

Cost of Living report

October 2022



Introduction

Citizens Advice Eastbourne

Since the pandemic of 2020/21, both Citizens Advice Eastbourne and Eastbourne Foodbank have seen an increase in demand which has put both services under considerable pressure. Following that, the Cost of Living Crisis has seen increases in energy bills and food costs which are starting to affect a new group of people who are turning to us for support for the very first time – those on low incomes.

The purpose of this report is to give an update on what both our organisations are seeing and focus on two main factors which can be addressed locally – digital exclusion and sickness and disability related poverty. Recommendations on how to proceed conclude this document.

We are very conscious of the timing of this report, with the further increase to energy bills of an extra 80% effective from October 2022 and more expected in the New Year. Much of what we discuss here are national issues and we will be looking to the government to provide solutions to address these. As a result this report can only be a snapshot of where we are at this present time and we will look to update it in the near future.

We are often asked whether demand for our services is increasing and this can be difficult to demonstrate. We have limited capacity within our small team of paid staff and larger team of volunteers so if demand increases we are not automatically able to help more people without a commensurate increase in staffing. In May 2022, we lost one full-time Debt Adviser who left to go into other paid work as the funding for that project was due to end in February 2023. The funding for our current Debt Adviser runs out in March 2023.

Citizens Advice has always been there for people during times of difficulty and our staff and volunteers did an amazing job helping people during the pandemic. We will continue to do what we can to help people during the cost of living crisis.

Alan Bruzon, Chief Officer

Eastbourne Foodbank

Our key role is the provision of three days' of emergency food to people in crisis. When Eastbourne Foodbank started operating out of a portacabin in 2011, it provided food for thirty people in a month. At the time, we thought we were providing short-term help, and that it couldn't get any busier. Shockingly, we are now providing food for an average of 2,000 people a month from seven distribution points across Eastbourne.

In 2021, Eastbourne Foodbank was one of the busiest foodbanks in the UK. The rise in demand for emergency food in our town continues in 2022, reflecting the growing number of people who can no longer afford to pay for rent, priority bills and food. This includes single people, families, those who are working and pensioners.

At Eastbourne Foodbank, we do not believe that foodbanks are the solution to rising poverty. As part of our work to bring about the end for the need for foodbanks, our small team of welfare benefits and debt advisers works with our clients to lift them up and out of crisis. Managing a client's debt and ensuring they are receiving all the support they are entitled to enables clients to have enough money to make their own choices and stop needing to use the foodbank.

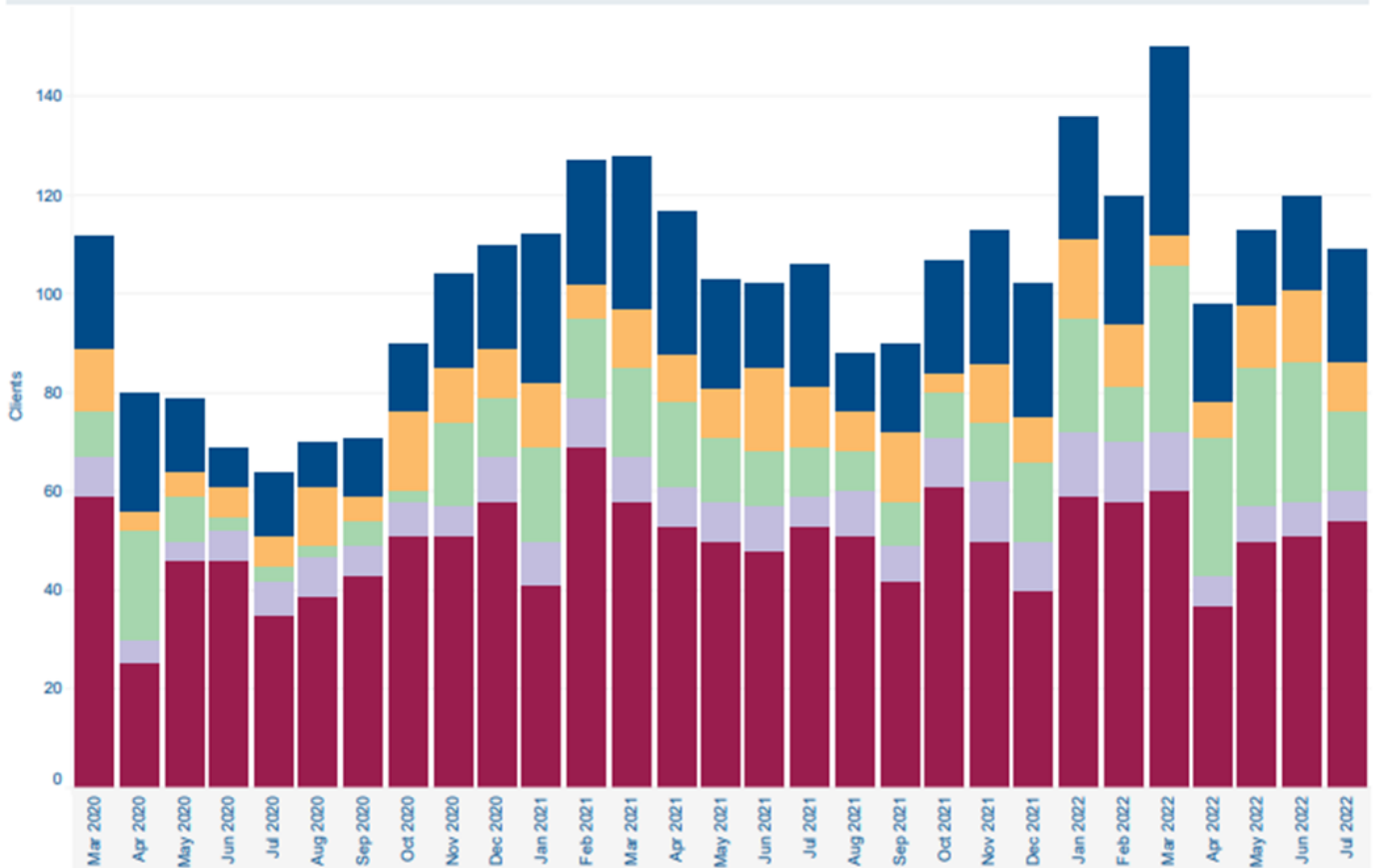
In response to increased demand, we employed a paid debt adviser in January 2022, funded through a grant administered by Trussell Trust. Powered by donations from the public and our incredible volunteers who generously give their time, compassion and expertise, we will always support people who find themselves in crisis. Whether a person has had a sudden shock such as bereavement, ill-health or becoming a single parent - or simply doesn't have enough income to pay for the essentials - they will be welcomed with dignity and compassion at Eastbourne Foodbank.

Howard Wardle, Chief Officer

1) Five key cost of living Issues

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

Five Key cost of living issues



This report is to show the number of clients per month with the selected issue/s

Since the beginning of the pandemic in March 2020, we saw an initial reduction in enquiries as people accessed the furlough scheme and other forms of government support. During this time, we saw a significant increase in employment enquiries. Since October 2020 we've seen a steady increase in cost of living related enquiries.

