

# The Cost of Living Crisis in Rutland



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# Foreword

After a number of years of significant challenge and change, Citizens Advice Rutland continues to be the leading independent generalist advice agency in Rutland. The service is also focused on providing support to the community and voluntary sector in the county, building connections, capacity and a voice to support community and individual resilience.

As an organisation, we are focused on working to ensure that all Rutland residents have access to the advice and support they require to tackle the problems they face in dealing with existing concerns and increasing uncertainty around the cost of living crisis. We will do this by continuing to provide free, independent, confidential and impartial advice and by being adaptable and responsive in how we deliver our services, as well as working to ensure that all are able to access our support, by working in partnership with other local organisations, and by supporting our communities.

In 2020/21 Citizens Advice Rutland responded to an unprecedented situation, of the national COVID pandemic. Citizens Advice Rutland closed its Oakham office in March 2020, and moved to a remote method of working. This has proved very successful and with a return to a hybrid method of working we continue to offer a very effective service offering advice to everyone in our community.

We recognise the challenges that Rutland residents face, particularly in light of its rurality and often presumed affluence, and want to ensure that the voices of all of those who live in the county are heard. We hope that this report will provide an insight as to how those living in Rutland have been affected by the Cost of Living Crisis.

**Duncan Furey**

Chief Executive Officer



# Summary

The aim of this report is to highlight the effect of the cost of living crisis on Rutland residents in order to influence the local response to the crisis and improve the services available locally in order to better support our community.

We will use anonymised client stories to demonstrate the impact of the cost of living crisis as well as the positive impact that engagement with Citizens Advice Rutland can have.

We will also present data collected from a survey conducted amongst the wider population of Rutland to understand how people locally have been affected by the cost of living crisis as well as nationally available data from multiple sources.

**Report prepared by:** Clare Bryan



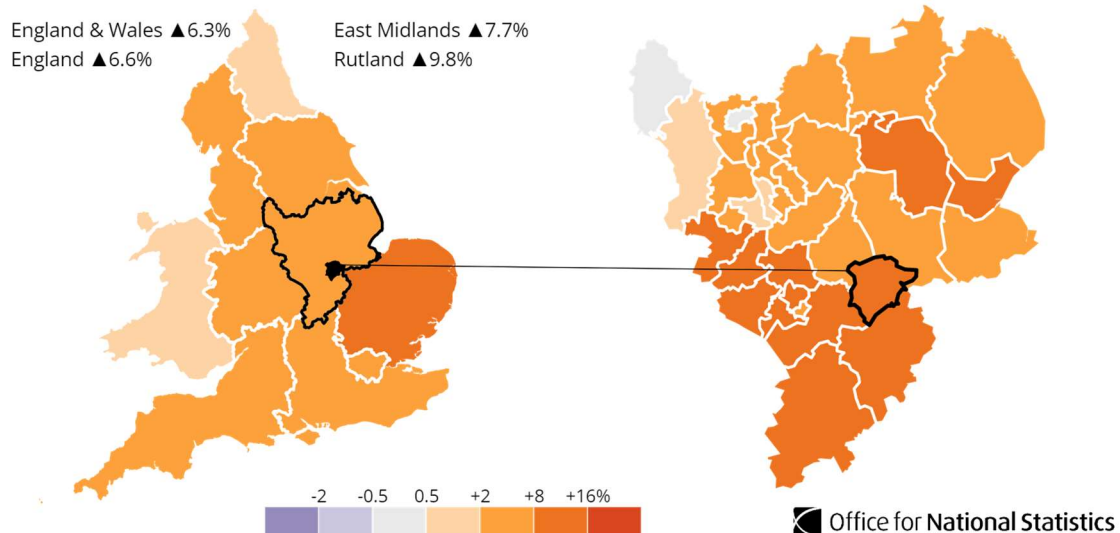
# Rutland in Numbers

The following information was compiled from the Office of National Statistics (ONS) Census 2021 unless otherwise referenced.

## **Population**

In 2021, there were 41,049 people living in Rutland, an increase of 9.8% since 2011. The average age of a person living in Rutland is 46, higher than the average age in England of 40. Rutland has an increasingly ageing population, with 25.3% in people aged 65 years and over, compared to an average of 18.3% of people aged 65 years and over across England. Since 2011, the number of people aged between 35 and 49 in Rutland has decreased by 6.2%.

Population change in Rutland: Census 2011 to Census 2021



The average life expectancy for a male in Rutland is 83.2 years; compared to the England average of 79.4. The average life expectancy for a female living in Rutland is 85 years, compared to the England average of 83.1 years.

## **Economic Activity**

Rutland has relatively low unemployment rates at 1.8% compared to the England national average of 3.6%<sup>1</sup> and at the census in 2021, 2.1% of people living in Rutland were unable to work due to a disability or long term health condition.

28.4% of those living in Rutland who are economically inactive are retired<sup>2</sup>, this is significantly higher than the England national average of 21.5% and demonstrates the ageing population within Rutland.

There are no clear indicators of the distinction between those not working but who are able to work and those unable to work due to sickness due to the way Department for Work and Pension statistics are collected. However, we know from the census data that 718 people consider themselves to be economically inactive due to a long term health condition or disability.

### **Council Tax Support**

To date in the current financial year (2023/24), 1,260 people have received some Council Tax Support from Rutland County Council. This is a benefit paid directly to someone's council tax account if they are on a low income.

### **Household Support Fund**

Rutland County Council also administer the Household Support Fund, via a monetary value food voucher for households with school age children in receipt of free school meals, a one-off payment of £100 to eligible households in receipt of Council Tax Support, a one-off payment of £100 to care leavers, and extra payments by application from households with extenuating circumstances. In this financial year, they have only so far issued the food vouchers to those in receipt of free school meals; this equated to 1,491 payments for around 747 households. Last financial year they issued Household Support Fund payments totalling £295,615.

### **Housing**

Rutland has a high home ownership rate, with 43.7% of residents owning their property without a mortgage and 28.7% owning a property with a mortgage or on a shared ownership scheme.

Across Rutland, just 10.9% of the population live in social tenancies, compared to 17.1% across England. The lack of affordable, social housing across the county could contribute to the decrease across the Rutland population in the age group 35-49 as these people could be moving out of county to find affordable accommodation.



## **Education**



Rutland is renowned for both its state and public educational institutions, with its schools achieving some of the highest GCSE and A Level grades across England<sup>3</sup>.

In the academic year 2022/23, 11.7% of pupils were eligible for free school meals; there has been a year on year increase since 2016/17 when only 4.6% of pupils were eligible for free school meals<sup>4</sup>.

13.2% of the Rutland school population have special educational needs and disabilities (SEND)<sup>5</sup>.

