



**North
Hertfordshire**

Helping people find a way forward during the Cost of Living crisis

The struggle to stay afloat in a crisis

It's impossible to read the news these days without coming across something concerning the current cost of living crisis.

Although inflation appears to be slowly easing up, after reaching a 41-year high, it continues to be painfully high. The cost of everyday essentials (such as food and energy) still remain high, forcing people to make difficult decisions of what to cut back on. For many there is simply nothing left to cut back on. They have negative budgets.

The stark reality is that the scale of the current crisis is so great that it's affecting almost everyone. The result of the current economic situation is clear to see, as strikes in multiple sectors hit, and food banks struggle to meet such high demand.

At Citizen Advice North Hertfordshire, we're on the frontline

As an independent local charity, we provide free, impartial and independent advice to local residents. We are often the first point of contact. We're therefore uniquely placed to have a major impact on people's lives through targeted advice and support.

We also make a difference by using research and data to better understand the issues facing our clients. We use this information to campaign and push for change on big issues affecting people's lives.

As a member of the national Citizens Advice service, we join forces with the wider Citizens Advice Network to campaign for improvements to policy and practice that affect everyone; both locally and nationally.

Campaigning for the most vulnerable in society

Citizens Advice are currently campaigning for people to stop being forced onto pre-payment meters. When a prepayment meter isn't topped up the household power or gas supply is completely disconnected. No heat. No light. No hot water. Nothing.

The staggering rise in the cost of living means many people simply cannot afford to heat and power their homes to safe levels. In addition, we have seen too many instances of vulnerable people, who should never have been placed on a prepayment meter, being forced to pay for their energy in this way. If they can't afford to top up on this inflated tariff, they effectively disconnect themselves. Disabled people and those with long term health conditions are being left without gas and electricity for multiple days.

We are lobbying our local MPs and councillors. We need new protections to stop people being disconnected. There must be a total ban on energy companies forcing those already at breaking point onto prepayment meters.

Cost of Living Crisis, North Hertfordshire: A Snapshot

The number of people seeking crisis support in 2022 topped the number at the height of the pandemic

In November 2022 alone, we saw our client numbers increase by 56% compared to the same month in 2021. In other words, we were already seeing people in absolute crisis even before this winter hit.

The crisis is hitting the most vulnerable the hardest

While many are now having to make hard financial decisions about what to prioritise, people with disabilities and long-term illnesses, are already reaching breaking point.

At Citizen Advice North Hertfordshire, 2022 began with a significant increase in people seeking advice about Personal Independence Payments (welfare benefit intended to help people living with health condition or a disability). By the time we hit our second quarter (April - June), we saw this demand soar by 51% compared to 2021. We expect this trend to continue into 2023, deepening inequality and placing people's physical and mental health at risk.

The energy price crisis has driven unparalleled numbers to seek energy advice

Following the national trend, in 2022, we saw the highest number of people **on record** seeking energy advice. This is a blunt reminder of the severity of the crisis. Anxiety over keeping warm this winter is shared by so many of our clients.

Making a difference in challenging times

At Citizen Advice North Hertfordshire, we've seen demand soar and our services stretched. As the cost of living crisis has deepened, people have come to us with more urgent and complex problems.

Despite these challenges, our volunteers and staff are working tirelessly to help people that need our support and advice.

Melanie's story

Melanie came to Citizens Advice North Herts needing help with her Personal Independence Payment (PIP) application after her initial application had been rejected.

She lives alone, has epilepsy and struggles with her mental health. She explained that she finds it difficult to manage daily tasks and that she was finding it hard to cope financially. She was consequently falling behind on her rent. We were able to provide Melanie with a winter grant supermarket voucher which eased the strain in the short term.

We supported Melanie to challenge the PIP decision by helping her to complete a PIP mandatory reconsideration form. However, this was still not successful so we helped her appeal the decision at tribunal.

Melanie's appeal took place at the beginning of April and she was successful in obtaining both enhanced daily living payments (£92.40 per week) and enhanced mobility payments (£64.50 per week). She was also awarded a back payment of £8,350 and was awarded additional backdated money of almost £4,000 in her Employment Support Allowance.

The PIP award also meant Melanie was eligible for the extra Cost of Living payments from the government.

Melanie was able to pay off her rent arrears and is no longer at risk of falling behind with her bills.