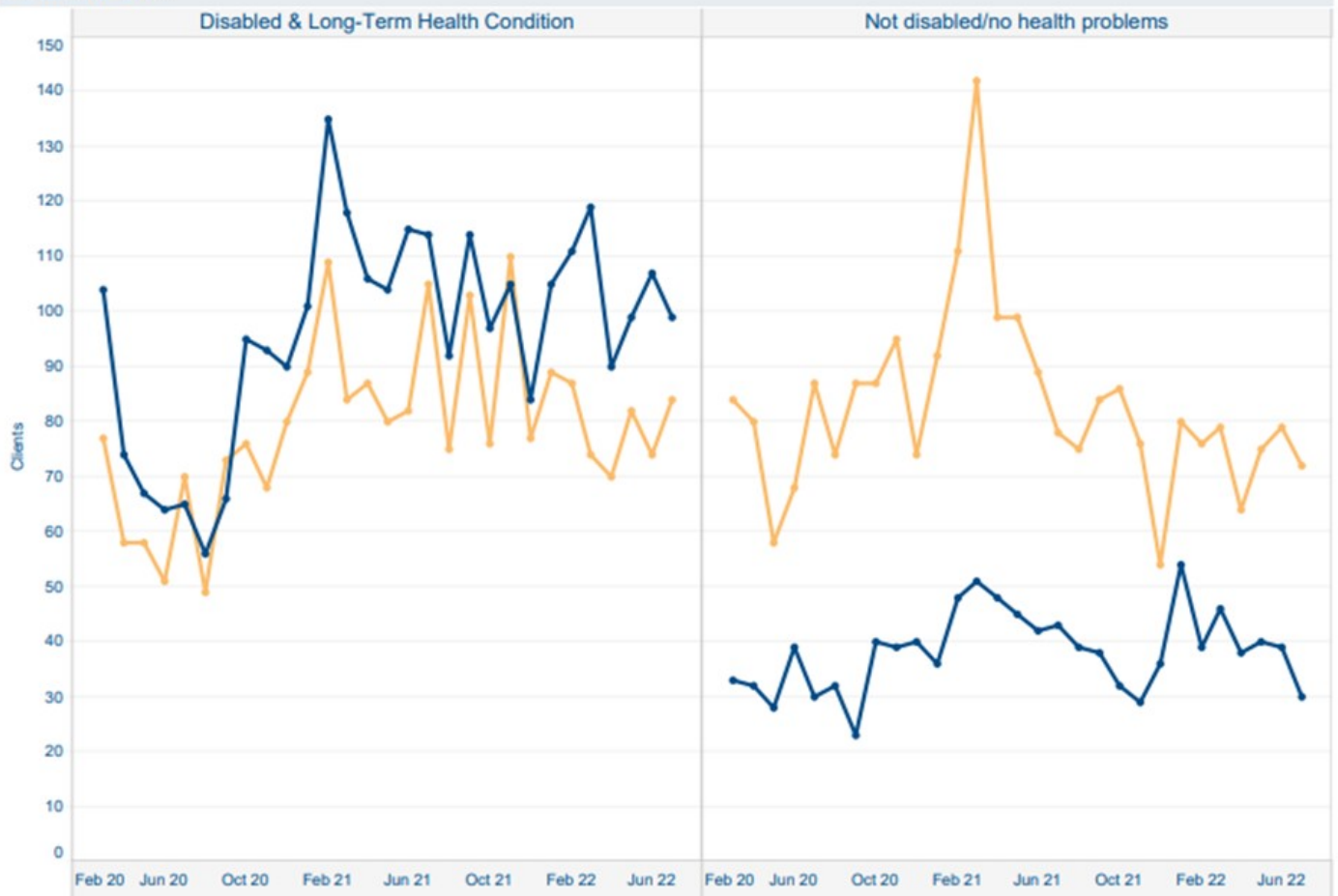
One subject which has remained steady throughout is Personal Independence Payment. This is the main benefit people can claim if they have a disability or long-term health problem including mental ill-health. Our work on this subject is partly identifying where people can claim this benefit by meeting the eligibility criteria and also helping those who have applied to challenge decisions to refuse PIP, either through mandatory reconsideration or appeal. Our success rate at appeal stage is over 90% and this area of our work has remained a problem for many clients since we first reported on this in 2017

You can view or download the report from www.eastbournecab.co.uk
Sickness and Disability Benefits Report

8) Profiles | Cost of living vs other codes

■ Cost of Living ■ Non cost of living

Disability LTH



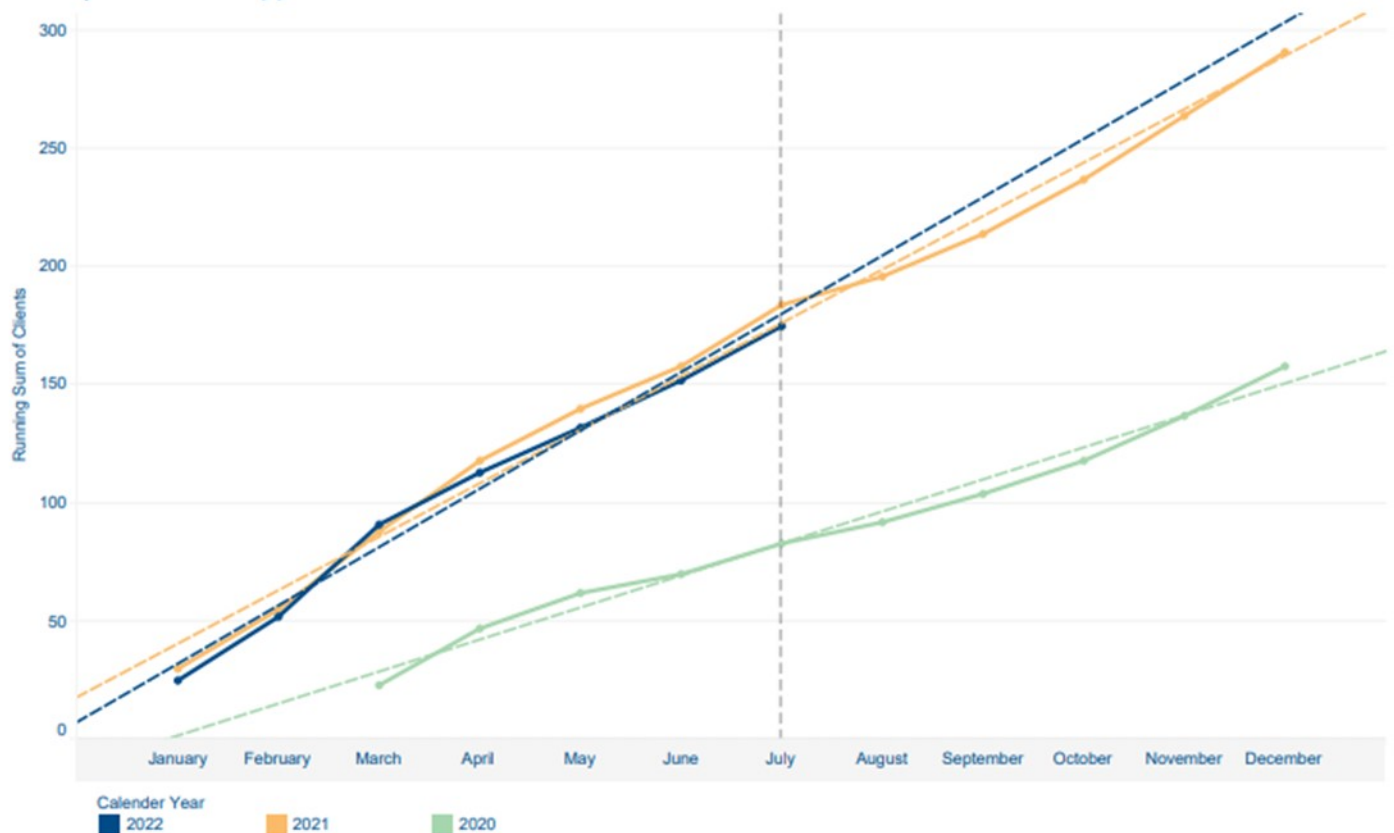
This data set clearly shows that amongst our client group, people with disabilities or long term health conditions are more often contacting us for advice on issues related to cost of living - benefits, debt, energy etc. compared to people without disabilities or health problems.

