

Impact Report 22/23 High Peak



Our work in High Peak...

We are proud to celebrate another successful year of helping people across High Peak.

We have seen a dramatic increase in the number of people needing our services in 2022/23, providing advice to 2,826 people with more than 25,000 issues. Increasingly the issues families are facing are becoming more complex and difficult to resolve but we always endeavour to get the best outcome for all our clients.

Many thanks to our amazing team of staff and volunteers who remain reliably committed to help the residents of High Peak through a difficult year ahead.

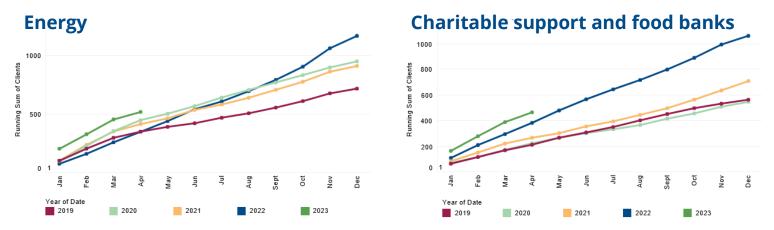


Cost of living

Britain is facing its biggest cost of living crisis in decades. At Citizens Advice Derbyshire Districts, we've seen more people coming to us for help with crisis support, energy problems and not having enough money to make ends meet than ever before.

As prices rise, people make more and more difficult decisions about what to cut back on and where they need to rely on community support, because they don't have enough to live on.

In 2022/23 we have seen a sharp increase in families needing charitable support or help with paying their energy bills. Rising energy costs are forcing lower income families onto more expensive prepayment meters which is particularly concerning, as we are also seeing more people who can't afford to top up their energy prepayment meter - effectively disconnecting themselves.



Cost of living issues over time

Our advisers can help you find a way forward with advice on energy, benefits, debt and money issues, housing, access to grants, schemes, and other support. Issuing free pre-payment meter energy vouchers Providing sim cards with up to six months' worth of free data, calls, and text.

Chloe Doxey, Chief Officer

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 High Peak 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

59% Female

41% Male

Clients with a disability or long term health condition

61% of people we have helped in High Peak have a disability or long-term health condition.

> **25%** of people with a disability or long term health condition disclosed having a mental health condition.

23 15-19 20-24 119 25-29 174 30-34 218 206 35-39 40-44 245 45-49 191 50-54 25455-59 275 60-64 316 218 65-69 164 70-74 75-79 176 108 80-84 54 85-89 90-94 24 95-99 3 0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12%

"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

High Peak in detail...

In the last year we have:						
Dealt with 13,747 enquiries relating to Benefits, Tax Credits and UC	Handled 492 queries about limited capability to work	Tackled over 674 issues relating to Council Tax arrears	Helped with 3,286 PIP related issues			

Yasmin is a single parent and because of an injury to her shoulder she was off work sick and in receipt of SSP only. She said she expected to return to work in 12 weeks time. Yasmin also cared for her older non dependent daughter who lives with health issues. She was struggling to make ends meet because of the reduction in her income and the rent on her house not being covered in full by the housing element of Universal Credit. She was worried how she was going to manage for the next 12 weeks as she could not keep up with her rent and council tax.

We identified that Yasmin could apply to the Household Support Fund for short term financial assistance. The adviser submitted the application on behalf of Yasmin. Advice was provided for her to apply for a Derbyshire Discretionary Fund payment. She was advised how to apply for a Discretionary Housing Payment to help with the shortfall in rent not being met by her Universal Credit. We carried out a benefit check to ensure that she was receiving the correct amount of Universal Credit as well as ensuring that she was receiving help from the local food bank for the duration of her sick leave.

Because Yasmin had a disabled non dependent daughter we explained which benefits she may be entitled to in her own right such as PIP and Universal Credit. We advised how to make these claims and what financial difference it would make to her household in general because currently her daughter was 100% financially reliant on her. This in turn was placing additional financial pressure on the household.

