



# Where are we now?

BIEE Conference  
22 September 2022

**citizens  
advice**

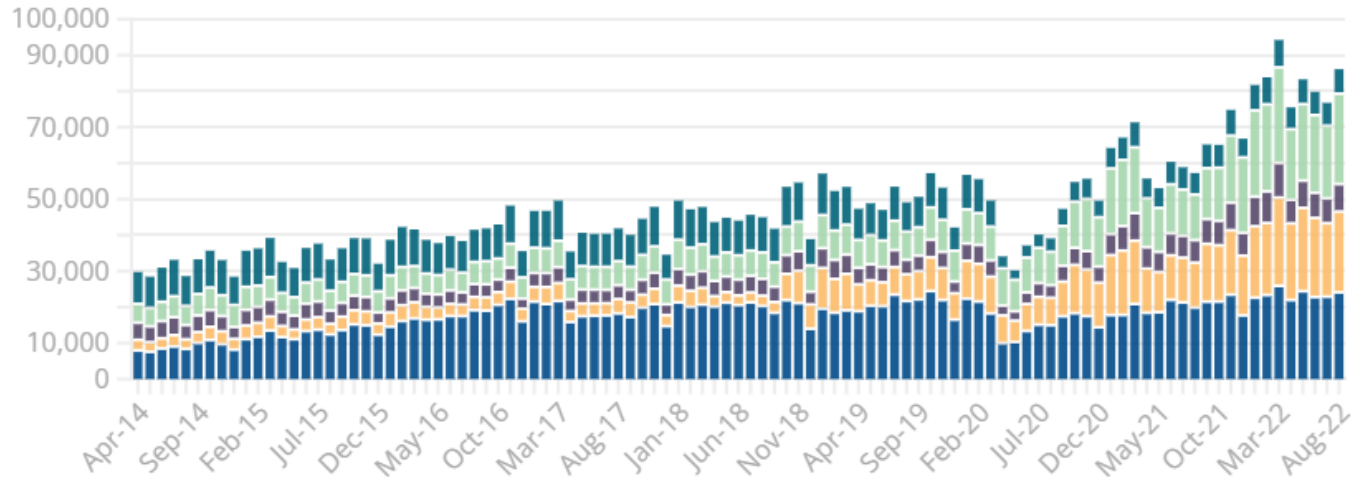
**The situation we're in**

# Cost of Living issues at Local Citizens Advice

## Trends of 5 key cost of living issues since 2014

Five key cost of living issues

- Personal Independence Payment (PIP)
- Energy
- Energy Debts
- Charitable Support and Food Banks
- Council Tax Arrears