This supports our experience which is that people with disabilities and health conditions are more adversely affected by the cost of living increases because: 1. they have limited scope to increase either income through taking on additional employment and 2. they face higher costs for daily living due to mobility and care needs and are less able to economize on these aspects.

4b) Crisis Support year on year

This shows number of people coming to us because they can't afford to eat or need other financial assistance. The trend line for the current year indicates how many clients we might see later in the year based on historic data.

Crisis | Charitable support & foodbanks & Localised social welfare



Figures for crisis support represent the number of people Citizens Advice helps with either referrals to food banks or other charitable support (covers any emergency financial support or support in kind people need to make ends meet) and localised social welfare

This chart is very stark in its message. Referrals to foodbank and other forms of social welfare support - such as charitable grant funds - are increasing steadily and the projection for the months to come show this will continue to the point where we (CAB) will be helping 300 clients per month.

We have limited staff and volunteer capacity to help people make applications to charitable trusts for financial assistance and this is often time consuming, with some requiring a full financial statement as evidence of need.

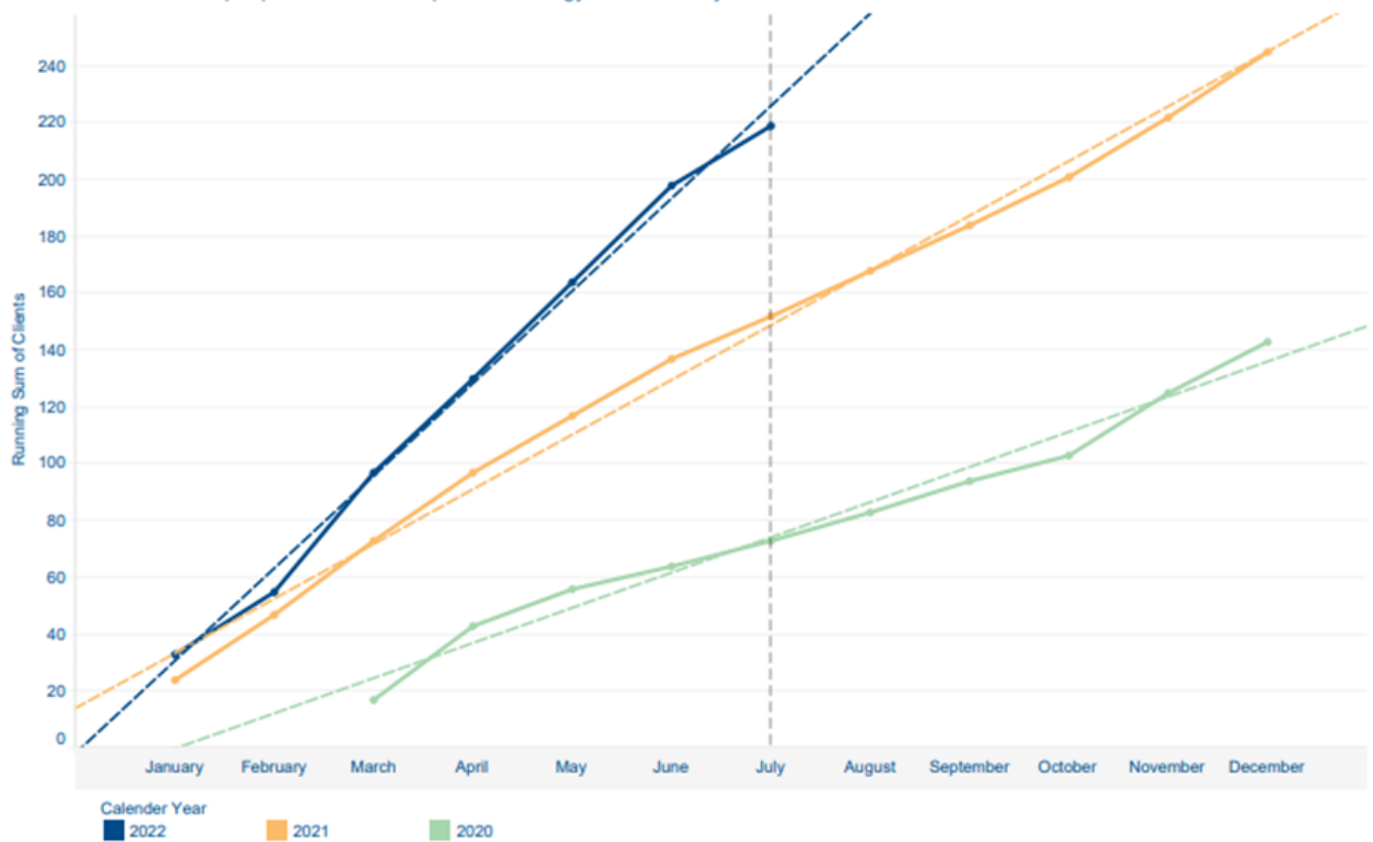
Nevertheless this is a key function for our team and can provide financial support for many clients which helps them avoid crisis and is potentially life changing.

The nature of accessing charitable support such as Eastbourne Foodbank has changed considerably since it was first established. Charitable support had been a way to protect people during a crisis which was short-term and happened only occasionally. Nowadays, long-term support has become the norm for many clients and even following advice interventions we are not always able to help people become entirely financially independent as daily living costs remain unaffordable.

