

Erewash 6 Month Impact Report

April - September 2024

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Our service is available to Erewash residents through a mixture of platforms, including our drop in and appointment services from our Ilkeston office, open Monday, Tuesday, Thursday and Friday 9.30am-1.30pm, our telephone Adviceline service open Monday to Friday 9am-4pm and our various outreach locations across Erewash in GP surgeries, foodbanks and other community venues.

Demand for our services in Erewash has increased by 13% 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 Erewash Borough Council helps us to provide these vital services, and without your continuous support we simply wouldn't be able to do what we do. The funding pays for the services delivered from our Ilkeston office and helps to support our telephone Adviceline. Over the years we have streamlined our services to be as efficient as possible, as we have had to account for increasing inflationary costs of running our services with a static amount of funding.

| Erewash Statistics | 23/24 | 24/25 | Increase |
|--|------------|------------|----------|
| Individual clients helped | 1,677 | 1,888 | 13% |
| Contacts (appointments and sessions carried out with clients) | 4,861 | 6,397 | 32% |
| Problems tackled | 13,530 | 16,860 | 25% |
| Client Benefits and Grants secured | £2,395,792 | £2,951,409 | 23% |
| Client Debt managed | £596,085 | £1,185,378 | 99% |

| Month | Clients | Issues |
|--------------|---------|--------|
| April 24 | 551 | 2,964 |
| May 24 | 472 | 3,182 |
| June 24 | 506 | 3,028 |
| July 24 | 488 | 3,093 |
| August 24 | 455 | 2,819 |
| September 24 | 453 | 2,796 |

Our clients

Age of clients

| <25 yrs | 5% |
|-----------|-----|
| 25-29 yrs | 7% |
| 30-34 yrs | 9% |
| 35-39 yrs | 8% |
| 40-44 yrs | 9% |
| 45-49 yrs | 7% |
| 50-54 yrs | 9% |
| 55-59 yrs | 10% |
| 60-64 yrs | 11% |
| 65+ | 25% |

We have seen an increase in **vulnerable clients** reaching out to our services for support, in comparison to last year we've seen a 5% **increase** in clients who are **disabled** or have **long term health conditions** and a 6% increase in clients **over the age of 65** using our services.

Gender of clients

Female60%Male40%

Ethnicity of clients

| White | 94% |
|--------------------------------|-----|
| Black, Asian, Mixed & Other | 6% |

Health of clients

| Disabled or Long Term Health Condition | 67% |
|--|-----|
|--|-----|

The problems we helped with

The number of issues we helped Erewash residents with has increased this year by 25% in comparison to the same six month period last year. The biggest increases were in Utilities (88% increase), Benefits and Tax Credits (38% increase), Universal Credit (20% increase) and Debt (19% 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 | 7,035 |
|---------------------------------|--------|
| Benefits Universal Credit | 2,714 |
| Charitable Support & Foodbank | 292 |
| Consumer Goods & Services | 428 |
| Debt | 2,686 |
| Education | 27 |
| Employment | 256 |
| Financial Services & Capability | 463 |
| GVA & Hate Crime | 59 |
| Health & Community Care | 377 |
| Housing | 867 |
| Immigration & Asylum | 38 |
| Legal | 189 |
| Other | 24 |
| Relationships & Family | 377 |
| Тах | 73 |
| Travel & Transport | 149 |
| Utilities & Communications | 806 |
| Grand Total | 16,860 |

These past two quarters we...



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.

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...

Our client, Sue, attended the Kirk Hallam Community Centre drop in. She was new to the centre and had never previously accessed support from Citizens Advice. Sue informed our adviser that she had been recommended to attend via word of mouth within the Kirk Hallam community.

Sue explained that both herself and husband Tom were retired. They had one daughter. They were both in receipt of their state pension and other means tested benefits. Both of them had been

thinking about their future and had realised that there were no authorities in

place for their daughter to act on their behalf should they be unable to manage their finances or health and wellbeing.