## **Health**

24.5% of Rutland residents are disabled or consider themselves to have a long term health condition, slightly higher than the England average of 24.1%.

8% of Rutland residents provide unpaid care either within or outside of their household.

The nearest acute hospitals are out of the county, with Leicester Royal Infirmary being 20 miles and Peterborough City Hospital being 23.7 miles away from our office on the High Street in Oakham.

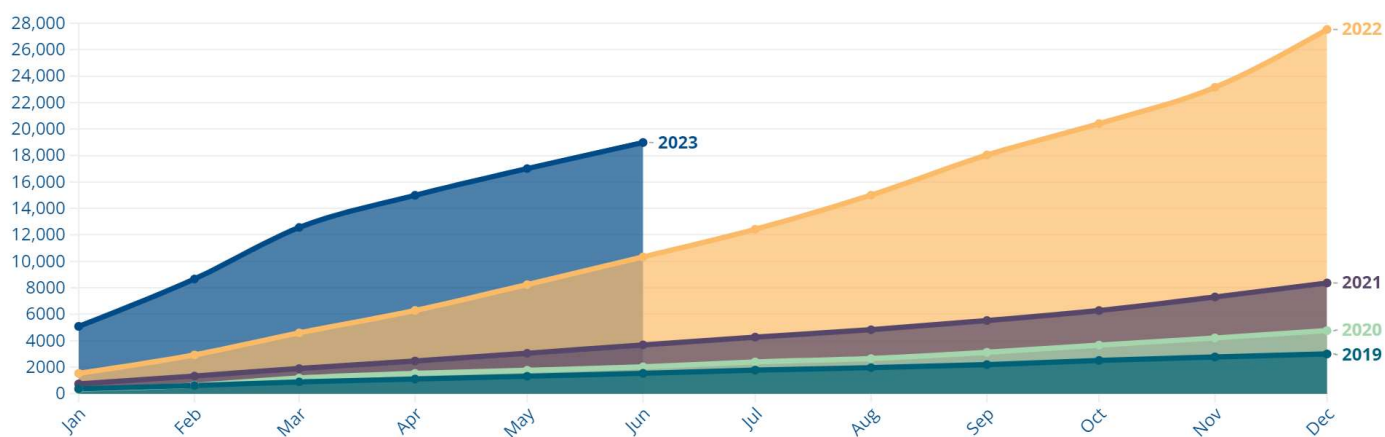


# What is the Cost of Living Crisis?

The Cost of Living crisis can be defined as the fall in 'real' disposable incomes<sup>6</sup>; this fall has left many people unable to afford their essential outgoings and has resulted in them making difficult decisions on what costs to cut back on. The Institute for Government state that *'it is being caused predominantly by high inflation outstripping wage and benefit increases and has been further exacerbated by recent tax increases'*<sup>7</sup>.

Since the start of the Cost of Living Crisis, Citizens Advice has played a crucial role in supporting local people throughout the country, helping on average 9,600 people a day across England and Wales<sup>8</sup>. By the end of June 2023, Citizens Advice nationally had already helped as many people who couldn't top up their prepayment meters than in the whole of 2019, 2020 and 2021 combined<sup>9</sup> and had seen an increase of 178% for crisis support such as food bank referrals or charitable grants<sup>10</sup>.

Cumulative number of people we've seen who've been unable to top up their prepayment meters each year

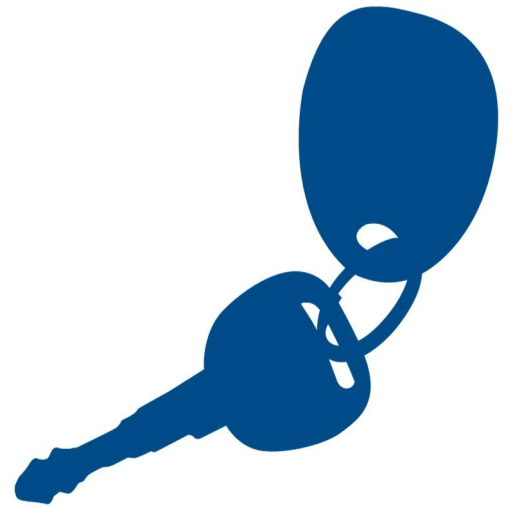


In the latest Office for National Statistics Opinions and Lifestyle Survey<sup>11</sup> 35% of respondents reported it was very or somewhat difficult to afford their rent or mortgage with 48% of respondents seeing an increase in their rent or mortgage costs in the last six months. The cost of food and other essential items has also increased dramatically, and 45% of respondents said that they spent more than usual to get what they usually buy; 48% of respondents had had to buy less food and 5% of respondents had run out of food and not been able to afford more.



The rurality of Rutland contributes to its problems. With poor transport infrastructure, low social housing availability and lack of local healthcare providers, costs are disproportionately high for those living in the County. This is demonstrated in the increased demand for charitable support services locally; in January 2023 alone, the Rutland Foodbank fed approximately 245 local residents, a 99% increase from January 2020. Local charity, Root and Branch Out also set up a Community Fridge to bring low cost and free food to the community. To try to combat residents' spiralling energy bills over the winter months, Rutland County Council introduced 9 'Warm Spaces' across the county<sup>12</sup>.

But when will this end? The Institute for Government suggests that *'by 2024, living costs should be increasing by less than household incomes as inflation rates fall. But prices will remain high...falling inflation only means prices are rising less quickly, not that they are falling'*<sup>13</sup>. The Cost of Living Crisis will therefore be a long term problem for many households across Rutland and it will be necessary to provide both targeted and wider support across the county.



# Facts, Figures & Analysis

As part of our research, we conducted a survey amongst the wider population of Rutland. This was distributed across local schools, workplaces, the local authority, social media and at face to face events including local coffee mornings and village roadshows.

We received 422 responses in total and will analyse the responses below. It should be noted that not every respondent answered each question.