3d) Energy 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



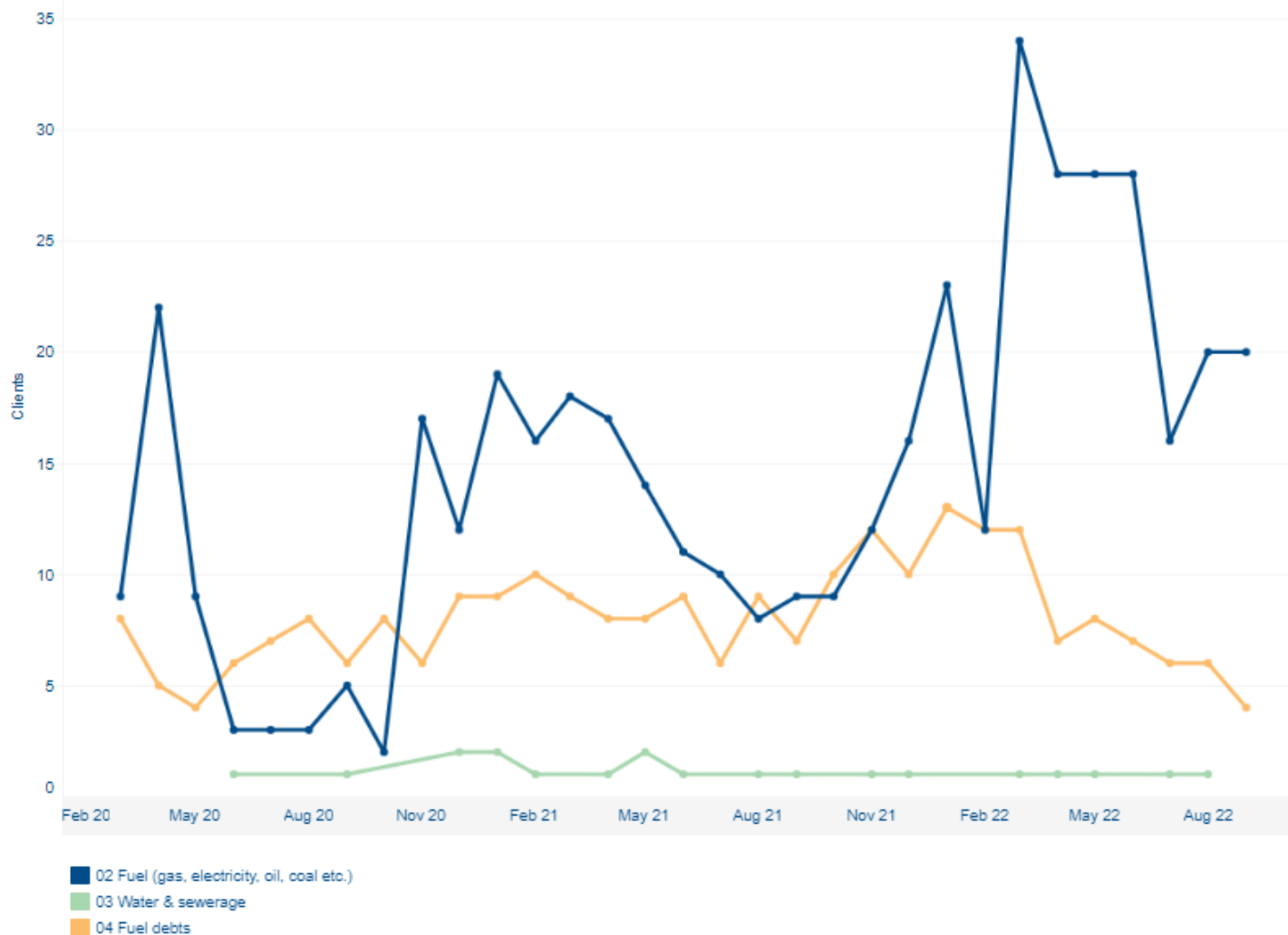
In our database we have separate coding for energy advice issues when treated as a consumer issue. Energy can be defined as:

- Debt for Gas or Electricity bills
- Affordability and comparison of tariffs and costs
- Billing and meter issues including pre-payment meters
- Fuel vouchers
- Customer Service including complaints to the energy Ombudsman service
- Energy saving measures

This graph shows the steady increase in demand for advice on these aspects other than debt advice and how the level of demand is expected to remain high for the rest of 2022.

3c) Utilities & Debt

Water, Energy and Energy debts

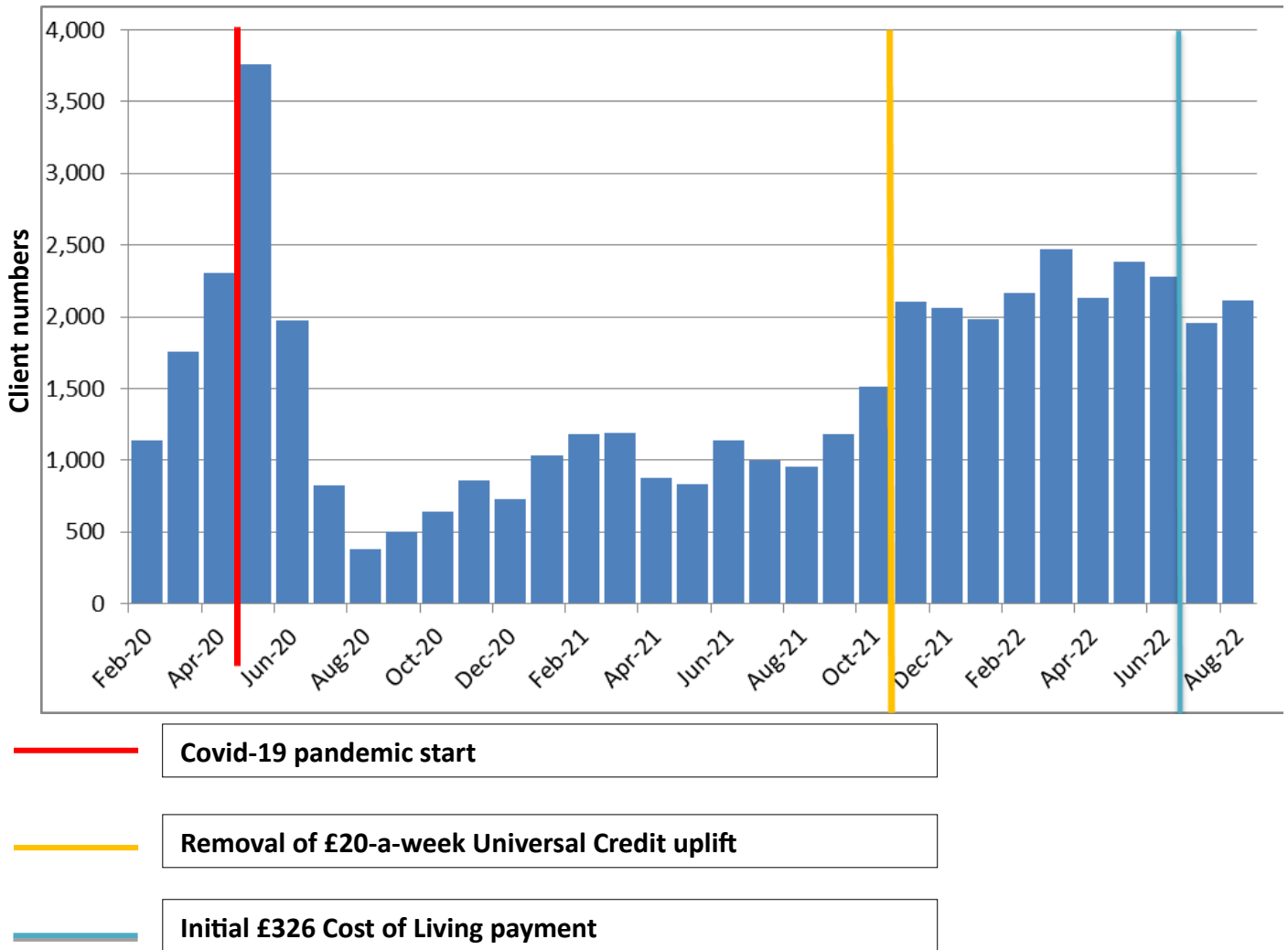


Since October 2021 we have seen an increase in demand for debt advice on fuel debts - gas, electricity, oil and coal etc. The timing of people seeking debt advice doesn't necessarily indicate when a person begins to get behind with their bills as it can take someone a fair amount of time to decide to approach us for advice on debts and it is still an uncomfortable subject for many to broach.

