

Our impact and social value in Erewash 2020/21

**“Thank you so much
for your help...
now I can start to get
my life back on track.”**



**citizens
advice**

**Derbyshire
Districts**

Welcome and introduction

This year has been vastly different from previous years for everyone, including our community and our organisation. Due to the global pandemic, we have now operated for over a year under lockdown and containment conditions. For us this meant moving our entire operation to a telephone based model, closing all of our face to face service and transitioning our staff to home working. Recognising that the pandemic would affect everybody in many different ways, we wanted to ensure that as an organisation we remained open and available to support our clients with the problems they faced.

Despite fundamental changes to our operation services remained open every day throughout the pandemic and we deployed additional resources to our telephones to try to manage the demand. As a result we helped 2,154 people with 15,763 issues navigate a suddenly more complex world. The pandemic brought about fundamental changes within our community and we found that a substantial number of our clients were first time users of the service, having never needed us before. Complexities around furlough and employment issues meant that this area of enquiries rose along with enquiries relating to welfare benefits, in particular first-time claimants of Universal Credit.

Despite facing significant challenges, we managed to keep all of our specialist projects operating, paying particular attention to those that target the most isolated and vulnerable such as Building Better Opportunities and our Older People's Project.

A bid to the National Lottery Community fund enabled us to buy vital software and equipment to implement "virtual" advice by video link enabling us to address the barriers more vulnerable clients were facing with accessing the service via telephone only. This service enabled us to open the doors to clients in a safe socially distanced way and deliver our service to a wider audience.

Our team of dedicated staff and volunteers have ensured that we deliver a high-quality and responsive service across Cotmanhay, Ilkeston, Kirk Hallam, Long Eaton, Sandiacre and West Hallam locations. We are also grateful to our funders, who continue to ensure that we maintain our services and meet the needs of the most vulnerable people in Erewash.

Chief Officer: Chloe Doxey

Our work in Erewash

**£2.9million
secured in
benefits and
grants**

**15,763
problems
tackled**

**2,154
people
helped**

**£1 million
debt
rescheduled or
written off**

Our clients...

Citizens Advice clients are almost five times more likely to live in poverty than the average member of the UK population.

Our work in Erewash serves some of the most economic and socially challenged wards in Derbyshire. Many people seeking our help face challenges to their physical health and mental wellbeing which are making everyday life hard.