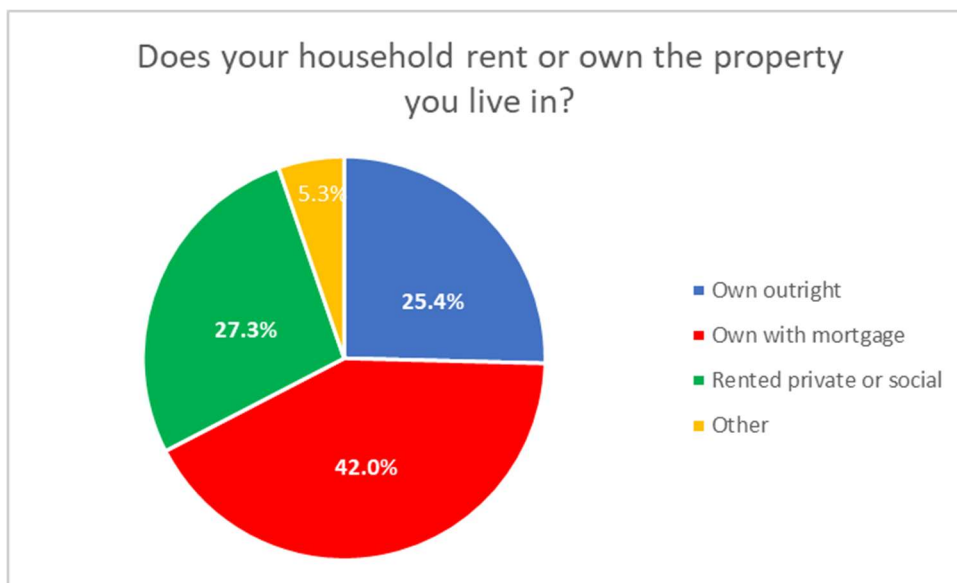
## **Question 1**

Of the 422 responses, 71 respondents live in households with a person aged over 66.

Of the 422 responses, 357 respondents live in households with a person of working age.

Of the 422 responses, 276 live in a household with children.

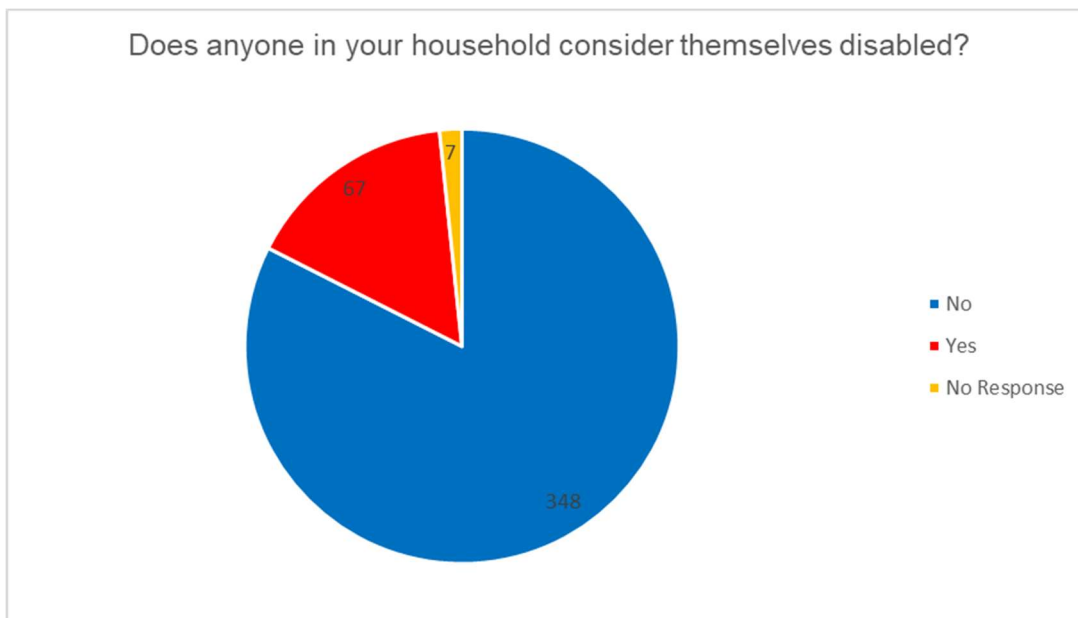
## **Question 2**



The majority of the 422 respondents, live in owner occupier property with a mortgage or loan, closely followed by those who own their homes outright, 175 and 106 respectively. Of those surveyed, 59 live in privately rented properties and 55 live in social housing. We then have a

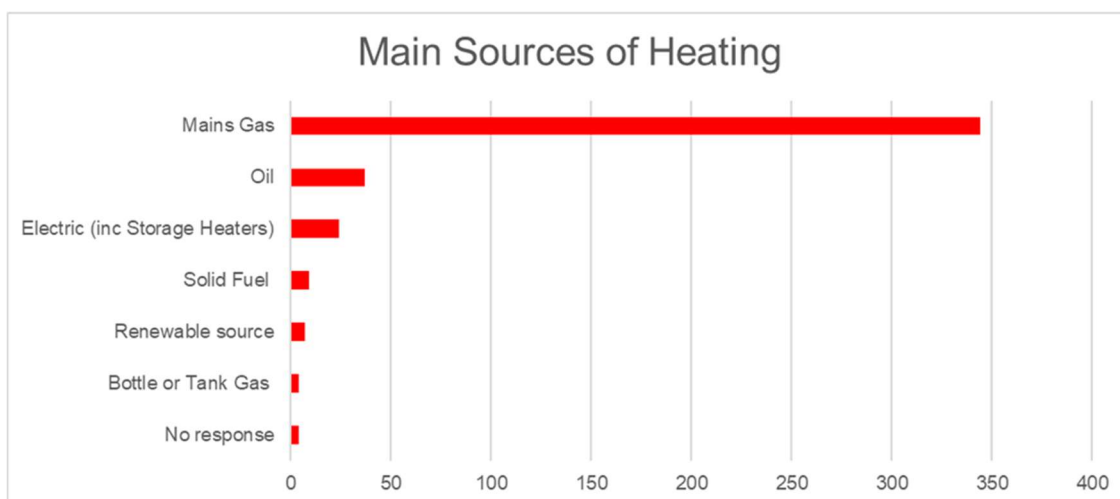
small number of respondents living in military accommodation and shared ownership properties, and the remainder live in other types of tenure. 5 respondents did not provide a response to this question.

