

Wellness Project Report 2021/22

**Derbyshire
Citizens
Advice**

**Benefits
Consumer
Debt
Discrimination
Education
Employment
Financial
Health
Housing
Immigration
Legal
Relationships
Tax
Travel
Utilities**

**citizens
advice**

 **DERBYSHIRE**
County Council

Derbyshire County Council Public Health Advisory Service - Community based support

Introduction from Councillor Carol Hart, Derbyshire County Council

Derbyshire County Council Public Health funds the delivery of Citizen Advice sessions across various Derbyshire community venues.

All venues offer the appropriate level of privacy/confidentiality and the advisors deliver high quality advice services to local people based on local need and priorities.

There are big differences in life expectancy between residents in different parts of our county – in some areas a gap of up to 13 years. Public health action is seeking to reduce this gap, improving health and reducing inequalities for all our residents, regardless of where they live.

Derbyshire County Council recognises the importance of this preventative approach and the significant health and wellbeing benefits to both the individual and wider society in dealing with complex financial and social pressures. Addressing the wider determinants of health and its associated issues such as redundancy, debt, homelessness and domestic abuse is critical in ensuring root causes do not develop into ill health.

Many of the challenges people were facing before the Covid-19 pandemic have worsened. The impact of the pandemic, compounded by current cost of living pressures continue to present significant challenges for our communities, and highlight that the need for essential preventative services like this is greater than ever.

Key outcomes of Citizens Advice Wellness sessions across Derbyshire



Help and advice given to 3,076 patients or families



Advice given on 13,863 problems



Additional income of £3,633,257 secured for patients and families



Debts of £1,361,355 rescheduled or written off

Our work on the Wellness project

This year we have seen a gradual return to our community venues across Derbyshire following the closures due to the pandemic. We are now delivering our advice from a mixture of Children's Centres, Community Centres, libraries and community support venues in addition to providing advice to referred clients from the Derbyshire Discretionary Fund Team (DDF), Live Life Better Derbyshire (LLBD) and other health and social care professionals.

Working closely with the DDF Team on a pilot referral project has helped strengthen links between the services and established a clear joined up pathway of support for families with immediate need. Our service has enabled us to be involved and provide the crisis point intervention that may see a long-term solution to an immediate problem.

For those referred clients from DDF that chose to engage with the Citizens Advice service we were able to achieve an average of **£850 per person** in additional income or debt managed. The pilot was a huge success and further demonstrated how our service has made a difference to those clients that wouldn't necessarily accessed our services previously.

The Wellness project is an excellent example of how we can deliver our advice services to different audiences as the variety of settings is so varied. Working in community venues helps us to raise the profile of the service to a younger audience, particularly through our work in Children's Centres and libraries.

All Local Citizens Advice check their Quality of Advice on a monthly basis using a random selection of cases via the Citizens Advice Casebook system which are assessed by experienced Supervisors and Managers. All cases are then independently assessed by a national audit team. All Derbyshire offices continue to meet the required standards.

Key outcomes at a glance



We helped **3,076 clients** with their problems (a cost of £115.50 per client).

A person who contacts Citizens Advice with a new problem during a specified period.



We dealt with **13,863 enquiries** (a cost of £24 per enquiry).

An enquiry counts the number of issues or problems that a client seeks help with. Many clients have more than one issue or problem, even if the only perceived problem is, for instance, debt. Within a debt problem there may be a housing issue (possible eviction due to rent arrears), a utilities issue (possible disconnection due to arrears) and a money-lending issue (illegal doorstep lending). We count this as three enquiries as there are three separate legal issues, demanding different and separate courses of action.



We helped clients secure an extra **£3,633,257 of additional income.**

This is mainly made of benefit gains, consumer and other forms of compensation, warm home discounts/energy savings, water social tariffs, payments arising from employment, insurance pay outs, tax refunds, charitable payments, discretionary funding and other income gains.



