


Our impact and social value in Derbyshire Dales 2021/2022

**“What a difference
you have made...
I can now at last move
forward.”**



**citizens
advice**

**Derbyshire
Districts**

Welcome and introduction

We are proud to celebrate another successful year of helping people across Derbyshire Dales. We have helped over 1,353 people with more than 10,995 issues, with the majority of clients having benefit and debt problems.

The last two years have been vastly different from previous years for everyone, including our community and organisation. The pandemic has presented a number of challenges however we have continued to deliver our services with a mix of phone advice and virtual face to face interviews.

We are now pleased to announce that all of our face to face services are fully open including all of our existing outreach projects in addition to new exciting partnerships working with community eating venues and food banks.

As more and more people face a cost of living crisis we know those on the lowest incomes will be hit hardest and our frontline advisers are already supporting people who can't afford rent, food or heating. We have invested extra resource into targeted support for clients struggling with debt and we have seen an expansion of our dedicated energy team.

We recognise that next year will present real challenges for many families and we will continue to be responsive to the needs of the local communities, however complex they may be.

Our team of dedicated staff and volunteers have ensured that we deliver a high-quality service across Ashbourne, Bakewell, Darley Dale, Matlock, Wirksworth, Winster and Youlgreave 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 Derbyshire Dales.

Chief Officer: Chloe Doxey

Our work in Derbyshire Dales

**£1.6 million
secured in
benefits and
grants**

**10,995
problems
tackled**

**1,353
people
helped**

**£650,000
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 Derbyshire Dales serves some of the most socially and geographically isolated 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

61% Female

39% Male

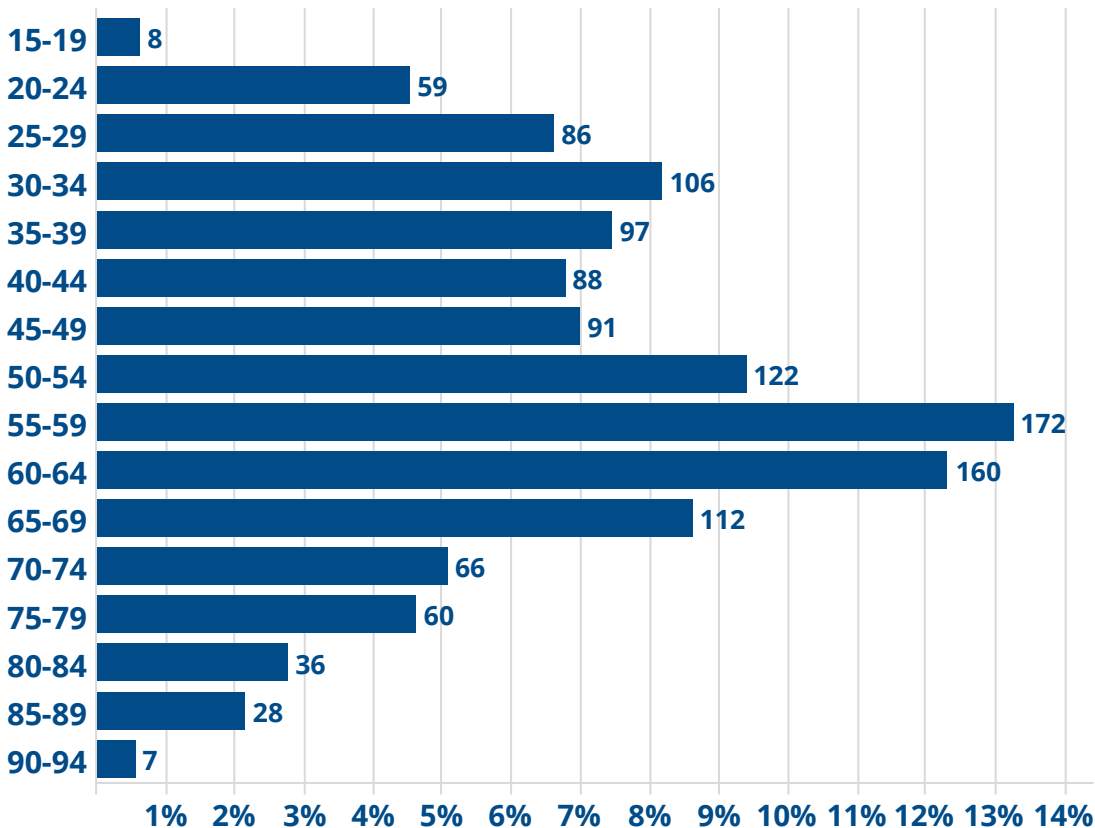
56% of people we have helped in Derbyshire Dales have a disability or long-term health condition.

