

## **Debt Advice Support and Seasonal Demand Update**

As we move into the early part of the year, we're seeing the familiar seasonal rise in people seeking support with debt and money related issues. Post Christmas financial pressure, combined with ongoing cost of living challenges, continues to have a significant impact on our community.

During 2025, we supported 3,577 people with debt or money-related problems, advising on 7,325 individual issues. Through this work, we helped clients achieve £752,540 in positive financial outcomes, easing immediate pressures and supporting longer-term financial stability.

This time of year is particularly challenging. Many households are dealing not only with post-Christmas debt, but also with rising essential bills. The so-called "Awful April" price increases saw the average household facing an additional £1,254 per year in essential costs. Council tax rose by up to 5% across most of England, water bills increased by an average of £123 per year—the largest rise since privatisation—and broadband, phone bills, car tax, and TV licence costs have all increased.

To help prevent people falling into unmanageable debt, we recently published a blog post, *How to Avoid Post-Christmas Debt: A Simple Guide for the New Year*, offering practical guidance and early support strategies for our community. This resource complements our advice services and encourages people to seek help before problems escalate.

You can read the blog here: <https://www.castevenage.org.uk/post/how-to-avoid-post-christmas-debt-a-simple-guide-for-the-new-year>

We expect demand for debt advice to remain high in the coming months, and our focus continues to be on early intervention, maximising income, and helping people manage rising costs.

People can access our advice in the following ways:

- In person via reception, Monday to Thursday, 9.30am–3.30pm
- By phone on our free Adviceline, free from mobiles and landlines: 0800 144 8848
- Online via our website: <https://www.castevenage.org.uk/get-advice>