The overall trend remains upward for enquiries about fuel as people come to terms with the announced increases to the price cap and what this will mean for them. Many people ask us for clarification of the various forms of government support which are available and most who do, find the selection puzzling, including which they need to apply for and which are automatic. This all creates more work for advisers as they help people navigate the maze of options.

We have seen this advice make a great deal of difference to people's state of mind as it reduces fears which are propagated by the media.

Eastbourne Foodbank: Total client numbers (February 2020 to August 2022)



As the bar graph above shows, there was a surge in demand for emergency food at the beginning of the pandemic. In May 2020, Eastbourne Foodbank provided emergency food for 3,763 people. As government crisis support began to impact people’s income, demand for emergency food decreased and by September 2020, the number of people needing our support was 502. With the removal of the £20 Universal Credit uplift in October 2021, demand rose sharply once again.

Eastbourne Foodbank: Percentage increase in client numbers (monthly comparison between summer 2021 and summer 2022)

A comparison of the past three months against the same period last year with percentage increase shows an alarming trend in numbers of both adults and children needing emergency food:

There was a 100.8% increase in people receiving three days' emergency food in June 2022 when compared with the same month in the previous year.

	June 2021	June 2022
Adults	690	1,477
Children	447	806
Total	1,137	2,283

There was a 96.5% increase in people receiving three days' emergency food in July 2022 when compared with the same month in the previous year.

	July 2021	July 2022
Adults	599	1,322
Children	397	635
Total	996	1,957

There was a 121.5% increase in people receiving three days' emergency food in August 2022 when compared with the same month in the previous year.

	Aug 2021	Aug 2022
Adults	603	1,390
Children	354	730
Total	957	2,120

Digital Exclusion Risk Index DERI Score

Choose a local authority / local authorities:
Eastbourne

Choose a score calculation base:
Local Authority

Choose an IMD score national base:
England

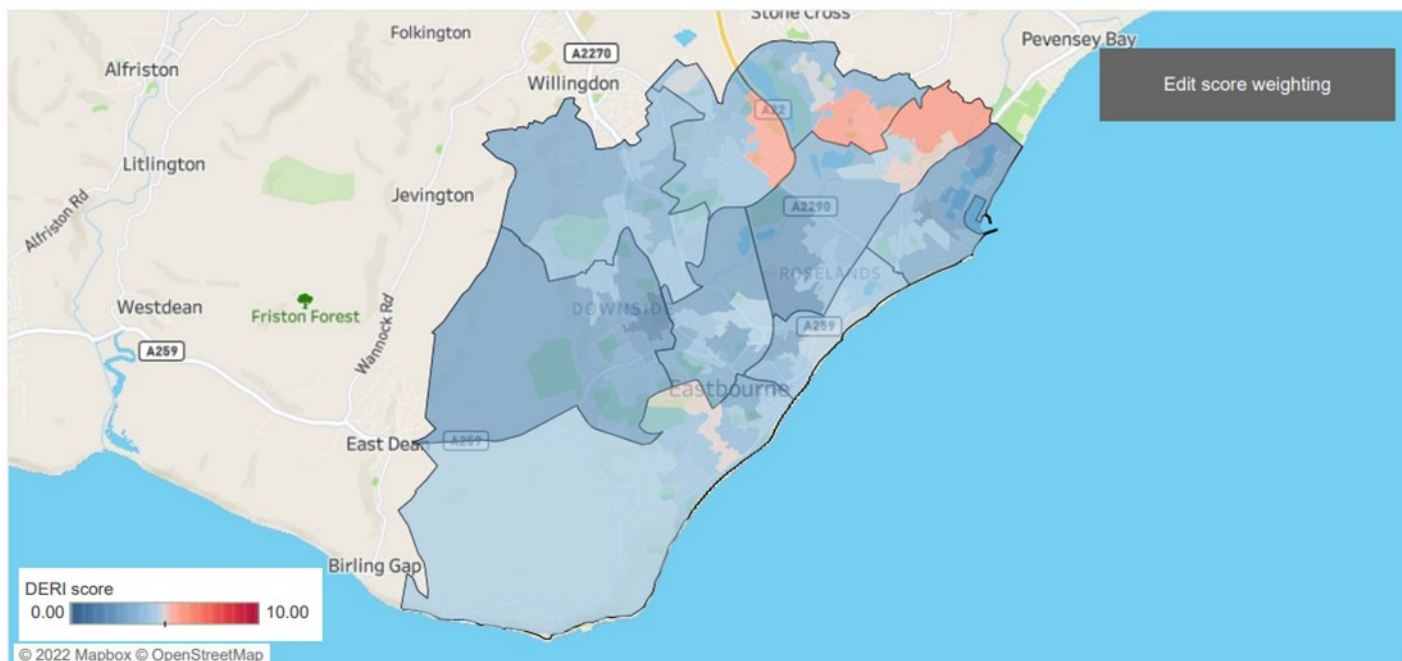
E01020941: Eastbourne 006B
Old Town

3.911

Low risk



High risk



from [DERI Score dashboard - Digital Exclusion Risk Index](#)

This map shows the areas where digital exclusion are most likely and gives an indication of where support can be directed to people in the outer areas of Eastbourne.

Reasons for digital exclusion

- Affordability: cost of broadband or equipment such as laptop or phone.
- Access: no internet e.g. those with no fixed abode.
- Age: not digitally literate or a reluctance to change to digital methods.
- Disability: an impairment can be a physical barrier to the internet as well as to those with a learning difficulty.
- Mental Health: using digital methods can cause stress and anxiety thus exacerbating mental health issues.
- Unreliability: if a system crashes or a process fails it can put people off doing things digitally
- Mistrust: due to the huge amount of scams and phishing attempts there is still a mistrust of the internet, particularly when it comes to entering personal details.

This is not an exhaustive list but based on ECAB's local research and client experiences.

Digital Exclusion Examples—CAB

Blue Badge Renewal – no internet access

Mr D, 76-year-old Blue Badge holder applied for a renewal by post as he has no internet access. He had not received his renewed badge by the expiry date and contacted the council to be told that it was being dealt with but no photograph was included with the application. Mr D said he had included a photograph but nevertheless would send another. A week later when his badge hadn't arrived he contacted the council again to make enquiries. He was frustrated that nobody had notified him at any point to say there was a problem. He then took a new photograph (that had cost him £8 that he could ill afford) by hand to the Council Office and now some eight days later he has been unable to get an answer on the telephone. He is now desperate because he can't afford the parking charges for hospital appointments and can't seem to get his Blue Badge.