### Question 3



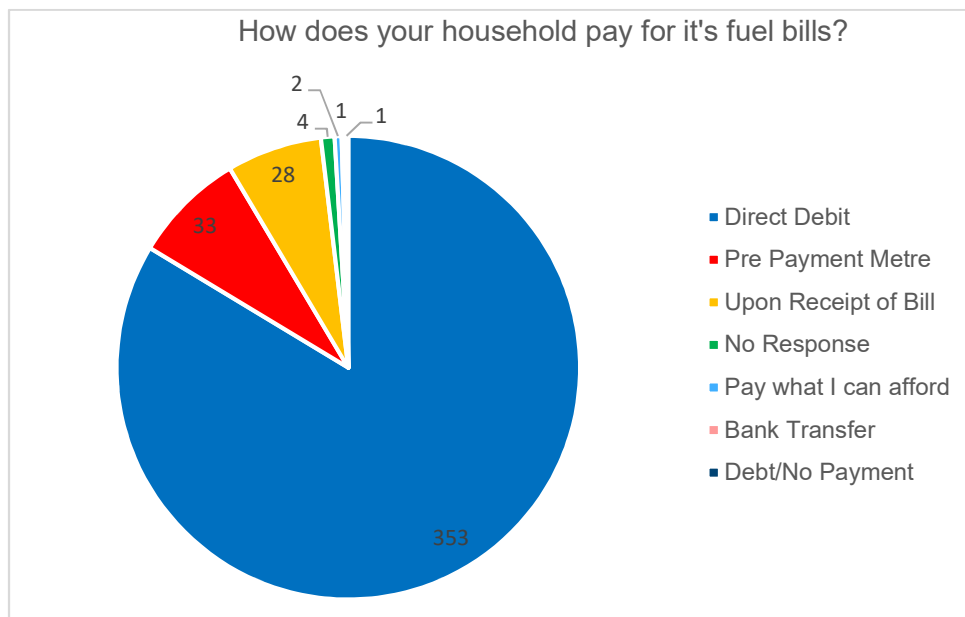
348 respondents do not consider anyone in their household disabled compared to 67 that did; 7 people did not provide a response.

### Question 4



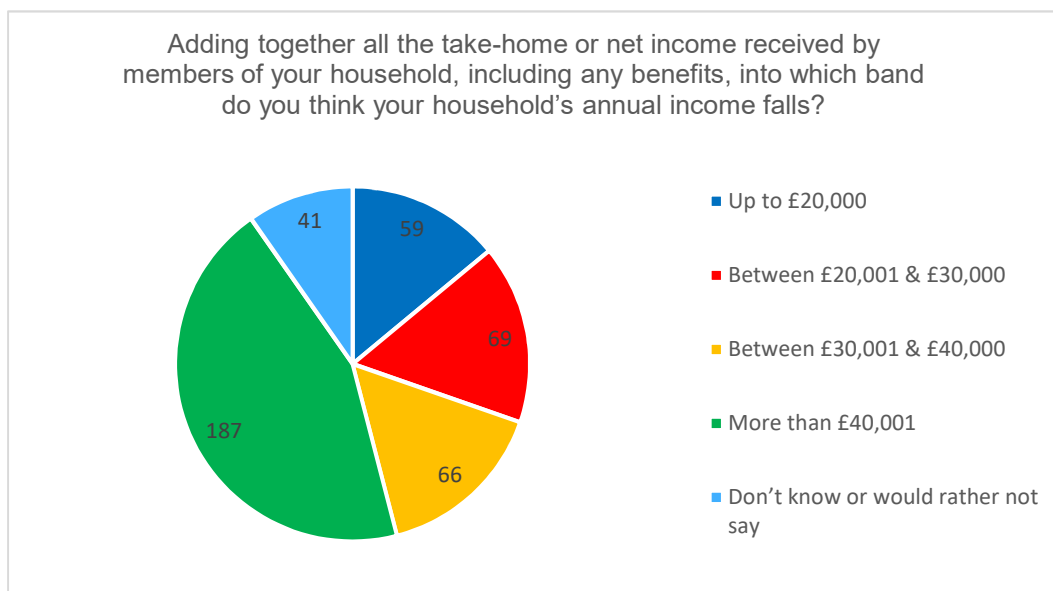
The majority of respondents are using Mains Gas as their primary source of heating; it should be noted that some respondents indicated multiple main sources of heating and 4 did not provide a response.

### Question 5



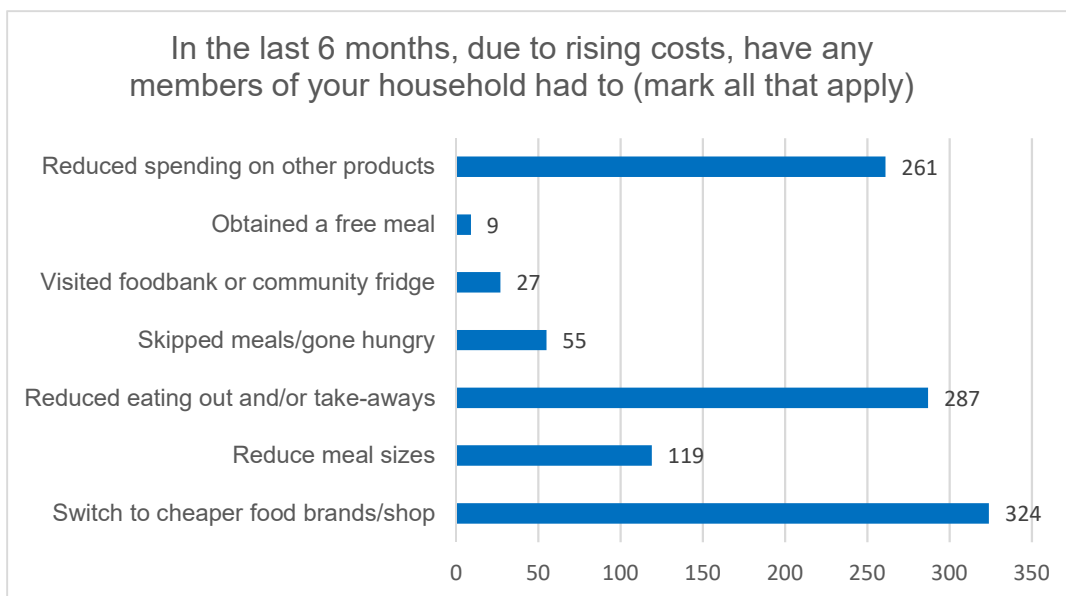
The majority of respondents are paying their fuel bill by Direct Debit; this is often considered the most cost effective way of paying for energy. 33 of the respondents are using pre-payment metres to pay for their energy; this is often considered an expensive and risky way to pay for energy given the high risk of disconnection and for many, large deductions for former arrears.