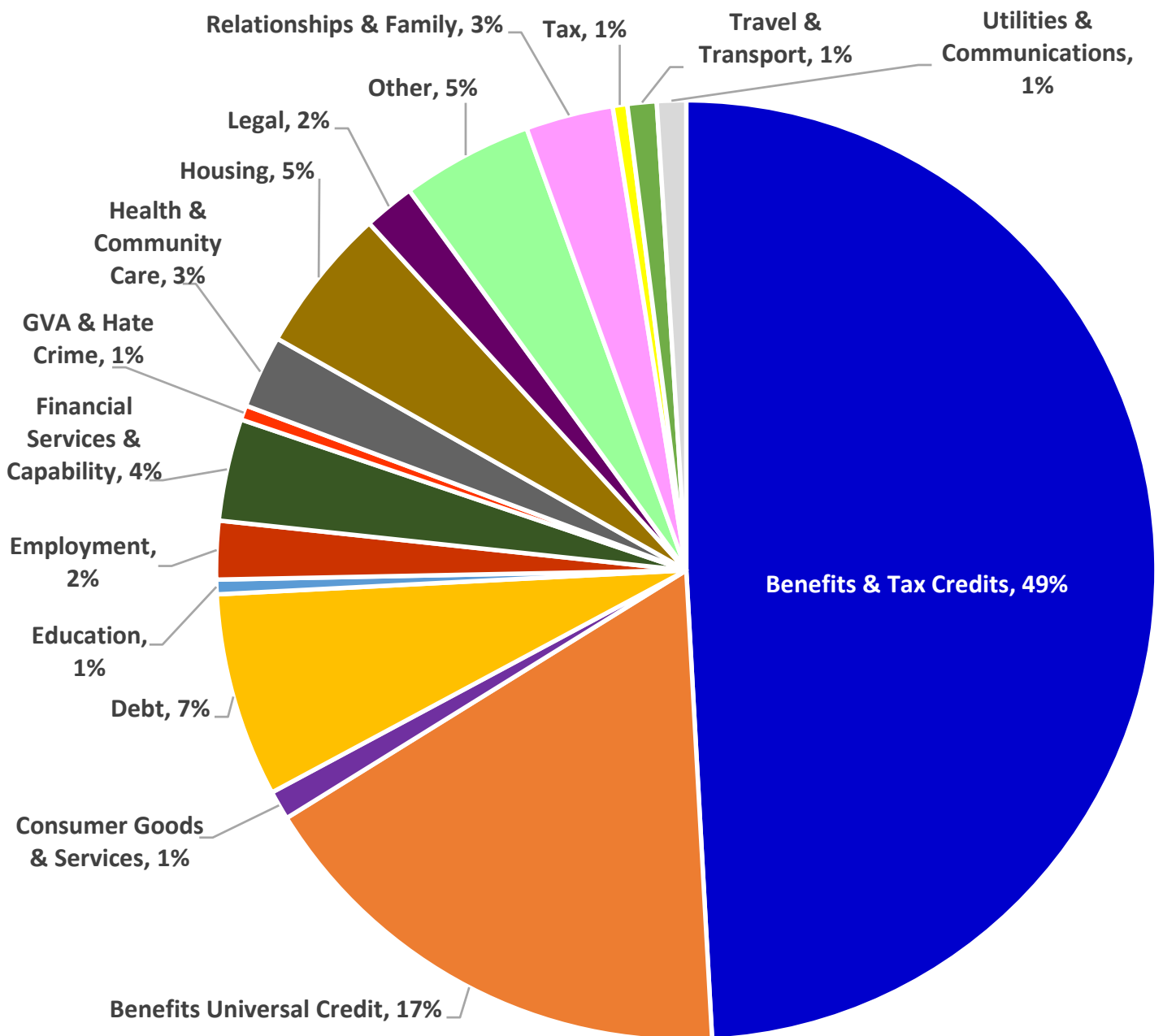
We helped clients in negotiating **£1,361,355 of debt** to be rescheduled or written off.

Debt managed is reduced slightly for 2021/22 as expected due to the suspension of debt follow up during the pandemic. This is the amount of debt that is brought under control, reduced, or written off to enable households to stabilise their financial situation and avoid harmful enforcement proceedings including homelessness, disconnection, imprisonment, legal actions, or financial penalties.