Outcomes achieved for the client:

- Discretionary Housing Payment of **£14** per week (**£728pa**)
- Household Support Fund payment of £84
- Derbyshire Discretionary Fund payment of **£64**
- Food parcels in place to cover a 12 week period
- PIP and Universal Credit payments for her daughter of £6,396 per year

92 people came to us for advice about divorce and separation

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We helped **82** people to address their rent arrears

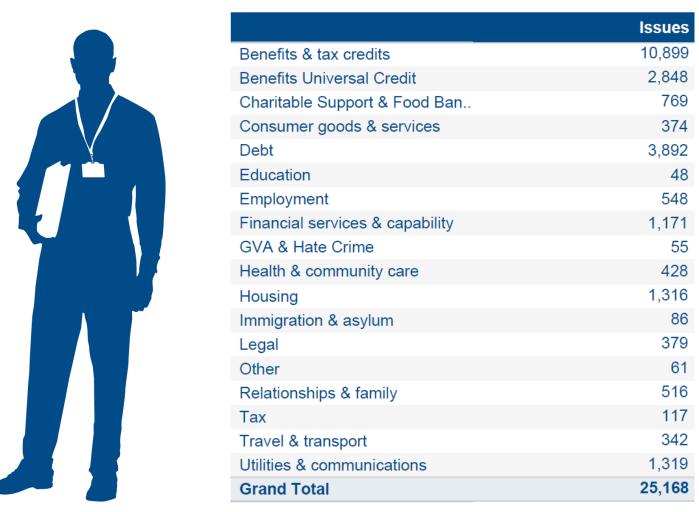


37 people needed our help to access community care



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.



Benefits, Tax Credits and Universal Credit

In the face of rising living costs it has been no surprise that the most significant area for advice has been benefits. Sickness and disability benefits account for the majority of issues we see. However, we have seen an increase in people seeking advice on general benefit entitlement to check they are receiving everything they are entitled to because of difficulties arising from the cost of living.

The demand for help with Universal Credit has remained strong with many people claiming it for the first time. Our Help to Claim (HTC) service has dealt with this demand to ensure that our clients have been able to get full support in High Peak.

Debt

This is our second largest area of advice, with Council Tax arrears accounting for the highest number of debt enquiries followed by clients experiencing difficulties managing their fuel bills.

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	lssues tackled	%
Stone Bench	2,885	11.5
Buxton Central	2,140	8.4
Howard Town	1,635	6.5
New Mills East	1,463	5.8
Cote Heath	1,287	5.1
Barms	1,182	4.7
Corbar	1,142	4.5
Gamesley	1,115	4.4
Whitfield	1,073	4.3
Chapel West	991	3.9
Hadfield South	917	3.6
Old Glossop	881	3.9
Whaley Bridge	869	3.5
Blackbrook	806	3.2
Hadfield North	796	3.2
New Mills West	737	2.9
Tintwistle	712	2.8
Hope Valley	648	2.6
Padfield	635	2.5
Simmondley	501	2
Chapel East	471	1.9
St John's	461	1.8
Hayfield	415	1.7
Limestone Peak	377	1.5
Dinting	321	1.3
Burbage	286	1.1
Sett	233	0.9
Temple	189	0.8

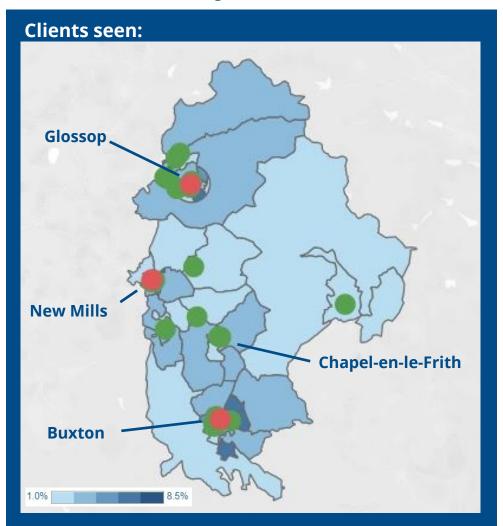


Through our energy projects we have provided over **8,074** energy savings tips on things such as turning off appliances, part filling kettles, insulating doors and using LED light bulbs.

