

Voices from North Lancashire



A Cost of Living Symposium with Lord Richard Walker, the Government's Cost of Living Champion and Lizzi Collinge MP

Reflections from Joanna Young, Chief Executive Officer, Citizens Advice North Lancashire

In June 2026, Citizens Advice North Lancashire was privileged to host **Lord Richard Walker**, the Government's Cost of Living Champion, alongside **Lizzi Collinge MP**, members of the **Morecambe Bay Poverty Truth Commission**, and Citizens Advice advisers and trustees, all of whom are local residents in Morecambe and Lancaster.

The purpose of the discussion was simple: to ensure that national conversations about the cost of living are informed by the voices of the people living with its consequences every day.

Too often, discussions about poverty and affordability focus on statistics, economic indicators and policy frameworks. While these matter, they rarely capture the daily reality of deciding whether to heat a home, pay for transport, buy food, manage debt or maintain dignity in increasingly difficult circumstances.

This symposium sought to **bridge that gap**.

Over the course of an open and honest conversation, local residents shared their experiences directly with Lord Walker, highlighting not only the financial pressures they face, but also the emotional and social impacts that accompany them.

The discussion revealed a powerful and consistent message: whilst inflation may have fallen, the **cost of living crisis is far from over** for many people in North

Lancashire.

As an organisation, Citizens Advice North Lancashire sees these pressures every day. Our advisers support thousands of residents facing challenges with benefits, debt, housing, energy costs and financial insecurity.

However, statistics alone cannot tell the full story.

This report captures the voices, experiences and reflections shared during the symposium, alongside the key themes that emerged from the discussion.



What We Heard

Cost of Living Is About More Than Money

Throughout the discussion, Community Commissioners spoke openly about the **emotional toll** of living with financial insecurity.

Fiona described the experience as a "constant fear", explaining that she spends much of her day worrying about money and what further increases in costs might mean for her future. Living with **Parkinson's disease**, she spoke candidly about the challenge of managing a long-term health condition whilst facing continual financial pressure.

"You can't really enjoy your life because you're always worrying. You never feel free in your mind."

Her reflections resonated with many others in the room and highlighted that the cost of living crisis is not only a financial issue but also a significant **public health and wellbeing concern**.

Max spoke about the sense of uncertainty many families feel, including his quote "There's a dread – when is it going to end? When are things going to stop rising?" Rising fuel, food and household costs create a feeling that people are constantly trying to catch up.

Lord Walker reflected that affordability is becoming increasingly difficult for many households and acknowledged that support is not always keeping pace with rising costs.

The discussion made clear that the cost of living crisis is affecting **mental wellbeing, confidence, social participation** and **hope for the future**.



Housing Pressures Are Driving Financial Hardship

Housing emerged as one of the most significant concerns raised during the symposium.

Alison described living in a **damp property** and the impact this had on both health and mobility. Despite repeated attempts to engage with those responsible for maintaining the property, responses were often slow or non-existent.

"When you're already unwell, living in a cold, damp house makes everything harder."

Her experience reflected broader concerns around housing quality and the impact that poor housing conditions can have on physical and mental health.

Laura shared her experience of being priced out of the private rented sector and eventually moving into social housing. Whilst this improved her situation, she reflected on how difficult it can be to discover the support that is available.

"You don't get told about things unless you happen to speak to the right person."

Participants also discussed the shortage of affordable homes, rising rents and the increasing pressure being felt by both tenants and landlords.

A recurring theme was that any financial gains households receive are often quickly absorbed by increasing housing costs.

Last year, housing was the second most popular issue that Citizens Advice North Lancashire saw with **1,249 residents** seeking help with an issue to do with housing including damp and disrepair. The frozen Local Housing Allowance rate within Universal Credit has caused significant hardship for many people who are forced to use the money they should be living off to make up the shortfall between their housing support and their actual rent.

According to the ONS the average 3 bedroom property costs **£903 per month** in Lancaster District but the amount given for housing within UC is **£650** leaving a shortfall for many in excess of **£250 per month**.