Badge renewal.

The ESCC website is very good and mentions the alternative of paper application and where to get forms from. People are encouraged to use the digital assistant for queries but other methods of communication are mentioned. However, it is no good if you can't get on to the internet to find this out or if you cannot get through by phone.

Universal Credit Process

Mr L has multiple health issues and suffers with anxiety and depression. He has been asked to fill in a UC50 form – capability for work. He has no internet access or email address and needs help to complete the form. Without support from a local agency such as CAB, his benefits would stop.

Case Studies – Digital Exclusion—Foodbank

Case Study 1:

A client with complex mental health needs has been using Eastbourne Foodbank because she has an extremely low income. When she was mugged this summer and her phone was stolen, she didn't have enough money to replace it. She didn't have a laptop or any way of getting online and became increasingly isolated.

Because the client paid her Council Tax by bill rather than by direct debit, she didn't automatically receive the £150 Council Tax rebate in May 2022. She instead received a letter instructing her to go online or phone the Council Tax department to claim the rebate. The client was faced with the desperate situation of needing the rebate to keep her head above water, but not being able to claim it as she had no access to internet or phone.

Eventually, she visited Eastbourne Foodbank, taking the letter from the Council Tax department with her. She showed the letter to a member of the Foodbank advocacy team, who was able to contact the Council Tax department on the client's behalf. The phone call took just five minutes, and resolved the difficulty. A little while later the client received the £150 Council Tax rebate and didn't need to use the Foodbank for a few weeks.

Through Eastbourne Foodbank's partnership with TechResort, a local CIC who share digital

skills and refurbished equipment, the advocate was able to get the client a phone loaded with a SIM card and six months' worth of texts and phone calls.

Case Study 2:

A client who lives alone and is unable to leave their home due to acute anxiety has been receiving emergency food deliveries from Eastbourne Foodbank. He had applied for Limited Capability for Work Related Activity (LCWRA) at the beginning of the year. A decision not to award the benefit was made in January 2022, and the client was sent an online letter to tell him that he wouldn't be receiving the award. He did not have sufficient digital knowledge, skills or confidence to find the decision letter online.

Several months later, an Eastbourne Foodbank advocate contacted the client to try to establish why he couldn't afford to buy food. The client gave the advocate permission to access his Universal Credit account. The Foodbank advocate found the Limited Capability decision letter and supported the client to make a successful request for mandatory reconsideration of the decision. This means an extra £354.28 per calendar month, and the client no longer needing to use the Foodbank.

Case Study 3:

An 80-year-old regular Foodbank client was struggling to get by on his basic Pension Credit award. He needed to use a walking frame to get about and it was clear to the Eastbourne Foodbank advocate that he had a good case for applying for Attendance Allowance. The advocate suggested that he claim with the advocate's support. The client was very reluctant, as he didn't want to be a bother and he didn't think it would apply to him.

The advocate and client talked several times over the following weeks about the conditions of entitlement. The client eventually decided to apply. He had no access to the internet and just a basic, non-smartphone, and needed help even to get an application form. The advocate downloaded an application, supported the client to complete it and sent it to the relevant office. The client was awarded a backdated payment of £500 and an ongoing payment of £89.00 per week. He has told the Foodbank team that he no longer requires food from the foodbank but does pop in now and again for a cup of tea.

Universal Credit Calculations - monthly income and outgoings

Here are some calculations showing the amounts of Universal Credit which can be claimed by various family groups. These include the fuel costs which are based on the increase announced on 26th August, applicable from October 2022.

Couple with 2 children (ages 5 & 11)			
Income (monthly)		Cost of Living (monthly)	
Earnings (NMW 37hpw & 16hpw, total £26,182pa gross):	2023.32	Household Expenditure*	1754
Child Benefit	157.08	(Approx) Energy costs	202.32
Universal Credit	1036.67	Rent (LHA £897.52)	1400
Council Tax Reduction	0	Council Tax (Band A)	122.19
Total Household Income:	3217.07	Total Outgoings:	3478.51
			-139.25
Single Parent (7 y/o child)			
Income (monthly)		Cost of Living (monthly)	
Earnings (NMW 30hpw, £14,820 pa gross)	1172.3	Household Expenditure*	990
Child Benefit	94.46	(Approx) Energy costs	142.69
Universal Credit	934.33	Rent (LHA £726.88)	1000
Council Tax Reduction	0	Council Tax (Band A)	91.64
Total Household Income:	2201.09	Total Outgoings:	2224.33
			-23.24
Single Adult under 35			
Income (monthly)		Cost of Living (monthly)	
Earnings (NMW 30 hpw, £14,820 pa gross)	1172.3	Household Expenditure*	744
Universal Credit	15.22	Rent (LHA £325.87)	750
		(Approx) Energy costs	142.69
Council Tax Reduction	0	Council Tax (Band A)	91.64
Total Household Income	1187.52	Total Outgoings	1728.33
			-540.81

Single Disabled Adult under 35			
Income (monthly)		Cost of Living (monthly)	
Universal Credit	1289.18	Household Expenditure*	744
Personal Independence Payment (standardDL)	268.01	Rent (LHA £598.34)	800
		(Approx) Energy costs	208.32
Council Tax Reduction	73.1	Council Tax (Band A)	91.64
Total Household Income	1630.29	Total Outgoings	1843.96
			-213.67
Couple middle income w/ 7 y/o child			
Income (monthly)		Cost of Living (monthly)	
Earnings (1 full time, 1 part time, total £42,966pa gross)	3085.81	Household Expenditure*	990
Child Benefit	94.46	Rent (LHA £762.88)	1000
Universal Credit	72.71	(Approx) Energy costs	208.32
Council Tax Reduction	0	Council Tax (Band D)	183.28
Total Household Income	3252.98	Total Outgoings	2381.6
			871.38
Single disabled adult under 35 working part time			
Income (monthly)		Cost of Living (monthly)	
Earnings (25hpw £12,350pa gross)	1029.17	Household Expenditure*	744
Personal Independence Payment (standardDL)	268.01	Rent (LHA £598.34)	800
Universal Credit	558.06	(Approx) Energy costs	208.32
Council Tax Reduction	73.1	Council Tax (Band A)	91.64
Total Household Income	1928.34	Total Outgoings	1843.96
			84.38

Single Pension Age adult (DOB pre-1951)			
Income (monthly)		Cost of Living (monthly)	
Basic State Retirement Pension	614.68	Household Expenditur	744
Pension Credit	176.58	Rent (LHA £598.34)	800
Housing Benefit	598.35	(Approx) Energy costs	208.32
Council Tax Reduction	91.39	Council Tax (Band A)	91.64
Total Household Income	1481	Total Outgoings	1843.96
			-362.96

Sources

[Leonard Cheshire research - Disabled & Cost of Living \(Feb 2022\)](#)

[British Gas - Average Energy Bills \(Oct 2022\)](#)

[SFS Spending Guidelines \(June 2022\)](#)

[Electricity Rebates for Oxygen machines](#)

[Welsh Parliament - "Seismic" impact of the cost of living crisis on disabled people](#)

*from the SFS guidelines. This includes food, communications, leisure, housekeeping and personal costs

LHA rate amount is included in the UC payment where applicable

We thought it would be helpful to show some examples of what people's financial position looks like when they are on benefits or on a low income. There may be a common view that those on national minimum wage or Universal Credit / Pension Credit will automatically have enough to live on, because, after all, that does seem to be their intended purpose. These figures show that for those described above this is clearly not the case and in more than one of these examples it is hard to see how their situation would be sustainable.