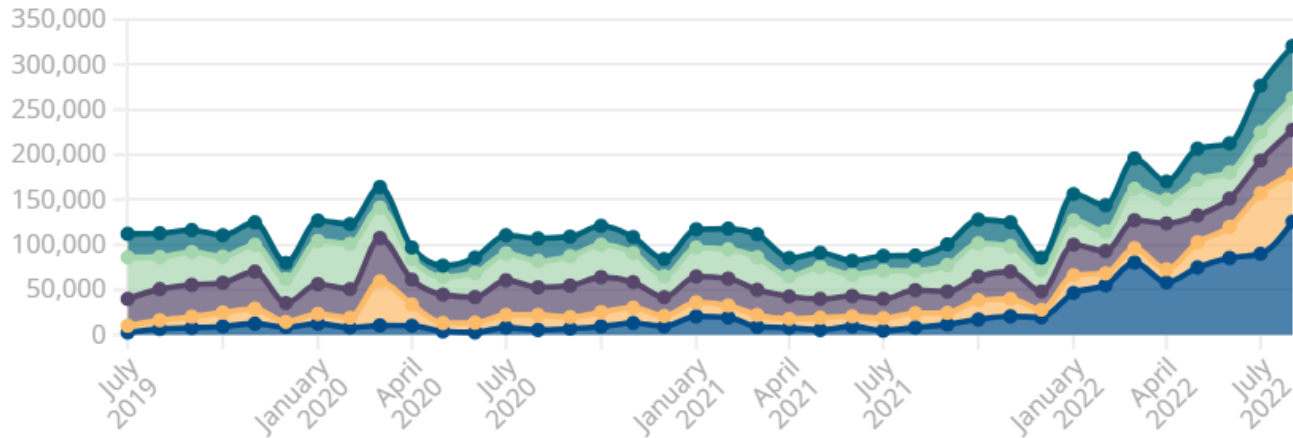


Cost of Living issues have risen steadily over the last 2 years - it is not just a sudden burst.

# Specific Cost of Living issues online

## Top 5 cost of living webpages

All



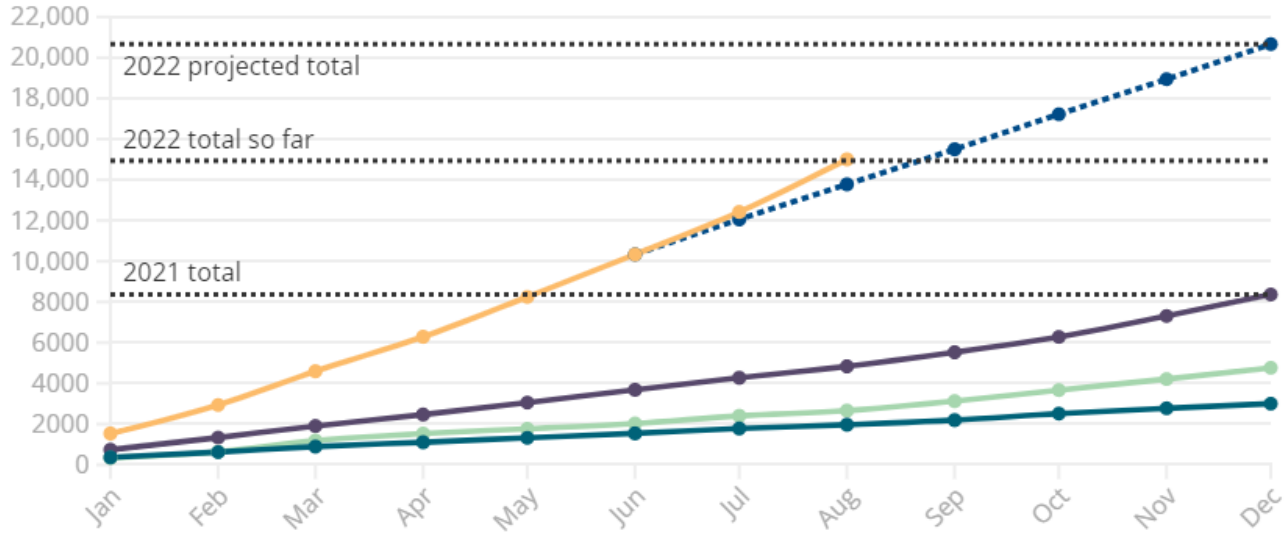
● Grants and benefits to help you pay your energy-bills ● Get help with the cost of living ● What benefits can I get?  
● PIP - how much you get and how long? ● Extra help PIP entitles you to

The rise in Cost of Living page views has been steeper and quicker than the LCA trends. This is in part due to specific content we have built eg “If you’re struggling with living costs”

# Energy self disconnection

Cumulative number of people we've seen who've been unable to top up their prepayment meters each year

