

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

**Reporting Period:**

1st October - 31st December 2023



**Mid Lincolnshire**

# The period in figures for Q3

Number of unique individuals given full advice within BBL Project

104

The top enquiry area continues to be benefit related with the main issue relating to benefit checks (32% of benefit queries). As with last quarter, this is closely followed by Personal Independence Payment support, which forms 23% of benefit queries (a 3% drop in comparison to quarter two).

During quarter three we have seen an increase of 105% in Universal Credit issues in comparison to quarter two. 29% of issues were related to the initial claim, in particular, eligibility for the benefit. Interestingly, only 3.5% of issues related to managed migration. Perhaps we will see an increase in this area during quarter four.

Debt issues remain high with a variety of issues. The top issues relate to council tax arrears, fuel debts and credit/store cards.

Our reports continue to show that the majority of housing issues relate to privately rented properties (35% of issues), in particular, disrepair and problems with tenancy agreements. Homelessness and threatened homelessness remains at 17% of housing issues.



97% of issues relating to utilities and communications were about fuel. Issues included being unable to top up prepayment meters (44% increase in comparison to quarter two), smart meters and price/tariff. Of clients presenting with energy queries, 29% requested assistance to obtain a fuel voucher.

Our statistics show that 63% of our clients are between the ages of 30 -59, 63% of which were female. 54% of clients reported having a disability or long term health condition, 15% of which were unemployed due to being permanently sick or disabled. 21% of clients were in some form of employment (including being self employed),

## Local Trends

Our advice trends continue to follow those reported in quarter two with households struggling to make ends meet. The start of the colder weather has put further pressure on household finances. 22% of clients assisted with debt issues during this period presented with council tax arrears. This was closely followed by fuel debts at 19%.

As stated above, housing issues remain high, in particular, relating to privately rented properties. However a noticeable change this quarter is that the top issue related to disrepair (35% of clients). We have also seen a rise in threatened or actual homelessness this quarter (23% of clients with housing enquiries). Of those



who have been threatened with homelessness, 32% of clients had been issued with a section 21 eviction notice. The number of clients experiencing actual homelessness has increased by 150% in comparison to the same period last year.

Our team is unfortunately seeing the real realities of people 'living on empty'. Requests for benefit checks continue to be the top issue for benefit enquiries (32% of benefit issues). However as reported at the end of last quarter, many are already in receipt of all the benefits that they are entitled to. It is therefore not possible to increase household income via this route. As a result, we have seen an increase of 75% in the number of clients that we have referred to food banks in comparison to the same period during 2022.

## Outlook for next quarter

Over the coming quarter, we envisage that people will continue to struggle with ever increasing fuel costs. Those with prepayment meters will be hardest hit and may fall into a fuel crisis. The cost of living payments of £300 which were paid during November may have provided some relief to households. However it is unlikely that these payments will see people through the whole of the winter, especially with the increasing cost of food and other household bills. We believe that we will continue to assist clients in crisis and food bank referrals will steadily increase.

During quarter four, we believe that people will continue to contact us for benefit support in order to ensure that they are in receipt of all applicable income. However for many, there will be no support available. Household debt will therefore continue to impact upon our clients as they make more and more difficult decisions a

bout what to cut back on and when they need to rely on crisis support.

An increase in debt issues during quarter four is most likely. This is not only due to the above, but also because credit/store card bills which have been used in order to cover the cost of Christmas will be arriving shortly. We therefore believe that we will see an increase in those seeking support with debt management solutions such as debt management plans, debt relief orders and individual voluntary arrangements.

Finally, it is likely that we will continue to assist those threatened or experiencing actual homelessness as they fall behind with rental/mortgage payments or landlords selling privately rented properties. This leads to further problems including finding alternative accommodation. Our reports show that we have had a 26% increase in the number of clients receiving our support to access alternative accommodation during quarter three in comparison to quarter two.

As always, we thank you for your ongoing support which allows us to continue to provide our vital services and to help those within our community at this extremely difficult time.