From these figures we can clearly see that those on Universal Credit will be hit the hardest when the perfect storm of the new 'energy price guarantee', which comes into effect in October 2022, rising inflation demonstrated by the higher new Standard Financial Statement (SFS) spending guidelines (June 2022) which outlines typical household expenditure, as well as outdated local housing allowance rates (LHA) take effect on the typical household budget. The potential deficit budget demonstrated above raises the question as to what will happen in reality if living costs exceed income?

In such cases there is scope for the family to reduce spending on general household items including food and household items. There is a likelihood that there will be an increased reliance on credit with higher interest rates, whether it be from family members or lenders, in some cases loan sharks. Increased borrowing can mask the problem for some time until the client approaches us for debt advice, often several months later.

It is worth noting that in these examples the LHA does not meet the full monthly rent and as a result the difference is having to be paid from benefits which are intended to cover the cost of daily living. This leads to our recommendation that LHA rates need to be reviewed and updated as they have been frozen at inadequate levels since 2020. They are not keeping up with the skyrocketing increases in rental costs year on year and therefore people on benefits are having to make up the difference, leaving them even further out of pocket.

All these factors point towards falling standards of living, rising debt and risk of homelessness with the highest predicted numbers of families on low-incomes, usually working full time, to fall into destitution and poverty this winter. Benefits need to rise in line with inflation to help to prevent this

Citizens Advice Eastbourne The Value of our work

Outcomes 2021/22

Value of benefits advice	£3,409,760
Value of debt advice (debts-written off)	£1,198,372
Value of consumer advice	£38,454
Total	£4,646,586

The value of Benefits Advice

Clients with one-off benefit awards	119 clients	total	£254,614	Average £2,137
Clients with ongoing benefit awards	461 clients	total	£3,155,146	Average £6,842

The value of Debt Advice

Number of debt clients	560	76% have their problem solved
Clients who successfully reschedule debt	67 clients	Total Value of Debt £141,114
Average debt per person £2,094		
Clients who had their debts written off	92 clients	Total Value of Debt £1,198,372
Average amount of debt per person £13,045		

The distribution and value of Eastbourne Foodbank's work

At Eastbourne Foodbank our team of welfare benefits and debt advisers works to maximise our clients' incomes so they no longer need to use our service. Firstly, we establish why each client is unable to afford to buy food. The team then supports clients to make sure they are receiving their full benefit entitlement and that any debts they have are manageable. This leads to clients having more money in their pockets and not needing to rely on the Foodbank to feed themselves and their families.

Some clients, such as single adults on basic benefits (£334.91 per month), may find it hard to manage even though they are receiving their full benefit entitlement. We will then signpost and refer clients to other specialist support services where their needs can be addressed.

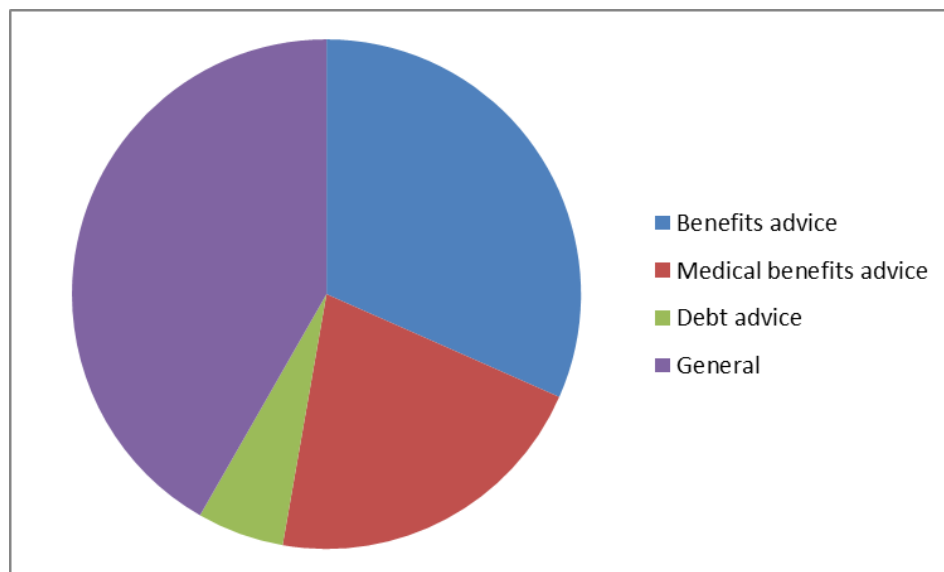
We issue fuel vouchers in partnership with the Fuel Bank Foundation and support our clients to claim grants and awards provided by other agencies, and administer our own small grant fund.

The financial awards secured for our clients enable them to have autonomy and choice in their own purchasing decisions going forwards. As a large proportion of this money is spent in our local economy, supporting small and large businesses and local employment, the impact of the work we do is greater than the individual outcome for the client.

Advice provided by Eastbourne Foodbank to new clients April 2021 – March 2022:

Type of advice provided:	Number of new clients:
Benefits advice	275
Medical benefits advice	184
Debt advice	48
General*	363
Total	870

*General advice includes addressing fuel poverty, supporting clients to apply for grants and awards from other agencies.



Financial outcomes secured for new clients April 2021 – March 2022:

Type of financial outcome:	Total:
Benefits advice (awards)	£34,824.65
Medical benefits advice (awards)	£631,183.23
Debt managed	£372,121.87
General advice (including fuel and grant awards)	£97,774.38

Case studies - Disability Benefits—CAB

Personal Independence Payment Form - CLI-373361

In August 2021 we advised a client on her PIP entitlement. The client has various medical conditions: Heart & kidney failure, Myeloma (bone marrow cancer), Amyloidosis (protein build up in the body).

Following our assessment, it appeared she would qualify for Enhanced Rate for mobility; daily living was borderline based on what the client told us. She was booked in for a PIP form filling appointment by phone a week later.

Client contacted us a few weeks later. She has been awarded the Enhanced Rate for both mobility and daily living. Client was very grateful for our help. This amounted to an extra £8,158p/a.

New-Style Employment Support Allowance – put back into payment - CLI-2090854

Client first contacted us in May 2022. She had moved back to the area after living in Northern Ireland for 3 years. Client has a brain injury following a road accident which means she has problems with her memory. She had a support worker from Headway in the past.