There is a general shortage of housing in the District which is challenging for everyone but it's not just tenants who are losing out. **Ian Bond**, a Civic Commissioner with Morecambe Bay Poverty Truth Commission spoke about the challenge of trying to act as a good landlord and the increasing costs of providing rented accommodation. He struggles to make any profit on his current portfolio and locally, said that many landlords are leaving the market, reducing the private rented accommodation that's available.

Lizzi Collinge MP spoke about the urgent need for more housing to be built in the district, and nationally and said that this was a priority for her and for the government.

Citizens Advice North Lancashire welcomes the new **Renter's Reform Act 2026** and is monitoring how it will impact on clients via a project to support residents in partnership with Lancaster City Council.

Transport Poverty Is Limiting Opportunity

One of the **strongest themes** to emerge from the symposium was the cost and accessibility of transport.

Participants highlighted the increase in bus fares, the cost of day rider tickets (**£6 per adult, £4.30 per child**) and the impact these barriers have on access to employment, healthcare, education and support services.

Max reflected on the challenges facing families living in areas where affordable supermarkets and key services are not within walking distance.

"If you don't have transport, you're often forced to shop in smaller local stores where everything costs more."

Doreen described the lengths people go to in order to make household budgets stretch, often travelling between different shops searching for lower prices.

Several participants questioned why transport initiatives available in larger cities have not been replicated in Lancashire, despite lower average incomes and significant rural transport challenges.

The discussion highlighted a growing concern that **transport poverty** is becoming a **driver of wider inequality** across North Lancashire.

Food, Energy and Everyday Choices

Many participants spoke about the **hidden work** involved in making limited incomes stretch.

Doreen described relying on discounted food and reduced-price items to keep household costs manageable.

Fiona highlighted the additional costs faced by people with specialist dietary requirements.

"A loaf of gluten-free bread can cost £4. Food is simply more expensive when you have dietary restrictions."

Others described carefully monitoring energy use, reducing washing, limiting heating and constantly worrying about what future winters may bring. The discussion explored concerns around energy debt, social tariffs and the

complexity of accessing available support.

Participants also reflected on the **stigma** that continues to exist around food support. Many people delay seeking help because they do not consider themselves "poor enough", despite struggling to afford essentials. This means they may hesitate to join a local food club (there are **14 in Lancaster District** where residents can pay a weekly charge to access gleaned food which comes via Fareshare, local businesses and farmers) or ask for help from a foodbank due to the stigma and shame many feel about asking for assistance.

The result is that many households experience hardship for prolonged periods before accessing support.

Systems Need To Work For People

Several participants reflected on the **complexity** of support systems and the **emotional energy** required to navigate them.

Charlotte highlighted the challenges families face when trying to access school transport support and other essential services.

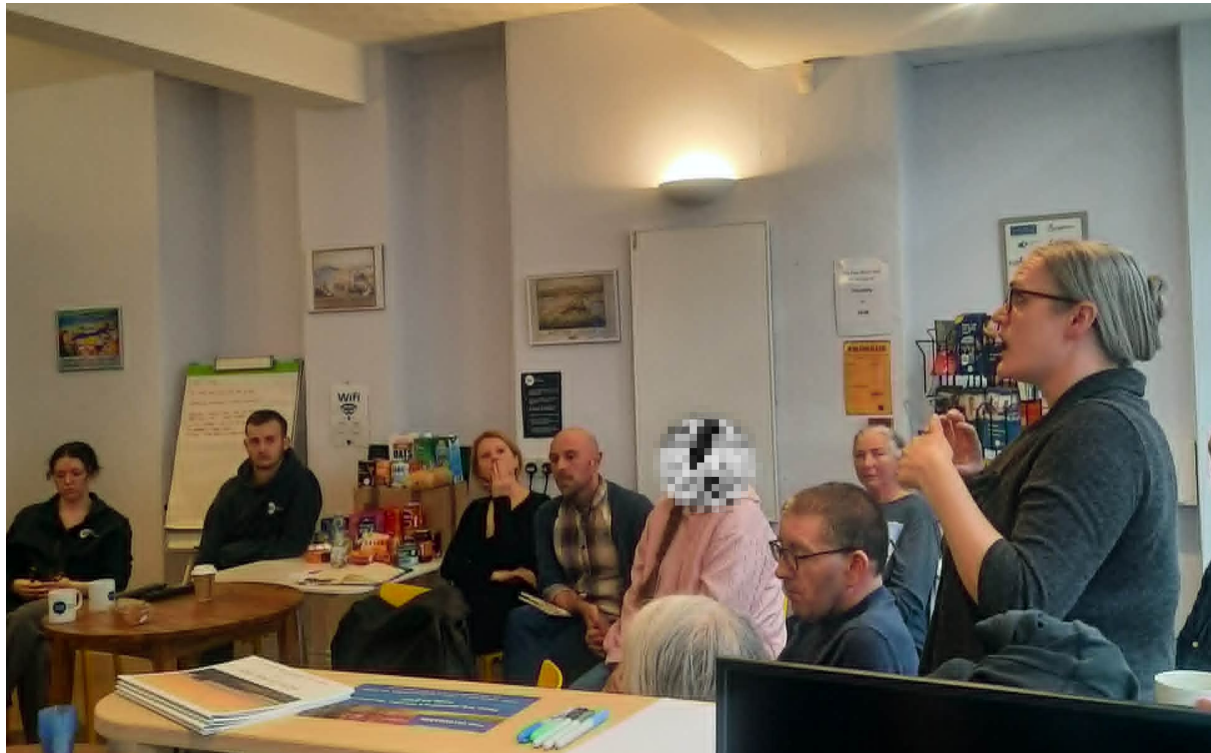
"Sometimes people just need a human being to talk to."