### Question 6



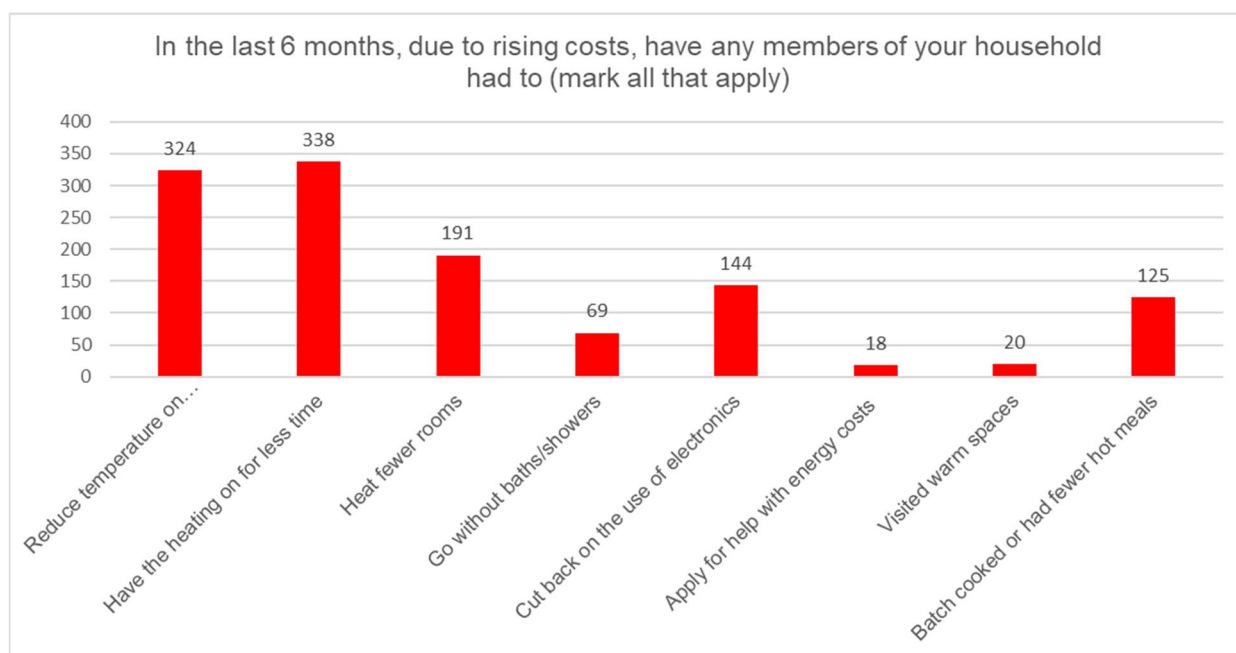
The majority of respondents indicated that their household income is above £40,001, with 187 respondents selecting this option. 69 respondents have household incomes between £20,001 - £30,000 and 66 respondents have household incomes of between £30,001 - £40,000. 59 respondents have household incomes of up to £20,000 and 41 did not provide a response.

## Question 7



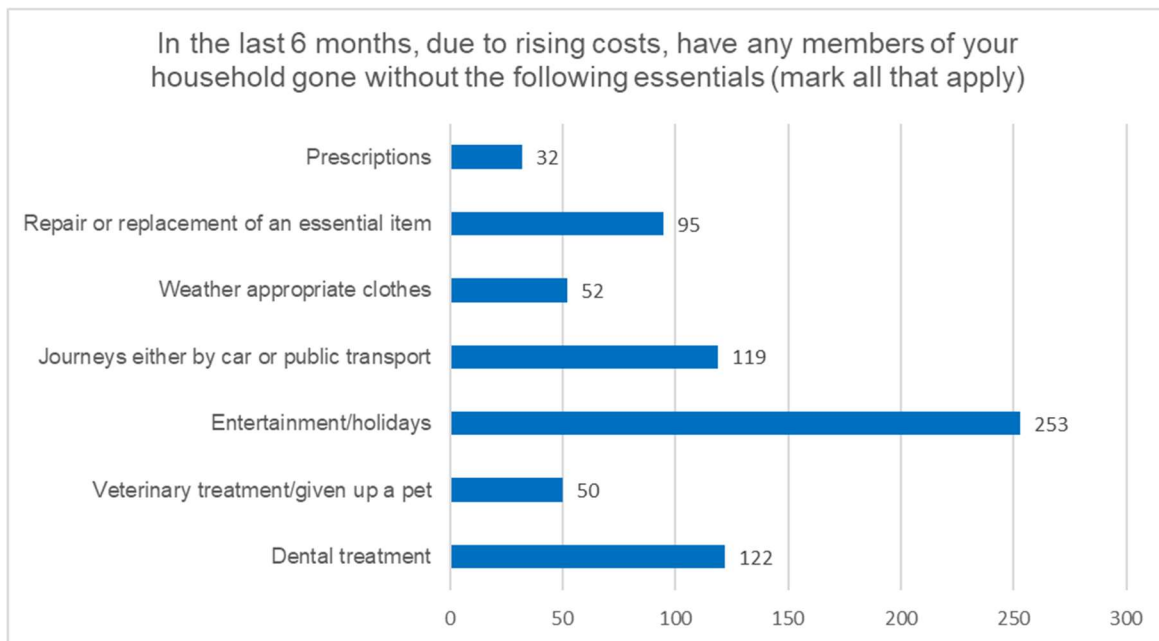
Of the 422 people who responded to our survey, 360 people indicated that they have taken measures in relation to their food costs and consumption. 324 respondents have switched to cheaper food brands and 287 respondents have reduced their costs on eating out and take-aways. 261 have reduced their costs on other products such as toiletries and 119 have reduced their meal sizes. Alarmingly, 55 respondents had skipped meals or gone without food, 27 had visited a food bank or community fridge and 9 had obtained a free meal via a soup kitchen or faith centre.

## Question 8



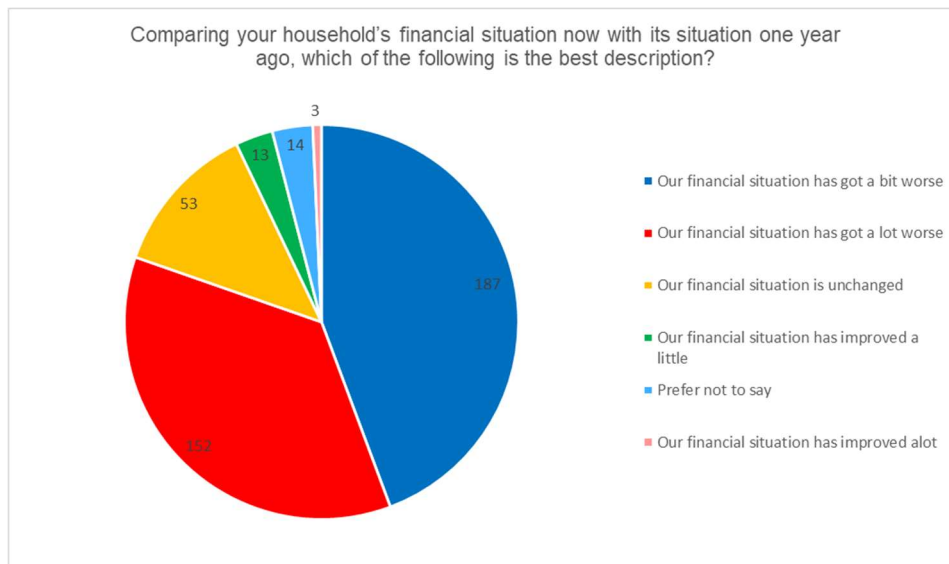
Of the 422 people who responded to the survey, 382 people indicated that they have taken measures in relation to their energy costs. 338 respondents have reduced the amount of time they have their heating on for and 324 respondents have reduced the temperature on their thermostat. 191 respondents are heating fewer rooms and 144 are cutting back on the use of electronics. 125 respondents are batch cooking meals or having less hot meals and 69 are going without baths and showers. 20 respondents have visited warm spaces and 18 have applied for help with energy costs via schemes such as fuel vouchers.