■ 2022 (Projection) ■ 2022 ■ 2021 ■ 2020 ■ 2019

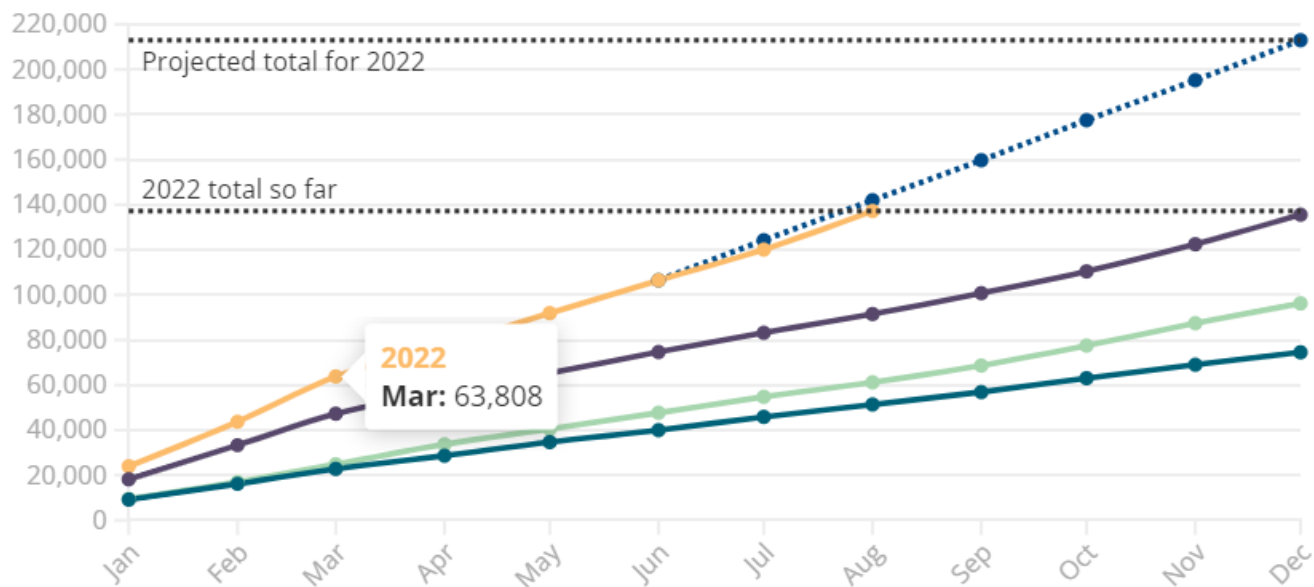


This graph shows the cumulative number of clients coming to us unable to top up their pre pay meters each year. We've already seen more people this year than the previous two years combined and the trend is accelerating

# Food banks and charitable support

## Cumulative number of people we've helped with crisis support each year

■ 2022 (Projection) ■ 2022 ■ 2021 ■ 2020 ■ 2019



Cumulative number of clients each year coming to us for charitable support or foodbank referrals.

We had matched last year's total by the end of August.

The dip in July was due to the extra Cost of Living payments from the government. The August figures show a return to trend but a lower total.

**How should we support people  
during this crisis?**

# Emergency support needed to help people in debt

Working with Stepchange and Money Advice Trust, Citizens Advice has called on Ofgem to:



Publish guidance to energy companies to ensure people who fall into arrears are treated fairly and are not asked to repay amounts they cannot afford.



Protect customers in financial difficulty from potentially harmful debt collection practices.

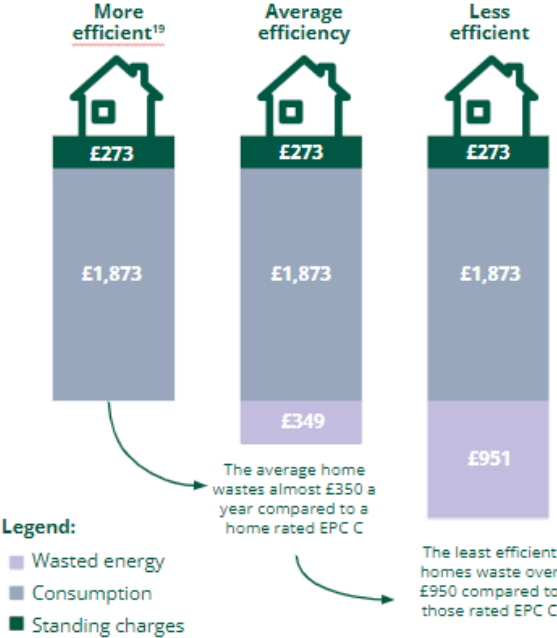


Work with suppliers to keep prepay customers on supply this winter, including a temporary commitment to halt disconnections and forced installation of traditional prepayment meters for debt.