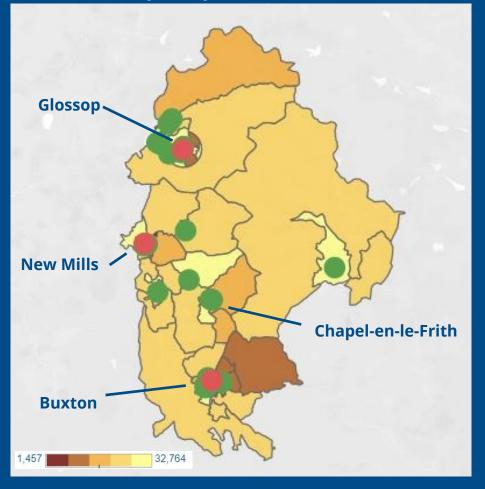
Total estimated **savings** for our clients as a result of **energy saving tips** last year was more than **£292,016**.

Ward	People helped	%
Stone Bench	217	8
Howard Town	180	6
Buxton Central	179	6
	150	5
Cote Heath New Mills East	150	5
Whaley Bridge	130	5
Gamesley	131	5
Hadfield South	122	4
Old Glossop	120	4
Barms	119	4
Corbar	118	4
Whitfield	110	4
Chapel West	104	4
Blackbrook	103	4
Hadfield North	99	4
Hope Valley	94	3
New Mills West	92	3
Simmondley	87	3
Tintwistle	74	3
Padfield	62	2
Hayfield	58	2
Limestone Peak	57	2
Chapel East	56	2
Dinting	52	2
Burbage	43	2
St. John's	43	2
Sett	35	1
Temple	34	1

The community we serve...



Index of multiple deprivation:



Our advice offices:

Citizens Advice Buxton 26 Spring Gardens Buxton SK17 6DE

Citizens Advice Glossop Bradbury Community House Market Street Glossop SK13 8AR

Our advice outreaches:

Buxton

Buxton Medical Practice Elmwood Medical Centre Stewart Medical Centre

Chapel-en-le-Frith Chapel-en-le-Frith Library Thornbrook Surgery

Chinley Chinley Community Centre

Fairfield Fairfield Children's Centre

Gamesley Cottage Lane Surgery Gamesley Early Excellence Centre

Glossop Howard Medical Practice Simmondley Medical Practice

Hadfield Lambgates Health Centre Manor House Surgery

Hope Valley Evelyn Medical Centre Hope Valley Medical Centre

New Mills Arden House Medical Practice New Mills Town Hall Sett Valley Medical Centre

Whaley Bridge Mechanics Institute

The difference we make...

Ciaran's GP referred him and his partner, Siobhan, to Citizens Advice as they had long-term health issues and could no longer work. Ciaran was Siobhan's carer. Their daughter lived with them and was caring for her parents. They had recently applied for Universal Credit and their mortgage company had agreed a short-term payment holiday due to the drop in income.

Ciaran and Siobhan were in receipt of Personal Independence Payment (PIP) for help with daily living and mobility needs. They were having difficulty paying for their gas and electricity and did not have enough money for food and other essentials.

The Adviser applied for a fuel voucher for their prepayment meters and applied for a Household Support Fund emergency cash payment. A referral to the local foodbank was made and they agreed to support the family for 6 weeks.

A full benefit check was carried out. Because Siobhan needed help with daily living tasks a mandatory reconsideration was carried out for her PIP award. To maximise the household income the adviser identified their daughter could apply for Carer's Allowance for Ciaran.

