

Citizens Advice Mid Lincolnshire

Quarterly Report

Reporting Period:

1 July - 30 September 2024



Mid Lincolnshire

The period in figures for Q2

Number of unique individuals given full advice	1452
Number of quick contacts - one off information	207
Total number of issues	9947
Average number of issues per client	6.8
Average number of contacts (activities) per client	2.3

Top Issues Dealt with

Issue	Number of issues	%
Benefits & Tax Credits	3081	30.97
Benefits Universal Credit	1158	11.64
Debt & Financial Capability	1027	10.32
Housing	814	8.18
Employment	513	5.15
Charitable support and Food Banks	507	5.09
Legal	504	5.06
Utilities & Communications	474	4.76
Relationships & family	392	3.94

Immigration & Asylum	346	3.47
Health & Community Care	330	3.31
Consumer Goods & Services	195	1.96
Tax	192	1.93
GVA & Hate Crime	102	1.02
Other issues combined	312	3.13

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
- Personal Independence Payment
- Financial Capability
- Energy
- Council Tax Reduction

Our reports show that benefit enquiries remain most prevalent with 30.97% of clients requiring assistance in this area. The top benefit issue continues to be benefit checks (28% of benefit issues). Personal Independence Payment enquiries also remain high at 22% of benefit issues. 55% of our clients reported as having a disability or long term health condition. The top debt issues relate to council tax arrears, followed by fuel debts.

This trend follows national data which demonstrates that households continue to struggle to make ends meet. Seeing a rise in clients requesting help from the Food Banks and also looking into any kind of grants available for white goods and cooking equipment such as slow cookers.

We have seen a rise in clients applying for Personal Independence Payments and many of these now focus on mental health issues. We have also seen an increase in clients applying for Carers Allowance and the care component of Universal credit with clients who are unpaid carers trying to juggle care responsibilities with employment.

Council tax debts remain high as clients try to balance the books each month with all areas of households bills increasing. They are having to make a choice of what to pay. Council tax whilst is a priority debt the initial impact of non payment

seems less instant than other payments such as rent.

Outlook for the next Quarter



As we approach the final stretch of 2024, the days may be getting shorter, but the pace certainly isn't slowing down! Over the coming quarter, we envisage that people will continue to struggle with paying essential household bills, with many clients falling behind with energy bills. Research has found 1 in 4 people are so worried about increases in energy costs this winter that they say they will be forced to turn off their heating and hot water. Despite price

rises easing, five million people are having to spend more money than they have every month.

As managed migration to Universal Credit advances, many claimants are receiving temporary transitional protection to ensure they are not worse off. However, this protection is limited, and advisers are frequently asked for strategic advice on extending it or addressing concerns about reductions or removals. We expect to see a further increase in enquiries relating to benefits and Universal credit as clients are worried about any reductions to their income. Also clients want to know if there are any other benefits and entitlements they can claim to help ease the pressure.

With Christmas fast approaching, clients are likely to fall into debt by paying for gifts and food on credit and store cards. Many clients may even begin using the buy now pay later option for food shops. This will add extra pressure on them during the new year once the updated bills start coming in.

Our advisers continue to work tirelessly with our clients helping to reduce the number of issues the clients are presenting with. It is an ever increasing circle of increasing prices and inadequate support available to them from elsewhere.

Case study One (Note: Names have been changed).

Emilija rents a room in a 'House with Multiple Occupation' (HMO) without a written tenancy agreement. She was given 5 weeks notice to leave her room verbally in a "house meeting" conducted by the landlord's 'assistant'. There was no written Section 21 eviction notice given.



She then received a letter from EON Next saying she owes £5,856.63 for energy usage at the property. Emilija contacted EON next to query the bill as some of the charges were from before she lived there.

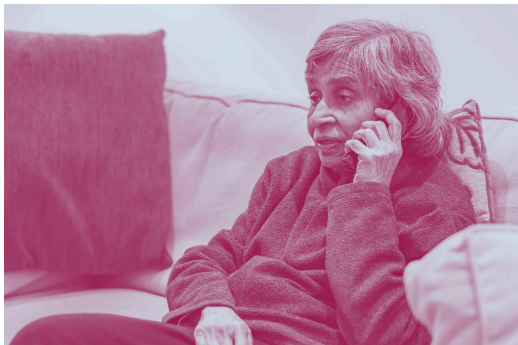
Emilija gave the EON letter to her landlord and he became very upset and angry that she had contacted EON Next about the matter and he told her that he would take care of everything. She feels unsafe and threatened by the landlord. She then received a letter from a debt recovery company to say they believe she is connected to the property so they are within their rights to pursue her for the debt. Emilija was worried about EON Next chasing her for this money that she doesn't have and believes she is not liable for.