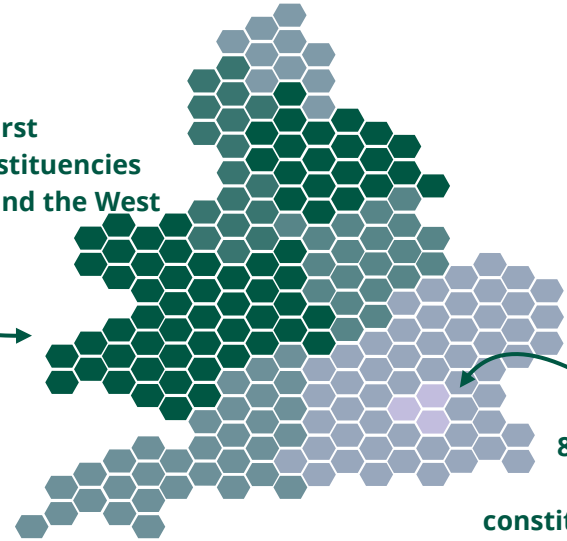
Briefing available [here](#)



# We need to tackle energy demand



6 of the 10 worst insulated constituencies are in Wales and the West Midlands



8 of the 10 best insulated constituencies are in London and the South East

Homes with an EPC rating below C <sup>31</sup>			
Wales	63%	South West	59%
West Midlands	63%	North East	58%
Yorkshire and The Humber	63%	East of England	57%
North West	61%	South East	57%
East Midlands	60%	London	55%

**Looking to the future**

# A sustainable solution to tackling energy bill affordability

**Our goal:** Develop consensus around the best way to provide longer term support for people - beyond the immediate cost of living crisis and throughout the net zero transition to deliver credible, costed and hopefully popular solutions.

**What it involves:** The public is involved at every stage of the review, through focus groups and polling, to understand what they want and think. Charities, civil society and the energy industry are participating in a series of roundtables to share insights and try to build consensus. An advisory panel, including politicians from the main parties, is helping to guide the work of the review and ensure that its findings are robust.

**June 2022:** Launched energy price support review

**Summer & Autumn 2022:** Roundtables, public polling & party conferences

**November 2022:** Interim proposals published

**March 2023:** Final report published

More information is available [here](#)

# Future market developments

## What REMA will mean for consumers

### Key challenges

- Overall cost of delivering Net Zero
- Balancing rewarding consumers that can be flexible against the risks for consumers who cannot
- Fairness of who gets rewards
- Interaction with:
  - Consumer engagement and protections
  - Strategic investment

The changes most households will have to make will include:

Switching to low carbon heat technologies



Installing energy efficiency measures

Using smart energy products and services.

# An affordable transition to net zero requires a good consumer experience

The consumer journey should be designed with people at its heart

The diagram on the right shows what the consumer journey should look like, in order to make it easier for people to engage with the process.



Interested in making low-carbon home improvements and lowering energy bills



Can easily find a single source of trustworthy impartial advice, which is available through a range of channels



Can get free advice tailored to them and their home, including an in-home assessment



Can find suitable affordable finance options



Clear on potential savings and benefits



Can easily find a well-trained, accredited installer



The installation is completed to a high standard



The consumer understands how to use the technology



Free and easy to access advice, support and redress when something goes wrong

# Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems.

We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



[citizensadvice.org.uk](https://citizensadvice.org.uk)

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