



East
Berkshire

The Cost of Living Crisis

An East Berkshire Perspective

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The Cost of Living Crisis

1. National Trends
2. Meeting local demand
3. Links to Safeguarding

- In September 2020 Citizens Advice helped 490 people who couldn't afford to top up a pre-payment meter. Up 200% since 2015.
- In September 2022 we helped 3600 people who couldn't afford to top up a pre-payment meter
- We refer nearly twice as many disabled people and people with long-term health conditions in crisis to food banks as people who aren't disabled or don't have a long-term health condition (8219 to 4939 in September 2022)
- Most of the people we advise on debt issues with a negative budget are from BAME communities 53% (a negative budget is when someone has more essential outgoings than income).
- By the end of October 2022 we had helped more people with homelessness issues than we did in the whole of 2020 or 2021 (48,459 – threatened or actual homelessness)



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Month	March 22	June 2022	September 2022
Clients	714	668	742
Financial Gains	£302,000	£101,000	£127,000
Debt Relief Orders	53	29	43
% Women	65%	62%	65%
% Disabled / Long-term Health Conditions	53%	57%	61%
% BAME	23%	24%	30%



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Scam Awareness

Paying more for something than you think it's worth is not the same as being scammed. A scam usually involves fraud or theft.

If it seems too good to be true...

- Have you been asked to transfer money quickly?
- Have you been asked to pay in an unusual way?
- Have you been asked for personal information / passwords / pins?

What to do if you have been scammed...

- Protect yourself from further risks
- Check if you can get your money back
- Report the scam

Loan Sharks are still around

Loan sharks are targeting vulnerable people seeking credit and trapping them into a cycle of debt with exorbitant interest rates and threats of violence.

Nearly one in ten people turned to loan sharks to cover the costs of Christmas last year.

More than half of victims turned to illegal money lenders in order to pay for essentials such as utilities, food and fuel in the first half of 2022.

1. You are not alone
2. Ask for help early
3. Be patient

www.citizensadvice.org.uk

Adviceline: 0800 144 8848 (Bracknell and RBWM)
0808 278 7914 (Slough)