Advisers from Citizens Advice North Lancashire described the significant amount of time spent helping people navigate administrative barriers, challenge incorrect decisions and access support that should be straightforward to obtain.

Discussion focused on benefits systems, carers' support, child maintenance processes and debt recovery practices.

There was strong agreement that support should be **simpler, more accessible** and designed around the realities of people's lives.

As Joanna Young noted during the discussion, many residents are required to overcome **unnecessary administrative hurdles** simply to access relatively small amounts of support.



What the Data Tells Us

The experiences shared during the symposium reflect what Citizens Advice North Lancashire is seeing every day across the district.



During 2025/26, Citizens Advice North Lancashire:

- Supported **7,091 residents** who had over **25,000 issues** between them
- Delivered more than **41,000 advice activities**
- Generated **£7.7 million** in financial gains for local residents
- Secured over **£2.3 million** in debt write-offs

Benefits, housing and **debt** remain the most significant areas of demand.

Service data demonstrates that client demand increased sharply following the Cost of Living Crisis in **2022** and has remained consistently high ever since. Demand relating to utilities and energy costs continues to exceed pre-2022 levels, whilst debt and benefits advice have shown **sustained increases** over recent years.

The evidence from the advice service mirrors the experiences shared by residents during this symposium: for many households, the cost of living crisis **has not ended**. It has simply become **part of everyday life**.

Key Messages for Policymakers

Several important messages emerged from the discussion.

Prevention is Better Than Crisis Management

Many of the challenges discussed could be prevented through **earlier intervention**, better housing standards, simpler access to support and improved financial resilience.

This includes debt collection techniques which are often aggressive and punitive when a more **humane approach** is likely to achieve better outcomes.

Transport Affordability Matters

Access to employment, healthcare, education and essential services depends upon **affordable and accessible** public transport.

Support Should Be Easier to Access

People should not require expert advice simply to access support they are entitled to receive.

This means that systems need to work so that entitlements are **automated** wherever possible and so that people living in poverty are not forced to jump through **administrative hoops** in order to access support they are entitled to.

Poverty Impacts Health

The discussion repeatedly demonstrated the links between **financial hardship**, **poor mental health**, **chronic illness** and **social isolation**.

People With Lived Experience Must Be Heard

The most valuable insights shared during the symposium came from people living with the realities of **lived experience** of financial hardship every day.

Their voices should remain **central to policy design** and decision making.

Looking Ahead

On behalf of Citizens Advice North Lancashire, I would like to thank **Lord Walker** and **Lizzi Collinge MP** for taking the time to join us and, most importantly, for listening.

The voices shared during this symposium reflected **resilience, honesty and determination**. They also highlighted the **urgent need for action**.

We are particularly grateful to the Community Commissioners of the **Morecambe Bay Poverty Truth Commission**, whose courage and openness ensured that this conversation remained grounded in **lived experience**.