We helped Ciaran and Siobhan with their Universal Credit Capability for Work benefit forms and completed a Blue Badge application for Siobhan. Support was given to apply for help towards their mortgage costs from Universal Credit.

The Adviser worked with them for several months and made further referrals on their behalf to the foodbank whilst their benefit claims were processed. Siobhan was awarded an increase in her PIP to include daily living and Ciaran then applied for Carer's Allowance. Because of this their Universal Credit amount increased. Following our intervention the DWP decided that they were both not fit for work which further uncreased their Universal Credit.

The Adviser applied for a grant from the local authority for a new bed to help with their health conditions and their Social Prescriber helped them apply for a grant for an adapted bathroom.

Ciaran and Siobhan stated they were glad that Citizens Advice helped them with their immediate issues. They were helped not just as a one-off, but supported with all their on-going issues as well as being provided with help for the whole household. They said they would otherwise not have known what to do.

Outcomes achieved for the client

- Carers Allowance (for daughter and overall household income) of **£69.70 per week (£3,624 per year)**
- Blue badge, multiple food bank referrals and fuel bank vouchers
- Universal Credit £523.09 per month (£6,277 per year)
- PIP £61.85 per week (£3,216 per year)
- Improvement in quality of living because of new bed and adaptations to the bathroom



Our value to society...

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

£2.54

in savings to government and public services (fiscal benefits)

£27.54

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:



£404,205 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.

Social value to the NHS our services bring by reducing the use of mental health and GP services and keeping people in work: **£1,169,535.**

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.

Over 65's Project...



This year we have developed and expanded our over 65's 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 **663** clients with **2,188** issues, gaining them in total **£1,512,168** in unclaimed benefits, which gives an average income gain of **£2,280** 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 National Grid 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 **£1,000,000** 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.

Glossopdale Foodbank Project...

We have continued to work with **Glossopdale Foodbank** who refer food parcel recipients directly to our adviser. We can then engage with clients who may not have come in by themselves for help.

Our work in the Glossopdale Foodbank helps us to reach out to some of the most economic and socially challenged people in the High Peak throughout the challenges faced with the increase in cost of living. Many people seeking our help have difficulties with their physical health and mental wellbeing making everyday life harder for them. At first point of contact we are able to help them to overcome an immediate emergency

In 2022-23 we have dealt with **56** foodbank users of which **65%** had a disability or health condition. They presented **251** underlying issues and we were able to assist them in claiming a **£31,289** total annual income as well as advising on debts amounting to **£7,600**.



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

We continue to work with DCHS with the Derbyshire Citizens Advice services to develop a project that provides support and advocacy to young families and referred patients who have 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 **£850,000** 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.

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 **14,652 calls per year** across Derbyshire Districts. Our Adviceline is often a lifeline to many vulnerable and disadvantaged clients who otherwise may have difficulty accessing the service.

The service is provided by trained staff and volunteers and is a flexible, immediate service which is usually the first point of call for our clients - particularly by people unable to leave home easily due to ill health, caring commitments, working hours or isolated rural locations.

Freephone Adviceline 0808 278 7954 Monday to Friday, 9am to 4pm.



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.

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.

If you're interested in volunteering with us, you can find more information and register your interest at <u>citizensadvicederbyshiredistricts.org.uk/get-involved/volunteering/</u>.



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 High Peak.

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

High Peak Borough Council Derbyshire County Council Glossopdale Food Bank Chinley Parish Council New Mills Town Council

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 High Peak advice centres

Buxton - 26 Spring Gardens, Buxton SK17 6DE

Glossop - Bradbury House, Market Street, Glossop SK13 8AR

Access to advice wherever you are in the High Peak...

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

Open 9am - 4pm, Monday-Friday.





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

Over 65's Champion

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

Pension Wise

EIU

0808 146 7709 or **www.pensionwise.gov.uk/en** Free and impartial government guidance about your defined contribution pension options



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

Power Up

in conjunction with Nationalgrid

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