### Question 9



Of the 422 people who responded 285 indicated that they had gone without essentials due to the cost of living crisis. 253 respondents had gone without entertainment and holidays and 122 had gone without dental treatment. 119 had forgone journeys either by car or public transport and 95 respondents had not replaced an essential item. 52 respondents had gone without weather appropriate clothes such as a coat and 50 respondents had gone without veterinary treatment or were forced to give up a pet. Worryingly, 32 respondents have gone without prescriptions.

## Question 10

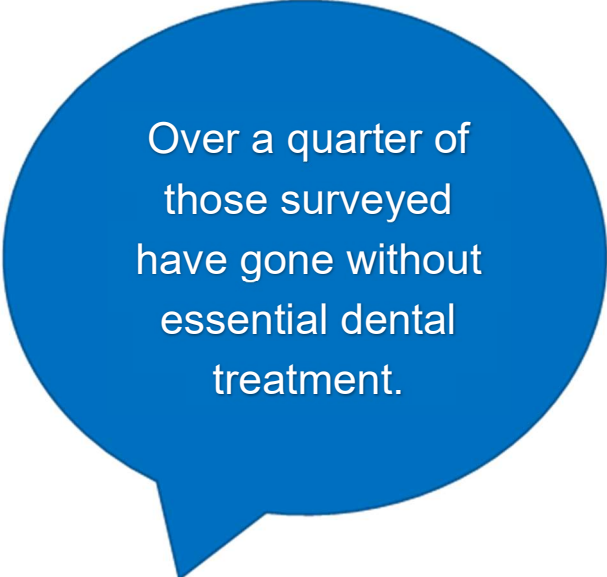


The majority of respondents (339) indicated that their financial situation had got worse in the last year; of these 152 felt that their financial situation had got a lot worse. 53 respondents said their financial situation was unchanged and 16 stated that their situation had improved. 14 did not provide a response.

***But what does this mean?***

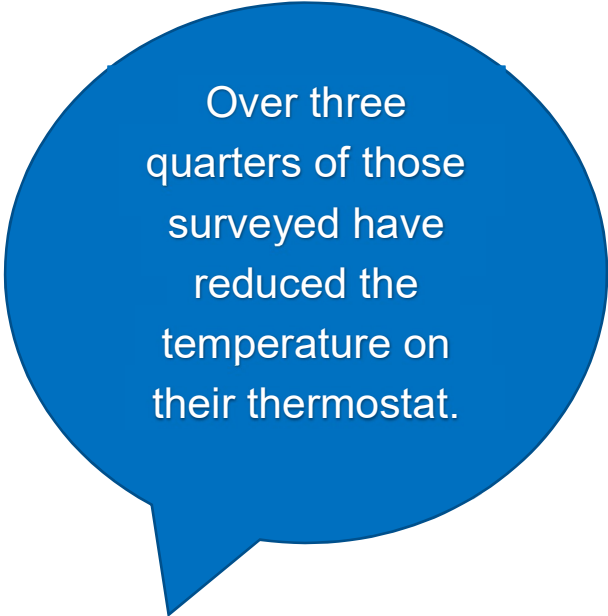
Our survey indicates that the majority of respondents have been affected negatively by the cost of living crisis and are having to take steps in order to manage this. People are taking measures that pose risks to their health in order to save costs including forgoing essential dental treatment and failing to collect their paid for prescriptions.

We can see that people are having to take steps to reduce their food costs; 119 people have said that they have reduced their meal sizes and 55 people have skipped a meal altogether or gone hungry. Research undertaken by the Food Foundation suggests that food insecurity is on the rise due to the cost of living crisis<sup>14</sup> and that the quality of the food people are consuming has reduced.



Over a quarter of those surveyed have gone without essential dental treatment.

We can also see that the majority of respondents are taking some measures to tackle increasing energy bills, including reducing the temperature on their thermostat and having the heating on for less time. Many are reducing the number of rooms they heat and over a third of respondents are limiting their use of electronic equipment. 69 respondents had gone without bathing and washing, again this could pose a potential detriment to their health.



Over three quarters of those surveyed have reduced the temperature on their thermostat.

Alarming, 95 respondents have gone without the repair of an essential household item; this could be an item such as a fridge, freezer, oven or washing machine. Living without an essential item such as this would cause significant problems to the household, making life more difficult and increasing stress levels. 52 respondents were unable to afford to buy a weather appropriate item of clothing such as a winter coat and demand for local clothes banks and clothing exchanging has been increasing; most recently with the creation of the Rutland School Uniform Swap, an event set up by the Rutland Clothes Bank and Oakham Baptist Church.



## ***What are we doing?***

At Citizens Advice Rutland we are seeing an increase in demand for our service; more and more people are coming to us for help when they are in a financial crisis and unable to pay their essential expenditure. We've seen an increase in the number of people we are referring to the foodbank and our advisers are regularly applying to both local and national charities to fund essential items such as fridges, cookers and washing machines. We're currently working with Rutland Foodbank to offer advice to its users, and through this service are reaching more people than ever before

We're helping more and more people to apply for the benefits they're entitled to, but even with these in place there simply isn't enough money to make ends meet. Our debt advisers are dealing with a significant increase of people who have a negative budget; this is where people are spending more money on their essentials like rent and council tax than they have coming in to the household. Citizens Advice nationally suggests that half of people presenting to the service for help with their debts now have a negative budget<sup>15</sup>. This creates a huge challenge for our advisers and options that were once available for people simply aren't there anymore.

Whilst Rutland is known for its beautiful scenery, independent high streets and quaint villages, the reality for people living here is quite different. Residents are faced with high house prices, poor public transport and a severe lack of affordable homes. The average price of a house in Rutland is £426,510<sup>16</sup> compared to the East Midlands average of £259,352<sup>17</sup>, making home ownership unachievable to many people who live here. Those in private rented properties can pay over £1000 per month for a 3-bedroom property. Social housing is very limited in Rutland, and greatly below the England average; just 10.9% of tenancies are social tenancies in Rutland compared to 17.1% across England. Social housing here is controlled by housing associations rather than the local authority, which can cause accessibility problems, as tenants have to pass their stringent eligibility and pre-tenancy checks before being given a property.