At Citizens Advice North Lancashire, we remain committed to ensuring that the experiences of local people help shape **local and national policy**.

We welcome the **Government's Pride in Place programme** which will deliver £20 million to the West End of Morecambe over 10 years. I'm delighted to be acting as Vice Chair of the Neighbourhood Board. Citizens Advice North Lancashire is supporting the scheme by acting as the employer for the Pride in Place staff, and aims to continue to listen to as many voices as we can in the community, so the money goes towards improving lives of local residents, who we see every day within our service.

As this work develops, **we would be delighted to welcome Lord Walker** back to North Lancashire to continue the conversation, meet further residents and partners, and hear first-hand how communities are responding to the ongoing challenges facing households across our district.

The cost of living crisis may be measured in pounds and pence, but its impact is felt in **health, opportunity, dignity and hope**.

Those are the voices we will continue to champion.



Joanna Young - Chief Executive, Citizens Advice North Lancashire, June 2026

Appendix: Key Statistics 2025/26

Metric	Figure
Clients	6,495
Quick client contacts	656
Issues	25,530
Activities	41,029
Cases	9,907

Financial Outcomes for Clients

Outcome Type	Amount
Income gain	£7,688,384
Debts written off	£2,306,864
Repayments rescheduled	£481,074
Re-imbursements, services, loans	£166,008
Other	£2,335,931

Top Issues by Category

Issue Category	Number of Issues	Number of Clients
Benefits & tax credits	6,936	3,112
Housing	2,697	1,249
Debt	4,120	1,219
Charitable Support & Food Banks	2,235	1,144
Benefits Universal Credit	1,700	835
Utilities & communications	1,554	709
Consumer goods & services	916	541
Relationships & family	765	511
Travel & transport	576	447
Employment	678	443

Client Demographics

60% of clients were women and 40% were men. 64% of clients reported having a disability or long-term health condition. 94% of clients identified as White ethnicity. The largest age groups served were those aged 50-54 (525 clients), 55-59 (470 clients), and 45-49 (425 clients).

How Clients Accessed Our Service

- Telephone: **35.6%** (14,616 contacts)
- Adviceline Phone: **5.7%** (2,359 contacts)
- In person: **14.8%** (6,077 contacts)
- Webchat: **13.6%** (5,595 contacts)
- Email: **25.2%** (10,319 contacts)

• Data Visualisations

Clients Year by Year

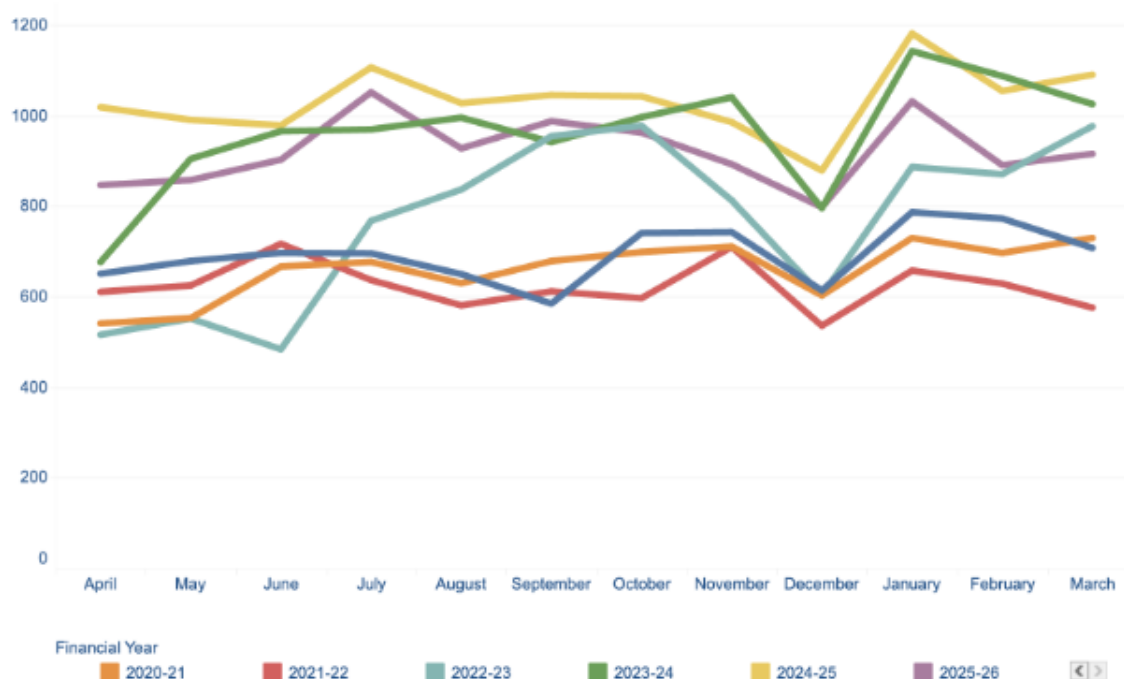
Graph 1: This chart shows client numbers increased significantly after the Cost of Living crisis in 2022. They have remained consistently high ever since, showing that the Cost of Living is a huge pressure for residents on the lowest incomes.