Clients by gender

60% Female

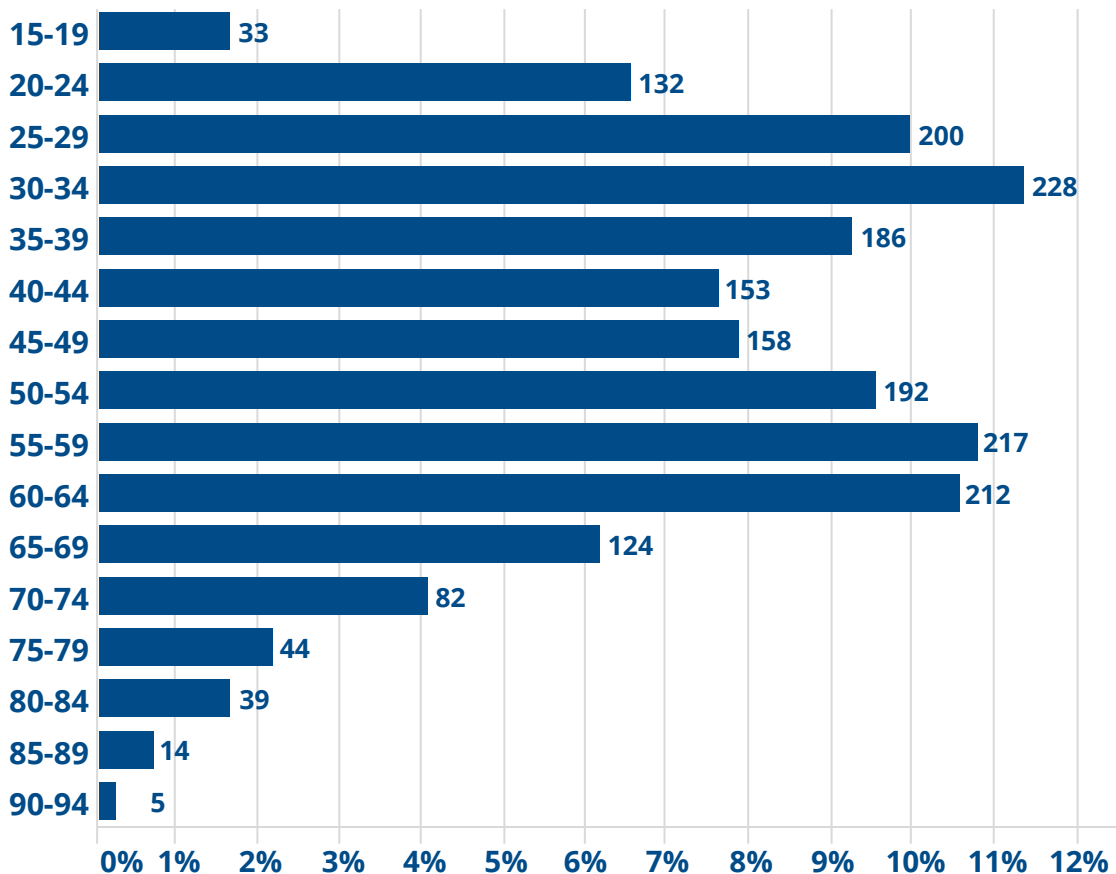
40% Male

46% of people we have helped in Erewash have a disability or long-term health condition.

29% of people with a disability or long term health condition disclosed having mental health issues.

"The whole experience has been very good, no matter who you see, all the staff are willing to listen and help as best they can. As for me; it was help filling out forms. I also found out I was entitled to a little more each week, which I wouldn't have known about otherwise"

Clients by age



Erewash in detail...

In the last year we have:

Dealt with
7,603
enquiries
relating to
Benefits, Tax
Credits and UC

Handled
313
queries about
limited
capability to
work

Tackled over
436
issues relating
to Council Tax
arrears

Helped with
1,470
PIP related
issues

Bob is single, aged 60 with long term health problems. He had his fourth heart attack in October 2020. He has been unable to work since then. He experiences severe pain and cramping in his legs, breathlessness and fatigue.

Bob made a claim for Universal Credit (UC) with the help of our Help to Claim team in November 2020 whilst he was receiving SSP. Bob also wanted advice on any further benefits that he may be entitled to.

Our advisor completed a benefit check and gave full advice on Bob's benefit entitlement. We ensured that Bob was fully aware of what he needed to do to manage his UC claim and with our guidance he felt able to do so.

We discussed his work situation and provided employment advice to help him understand his rights and his employer's responsibilities while he is off work.

Our advisor discussed the option of claiming PIP and assisted Bob make a successful claim for this benefit.

Bob informed us that he had been advised by the DWP that he could not have a Work Capability Assessment whilst he was receiving SSP. This was incorrect and we helped Bob challenge this decision and assisted him to complete the necessary forms.

Bob also asked for our help to contact his energy supplier. He was having problems with billing due to his previous supplier going bust. With our intervention we were able to resolve this matter for Bob. We discussed Bob's current utility bills and provided advice on where he could make savings ensuring that he was aware of the best tariffs that suited his needs. An application was made to the STW Big Difference Scheme (BDS) for help towards Bob's water bills

Outcome

UC award	£3,860.64
PIP award	£59.70pw - £3104.40pa
Successful BDS application	£150
Energy savings	£240pa



229 people came to us
for advice about
divorce and separation



We helped **183** people
to address their rent
arrears



203 people needed
our help to access
community care



Ward	People helped	%
Larklands	209	10%
Awsworth Road	172	8%
Long Eaton Central	172	8%
Little Hallam	144	7%
Kirk Hallam & Stanton-by-Dale	142	7%
Cotmanhay	133	6%
Wilsthorpe	131	6%
Sandiacre	127	6%
Derby Road East	119	6%
Sawley	117	5%
Derby Road West	115	5%
Hallam Fields	101	5%
Nottingham Road	87	4%
Ockbrook & Borrowash	86	4%
West Hallam & Dale Abbey	84	4%
Draycott & Risley	71	3%
Shipley View	60	3%
Breaston	47	2%
Little Eaton & Stanley	37	2%

Through our energy projects we have provided over 1,000 energy savings tips on things such as turning off appliances, part filling kettles, insulating doors and using LED light bulbs.

