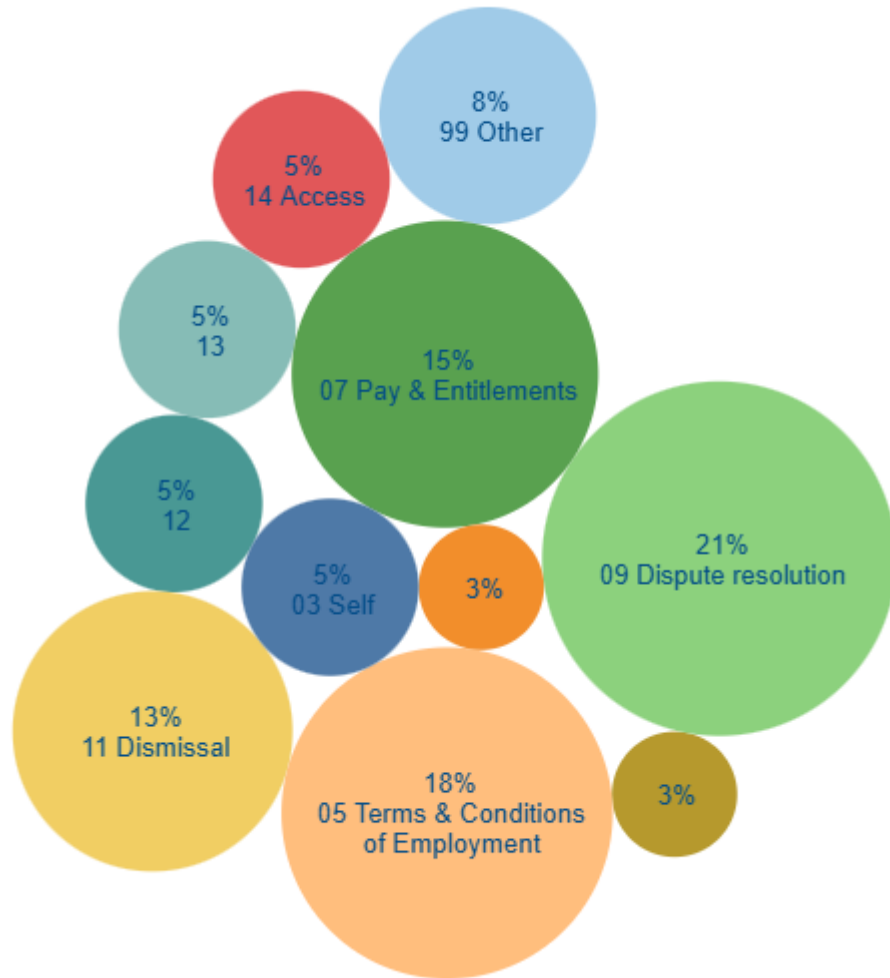
Housing

We have seen an increase in housing matters overall for the year. Although we are seeing less actual homeless (down by 1%) we have seen a 12% increase in clients having issues with local authority housing and issues with accessing acceptable advice with SGC housing dept.



Employment

We have seen an increase in disputes at work and enquiries round terms and conditions at works have tripled since last year. We continue to advise on issues around the most poorly paid individuals in lowest paying jobs such as caring. With the proposed abolition of zero hour contracts, this may improve.



Financial Outcomes

We achieved financial outcomes for Bradley Stoke residents totalling confirmed £113,825 – last year was confirmed at £108,681.

We deeply value your continued support, which enables us to make a meaningful difference in the lives of Bradley Stoke residents. Together, we are building a more resilient and compassionate community.

Chantal Watts - Chief Executive Officer

November 2025