

**citizens  
advice**

**Derbyshire  
Districts**

# **Amber Valley**

## **6 Month Impact Report**



**April - September 2024**

# Amber Valley Impact Report

## April - September 2024



Our service is available to Amber Valley residents through a mixture of platforms, including our services from our Heanor office, open Monday, Wednesday and Friday, our telephone Adviceline service open Monday to Friday 9am-4pm and our various outreach locations across Amber Valley in GP surgeries, foodbanks and other community venues.

Demand for our services in Amber Valley has increased by 17% in comparison to the same time period last year and our clients are also presenting with multiple complex problems that require an increased amount of time and resource. The demand for our service is the highest it has ever been.

The funding we receive from Amber Valley Borough Council helps us to provide these vital services, and without this continuous support we simply wouldn't be able to do what we do.

<b>Amber Valley Statistics</b>	<b>23/24</b>	<b>24/25</b>	<b>Increase</b>
<b>Individual clients helped</b>	1,689	<b>1,978</b>	<b>17%</b>
<b>Contacts</b> (appointments and sessions carried out with clients)	5,024	<b>6,445</b>	<b>28%</b>
<b>Problems tackled</b>	13,841	<b>16,289</b>	<b>18%</b>
<b>Client Benefits and Grants secured</b>	£2,505,314	<b>£3,371,421</b>	<b>35%</b>
<b>Client Debt managed</b>	£662,759	<b>£1,174,493</b>	<b>77%</b>

<b>Month</b>	<b>Clients</b>	<b>Issues</b>
<b>April 24</b>	515	<b>2,707</b>
<b>May 24</b>	508	<b>3,004</b>
<b>June 24</b>	475	<b>2,885</b>
<b>July 24</b>	528	<b>2,875</b>
<b>August 24</b>	483	<b>2,802</b>
<b>September 24</b>	508	<b>2,855</b>

## Our clients

### Age of clients

<25 yrs	4%
25-29 yrs	6%
30-34 yrs	8%
35-39 yrs	9%
40-44 yrs	7%
45-49 yrs	7%
50-54 yrs	9%
55-59 yrs	11%
60-64 yrs	11%
65+	28%

### Gender of clients

Female	59%
Male	41%

### Ethnicity of clients

White	86%
Black, Asian, Mixed & Other	14%

### Health of clients

Disabled or Long Term Health Condition	67%
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## The problems we helped with

The number of issues we helped Amber Valley residents with has increased this year by 18% in comparison to the same six month period last year. The biggest increases were in Utilities (115% increase), Benefits and Tax Credits (19% increase), Universal Credit (14% increase) and Charitable Support and Food Banks (50% increase). These issues are reflective of the impact of the cost of living crisis on individuals who are increasingly turning to Citizens Advice for support.

### Issues by type

Benefits & Tax Credits	6,676
Benefits Universal Credit	2,342
Charitable Support & Foodbank	366
Consumer Goods & Services	528
Debt	2,425
Education	33
Employment	391
Financial Services & Capability	640
GVA & Hate Crime	25
Health & Community Care	359
Housing	734
Immigration & Asylum	49
Legal	219
Other	35
Relationships & Family	367
Tax	50
Travel & Transport	120
Utilities & Communications	930
<b>Grand Total</b>	<b>16,289</b>

### These past two quarters we...



Assisted **333** clients make and manage a claim for PIP



Dealt with **2,342** issues surrounding Universal Credit



Gave employment advice to **144** clients with employment problems



Helped **84** clients with homelessness issues



Dealt with **380** issues around fuel needs (gas, electric, water, oil)

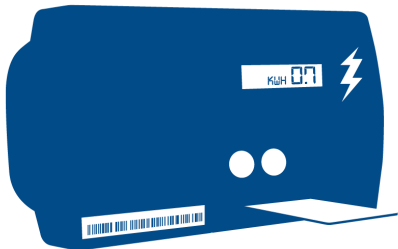
# Our response to the cost-of-living crisis

Citizens Advice Derbyshire Districts is experiencing unprecedented demand for our services as people grapple with the cost-of-living crisis. People struggling the most are having to choose whether to eat or heat their homes. Even with recent government support measures, we know it's going to be an incredibly tough winter for the people we help and demand for our services is likely to increase further.

Our trained advisers can help people find a way forward with advice on benefits, employment, housing, debt and money issues. We have a dedicated energy advice team who are able to identify savings for people through behavioural changes, as well as helping people access the latest grants, trust funds, schemes and other local support.

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## Did you know we can also help by...



**Issuing free pre-payment meter energy vouchers**



**Reducing water bills via the big difference scheme**



**Making referrals for food parcels**

**Providing sim cards with up to six months worth of free data, calls and texts**



## Case Study...

### Peter's Story

Peter is 71 years of age and although he has a Partner he lives on his own. He lives in a private rented property.

Peter is retired and has a low income from a State Retirement Pension to manage on of just £239.32 per week. He also receives some Housing Benefit to help cover the cost of rent and some council tax support.

Peter has a range of long-standing medical issues. These include Enlarged Prostate and a recent Heart attack which has resulted in him having stents being used. Peter also has long standing problems with his back that impact on his mobility.

During the cost-of-living crisis, Peter has found it increasingly hard to manage his financial position. He has sometimes restricted spending money on eating properly, and heating costs. The situation has been causing him a lot of stress and worry.