Total estimated **savings** for our clients as a result of **energy saving tips** last year was more than **£32,507**.



Ward	Issues tackled	%
Larklands	1,612	10%
Awsworth Road	1,590	10%
Kirk Hallam & Stanton-by-Dale	1,217	8%
Little Hallam	1,183	7%
Long Eaton Central	1,063	7%
Cotmanhay	1,051	7%
Derby Road West	1,029	7%
Sawley	897	6%
Sandiacre	875	6%
Wilsthorpe	734	5%
Hallam Fields	728	5%
Derby Road East	725	5%
Nottingham Road	681	4%
West Hallam & Dale Abbey	584	3%
Ockbrook & Borrowash	556	3%
Draycott & Risley	358	2%
Shipley View	337	2%
Breaston	332	2%
Little Eaton & Stanley	211	1%

Our advice...

There are many reasons why people turn to our service. Often concerned about one issue, such as housing, this may well be linked to other issues such as debt, benefit, financial capability and/or employment issues. We take a holistic approach to advice, ensuring every client leaves our service empowered and ready to tackle their issues.

	Issues
Benefits & Tax Credits	4,683
Benefits Universal Credit	2,920
Consumer Goods & Services	238
Debt	3,121
Discrimination & Hate & GVA	93
Education	38
Employment	923
Financial Services & Capability	943
Health & Community Care	203
Housing	642
Immigration & Asylum	28
Legal	253
Other	240
Relationships & Family	501
Tax	64
Travel & Transport	76
Utilities & Communications	797
Grand Total	15,763

Benefits, Tax Credits and Universal Credit

Benefits relating to health conditions and disabilities such as Personal Independence Payment and Employment and Support Allowance/UC Limited Capability for Work continue to be a significant area where advice is required. People with long term health conditions or disabilities are needing help in making and managing a claim or are seeking advice on challenging decisions. By being able to offer timely advice and practical help navigating paperwork, and online claims we are ensuring that vulnerable people are not left without financial support at times of need.

Debt

This is our second largest area of advice, with Council Tax arrears accounting for the highest number of debt enquiries. In fact, there were double the amount of enquiries relating to Council Tax arrears when compared to any other area of debt advice we provide.

Non payment of Council Tax can be a key indicator of long term debt. By identifying and tackling this early we may also be able to prevent other crisis situations developing - particularly through our budgeting advice and income maximisation.

The difference we make...

Rosalind contacted Citizens Advice during the post-Christmas lockdown. She was feeling anxious because of her own ill health and because she was being contacted by a debt collection agency. She asked for a benefit check to ensure that she was getting what she is entitled to.

Rosalind has a disabled son and had been working part-time and claiming Carers Allowance until she too became ill with a life limiting health condition. Her disabled adult son who lives in the same house gets Personal Independence Payments.

Her Job Centre coach advised her to make a claim for New Style ESA and Personal Independence Payments and she also claimed Universal Credit to help with the cost of her rent.

Our client had had to flee a former home due to domestic violence and was struggling to repay council tax and other debts that she had accrued during that difficult time.

Our advisor did a benefit check which identified that the DWP were wrongly making a 'non-dependent deduction' of £75.15pcm from her Universal Credit payment. Although our client's son lives in the same house as her, because he gets Personal Independence Payments, no Non-dependent deduction should have been made.

Additionally, although Rosalind herself is not well, she continues to be a Carer for her son. Carers are entitled to an additional element worth £162.92pcm when calculating their Universal Credit.

Our advisor explained to Rosalind that she can inform the DWP that a mistake had been made when calculating her Universal Credit entitlement. Rosalind required support with this as she had limited digital skills. We guided her over the phone as to how to report this on her UC journal.

Rosalind later confirmed that the non-dependent deduction had been removed and she was also given the Carer Element which mean that she was better off by £238.07 each month. She also later received backdated payments from the DWP representing the underpaid Carer Element and the Non-dependent deduction.

Our advisor also explained that if she is assessed as having a 'Limited capability for work and a limited capability for work related activity' as part of the assessment for her New Style ESA claim, then the Carer Element would be replaced by the LCWRA element which is worth £341.92 each month.

Rosalind had completed her Personal Independence Payment forms herself and she was also advised that if she is not happy with the outcome of her claim, she can return for assistance to challenge the decision.