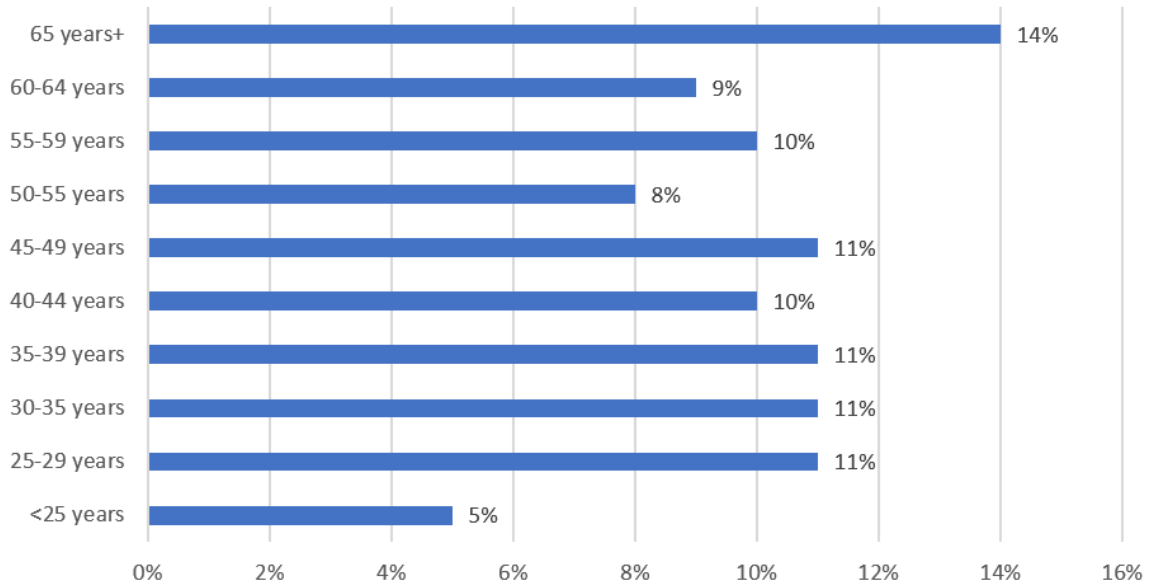


Breakdown of Issues and Client Profile - GP Project

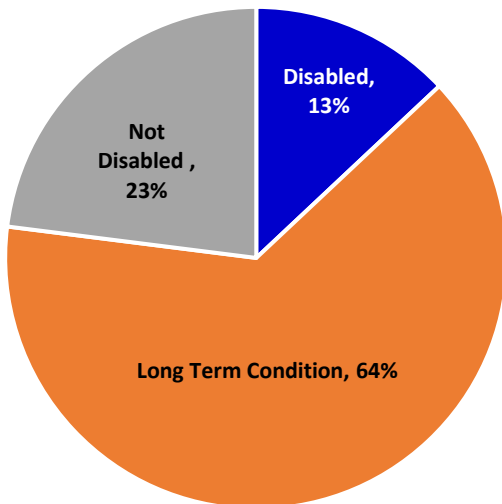
Issues



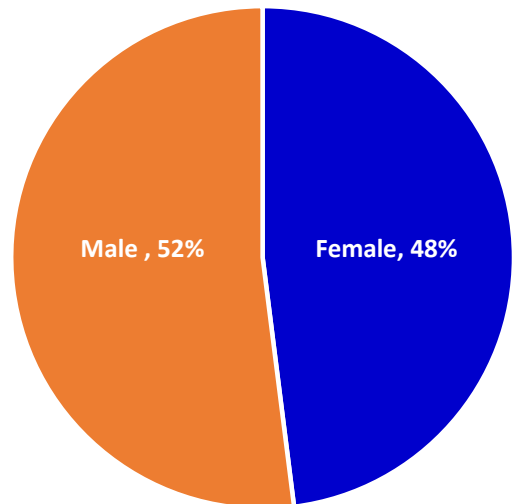
Age



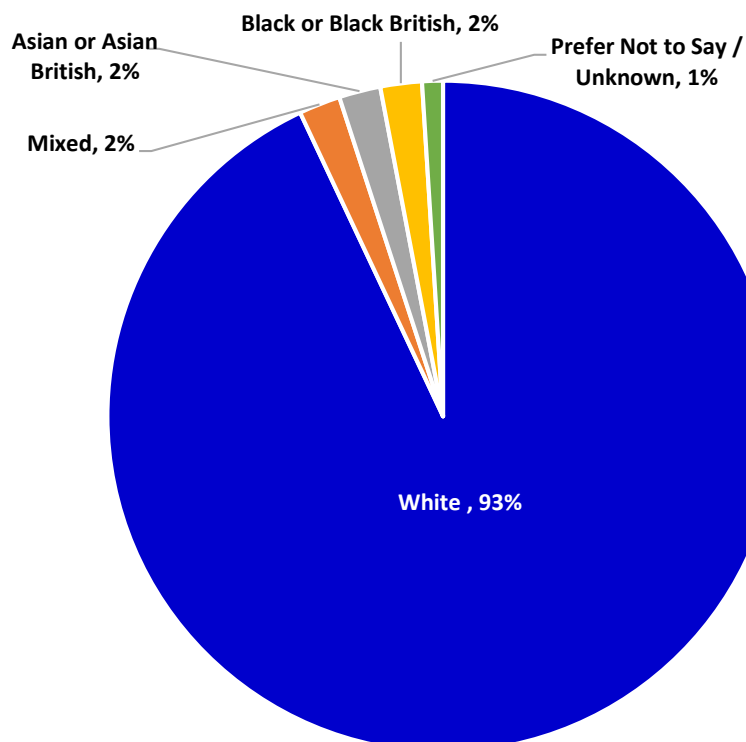
Disability



Gender



Ethnicity



Elaine's story

Elaine is a single parent to a 7 year old and lives in local authority accommodation. Elaine considers herself to be vulnerable due to several health conditions which include Attention Deficit Hyperactivity Disorder and Post Traumatic Stress Disorder. Elaine's health conditions mean she is unable to work at this time.

The advice session was carried out by telephone as requested by Elaine to meet her capability needs as she struggles to leave her home and becomes very anxious when she has to do this. Elaine contacted us as she wanted to reduce her energy costs, maximise her income and discuss an issue regarding her energy supplier. We explored Elaine's financial issues further and found she had no debts but was paying a considerably high amount of energy usage which was impacting on her budgeting.

Elaine is with Scottish Power, she does not have a smart meter but does have a pre-payment meter. Elaine pays a staggering £580 per month. Elaine has contacted Scottish Power to query this and to see if her meter could be checked/changed. However, she had no response from her energy supplier.

We carried out an energy comparison for Elaine and found a cheaper tariff of £210.99/month with Octopus energy. This would save Elaine £369.01 per month and £4,428.12 per year! Elaine was unsure what to do, so we offered to refer her to Marches Energy who would be able to speak to Scottish Power and investigate further. We explained if Elaine was not happy with the resolution, Marches would help her switch to a cheaper tariff. Elaine was very relieved and agreed to the referral being made.

We provided a benefit check to see if Elaine was in receipt of the correct benefits and if she was entitled to any additional income. Based on the information Elaine provided, we found that she was in receipt of the correct entitlements. Due to Elaine's low income, we found that Elaine could qualify for a water tariff called Big Difference Scheme which could reduce her water bill by up to 90%. Elaine requested the telephone number for this and said she felt confident to apply herself.