### Support Given

Our focus was income maximisation. Fortunately, Peter had avoided getting into any debts and kept up to date with all his priority payments. Because of his care needs resulting from his health conditions, we identified that he could be eligible for Attendance Allowance.

Our Adviser supported him in making his claim. and he was awarded Attendance Allowance of **£108.55 per week (£5,644 per year).**

We calculated that Peter was entitled to increased Housing benefit, Council Tax Reduction and Pension Credit. This gave him an additional income of **£4,212 per year.** In total Peter is now better off by **£9,856 per year.**

The Adviser also ensured that Peter had joined the Cadent and National Grid priority service register as a vulnerable customer.



We also advised on saving money through behavioural changes such as changing to energy saving light bulbs, washing clothes on a 30-degree wash, only filling the Kettle with the amount needed. Advised Peter that by changing behavioural habits he could save around **£304 per year** on his energy bills.

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**Potential negative impacts:**

- Worsening of health conditions
- Risk of falling behind on essential bills and getting into unsustainable debt
- Destitution - lack of food, heating
- Anxiety, stress and negative impact on mental health
- Increased social isolation

**Positive impacts:**

- Better able to afford to eat healthily and live in warm home
- Less stress and worry about paying for essential bills and not getting into debt
- Increased independence
- Peter is better able to get out to visit their friends and go on short breaks
- Peter is safer at home
- Peter knows where to get timely help in the future

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**Potential negative impacts on health and wellbeing:**

- Cold home increases risk of cardiovascular, respiratory disease
- Cold home can worsen sensitivity to pain for those with arthritis
- Heightened risks of falls and injury
- Food insecurity linked to diabetes and other health conditions
- Stress linked to poor mental health, memory loss and negative effect on circulatory, nervous, and endocrine systems

**Potential positive impacts on health and wellbeing:**

- Reduced risk factors for disease
- Reduced risks from falls
- Better management of risks from arthritis and lung disease
- Stronger social connections improve brain health
- Improved mental health and wellbeing

## Case Study...

### Claudine's Story

Claudine had recently separated from her husband because of Domestic abuse, and she was now living in the matrimonial home. Claudine said that she was worried because there was a mortgage to pay, she lived with disabilities and has four dependent children. She was very worried about how she was going to manage financially. Claudine had never claimed any welfare state benefits and was a carer for her children. Her husband had been the sole earner in the household. She was very anxious and worried about how they would manage financially.

Because of her physical health condition, she took very strong medication which made it hard for her to concentrate. As a result of the long standing abusive relationship she was recently diagnosed with depression and was taking additional medication to combat the effect of this.

### Support Given

Firstly, we checked with Claudine that she was receiving help from appropriate health care professionals in respect of her health conditions. We also talked with her about how she felt and made referrals to other agencies who could provide additional support to her.

Because she was a victim of domestic abuse, we ensured that she was receiving appropriate legal assistance to address the separation aspect of her issues. We identified that she was entitled to Legal Aid.

We were then able to concentrate on income maximisation. We identified that she was entitled to claim Universal Credit of **£2,036 per month**. She requested help with this on a face-to-face basis as she did not think she could cope doing this over the telephone. Because of her health issues we requested a capability assessment, and she was placed in the highest group. This will ensure that she is not required to undertake activities preparing her for work because at this time she is not capable of doing so.

We advised and initiated a claim for Personal Independence payments and helped her to complete the relevant claim form which she was granted at the highest rates for both daily living and mobility of **£184.30 per week (£9,583 per year)**.

We advised her that she was entitled to free prescriptions, dental care, eye tests as well as free travel to school for her older children. School fees were payable in respect of one of the children. We were successful in helping Claudine to apply for a bursary of **£12,000** in the current academic year.





Overall, because of our intervention we have secured a total additional income of **£46,015 per year**. This is in addition to free school meals, free school travel and health care costs.

The mortgage is no longer a worry for her and she can afford to pay for all of her living expenses.

#### **Potential negative impacts:**

- Worsening of health conditions
- Risk of not being able to pay essential bills
- Risk of losing home
- Negative impact on children's education
- Anxiety, stress and negative impact on mental health on both Claudine and her children
- Social isolation
- Lack of food and heating

#### **Positive impacts:**

- Better able to afford to eat healthily and live in a warm home
- Less stress and worry about paying for essential bills and not getting into debt, ability to pay the mortgage
- Stability for her children improving their educational prospects
- Claudine knows where to get timely help in the future

#### **Potential negative impacts on health and wellbeing:**

- Cold home increases risk of cardiovascular, respiratory disease
- Cold home can worsen sensitivity to pain for those with some types of health conditions.
- Impact on the mental health on her children
- Making management of physical conditions more difficult
- Reduced prospects of recovering from her mental health conditions

#### **Potential positive impacts on health and wellbeing:**

- Recover from mental health conditions
- Better management of physical health conditions
- Improved mental health and wellbeing for both Claudine and her children
- Stronger social connections improve brain health
- Improved mental health and wellbeing

**Call our freephone Adviceline on:**

**0808 278 7954**

open Monday-Friday 9am-4pm

You can access via text relay by calling **18001** then our Adviceline number.

You can access us online at:

**[www.citizensadvice.derbyshiredistricts.org.uk](http://www.citizensadvice.derbyshiredistricts.org.uk)**