Rosalind has pre-payment meters for her gas and electricity and during the winter lockdown she and her disabled son were having to spend all of their time in the house which was expensive to heat. Our advisor helped Rosalind to apply to the Marches Energy fund and she was awarded a voucher for £49.00 to help her with the additional costs of fuel during the lockdown.

Rosalind was also referred for specialist money advice for help to manage her debts. She was also assisted to apply to the Severn Trent Big Difference Scheme for help with her water bill.

Outcomes

Carer Element £162.92pcm added – later replaced by the LCWRA element of £341.92.pcm

Non-dependent deduction of £75.15pcm no longer applied

Energy Voucher £49.00

Severn Trent Big Difference Scheme – client eligible for the £30% discount - £70

CTAX arrears and non priority debt managed £1,100



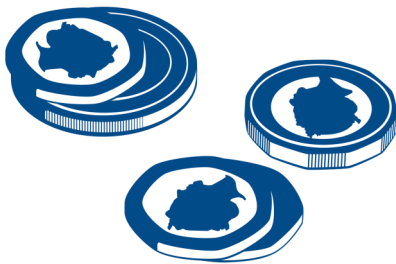
Our impact...

Our **community outreach service** is particularly focussed on tackling the root cause of problems **before** they develop into health and crisis issues.

We usually deliver advice sessions in most of the **GP surgeries** across Derbyshire Districts. Across such a rural patch this allows us to reach many socially and geographically isolated clients that we otherwise would be unable to help in a face to face setting. Due to the pandemic, this year we have provided a successful **telephone appointment model**, with many of our clients still being referred to us by health professionals and the wider health community.

The Derbyshire model is championed at a national level by Citizens Advice and has been recognised as good practice within the health management sector.

For every
£1
of funding
our clients benefit by
£20.37



For every **£1** invested in our charity it brings **£2.02** savings to the local authority.

Our clients are needing the skills of our specialist **Money Advice** team more and more. People in debt are twice as likely to have a mental health condition. Access to free, confidential and impartial debt advice has a direct and often immediate impact on an individual's financial situation as well as their wider health and mental wellbeing. **Our aim is to....**

let people make sense of their money and budgeting...



moving people out of debt and providing security

build resilient communities...



helping people stay in their homes, manage debt and keep families together

provide access to the right benefits and support...



helping to reduce sickness and stress, keeping people working

help people be 'work ready'...



our volunteering programmes provide skills and confidence

Older Persons Project...

This year we have developed and expanded our older persons champion project, working across our 4 districts in Derbyshire offering telephone advice appointments. Building referral pathways with other organisations such as the Alzheimer's Society, social prescribers and adult services has been key to making the project a success.

In total we have helped **458** clients with 624 cases to gain **£1,051,571** in unclaimed benefits, giving them a total average income gain **per client of £2,295** per year. The enquiries have mostly involved benefits such as Attendance Allowance and Pension Credit, but have also encompassed travel and transport issues, health and community care as well as utilities and communication issues.



Energy Advice...



We offer a range of energy related projects, including local one to one advice, a partnership with Western Power Distribution to provide advice to vulnerable people on their priority services register and a regional energy lead project where we provide training and information to front line workers.

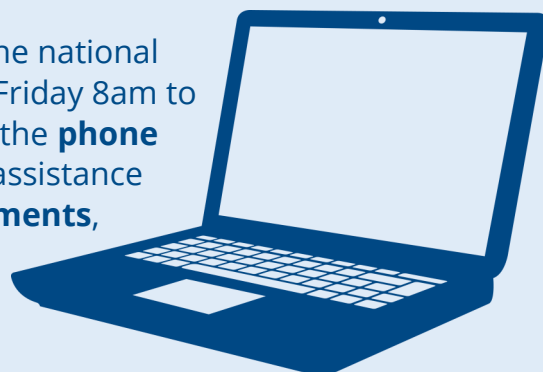
We cover everything energy related including: switching supplier, how to use a smart meter, accessing emergency credit, how to insulate your home, how to access schemes and grants, energy savings tips and much more.

In total through our energy projects we have assisted **over 1,000 clients** to save **£750,000** in total. We assisted 292 people in claiming £40,880 through the warm home discount scheme and the average saving per client for switching energy supplier was £242.

Help to Claim...

Since November 2018 Citizens Advice Derbyshire Districts has been involved in delivering the DWP funded 'Help to Claim' project, designed to assist anybody who needs **help to apply** for Universal Credit.