Public transport is poor in Rutland, with a very restricted offering of buses and trains which are not only irregular and sparse but are also very costly. An off peak return train ticket to neighbouring Stamford costs £13.10 whilst the same ticket to Melton costs £9.40. It should be noted that we have no jobcentres in the county, and benefit claimants regularly have to travel to Stamford and Melton from Rutland, for some claimants this can be up to two times a week; and for someone who is only receiving £292.11 per month, these travel costs can take up a significant part of their income.

We're working hard to ensure that our service reaches everyone in Rutland; we offer advice both remotely and in person meaning that those that can't get to our office can still get help. We're also teaming up with other community organisations regularly and visiting our rural communities in person to ensure people get the advice that they need.

In 2022, Citizens Advice Rutland and the Trussell Trust started a joint project offering advice to those accessing the Rutland Foodbank, to help people to combat any underlying problems that may be contributing to their food poverty.

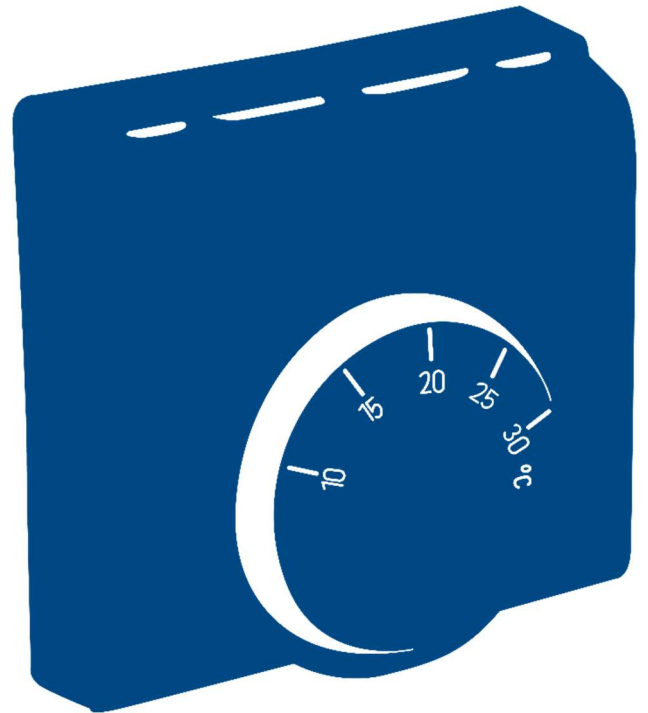
# Client Stories

Sara\* presented at CAR because she was struggling to manage her household budget after her utility bills tripled and her food shopping costs increased.

Sara explained to the adviser that she lives with her husband and their 3 children, for whom they receive Child Benefit and both she and her husband work full time. Because of their joint earnings, they'd been advised that they weren't entitled to Universal Credit.

The adviser performed a benefits check and confirmed that the family were not entitled to any benefits; but they did note that Sara was paying for childcare for 2 of her children. The adviser explained that she could apply for the Government's Tax Free Childcare scheme; this meant that for every £8 Sara paid in childcare, the government would pay £2; saving Sara £2000 per year in childcare costs.

The adviser also directed Sara to a local authority-backed energy saving charity, who could help her identify ways to save on her utility bills.



\*Not client's real name

Andrew\* turned to CAR when he found himself at crisis point; with no money to put food in his cupboards or electricity on his meter, he was facing a difficult time until his benefit was paid 9 days later.

After explaining his situation to the receptionist, he was promptly seen by an adviser who was able to arrange for a food bank parcel to be delivered to Andrew that afternoon. The adviser also successfully applied for a £49 pre-payment fuel voucher for electricity from a National Charity; this arrived within hours and the client was able to credit his meter the very same day.

The adviser arranged a follow up appointment with Andrew where it was identified that Andrew had not been receiving the correct amount of Universal Credit. The adviser assisted Andrew with notifying Universal Credit of the problems with his claim, resulting in a one off back payment of £672 and increasing his ongoing award by £185.86 a month.



\*Not client's real name

Vicky\* called Citizens Advice Rutland when she received a letter from her landlord threatening to evict her from her Housing Association property for rent arrears of £1400. The landlord had already taken court action but Vicky had been too embarrassed to talk to anyone about her situation. She had been struggling with the spiralling costs of living and had accrued arrears on her gas and electricity accounts and had pre-payment metres installed. After confiding in her friend, it was suggested that Vicky contact Citizens Advice to see if there was anything that could be done.

Vicky spoke to a Housing Adviser at Citizens Advice who established that in addition to her rent arrears and utility arrears, Vicky had multiple other debts, totalling around £40,000. Due to the level of her debt, the Housing Adviser wanted to refer Vicky on to apply for bankruptcy, a formal insolvency which would clear all of the client's debt, however she knew that the rent arrears would be a barrier to this as a bankruptcy order could lead to Vicky being evicted from her home.



The Housing Adviser was able to seek one-off grant funding from multiple sources in order to pay the client's rent arrears; Vicky was then referred on to apply for bankruptcy, a Debt Adviser worked out a manageable budget for Vicky going forward, ensuring all of her essential expenditure was paid and she was assisted to apply for bankruptcy, clearing all of her debt.

\*Not client's real name

Joe\* came to Citizens Advice Rutland after a bailiff came to his home to collect a Council Tax debt. Joe explained that he'd been unable to pay his Council Tax as he had used all of his income paying for his rent and utility bills. As he'd not been able to pay, Rutland County Council had sought a Liability order for his Council Tax arrears and instructed a bailiff to collect the debt. The bailiffs had turned up at Joe's property and this had been a terrifying experience for him.

The adviser performed a benefit check and noticed that Joe was not getting the correct level of help with his rent so was having to use all of his income to pay this; this would explain why Joe was unable to pay his Council Tax. The adviser assisted Joe with getting his debts put on hold through the government backed scheme Breathing Space; this would mean his creditors could not take action to enforce his debts for 60 days and would allow Joe, with the help of an adviser, to resolve his housing cost issues.

Once this issue was resolved and Joe was getting his correct benefit entitlement, the adviser contacted Rutland County Council who agreed to take back the debt from the bailiff and collect it at an affordable rate in-house again; this meant that Joe did not need to live in fear of a bailiff turning up on his doorstep again.