The couple had visited two local law firms and had been quoted in excess of £2,500 for completion of Power of Attorney forms. Sue informed our adviser that the couple simply could not afford this and felt that they were being priced out of an important service.

Our adviser explained to Sue what Power of Attorney is and the implications. Our adviser explained that the couple did not necessarily require the forms to be completed by a legal adviser as they both held capacity. Furthermore, because the couple were in receipt of a qualifying benefit they were eligible for fee remission for the forms cost.

Over the course of a number of appointments our adviser was able to support Sue and Tom to complete the power of attorney forms saving them in excess of £2,500 which had been quoted by two registered law firms.

Sue and Tom were extremely grateful and expressed how the Citizens Advice Derbyshire Districts service had given both themselves and their daughter peace of mind that plans were in place should they require support.

Our adviser fully explored our client's circumstances to identify any other issues which they required help or advice. We were able to establish that Tom may be eligible for Attendance Allowance (AA). We assisted Tom in making a claim for AA, which was successful. Tom was awarded the higher rate AA of £108.55.

We also assisted the couple to apply for a social tariff on their water rates through Severn Trent Water's Big Difference Scheme saving the couple £11.48pm.

We also informed the couple about activities held within the community centre and details were given regarding the community pantry and café. The couple both expressed an eagerness to return and access these vital services.

Financial Improvement:

Saving of over **£2,500** for support with four power of attorney forms.

Successful claim for Attendance Allowance - increase of £108.55pw - £5,644.60pa

Saving of water rates **£11.48pm-£137.76pa**.

Wellbeing. Couple expressed peace of mind having POA documents in place should they require support with finances and health/wellbeing in the future. They felt the prices quoted by professionals out priced those on a lower income from a vital service.

Social improvement from attending the community centre and accessing their services.

Eased financial pressure from reduction in water and an increase in income through a successful claim for Attendance Allowance.

Case Study...

Our client Stephen accessed our service following a recommendation from a family member who had booked the initial appointment for him.

He had recently separated from his wife of 18 years and was staying with relatives. Stephen informed our adviser that he was a vulnerable adult due to learning disabilities.

After completing a conflict of interest check our adviser was able to support the client with a number of enquiry areas. It transpired that the clients' wife had given him incorrect information regarding his home rights in their housing association property. Our adviser was able to provide the client with extensive advice regarding his rights and responsibilities with respect to the former marital home. Our client stated he felt empowered with this information as he believed he had no housing rights.

Our adviser made a warm referral for the client to obtain specialist housing support through Direct Help and Advice.

We discussed housing options with the client and supported him to make an application through Home Options which was successful. The client was subsequently given a band for bidding and receives assistance with the process from his family.

Our adviser identified that the client may be eligible for Personal Independence Payment due to care and mobility needs. We completed a new claim together with the client, which was successful, receiving a subsequent award of the standard rate of the daily living component, £72.65pw.

We also referred the client for support through the social prescriber based within their GP surgery, where we hold an Outreach advice session, as the client had disclosed emerging mental health conditions since the separation from his wife.

As the client had disclosed some matrimonial incidents which could be considered emotional/financial abuse we discussed specialist advice provision through Civil Legal Aid (CLA). Our adviser made a referral to the CLA who arranged for a telephone call back with the client for a legal aid assessment.

Following our appointment the client thanked our adviser and informed her that he felt better informed and empowered. The client informed our adviser he felt supported especially now that his financial situation had improved due to the successful PIP award and that we had started the process of exploring alternate housing options for him with him actively bidding for housing through home options.

This client is an example of Citizens Advice Derbyshire Districts working alongside other agencies to offer longer term support for a client. In this case the client has been referred for social prescribing to improve wellbeing and specialist housing/family legal advice.

Our adviser has ensured the client knows he can return to the service.

Financial Outcome: £3777.80

Health and Wellbeing: Referral to social prescriber Specialist Advice: Referral to specialist housing and legal services Housing/Prevention of homelessness- Advice given re home rights and housing options

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.citizensadvicederbyshiredistricts.org.uk