We discussed Elaine's awareness regarding the Warm Home Discount scheme and Priority Services Register. Elaine was not aware of these schemes. Our Adviser explained what each scheme was and checked if Elaine met the criteria to register for both. Our Adviser explained that Elaine did meet the criteria for both schemes however, she would have to stay with Scottish Power for 1 year if she was awarded their Warm Home Discount payment. Elaine requested the contact details and stated she would decide once she had addressed the meter issue.

We explained ways to reduce Elaine's energy usage and therefore reduce her energy bills. Elaine was informed she could use a thermostat, radiator valves and timers to control her heating, which could save over £100 a year. Elaine was also advised she could replace old-style lightbulbs with energy efficient ones and turn off any appliances left on standby.

At the end of the advice session, Elaine said she felt relieved that she was going to get help with her energy supplier issue and felt enabled to address the other matters discussed, herself.

Outcomes:

- Elaine could potentially reduce her water bills by up to 90% via a telephone application she will complete herself.
- Elaine has the potential to save up to £4,000 per annum should she decide to switch energy suppliers and is aware of the support available to help with this.
- Elaine was made aware of the Warm Home Discount and Priority Service Register schemes and how to apply for these.
- Elaine explored how she could reduce her energy usage around the home.
- Elaine felt enabled to deal with issues discussed in the future.
- Elaine's health and wellbeing had improved at the end of the appointment.

Jane's story

The client is single and lives with her 7-year-old son, and was referred to Citizens Advice for support regarding her high energy costs. Upon further discussion the client had high energy costs due to her managing long-term health conditions, the same health condition also limit her ability to work.

Her health conditions caused the client to have to heat her house continuously to live comfortably with her osteo-arthritis, which led to higher costs for her energy usage. The client's mental health then caused her to ignore the issue presented by this and it was spiralling out of control.

The client had tried to contact her energy provider to discuss this issue, the client was looking to change her meter from an older model to a newer smart meter to better allow her to keep a track of her energy costs, but this issue had not been resolved.

After contacting the client, our adviser began a discussion to investigate her energy costs to see if Citizens Advice could empower the client to potentially reduce her energy costs and investigate the issue with her meter.

How did we help?