\*Not client's real name

# Limitations and the Future

As with all surveys there will be some limitations with who was reached and some would argue that only those affected by the cost of living crisis will respond to a cost of living survey; however, we feel that this survey is a fair representation of Rutland and the problems the broader community are facing due to the crisis. As the survey was carried out across the wider Rutland population, it did not overly represent the largely disadvantaged client base that Citizens Advice work with who are facing some incredibly challenging and testing times. As an example, 62.1% of the people helped by Citizens Advice Rutland have a disability or long term health condition compared to 16.1% of survey respondents.

This survey was designed to reach further than our client base, to see how our perceived affluent community were coping in the midst of an economic downturn. The results were sadly, not surprising, and it is clear that the majority of members of our community, rich or poor, are making cut backs in order to survive the cost of living crisis.

Going forward, we know that there are challenges ahead for the people living in Rutland. We're expecting:

- **Debt levels to increase as prices remain high for essential items such as food**
- **An increase in those presenting for help living with negative budgets unable to pay for essential items**
- **More people accessing our service for advice on paying their mortgage in light of increasing rates and fixed term deals coming to an end**



# Recommendations

The aim of this report is to highlight the effect of the cost of living crisis on Rutland residents in order to influence the local response to the crisis and improve the services available locally in order to better support our community. It must be acknowledged that Rutland has an excellent network of third sector and community services that provide outstanding support and assistance to those using their services. We are also fortunate to have a proactive local authority who regularly engage with these organisations in order to better help the Rutland community.

Below are some key areas that emerge from the report which should be considered when thinking about how best to support Rutland through the cost of living crisis and indeed other pressures.

- **Housing** - look to increase the amount of affordable housing available locally, with an aim to bring the county in line with the England average
- **Service promotion and access** - third sector and community services should promote their services more widely, ensuring that the rural nature of Rutland does not prevent users knowing about, and accessing services
- **Promotion of financial help** - local government should continue to widely promote any financial support available via all means so this information is accessible to all, including those living rurally or without access to the internet
- **Council Tax Support** - at present, the maximum amount of help anyone on a low income can receive through Council Tax Support is 75%; the local authority could look to increase this to 100% for those on the lowest incomes
- **Health** - local health services could look at how they can ensure that those who need to access dental care services in Rutland can do so at an affordable cost. Local health services should also promote schemes for free or reduced cost prescriptions - such as the NHS low income scheme and pre-paid prescription certificates



- **Community and third sector initiatives** - the organisations working on the ground with the most vulnerable and on the lowest income, providing advice, food and support should be actively supported by local government
- **Energy support** - local energy saving schemes such as LEAP should be widely promoted to ensure that the maximum number of eligible residents are able to take advantage of this free service
- **Public transport** - local services should be reviewed with a view to increasing the availability of public transport and initiatives put in place to make this affordable; it should be noted that Rutland County Council are currently requesting the views of residents on this matter.
- **Council Tax collection** - the local authority should agree to adhere to the Citizens Advice Council Tax Protocol when collecting Council Tax arrears. This protocol was developed in partnership with the Local Government Association and is an agreement between Citizens Advice and the Local Authority promoting fair collection practices of Council Tax arrears. Adopting this would lead to more early interventions to support people struggling with payments and help prevent further charges, reducing both collection costs and demand on local public services. Rutland County Council have agreed to review this in Autumn 2023.

Nationally, Citizens Advice are recommending that central government take the following actions to reduce the financial pressure on households:

- Consolidate deductions taken from Universal Credit to repay central government debts and cap these at 5% of the Universal Credit standard allowance; currently a deduction can be made of up to 40% of the Universal Credit standard allowance<sup>18</sup>.
- Offer targeted financial support to help people manage energy prices<sup>19</sup>.

## References

<sup>1</sup> <https://www.nomisweb.co.uk/reports/lmp/la/1946157132/report.aspx>

<sup>2</sup> <https://www.ons.gov.uk/visualisations/censusareachanges/E06000017/>

<sup>3</sup> <https://www.stamfordmercury.co.uk/news/county-has-best-gcse-results-in-england-9271113/>

<sup>4</sup> <https://explore-education-statistics.service.gov.uk/data-tables/permalink/c73689ed-a3ff-44ec-bbf1-08db839e0283>

<sup>5</sup> Rutland County Council Report - Needs Assessment: Rutland Children with Special Educational Needs and Disabilities (SEND), Version 2.0, first published April 2020, updated April 2023

<sup>6</sup> <https://www.instituteforgovernment.org.uk/explainers/cost-living-crisis>

<sup>7</sup> *ibid*

<sup>8</sup> <https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/our-bleakest-ever-start-to-the-year-number-of-people-helped-by-citizens-advice-at-record-high/>

<sup>9</sup> <https://wearecitizensadvice.org.uk/citizens-advice-cost-of-living-data-dashboard-4b844508d926>

<sup>10</sup> *ibid*

<sup>11</sup>

<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/articles/impactofincreasedcostoflivingonadultsacrossgreatbritain/februarytomay2023>

<sup>12</sup> <https://www.rutland.gov.uk/livingcosts>

<sup>13</sup> <https://www.instituteforgovernment.org.uk/explainer/cost-living-crisis>

<sup>14</sup> [https://foodfoundation.org.uk/sites/default/files/2023-03/TFF\\_Cost%20of%20living%20briefing.pdf](https://foodfoundation.org.uk/sites/default/files/2023-03/TFF_Cost%20of%20living%20briefing.pdf)

<sup>15</sup> <https://wearecitizensadvice.org.uk/living-on-empty-245f4b9acbe3>

<sup>16</sup> [https://www.zoopla.co.uk/house-prices/rutland/?view\\_type=list&q=Rutland&new\\_homes=include](https://www.zoopla.co.uk/house-prices/rutland/?view_type=list&q=Rutland&new_homes=include) - average price in the last 12 months to 18/09/2023

<sup>17</sup> [https://www.zoopla.co.uk/house-prices/east-midlands/?view\\_type=list&q=East+Midlands&new\\_homes=include](https://www.zoopla.co.uk/house-prices/east-midlands/?view_type=list&q=East+Midlands&new_homes=include) – average price in the last 12 months to 18/09/2023

<sup>18</sup> <https://www.citizensadvice.org.uk/Global/CitizensAdvice/welfare%20publications/The%20welfare%20debt%20trap.pdf>

<sup>19</sup> [https://www.citizensadvice.org.uk/Global/CitizensAdvice/Energy/Fairer,%20warmer,%20cheaper%20\(March%202023\)%20\(1\).pdf](https://www.citizensadvice.org.uk/Global/CitizensAdvice/Energy/Fairer,%20warmer,%20cheaper%20(March%202023)%20(1).pdf)

# **Free, confidential advice. Whoever you are.**

**Citizens Advice Rutland is a local charity which provides free advice to meet the needs of our community.**

**We value diversity, promote equality and challenge discrimination.**

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