Client wanted CA help with getting her benefits paid. In Northern Ireland the client was in receipt of PIP and New-Style ESA (she owns her home). When she moved she was told by the Department for Communities (DWP in NI) that her PIP would transfer over but that she would need to reapply for ESA as it was a different system. Her ESA was then stopped. Client was struggling to pay her bills and was borrowing from friends/family.

Several Advisers helped the client – this was an unusual issue and we were struggling to convince DWP to transfer the clients ESA to England (which according to our info sources is what they should have done) so we contacted the CA Expert Team. They confirmed the client's ESA should never have stopped and needed to be reopened. Advisers once again tried to contact/convince DWP by telephone but were unsuccessful.

We contacted the DWP Partnership Manager who raised the issue with the relevant team. On 29 July the Jobcentre confirmed the client's ESA would be reopened and 9 August the client confirmed she had received the payment. This means the client now has £9,235.20 p/a back in payment.

Personal Independence Payment - Mandatory Reconsideration - CL-108077545

Client contacted Eastbourne CAB in August 2021. She wanted a benefit check due to her health conditions. Our Adviser talked through PIP and went through the descriptors which establish eligibility. Adviser concluded the client would be eligible for PIP and should expect Enhanced Rate for Daily Living and Mobility. Client was invited to contact us for help with the form when received. In February 2022, the client contacted us again as her PIP had been turned down. The client was awarded 0 points for both components.

The Adviser drafted a Mandatory Reconsideration letter for the client. In July 2022, the client informed us that the Mandatory Reconsideration had been successful and she had been awarded Enhanced Rate for both Daily Living and Mobility. This means an extra £8,158.80 p/a.

Case Study – PIP – Eastbourne Foodbank

A middle-aged client who lives in shared accommodation has long-term anxiety and depression and mobility issues. The client has been awarded Personal Independence Payment (PIP) six times since 2007, but only ever on appeal. The client feels she is stuck in a vicious circle.

On each occasion, she applies for PIP, which gets turned down. She then makes a request for mandatory reconsideration, which is then also turned down. The client has to wait around 20 months for an appeal. Her appeals have always been successful and she receives her PIP benefits but, a year later, she is reassessed and the PIP is taken away. This means she has to start the two-year process once again.

The client received her last PIP payment in 2020 and had to wait until October 2021 for an assessment, due to the pandemic. That was turned down and she is still waiting for a date for her appeal today.

The PIP award means the client is £400 better off each month. Without that money, she needs to visit the foodbank in order to feed herself. The client feels the 15-year fight and consequential financial hardship has had a significantly detrimental impact on her mental health and wellbeing.

Conclusions

Following the impact of the coronavirus pandemic, the current cost of living crisis creates many challenges for our community and for all statutory and voluntary sector groups who provide valuable support.

Our two organisations are experiencing increased pressures but remain committed to doing the best we can for those who need our assistance.

The current situation is complex and we've only been able to cover two main aspects in this report—digital exclusion and disabilities & long term health problems—which we chose as they are amongst the most substantial in terms of background causes and those which require the most time to deal with.

Government support packages during the pandemic were a positive initiative to help people through those difficult times and similar responses are needed now. The £20 uplift to Universal Credit was a very effective way of targeting support to people on low incomes and as part of the general review of benefit rates this could be reintroduced. It is noticeable how withdrawal of the £20 uplift in October 2021 led to an increase in demand at Foodbank.

Also noticeable is how many people who contact the Citizens Advice Universal Credit Help to Claim service are surprised to find out how much money they will receive from UC to live on. They are often shocked and ask “is that all?”. These are often people in low paid employment and as we've tried to demonstrate with the UC calculations, those in low incomes are still left struggling to pay for daily essentials.

Much of our work is about helping people understand what benefits they are entitled to and then helping them complete lengthy forms in order to apply. In the case of Personal Independence Payments we cannot guarantee these applications will be successful even for people with multiple health problems and supporting evidence from their GPs. This can lead to a lengthy period of further work to challenge the decision, during which time the person is left without the financial support they badly need.

Digital Exclusion compounds the problem as applying digitally is a huge barrier for some, almost like expecting someone to learn a foreign language before they access financial support.

Interwoven in this is the problem of scams which affect many people contacting CAB and add a level of doubt and anxiety to what is already a worrying time.

Although we haven't mentioned it in any detail in this report, the impact on housing and homelessness is closely related to the cost of living crisis. When people cannot afford their energy bills or to pay for food, rent and mortgage costs can also be affected. The prospect of increased evictions and homelessness must be prevented and will be something we keep an eye on in the coming weeks.

Some aspects which we can tackle locally have been mentioned and there are no doubt many more. We will be raising these issues with our local MP to direct our evidence and suggestions to central government as part of our Research and Campaigns work.

Our two organisations remain committed to supporting people and the value of our work to the local community is well set out in this report. This is our first collaborative report, produced quickly against an ever-changing background of circumstances. We will produce further updates focusing on other aspects such as housing and mental health.

Recommendations

Local

- Benefit uptake campaign – eligibility, help to apply, increased resources
- Digital Inclusion work—expand this by supporting existing agencies and targeting advice towards those in need
- Council support systems – review Household Support fund, DESS scheme etc
- Blue Badge scheme—review application and renewal process to ensure maximum accessibility
- Review of Council tax arrangements: We recommend a review of local Council Tax arrangements, as many people are using the foodbank because of significant difficulties with paying debt they owe to the government.

National

- Personal Independence Payment—we need a system which is fair and efficient for all applicants
- Universal Credit rates / eligibility— these need to be reviewed to enable more people on low incomes to receive support and to provide better rates of financial support to those who are not in work
- We need a commitment in the social security system that benefit rates will always be enough to protect people from destitution. This support is needed not just in a national crisis, but every day.
- Review of Local Housing Allowance rates: As the Local Housing Allowance (LHA) is much lower than the cost of local rents, many of our clients are thrown into dire financial difficulty and debt by their housing costs. We would recommend more regular reviews of local LHA rates, in order to ensure these are better matched with up-to-date local rent prices.

Digital Exclusion

- There should always be an alternative to digital communication e.g. phone number or paper form.
- Using non-digital means of application should not be a disadvantage e.g. the phone line should be adequately staffed or messages checked.
- If people are to be encouraged to use digital services then websites need to be safe, clear and efficient, systems and processes need to work.
- No one should be prevented from accessing the financial support which is available because of digital exclusion.

Check if something is an energy scam

Energy scams are on the rise.

Scammers have different ways of getting hold of personal information or bank details. For example, by pretending to:

- be a supplier offering a refund
- be from Ofgem - asking for information so you can get the £400 energy rebate
- be a debt collector asking for money owed to a supplier that's gone bust
- offer green home improvement grants
- offer energy investment opportunities
- offer cheap prepayment meter top up keys or cards
- offer energy-saving devices

[Check if something is a scam.](https://www.citizensadvice.org.uk/consumer/scams/check-if-something-might-be-a-scam/)

<https://www.citizensadvice.org.uk/consumer/scams/check-if-something-might-be-a-scam/>

You can also contact our scams advisers if you:

- think you might have found an online scam
- need advice about scams
- want to report an online scam

[Talk to a scams adviser.](https://www.citizensadvice.org.uk/consumer/scams/get-help-with-online-scams/)

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