27% of people with a disability or long term health condition disclosed having mental health issues.

"Thank you for helping me to find a way out and plan for the future... Knowing there is help when I need it is reassuring and I feel confident to move on with my life"



Clients by age



Derbyshire Dales in detail...

In the last year we have:

Dealt with
4,296
enquiries
relating to
Benefits, Tax
Credits and UC

Handled
824
queries about
limited
capability to
work

Tackled over
406
issues relating
to Council Tax
arrears

Helped with
1,235
PIP related
issues

An appointment was booked for a couple called Charlie and Charla, to discuss their financial concerns.

Charla said she normally worked part-time but that she was on sick leave at the time. Charla had health issues; she had COPD and was also waiting for an operation to replace her left hip. Charla explained that because of her health she found it difficult to work, and that she would like to give it up. Charlie added that he was concerned that Charla's health would deteriorate if she continued to work.

The clients continued by explaining that if Charla gave up her job, they would only have their state pensions income, which meant that they did not know whether they would have enough money to pay their bills, including rent and council tax.

Our adviser carried out a benefit check for the couple. They were advised that if Charla were to give up her job, their reduced income would mean that they could qualify for Pension Credit. They would also be eligible for housing benefit and council tax support. Charla was further advised that she might be eligible for Attendance Allowance, and if she was awarded the claim, Charlie could be eligible to claim for Carer's Allowance.

Charlie and Charla were helped to complete the relevant forms, and, in due course, they began to receive their payments for all **5** claims. Increasing their income by **£271.68pw.**



Financial outcomes

Total weekly income: £271.68/week

Total annual income increase: £14,127.36

95 people came to us
for advice about
divorce and separation



We helped **55** people
to address their rent
arrears



101 people needed
our help to access
community care



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 | 3,814 |
| Benefits Universal Credit | 1,983 |
| Consumer Goods & Services | 140 |
| Debt | 2,172 |
| Education | 22 |
| Employment | 278 |
| Financial Services & Capability | 762 |
| GVA & Hate Crime | 26 |
| Health & Community Care | 167 |
| Housing | 494 |
| Immigration & Asylum | 29 |
| Legal | 148 |
| Other | 181 |
| Relationships & Family | 254 |
| Tax | 48 |
| Travel & Transport | 107 |
| Utilities & Communications | 370 |
| Grand Total | 10,995 |

Benefits, Tax Credits and Universal Credit

The removal of the £20 uplift on Universal Credit/ Tax Credits in the face of rising living costs means that it is no surprise that the most significant areas for advice has been benefits. 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 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.

| Ward | People helped | % |
|---------------------------|---------------|----|
| Matlock St Giles | 184 | 13 |
| Matlock All Saints | 155 | 11 |
| Darley Dale | 129 | 9 |
| Wirksworth | 110 | 8 |
| Ashbourne South | 102 | 8 |
| Bakewell | 98 | 7 |
| Ashbourne North | 66 | 5 |
| Masson | 64 | 5 |
| Hathersage and Eyam | 45 | 3 |
| Tideswell | 43 | 3 |
| Bradwell | 35 | 3 |
| Hartington and Taddington | 31 | 2 |
| Carsington Water | 30 | 2 |
| Lathkill and Bradford | 28 | 2 |
| Calver | 25 | 2 |
| Dovedale and Parwich | 25 | 2 |
| Doveridge and Sudbury | 25 | 2 |
| Litton and Longstone | 24 | 2 |
| Winster and South Darley | 24 | 2 |
| Chatsworth | 22 | 2 |
| Stanton | 22 | 2 |
| Clifton and Bradley | 21 | 2 |
| Hulland | 18 | 1 |
| Norbury | 15 | 1 |
| Brailsford | 12 | 1 |

Through our energy projects we have provided over **3,770** 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 **£96,942**.

