

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

Reporting Period:  
1st January - 31st March 2024



## The period in figures for Q4

Number of unique individuals given full advice within BBL Project

108

Benefit enquiries remain most prevalent with 31.7% of clients requiring assistance in this area. The top benefit issue continues to be benefit checks. Personal Independence Payment enquiries also remain high. Our reports show that during this quarter, 46% of our clients stated that they had a disability or long term health condition.

There has been a slight increase in the number of debt and financial capability enquiries as opposed to quarter three. The top debt issue relates to credit cards, in particular, dealing with debt repayments.

Our reports continue to show that housing issues remain high, with the top issues relating to privately rented properties. Common concerns relate to tenancy agreements and disrepair.

We have seen a slight increase in the number of issues relating to utilities and communications. Many issues relating to utilities and communications were about fuel. Issues included fuel voucher requests, price/tariff and Priority Service Register.

During quarter four, we have seen an increase in issues relating to charitable support and food banks with clients being issued with a food voucher.

Our statistics show that 44% of our clients are between the ages of 30 -59. 62% of which were female.

**Case studies** (supplied but removed for confidentiality)

## Case studies (supplied but removed for confidentiality)



## Client Feedback



*'All and everyone I spoke too was very helpful made very good suggestions and went out of the way to resolve my problems'*

*'It was great to talk to Citizens Advice, very helpful to solve our problems'*

*'A brilliant free service and I'm very grateful that I had them to help as I would not have known where to start'*

## Local Trends

The Citizens Advice cost of living dashboard shows that the top five cost of living issues in our area are as follows:

- Charitable support and food banks
- Energy
- Personal Independence Payment
- Financial capability
- Other debt

This trend follows national data which demonstrates that households are struggling to make ends meet. More than half of the people we help with debt advice are now in a negative budget as their income is not enough to cover their essential costs. As reported above, we have therefore seen an increase in those requiring food bank support as they are unable to afford food.

We have continued to see a rise in clients presenting as either threatened with or actually homeless. Rising rents and mortgages are pushing private renters and mortgage holders deeper into debt.

## Outlook for next quarter

Sadly, many of the people who come to us for help are living on empty. Over the coming quarter, we envisage that people will continue to struggle with negative budgets due to the increasing cost of living. Thankfully, there may be some relief as the warmer weather approaches, thereby reducing energy costs. However, for many, they are already behind with essential payments and are therefore facing destitution.

Many are having to make difficult choices on what spending to prioritise, however some face increasingly bleak choices and will be trying to cut back even more to keep their heads above water. Citizens Advice research has identified that since November 2023, 1.4 million people have been disconnected from their energy as they couldn't afford to top up their prepayment meter. We envisage that these difficulties will continue throughout the summer months.

We believe that the amount of debt that people have will continue to increase as they fall behind with household bills and therefore have to 'borrow' money in order to purchase essential items. As stated above, credit card debts are rising and have already overtaken other types of debt.

Our advisers continue to work with our clients to formulate plans that are specific and sustainable for them. However it is becoming more and more difficult due to the current financial situation. In addition to advice, we will continue with our Research and Campaigns work to gather evidence of the need for policy changes.

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