Research & Campaigns Bulletin

September 2026

citizens advice Bournemouth Christchurch & Poole

How do we Turn the Tide on Living Standards?

Continued problems in the energy and housing systems, combined with years of low wages and cuts, require government action focused on reducing the biggest pressures on household budgets: energy costs, housing costs and debt.

Debt

Debt problems remain at record levels locally. Over the last year, Citizens Advice BCP recorded more than **6,700** debt issues, including over **1,000** fuel debt cases and nearly **800** council tax arrears problems. Unfair collection practices and unaffordable payment demands leave people trapped in a debt cycle, unable to recover financially.

Citizens Advice BCP can connect people with specialist debt advice, through our regulated services and trusted partner organisations.

Energy

Fuel debt issues are at a record high. Citizens Advice BCP dealt with **2,540** energy-related problems last year, including over **300** cases where people were struggling to pay their energy bills.

Citizens Advice BCP has access to a specialist energy team who help local people with energy bill and supplier issues.

Rent

The most recent figures show that over **60%** of local residents eligible for Universal Credit face a shortfall where the Local Housing Allowance (LHA) does not cover their rent. Over the last 12 months. our advisers helped with nearly **2,500** housing problems, including almost **300** threatened homelessness cases.

The LHA must be uprated every year instead of remaining frozen for periods of time. Natalie's story, next page, clearly demonstrates why this is so necessary.

Citizens Advice BCP Data from September 2025 - August 2026. LHA data from DWP StatXplore. Referrals for support with any of the above issues can be made via our website.

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Solutions to Improve People's Lives

We are asking the government to intiate some policy fixes to help local people and turn the tide on living standards:

Natalie's story

Natalie is a 25-year-old single mother with two children under 3 years old. Despite receiving Universal Credit and Child Benefit, she is facing severe financial hardship, and has more than £2,000 in energy debt.

Natalie's rent is £1050 per month. Her monthly income is approximately £1,786; however, her rent alone consumes around 59% of this income. Although she receives housing support through Universal Credit, the Local Housing Allowance rate of £875 falls significantly short of her actual rent, leaving her to find an additional £175 each month from an already stretched budget. Like many families, Natalie is also affected by the benefit cap, which reduces her Universal Credit entitlement and further limits her ability to meet essential living costs. After paying rent, she is left with very little to cover food, energy, household bills, transport and the needs of two very young children. With rising living costs and limited affordable housing available locally, Natalie faces impossible choices between keeping up with bills, feeding her family, and managing mounting debt.

1. **Tie rent support to actual rents.** The Local Housing Allowance should be uprated yearly to bring current measures in line with real living costs for renters.
2. **Rapidly implement the reformed Warm Home Discount** and provide increased levels of support tailored to a household's energy needs.
3. **The Government and Ofgem should urgently deliver the long-delayed Energy Debt Relief Scheme,** which has left families exposed to rising inflation.
4. **Move environmental levies off electricity bills and into general taxation**, so households are not penalised for using electric heating and everyone benefits from lower, fairer energy costs.
5. **Sustain community advice services.** Trusted local services help people navigate challenges, improve living standards, and strengthen communities.

*** Names and some details have been changed to protect anonymity. Citizens Advice BCP's information and advice is available to everyone - whoever they are, whatever their problem. We can be contacted via adviceline on 0808 2787 939, or via the 'Get Advice' page on our website.**