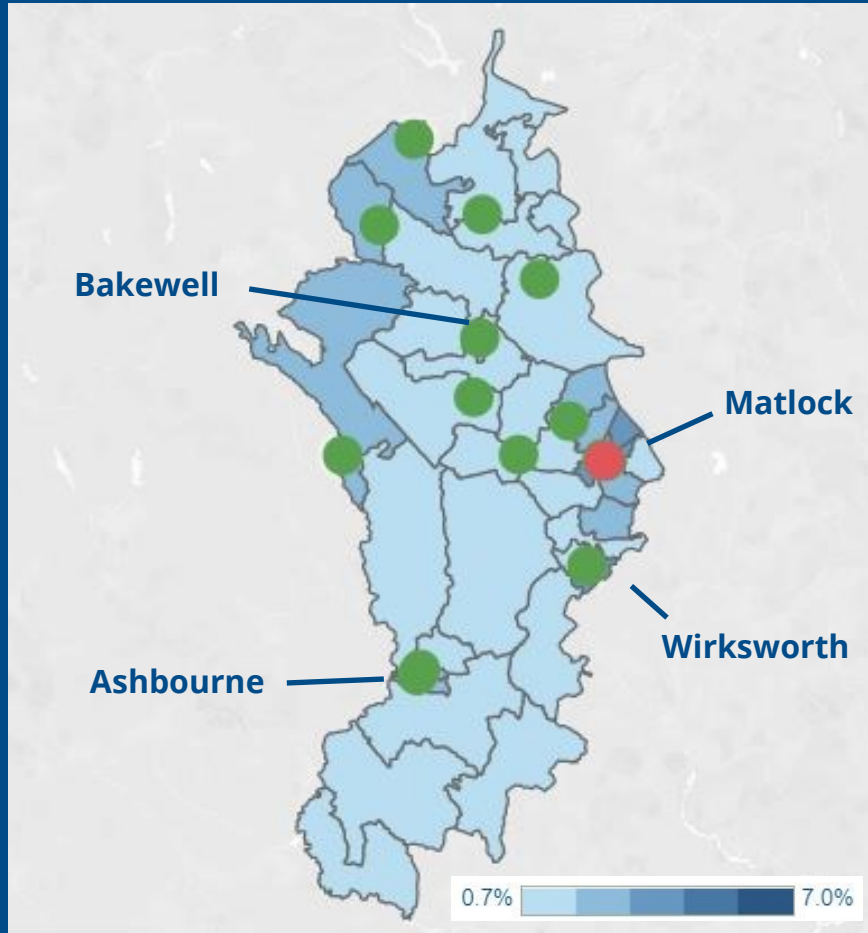


| Ward | Issues tackled | % |
|---------------------------|----------------|----|
| Matlock St Giles | 1743 | 16 |
| Matlock All Saints | 1364 | 12 |
| Ashbourne North | 875 | 8 |
| Wirksworth | 829 | 8 |
| Darley Dale | 810 | 7 |
| Ashbourne South | 793 | 7 |
| Bakewell | 718 | 7 |
| Tideswell | 557 | 5 |
| Masson | 508 | 5 |
| Hartington and Taddington | 271 | 3 |
| Dovedale and Parwich | 255 | 2 |
| Hathersage and Eyam | 253 | 2 |
| Bradwell | 253 | 2 |
| Litton and Longstone | 244 | 2 |
| Winster and South Darley | 241 | 2 |
| Carsington Water | 217 | 2 |
| Calver | 182 | 2 |
| Lathkill and Bradford | 151 | 1 |
| Chatsworth | 146 | 1 |
| Doveridge and Sudbury | 133 | 1 |
| Clifton and Bradley | 101 | 1 |
| Stanton | 100 | 1 |
| Norbury | 90 | 1 |
| Brailsford | 87 | 1 |
| Hulland | 87 | 1 |

