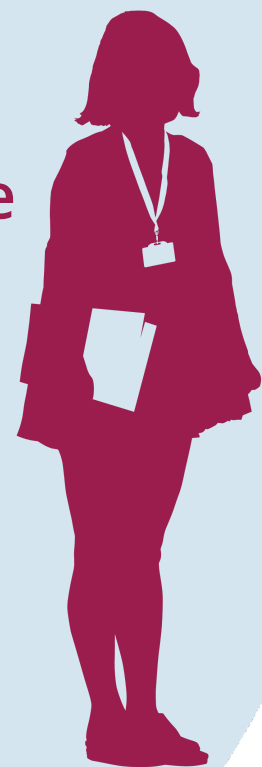


Citizens Advice Mid Lincolnshire  
**Report to  
Boston Big Local**



**Reporting Period:**

1 April 2023 - 30 June 2023

**citizens  
advice**

**Mid Lincolnshire**

## The period in figures for Q1

Number of unique individuals given full advice within BBL Project

98

## Figures for Q1

The top enquiry area continues to be benefit related with the main issue relating to benefit checks (36.2% of benefit queries). This is closely followed by Personal Independence Payment support (26.9% of benefit queries). Our figures show that in comparison to the same period of 2022, there has been a 26.9% increase in the number of clients presenting with benefits issues.

Debt and financial capability also remains high with the top issues relating to council tax arrears (14%), fuel debts (10%) and credit card debts (8%). In comparison to quarter one during 2022, we can see that there has been a 34.1% increase in the number of clients requesting debt advice.

In addition to the above, during quarter one, we have seen a 32.4% increase in the number of clients presenting housing issues. Top issues relate to homelessness or threatened homelessness (28.65%).

Since the start of the cost-of-living crisis, we have referred unprecedented numbers of people for crisis support. We have seen an increase in the number of people who have needed this help for the first time. In comparison to the same period last year, we have seen a 29.6% increase in the number of clients requiring charitable support and assistance from Food Banks. This demonstrates that more and more people are falling deeper into hardship as they are unable to manage the cost of essential items such as food and increasing household bills.

The number of people helped with crisis support has increased for all occupational groups. Our statistics show that 60.36% of our clients are between the ages of 30 -59. The number of people needing help with crisis support who are employed has nearly tripled since 2020.

## Client Feedback

*'The advisor who helped me was brilliant and supportive when I was at my wits end.'*

*'From start to finish I was put at ease and felt 100% confident in the lady that dealt with my issue. I'm truly grateful.'*

*'I found my advisor so kind and helpful. She was not judgemental and put me at ease. Her understanding of dyslexia was a great help.'*

## Local Trends

Our advice trends show that even though the rate of inflation has fallen, households are still struggling with the increase in the cost of living. Falling inflation has not reduced the cost of food and other household expenses and many are presenting with ongoing difficulties and continue to have to make tough decisions as to which essential items they go without. This could be the reason for the dramatic increase in council tax arrears that we have seen this quarter.

As stated above, the main benefit issue relates to clients requesting benefit checks as many are looking for any extra income that they may be entitled to in order to ease the pressures of rising household bills.

The added strain on household budgets continues to have an impact on relationships with 40% of family issues relating to separation and divorce and an 84.6% increase in the number of domestic abuse issues.

## Outlook for next quarter

During the next quarter we envisage that we will see an increase in the number of clients presenting with mortgage arrears due to the increase in interest rates. Those on a variable rate may see their monthly repayments rise sharply by up to £400 per month. This is likely to affect the housing market, leading to negative equity and making it more difficult for potential buyers to secure mortgages at a reasonable rate.

The impact on the housing market will also have an impact on those who are privately renting as landlords may have to increase the rent to cover their costs. This could result in unprecedented levels of evictions and potential homelessness.

We believe that charitable support and grants will continue to be necessary for many families over the coming months. In particular in relation to purchasing school uniforms. A recent report by the Children's Society claims that on average, the cost of a secondary school uniform equates to £422 per year. This in turn will add extra pressure onto household incomes with many being unable to manage.

We believe that we will continue to see an increase in those using credit cards to meet essential payments and needs such as food purchases and the cost of travelling to work.

Thank you for your ongoing support which enables us to continue to provide our vital services within our community.