During the pandemic we have delivered the project as part of the national Citizens Advice Help to Claim Adviceline, accessible Monday to Friday 8am to 6pm. Our help is tailored to the individual and is available over the **phone** and online through **webchat**. The advice we provide includes; assistance with the online **application form**, help to access **advance payments**, help with providing **evidence** such as childcare costs or **ID documents**, three way **calls with the DWP** and checking that the correct **payments** are received.



The value of volunteering...

Our volunteers are central to our success. Without them Citizens Advice Derbyshire Districts couldn't be the force for change that it is. Their dedication enables us to provide such a comprehensive advice service as well as our responsive campaigns and social policy work.

In Erewash many of our volunteers have continued to work remotely from home contributing to the success of our organisation in an unprecedented year.

But the value and benefits of volunteering aren't just limited to the charity and the community - our volunteers tell us they benefit too! Increased companionship, work ready skills, a sense of purpose, combating loneliness, developing local links and embracing new technology are just some of the reasons why people volunteer with us.



Virtual Advice...

This year we have trialled a virtual advice service in our Matlock, Ilkeston and Buxton offices. The purpose of the project was to provide a covid secure service that replicated our usual face to face services. Our clients attend our offices as they usually would, but instead of sitting face to face with an adviser they are greeted by an adviser on a video screen. The appointment then takes place in the same way as face to face services would. This model has allowed us to help those clients who would otherwise have struggled to access us via our Adviceline.

Over 20 volunteers have given their time during the pandemic to ensure our virtual advice service was a success.

Adviceline...

Our **Adviceline** is a vital facility which we have expanded and strengthened over the last year, to a position where we now answer over **13,500 calls per year** across Derbyshire Districts. During the pandemic our Adviceline has been a lifeline to many vulnerable and disadvantaged clients.

This flexible, immediate service is usually the first point of call for our clients - particularly used by those people unable to leave home easily due to ill health, caring commitments, working hours or isolated rural locations.

The service is staffed by staff and volunteers, who during the last year have been working remotely from home to continue to deliver the service to our clients.

Our **Adviceline** is open from **9.00am - 4.00pm Monday to Friday.**

Freephone:

0808 278 7954



**Thank You!
to everyone
helping us help
our
communities**

We are a charity for our local community, giving free, confidential, independent and impartial advice to everyone living and working in Erewash.

We are extremely grateful to our funders, partners and stakeholders whose generosity and support enables us to deliver our much needed services.

**Derbyshire County Council
Derbyshire Public Health Locality Partnership
Erewash Borough Council
Big Kirk Hallam**

**We couldn't continue to do what we do without you.
Thank you.**



Chloe Doxey, Chief Officer

On behalf of everyone at Citizens Advice Derbyshire Districts



An open door on the high street

We provide weekday appointments and drop-in sessions at our Erewash advice centre

Ilkeston: Castledine House, Heanor Road, Ilkeston DE7 8DY

Access to advice wherever you are in Erewash...

Our telephone adviceline is a first response service for the whole of Erewash and wider Derbyshire Districts area.

Open 9.00am - 4.00pm, Monday-Friday.

**FREEPHONE
0808 278 7954**



Help and support in the heart of your community



Our **outreach advice service** is one of the largest and most comprehensive in the country with more than 80 outreach locations across Derbyshire Districts.

In Erewash we run **19** advice sessions a week in GP surgeries, and community facilities in...

**Cotmanhay - Ilkeston - Kirk Hallam
Long Eaton - Sandiacre - West Hallam**

Unless stated, please enquire at your local advice centre or call our adviceline for more information about our projects and services.



Money Advice

We can advise you on long term debt options and explain how to deal with your creditors

Older People's Champion

Advice and support on claiming benefits for residents over the age of 65



Money Sorted in D2N2

We will help improve your skills, knowledge and confidence with different money issues so you are in a better position for the future



Power Up in conjunction with

WESTERN POWER DISTRIBUTION



To ensure that vulnerable people receive impartial advice on energy, money, benefits and health

Pension Wise

0808 146 7709 or www.pensionwise.gov.uk/en

Free and impartial government guidance about your defined contribution pension options



Pension wise



Help to Claim

0800 144 8444

We can support you in the early stages of your Universal Credit claim, from the application, through to your first payment

**citizens
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