Citizens Advice - our service in North Lancashire

Our client numbers increased significantly after the Cost of Living crisis in 2022. They have remained consistently high ever since, showing that the Cost of Living is a huge pressure for residents on the lowest incomes.

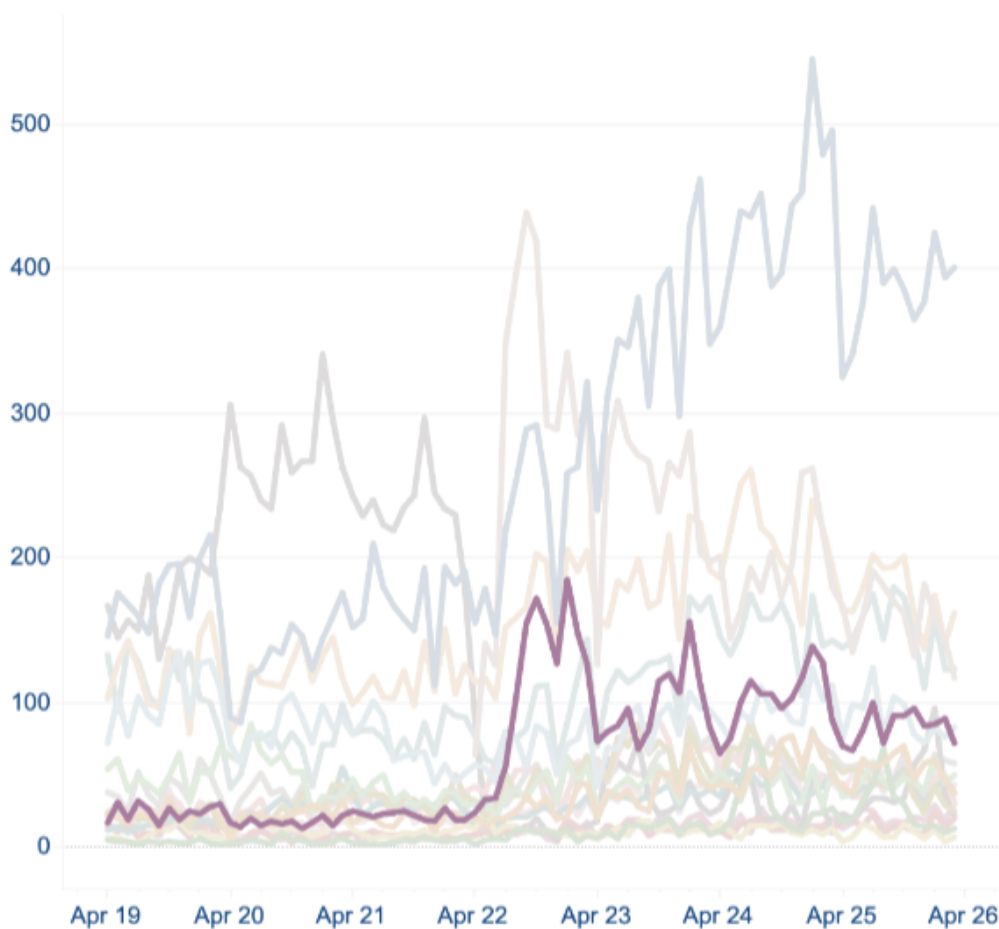
Clients year by year



Change in Client Numbers - Utilities & Communications

Graph 2: This chart shows the number of clients who came to us seeking advice on Utilities and Communications (including energy bills). You'll see the spike in 2022 and the consistently higher incidence of this issue ever since - energy costs are now a significant issue for many of our clients.