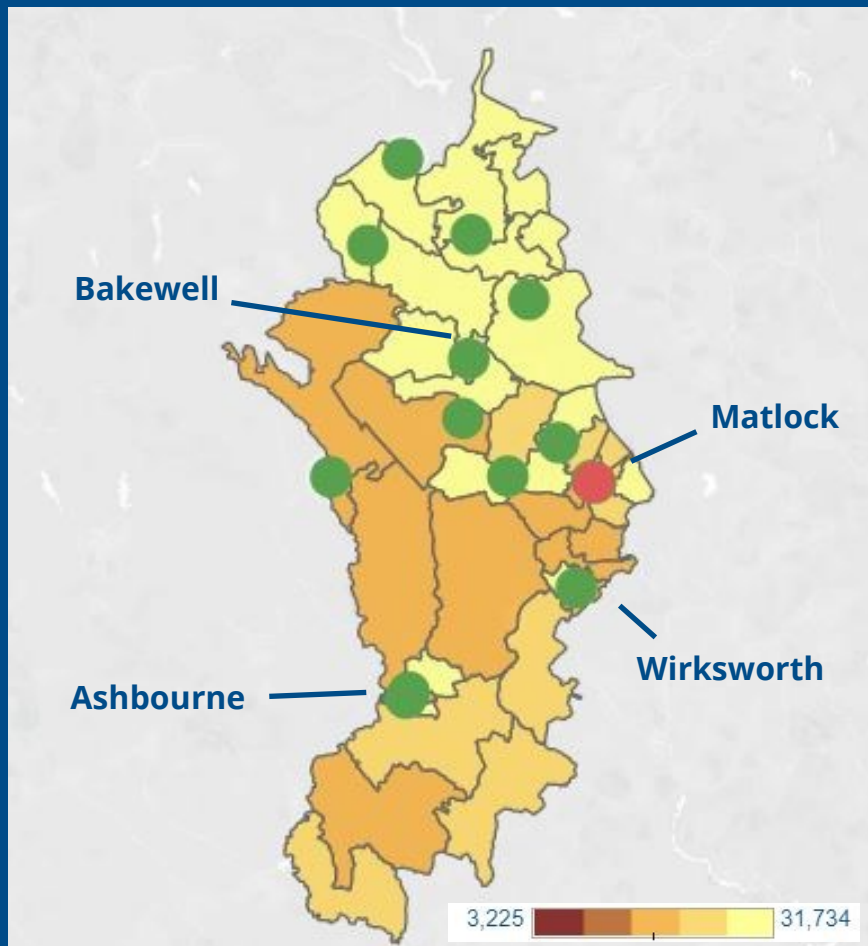


The community we serve...

Clients helped:



Index of multiple deprivation:



Our advice office:

Citizens Advice Matlock
Town Hall
Bank Road
Matlock
DE4 3NN

Our advice outreaches:

Ashbourne

Ashbourne Medical Practice
The Surgery

Bakewell

Agricultural Business Centre
Bakewell Medical Centre

Baslow

Baslow Health Centre

Darley Dale

Darley Dale Medical Centre

Hartington

Hartington Surgery

Hope Valley

Bradwell Surgery
Eyam Surgery

Matlock

Imperial Road Surgery
Lime Grove Medical Centre

Tideswell

Tideswell Surgery

Wirksworth

Hannage Brook Medical Centre

Winstar

Winstar Surgery

Youlgreave

Youlgreave Surgery



The difference we make...

A client attended an appointment with our adviser for a benefit check. The client had become unwell following his first COVID-19 vaccine and as a result was unable to work. The client was a carer for his wife who received PIP, receiving the enhanced rate for both the Daily Living and Mobility components.

The client explained that he had experienced a series of health problems following his first Astra-Zeneca vaccine including a stroke, kidney stones and a heart attack. He also had Crohn's disease. The client was on long-term sick from work, he had received three months Company Sick Pay on full pay, and 28 weeks on Statutory Sick Pay which at the time of the appointment had expired. The client's employer had suggested that the client could consider resigning because of his health problems.

Because of his situation, the client was concerned that he may not be able to afford the mortgage. The client also received a State Pension and had used all of his savings to pay bills.

The client was advised that he was not entitled to Pension Credit until his wife also reached pension age. The client was also advised that he was not eligible to any Carer's allowance as he was receiving his State Pension.

The adviser carried out a benefit check for the client and advised him that he did not qualify for Universal Credit due to his state pension income, but that instead he could be eligible for Attendance Allowance due to his health conditions and the amount of help he needed with personal care. The client was then advised that if Attendance Allowance was awarded his wife would then be able to claim Carer's Allowance. This would mean that they could receive Universal Credit Limited Capability for Work-Related Activity element and the Carer element, meaning that the client could receive **£147** per month.