Tomasz (the adviser) assisted Emilija to write a letter to the housing department of the council in order to report unfair practices and the illegal eviction. With regards to the energy debt, Emilija was referred to David (energy caseworker) for further support. David continues to work with Emilija to resolve the issue.

Case Study Two

Mary is 64 widowed and lives in her own home with no mortgage. She has a history of multiple health complaints and is in receipt of Employment Support Allowance Support Group, Council Tax Reduction and a small NHS pension. Mary is unable to work because of her health conditions.

Mary contacted Clare (Reachout adviser) as an ongoing participant on the Reachout project. Clare has previously helped with the PIP application and the mandatory reconsideration both were turned down. Mary has previously been on PIP for many years and after a review this was stopped she did not appeal at the time as she was not in a good emotional state to deal with this. She has been a victim of domestic abuse for many years and her husband subsequently passed away leaving debts on his estate that she had to try and cover.



Clare helped Mary with the PIP appeal and Mary returned for help once she had received her court bundle. Clare talked Mary through what will happen at court and the kind of questions she may be asked. Clare helped prep Mary for attending court, writing notes and keeping references for the evidence she needs to bring to the court's attention.

Mary attended the tribunal and the case was overturned; she was granted enhanced rate Mobility and enhanced rate daily living components. Mary will also receive a back payment estimated around £17500.

Mary was so thankful for all Clare's help and was advised she can return to the project at any time in the future should she need further support.

This kind of casework would not have been available with so much support and one to one help if it was not for the funding given for the Reach out project.

Case Study Three

Frances is single, divorced and lives with her daughter in a 2 bedroom flat, she receives Universal Credit (inc. LCW), Child Benefit, Personal independence Payments for PTSD (due to Domestic Abuse), and thyroid issues. Frances is unemployed.

Frances came to see the Point forward adviser (Jan) as she has got debts with EDF and Parking tickets. She is finding it hard to make ends meet and needs to buy essential household goods and can not afford it.

After fleeing home due to Domestic Abuse, she and her daughter have had to start anew and find a new home. She has managed some but not all of getting the new property liveable. She said she has had to pay for full house flooring and furniture.



Frances is getting Mental Health support via therapy and is in touch with Domestic Abuse workers.

Jan conducted a benefit check and established she is in receipt of all relevant benefit entitlements. Jan advised making a claim for Discretionary housing payment which could help with the shortfall between UC and rent payments they went through the form together and hand delivered this to the council staff the same day. Frances is still awaiting a decision on this.

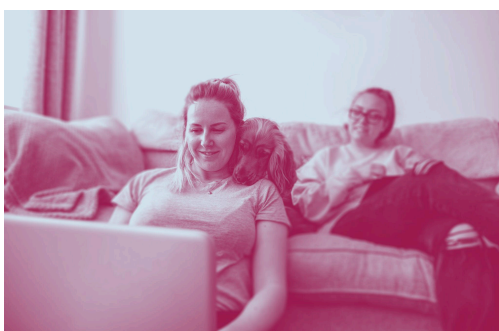
Frances would like help via grants to get new blinds, air fryer and bedding. Jan made a referral for Children in need grant to get help with household essentials, they have requested bedding, an airfryer and blinds for her and daughters bedrooms. The application was made and successful and a delivery of 2 blinds, an air fryer and bedding were made to Frances a week later.

A referral to the local food bank was made along with a £50 voucher for Asda and details of low cost shopping for the future from Restore pantry.

With regard to Frances's Energy debt she was referred to CAML energy specialist who will help her with this moving forward. She was also referred to CAML debt specialist to help more in depth with any other debt issues.

Frances was very grateful to Jan and will return for further support in the future.

Client Feedback



'A very massive thank you for helping me all goes well. I couldn't do it myself without your team.'

'The adviser was very helpful and I would have not gotten the problem resolved without your support and advice. Thanks for your help.'