Change in Clients numbers

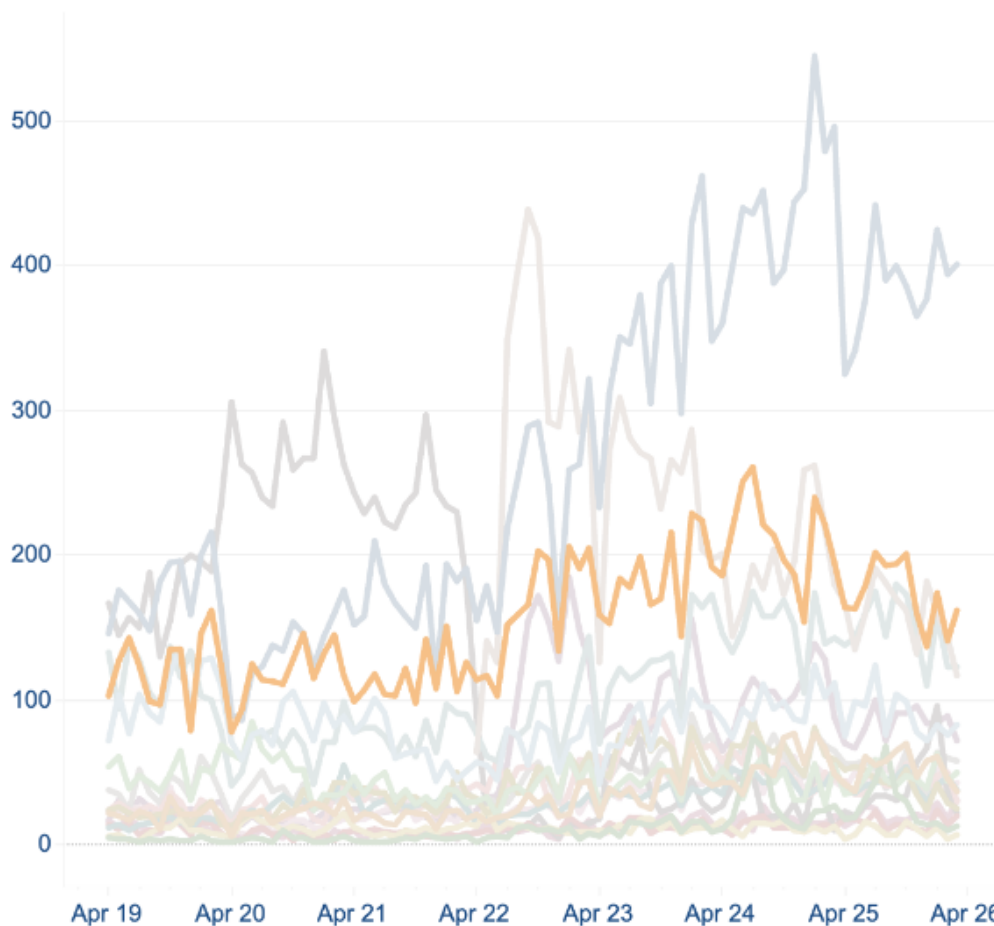


This chart shows the numbers of clients who came to us seeking advice on Utilities and Communications (including energy bills) - you'll see the spike in 2022 and the consistently higher incidence of this issue ever since - energy costs are now a significant issue for many of our clients.

Change in Client Numbers - Debt

Graph 3: This chart shows our debt client numbers from 2019 - 2026. You'll see the steady increase over time, as cost of living pressures continue to affect people with debts who struggle to pay back what they owe.

