

**citizens  
advice**

**Derbyshire  
Districts**

# **Chesterfield**

## **6 Month Impact Report**



**April - September 2024**

# Chesterfield Impact Report

## April - September 2024



<b>Chesterfield Statistics</b>	<b>24/25</b>
<b>Individual clients helped</b>	<b>1,603</b>
<b>Contacts</b> (appointments and sessions carried out with clients)	<b>6,412</b>
<b>Problems tackled</b>	<b>16,652</b>
<b>Client Benefits and Grants secured</b>	<b>£3,465,284</b>
<b>Client Debt managed</b>	<b>£1,494,705</b>

<b>Month</b>	<b>Clients</b>	<b>Issues</b>
<b>April 24</b>	<b>457</b>	<b>3,027</b>
<b>May 24</b>	<b>422</b>	<b>2,566</b>
<b>June 24</b>	<b>437</b>	<b>2,970</b>
<b>July 24</b>	<b>470</b>	<b>3,228</b>
<b>August 24</b>	<b>500</b>	<b>2,968</b>
<b>September 24</b>	<b>439</b>	<b>2,644</b>

## Our clients

### Age of clients

<25 yrs	5%
25-29 yrs	8%
30-34 yrs	9%
35-39 yrs	10%
40-44 yrs	10%
45-49 yrs	10%
50-54 yrs	8%
55-59 yrs	9%
60-64 yrs	7%
65+	24%

### Gender of clients

Female	55%
Male	45%

### Ethnicity of clients

White	94%
Black	2%
Other	4%

### Health of clients

Disabled or Long Term Health Condition	75%
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### Issues by type

Benefits & Tax Credits	6,485
Benefits Universal Credit	2,716
Charitable Support & Foodbank	1,274
Consumer Goods & Services	203
Debt	2,319
Education	25
Employment	157
Financial Services & Capability	581
GVA & Hate Crime	17
Health & Community Care	200
Housing	216
Immigration & Asylum	36
Legal	106
Other	50
Relationships & Family	115
Tax	41
Travel & Transport	123
Utilities & Communications	1,988
<b>Grand Total</b>	<b>16,652</b>

### These past two quarters we...



Assisted **315** clients make and manage a claim for PIP



Advised **557** clients with issues surrounding Universal Credit



Gave employment advice on **58** issues on dismissal and redundancy



Helped **22** clients with homelessness issues



Dealt with **1,251** issues around fuel needs (gas, electric, water, oil)

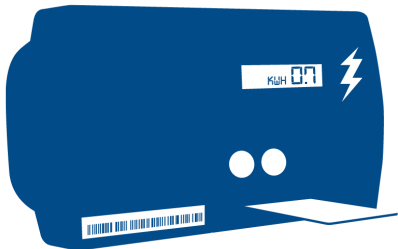
# Our response to the cost-of-living crisis

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...

Mary attended one of our local outreach sessions. The service had been recommended by a friend who had passed on details of how to book an appointment, this had been accessed via our Adviceline. Mary is of pension age and explained to our adviser that she was experiencing difficulty understanding her pensionable income and taxing.

Our adviser was able to explain to Mary about her personal allowance and income tax code. We contacted HMRC Income Tax and confirmed that the correct amount of tax was being deducted from Mary's personal pension, as she was worried about either under or over paying tax. Mary thanked our adviser and explained that the action taken had helped her peace of mind.

Whilst at her appointment Mary was offered a full benefit check and assessment of her personal circumstances. Mary lived at home alone in her own property. She had a number of health needs which meant she could not manage to maintain her domestic cleaning and gardening. She had been paying a friend privately to do this for her.

Our adviser identified that Mary may be eligible for Attendance Allowance and supported her with a claim. Mary was awarded the higher rate of Attendance Allowance which is **£101.75pw**, she also received a backdated lump sum of **£1,175**.

This award then triggered other entitlements. Mary became eligible for Pension Credit and was supported with a claim. She was awarded **£15.76pw**.

Mary also became eligible for the full amount of Council Tax Support making her better off by **£30.56pw**.

We applied for a water social tariff through the Big Difference Scheme which Mary was awarded. She is now **£28pm** better off.

We then recommended Mary consider a referral to Adult Social Care for an occupational therapist assessment to see whether her home could be provided with any aids or adaptations to make life a bit easier. An appointment has been agreed between Mary and the local authority for her assessment.



Through the course of her appointments Mary often became very emotional. She expressed that **“no one has ever helped me this way before, or given me anything, I can’t quite believe it”**. She kindly gifted her adviser with a thank you card to express her gratitude for the service.

### Financial Outcomes:

#### Income increase:

Attendance Allowance:	<b>£5,291 per year</b>
Pension Credit:	<b>£819.52 per year</b>

#### Savings made:

Council Tax Reduction:	<b>£1,589.12</b>
Severn Trent Water scheme:	<b>£336</b>
Remission from TV license fee:	<b>£159</b>

**Total: £8194.64 better off per year**

## Case Study...



Doreen is an 80 year old retired pensioner who lives alone in a property she owns outright. She has type 1 diabetes, mental health conditions, osteoporosis and is unsteady on her feet. She receives state pension, pension credit and a small private pension.

Doreen called us for help to increase her income or find a grant to help finance repairs she needed on the exterior of her home. Doreen was unable to afford the repairs, which was causing her additional stress and anxiety.

We advised her about local grants available, including the Exceptional Pressure Grant, AGE UK Grants and the Rural Action Derbyshire Hardship Fund. We also advised about the availability of budgeting loans through the DWP.

A referral was made to AGE UK and she was successfully awarded **£300** to help to pay for the repair work to be carried out.

Through our holistic advice we also identified that Doreen had an entitlement to Attendance Allowance due to the impact of her health conditions. We assisted her with a claim and she was successfully awarded the lower rate of **£3,541.20 per year**.

This additional money will allow Doreen to continue to live independently for longer and have a positive impact on her living conditions and mental health.

### **Financial Outcomes:**

Attendance Allowance lower rate - **£68.10** per week

**Total annual income increase £3,541.20**

**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.citizensadvisederbyshiredistricts.org.uk](http://www.citizensadvisederbyshiredistricts.org.uk)**