The client was also advised to talk to their mortgage provider, to ask that their monthly payments be reduced, or to have a payment break until their income was stabilised.

The client was advised not to resign from work as whilst off sick he could accrue holiday entitlement. The client was also informed that his employer could consider fair dismissal on grounds of capability but would have to follow the correct procedure.

The adviser sent further information to the client by email. The client was advised that he could rebook a further appointment to help him to claim Attendance Allowance, Carer's Allowance and Universal Credit. In summary, the client was advised that their income could potentially increase by **£700pcm**.

Financial outcomes

| | |
|--------------------------------------|--------------------|
| Attendance Allowance | £60.00/week |
| Carers Allowance | £67.60/week |
| Total annual income increase: | £8,400 |



Our value to society...

For every £1 invested in our charity, we generated:

£2.42

in savings to
government and
public services
(fiscal benefits)

£25.56

in wider economic
and social benefits
(public value)

£12.45

in financial value to
the people we help
(specific outcomes to
individuals)

Our savings to the public purse include:



£331,746

saved by local government, through reducing
homelessness

Maximising the income for those we help prevents more costly intervention. This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- help clients negotiate local processes, such as welfare reform changes
- help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs

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

We deliver advice sessions in most of the **GP surgeries** and **community venues** across Derbyshire Districts. Across such a rural patch this allows us to reach many socially and geographically isolated people that we otherwise would be unable to help in a face to face setting.



9 out of 10 people who contacted Citizens Advice said that we helped them **find a way forward** and **3 in 4** of those people said they could not have resolved their issues **without our help** and advice.

Older Persons Project...

This year we have developed and expanded our older persons champion project further, working across our four local authority areas in Derbyshire offering telephone advice to over 65's. Our trusted referral partners include: the Alzheimer's Society, Derbyshire Carers association, social prescribers, and adult social services.

In total we have helped **650** clients with **1,541** issues, gaining them in total **£1,249,298** in unclaimed benefits, which gives an average income gain of **£1,921** per client per year. The enquiries have mostly involved benefits such as Attendance Allowance and Pension Credit, but have also encompassed travel and transport issues, lasting power of attorneys, health and community care as well as utilities and communication issues.



Energy Advice...



We offer a range of energy related services, including local one to one advice, a partnership with Western Power Distribution to provide telephone 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, practical energy savings tips, carbon monoxide safety advice and much more.

In total through our energy projects we have assisted over **2,000 clients** to save over **£850,000** in total. In addition, we trained **300 frontline workers** across Derbyshire on energy awareness, how to spot fuel poverty with their clients and how to refer them to us for ongoing assistance.

Partnership project with Derbyshire Community Health Service (DCHS)...

This year, Derbyshire Community Health Service (DCHS) worked with the Derbyshire Citizens Advice services to develop a project that provides support and advocacy to young families and referred patients suffering from Long Covid. Advice is given on a range of social, legal and financial issues within Derbyshire.

A designated fast track phone advice service has been developed so that front line health workers can get immediate help for families needing support. Over **£600,000** additional money has been claimed for the families referred into the service. This speedy intervention has been proven to achieve the ambition of improving the health and reduce the health inequalities of families referred, thus enabling the wider social determinants of health to be addressed.

In recognition of the success of this new project Derbyshire Citizens Advice were finalists in the National Health Service Journal Awards for **'Most impactful Project Addressing Health inequalities'**.



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 Derbyshire Dales 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 **14,200 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 Derbyshire Dales.

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

**Derbyshire Dales District Council
Derbyshire County Council
Derbyshire Public Health Locality Partnership**

**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 Derbyshire Dales advice centre

Matlock: Town Hall, Bank Road, Matlock DE4 3NN

Access to advice wherever you are in Derbyshire Dales...

Our telephone adviceline is a first response service for the whole of Derbyshire Dales 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 Derbyshire Dales we run **19** advice sessions a week in GP surgeries, and community facilities in...

**Ashbourne - Bakewell - Darley Dale - Matlock
Wirksworth - Winster - Youlgreave**

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
advice**

**Derbyshire
Districts**