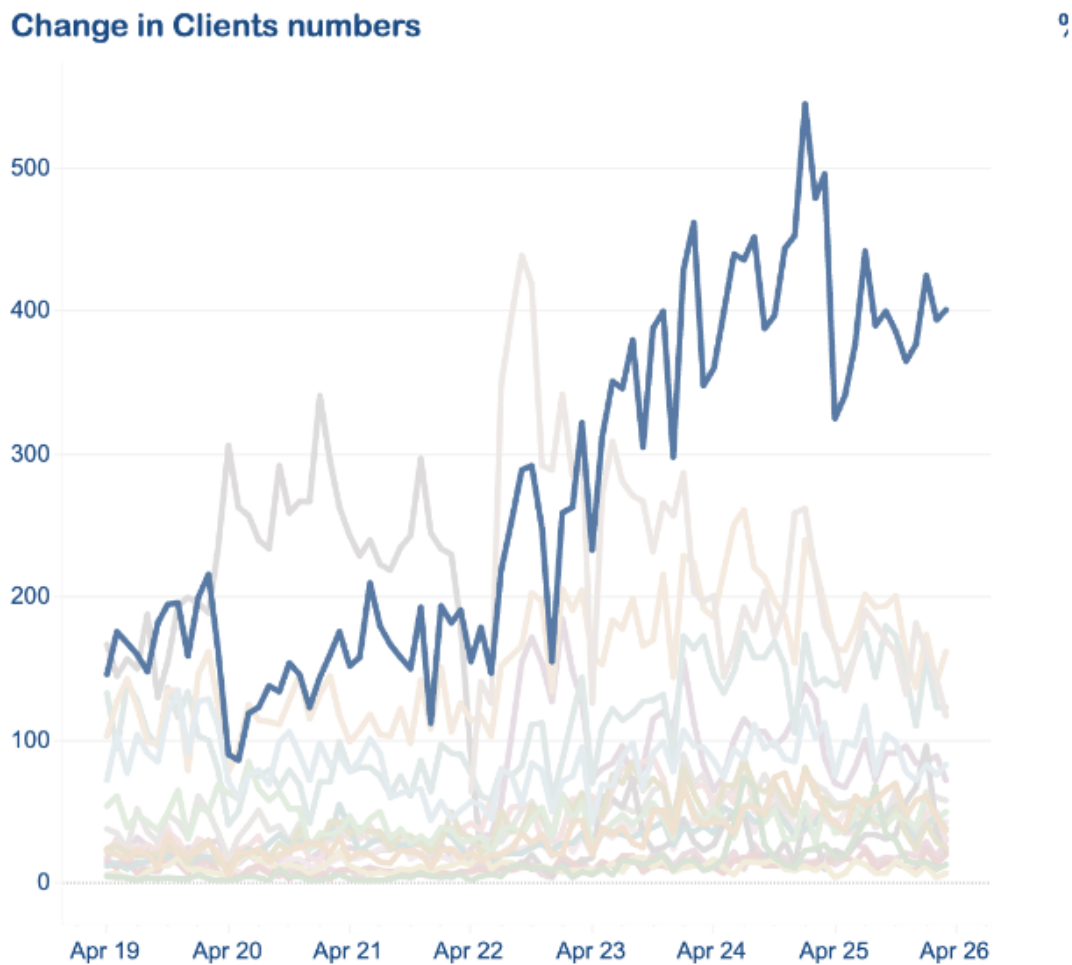
Change in Clients numbers



This chart shows our debt client numbers from 2019 - 2026. You'll see the steady increase over time, as cost of living pressures continue to affect people with debts who struggle to pay back what they owe.

Change in Client Numbers - Benefits

Graph 4: Benefits is the biggest area of our work, and you can see the consistent increases over time as residents seek advice on how to maximise their incomes due to the cost of living being an issue. These issues tend to spike in Winter, when life is more expensive.



Benefits is the biggest area of our work, and you can see the consistent increases over time as residents seek advice on how to maximise their incomes due to the cost of living being an issue. These issues tend to spike in the Winter, when life is more expensive.

Contact Us

Readers can contact Citizens Advice North Lancashire for more information, guidance or support. Our team is here to help with a wide range of issues and to provide further details about the work featured in this report.

Caroline Robertson - Research and Campaigns Lead

caroliner@northlancashirecab.org.uk

Bex's (member of Morecambe Bay Poverty Truth Commission) 'Finite Fifty' film is here and is a very handy companion to the conversation:

