

Why we're Seeing Red at Citizens Advice

At Citizens Advice, we're seeing an increasing number of people struggling with a negative budget, where their income doesn't cover essential spending. This isn't a problem that clever budgeting can overcome. No matter what they do, they can't afford basics like housing, energy and food costs.

But this isn't just a problem for the people we see. The **National Red Index** is a new report that combines our budgeting data with government surveys and reveals an alarming picture of household finances.

Nationally, **5 million people are in a negative budget**, building-up debt to get by. A further **2.35 million are living on empty** - only escaping a negative budget by cutting essential spending to unsafe levels, just to keep their heads above water. They're breaking even, but only by going hungry, sitting in cold and damp homes, or not getting around like they did.

Over the next few months, we'll be publishing local statistics and raising the issue with local policymakers and parliamentary candidates in the run-up to the next General Election. More details in the next edition of the newsletter.

JANIE MOOR

Chief Officer

Citizens Advice South Hams

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We need you...



Citizens Advice South Hams is taking part in a new initiative to increase the number of volunteers offering their time and support in their local communities.

Last year, 325 Citizens Advice volunteers in Devon helped more than 58,000 people across the county. 97% of volunteers would recommend volunteering with the charity.

The **Help Your Community** campaign aims to increase the number of volunteers providing frontline advice. There are also opportunities to work on research projects and lobbying, and to help with administration and support jobs such as IT and fundraising.

Our volunteers play a vital role helping people overcome problems – from benefits to debt and discrimination to housing – and a lot more besides. You don't need previous experience to volunteer - full training is provided and travel costs paid. We welcome applications from all sections of society - regardless of age, education, disability, race or religion. Find out more at southhamscab.org.uk/get-involved/.

We'd love to hear from you!

Boost your income with Pension Credit



Many pensioners struggling on low incomes don't realise they might be able to claim Pension Credit (PC). There are two parts to the benefit, Guarantee Credit and Savings Credit, and you might get one or both parts.

For a single person with a weekly income below £218.15 then Guarantee Credit will top you up to that amount. For a couple the top up will apply if your joint weekly income is below £332.95p. Savings Credit is an additional top-up for people who have low income or savings and is only available if you reached State Pension age before 6 April 2016.

Marie Smedley, CA South Hams Supervisor, says, "It's always worth applying for Pension Credit even if you think you won't get much. Pension Credit often acts as a passport to other benefits such as Cost of Living Payments or Council Tax Reduction. Put together they can make a huge difference to people's lives."

To claim pension credit you must have reached State Pension age and have limited income or savings. You can still be working if your income isn't too high, and you don't need a National Insurance record. To make an application you will need to provide information about your, and your partner's, weekly income including money from a private and/or state pensions, income from employment and and benefits such as JSA or ESA. You'll also need to consider what savings and investments you have.

There are circumstances where your income can be higher than £218.15 or £332.95p per week. For example you may qualify for extra amounts such as the severe disability or carer's addition.

For full information on Pension Credit and how to apply, visit the [Citizens Advice website](#).

Reaching out to help more young people



Citizens Advice South Hams is for everyone in the community. Over the next year we'll be working to reach even more people who need our help with everything from benefits claims to debt and energy bills to housing and homelessness. We particularly want to make sure we're reaching young people in the district, who are especially hard-hit by the cost of living crisis. If you run a club or organisation aimed at young people or work with this age group we'd love to hear from you so we can make sure we're adapting our service to meet their needs. Please email wailim.wong@southhamscab.org.uk to get in touch.

Sara's Story

Citizens Advice South Hams help people with a wide range of problems every day. Many have multiple pressing issues they need help with.

Our general and expert advice teams work together to identify possible solutions so people can find a way forward.

Here's Sara's story

Sara came to us because she was unemployed, using a foodbank and struggling with energy bills.

She saw one of our Energy Advisers who carried out a full energy assessment identified she was in fuel poverty and in a desperate situation, borrowing money from family to survive.

Because her home suffered damp and poor insulation, our advisers worked with her housing association to get improvements made.

Although she found a job she was still having to avoid using the shower and heating. Travel to work was costing her more than £50 per week.

Because of her situation, her adviser was able to get a second batch of energy vouchers while our specialist debt advisers worked on her debt issues.

Sara has now turned around her situation and has even managed to start saving small amounts of money each month.

(Name changed to protect identity).

southhamscab.org.uk



How can you help?

Did you know Citizens Advice South Hams is a local charity?

Although we're part of the national Citizens Advice family, our money comes from local grants which is spent locally helping people in our community.

To help us meet the growing need for our free service, we need to raise funds. If you are part of an organisation which gives grants or raises money, or you'd like to support our work yourself with a donation please consider Citizens Advice. Contact wailim.wong@southhamscab.org.uk to see how you could help.

HOW TO GET ADVICE



0808 278 7948 (freephone)
Monday to Friday
10am to 4pm



Check out information on a wide range of subjects on our **website:**
citizensadvicesouthhams.org.uk



Come and see us
Follaton House, Totnes
Monday to Friday
10am - 1pm, 2pm - 4pm

Weekly outreaches in
Ivybridge, Dartmouth,
Kingsbridge.

[See our website for details of times and locations](#)