- Benefit check completed confirmed client already receiving correct entitlement in full
- Client was assisted to use Citizen's Advice price comparison tool to compare prices for gas and electricity
- Based on an estimated usage of £580 per month, savings of up to £200 per month were identified by switching provider
- Provided advice on energy saving measures that could help reduce energy usage throughout the house
- Supported client to make a formal complaint to her current energy provider regarding meter problems
- Also given Carbon Monoxide advice, highlighting the dangers of Carbon Monoxide gas especially during winter months when heating is switched on and windows are closed. The client was eligible to be provided a free Carbon Monoxide Detector

Client Feedback

The client said she was very grateful for the information and support given to her. She said that she understood her benefit entitlement now and felt confident with the advice provided and felt less worried regarding her energy costs. Client stated that with Citizens Advices help she felt more confident dealing with energy matters and was going to implement some behavioural changes to lower her bills.



Mrs Smith's story

Mrs Smith came to us asking for support to apply for a blue badge. She had been struggling to walk far due to health issues, is struggling with care needs and is unable to go out without support.

How did we help?

We took details about the situation and assisted Mrs Smith make the application online uploading all evidence for client.

We also advised that due to her and her husband's health issues they meet the criteria for Attendance Allowance of at least at the lowest rate of £60pw each.

Mrs Smith was also informed she can ask Physio and the Local Authority for a further aids and adaptations assessment. Small aids and adaptations (less than £1000) would be provided free of charge and a means assessment would be carried out for anything over £1000. Our client had savings that would preclude income related benefit and they thought they were not entitled to any help at all.

Outcomes of advice

- Completed Blue Badge application
- Assisted client to claim Attendance Allowance
- Entitlement to aids and adaptations

Annual benefit gained: £3120 each,
£6240 pa

Aids and adaptations: £1000 approx
Blue Badge

Client feedback

Mrs Smith thanked us for our help, was surprised about the entitlement to Attendance Allowance and was relieved to have found help that has improved their wellbeing.



Michaels's story

Client is a single man living alone. At the time of the appointment he was living in a privately rented property, where he had over £4000 arrears due to rent not being covered by benefits.

Client struggled to deal with letters and avoided using the phone where possible. He was alcohol dependent, unable to work due to anxiety, depression and arthritis, and felt socially isolated.

Bailiffs were in attendance, collecting a non-priority debt. Client had attempted to set up payment plans with creditors previously but had not stuck to these due to spending his income on alcohol.

Client was already on the housing register, and while working with us, moved to a new, affordable property.

Client did not attend the first appointment due to the difficulties he was having with his health conditions. A further face to face appointment was arranged, which client did attend.

We advised client that he could apply for both PIP and Limited Capability for work, and have assisted him with both applications. We referred client for a food parcel, for which he was very grateful, and advised on support available from the foodbank.

Client had £15,018.22 total debt and a deficit budget. After considering all options, client chose a Debt Relief Order. All relevant paperwork and information were gathered and a DRO application was made, and was successful.

Client continues in recovery for his alcohol dependency supported by medication and with help from One Recovery.

Having been released from his debts, and with a fresh start in his new property, client stated he is feeling much more positive about his life.

Client has even joined a local drama group, and recently appeared on stage.



Joe's story

Joe is single, in his thirties and lives in rented property. He is currently not in work and is claiming Universal Credit (including help towards housing costs), Council Tax Support and the disability benefit, Personal Independence Payments.

Joe experienced a mental health crisis and has recently returned home from a mental health unit. Following a relationship split, Joe has made a new claim for Universal Credit as a single person. As a result of this, he was left without money and was assisted by the DDF whilst he was waiting for benefit payments.

A referral to Citizens Advice was made by DDF. Joe had other pressing urgent needs. He has an upcoming court case relating to his relationship split and has a longstanding debt problem. These issues were causing Joe significant stress and anxiety.

How did we help?

- By checking that Joe was receiving the correct amount of benefit going forward
- By arranging for Joe to get emergency food provision from the local foodbank
- By making a referral to Marches Energy Agency so Joe could access energy vouchers, energy saving bulbs, equipment and energy advice on how to save money
- By providing basic advice relating to family law, court procedures and ensuring that Joe had access to legal representation
- Checking that Joe had the right support to help manage his mental health issues
- By referring Joe to a specialist debt caseworker at Citizens Advice to sort out a multiple debt problem

Outcomes of Advice

- Access to emergency food and services that help with energy
- Better prepared for the forthcoming court case
- Help to better manage debt (this will be a work in progress)
- Reduced stress
- Better knowledge where to get help in the future

