



11th November 2021

The future of Advice for Oxfordshire – post pandemic

In August 2020, 6 million people across the UK had fallen behind on household bills as a result of the pandemic. One year later and inflation has reached 3% - a nine year high - pushing up the cost of essentials and putting further pressure on already stretched budgets.

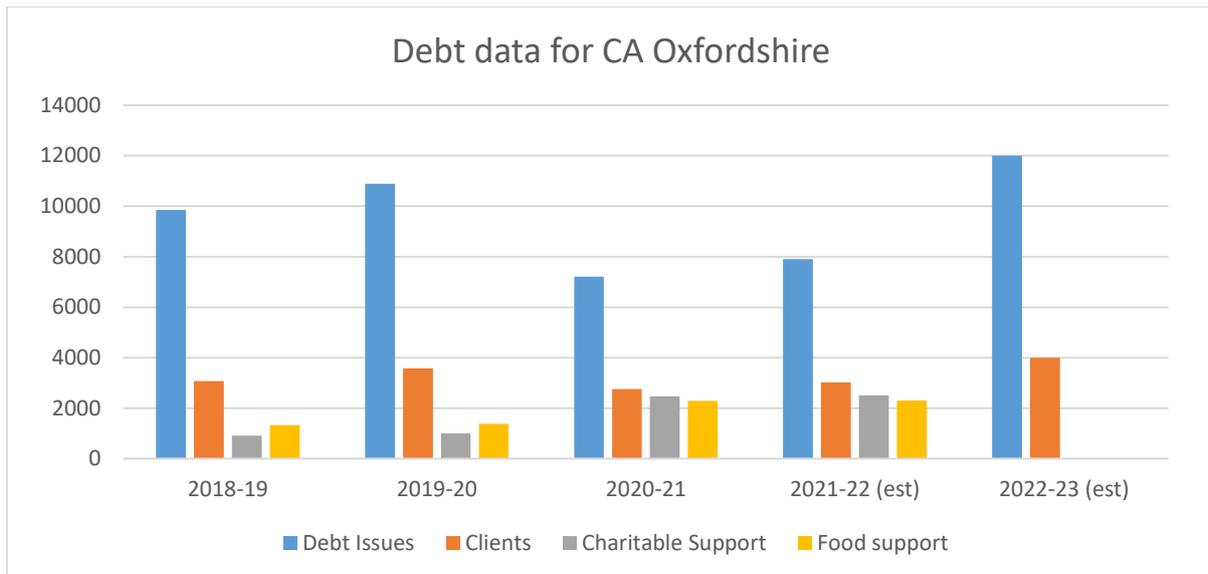
Last month, the rise in the energy price cap pushed bills higher just as 5 million households lost £20 a week through the cut to Universal Credit.

Key covid protections will provide vital support for some families in crisis this winter, but these protections are limited in reach and will end just as energy prices are set to increase even more sharply.

As many households face a difficult winter, there are concerning early warning signs in our data. We are seeing higher demand for debt advice and charitable support, and a growing proportion of people we help with debt can't cover their essential costs each month. Signs that rising pressures on household budgets are making it harder for people to make ends meet and afford the essentials.

Citizens Advice recently published an article [Rising pressure on household budgets](#) which sounds an early warning about rising household costs, and the impact of the withdrawal of temporary support measures next year.

Across Oxfordshire we have seen significant take-up of supermarket vouchers, help with fuel costs, increased use of foodbanks and the rapid increase in the number of larder services. Some of this support is short term, and whilst the foodbanks and larders will continue to help vulnerable individuals and families get through what will be a tough winter, should we expect people to continue to rely on this support long term? What happens to those who have received financial support through grants when the temporary funds run out? We will see debt rise again, evictions increase and greater numbers of people becoming homeless.



Charitable support and food support categories will include various grants provided by LA's and access to food banks and Larder, as well as individual grants secured from trusts and charities for individual needs not covered by other schemes..

Over the pandemic we have seen a significant drop in the number of people seeking debt advice. We believe this was directly related to the moratorium on debt collection and the restrictions on eviction proceedings, as well as the increased support available to those most in need through the Winter Support Grant, Household Support fund and other funds or services delivered through our local authorities and voluntary sector. However, we are now starting to see the numbers rise. We expect the number of citizens needing debt advice to increase to higher than pre-pandemic levels across all districts, and we are concerned that debt advice funding is not currently sufficient to support that.

Whilst this year we are predicting a slow increase, in 2022-23 we expect this to rise steeply in 2022-23 as the support funds are closed. We are predicting that need will exceed 2019-20 numbers. There has been generous support available to many vulnerable families throughout the pandemic, and that has helped them to keep on top of their bills. For many, once that support is removed, they will not be able to sustain that in the longer term, and we will see more people coming to us for debt advice and related housing and benefits issues.

Ends

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

- The four Citizens Advice West Oxfordshire, Oxford, North Oxfordshire and South Northamptonshire and South Oxfordshire and Vale of the White Horse all exist to provide free, confidential, independent advice in Oxfordshire and they are all members of Citizens Advice, the national charity

- For Citizens Advice general local free telephone advice, visit www.caox.org.co.uk.
- [Citizens Advice Freephone Adviceline](http://www.caox.org.co.uk) 0800 144 8848 and Textphone: 0800 144 8884
- Citizens Advice in Oxfordshire are supported by more than 670 trained volunteers and 52 paid staff working across 14 advice centres. In the last year, we helped 27,000 people across Oxfordshire with 78,000 issues.
- Citizens Advice is made up of the national charity Citizens Advice; the network of independent local Citizens Advice charities across England and Wales; the Citizens Advice consumer service; and the Witness Service.
- Citizens Advice helped 2.7 million people face to face, over the phone, by email and web chat in 19-20. We had 3.5 million visits to our national website. For full service statistics see Citizens Advice monthly publication [Advice Trends](#).