

**citizens  
advice**

**Derbyshire  
Districts**

# **High Peak**

## **6 Month Impact Report**



**April - September 2024**

# High Peak Impact Report

## April - September 2024



Our service is available to High Peak residents through a mixture of platforms, including our drop in and appointment services from our Buxton and Glossop offices open on Monday, Tuesday, Wednesday Thursday and Friday, our telephone Adviceline service open Monday to Friday 9am-4pm and our various outreach locations across The High Peak in GP surgeries, foodbanks and other community venues.

Demand for our services in High Peak has increased by 7% 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 High Peak 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.

High Peak Statistics	23/24	24/25	Increase
Individual clients helped	1,720	1,832	7%
Contacts (appointments and sessions carried out with clients)	5,130	5,653	10%
Problems tackled	14,640	17,513	20%
Client Benefits and Grants secured	£3,206,101	£3,276,456	2%
Client Debt managed	£734,517	£1,106,539	51%

Month	Clients	Issues
April 24	528	3,217
May 24	470	3,082
June 24	421	2,504
July 24	498	3,205
August 24	507	3,328
September 24	444	2,898

## Our clients

### Age of clients

<25 yrs	4%
25-29 yrs	5%
30-34 yrs	8%
35-39 yrs	8%
40-44 yrs	7%
45-49 yrs	6%
50-54 yrs	10%
55-59 yrs	10%
60-64 yrs	11%
65+	31%

### Gender of clients

Female	59%
Male	40%
Prefer Different Term	1%

### Ethnicity of clients

White	96%
Black, Asian, Mixed & Other	4%

### Health of clients

Disabled or Long Term Health Condition	66%
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Clients receiving continuing support	1036
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## The problems we helped with

The number of issues we helped High Peak residents with has increased this year by 20% in comparison to the same six month period last year. The biggest increases were in Utilities (12%), Benefits and Tax Credits (23% increase), Universal Credit (33% increase) and Debt (10% 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.

### Client referral sources

Local Authority	14%
Live Life Better Derbyshire/DDF	4%
Social Services/Support Worker	1%
Friend/Family	5%
Jobcentre Plus	1%
Health Care Professional	10%
Self	55%
Foodbanks	6%
Housing Provider	1%
Other	3%

### Issues by type

Benefits & Tax Credits	8,104
Benefits Universal Credit	2,350
Charitable Support & Foodbanks	372
Consumer Goods & Services	278
Debt	2,155
Discrimination & GVA & Hate Crime	41
Education	35
Employment	352
Financial Services & Capability	616
Health & Community Care	248
Housing	1,086
Immigration & Asylum	73
Legal	348
Other	49
Relationships & Family	451
Tax	125
Travel & Transport	272
Utilities & Communications	558
<b>Grand Total</b>	<b>17,513</b>

### These past two quarters we...

	Assisted <b>329</b> clients make and a claim for PIP
	Dealt with <b>2,350</b> issues surrounding Universal Credit
	Gave employment advice on <b>100</b> issues on dismissal, redundancy and dispute resolution
	Helped <b>68</b> clients with homelessness issues
	Assisted <b>196</b> clients in applying for charitable and discretionary support

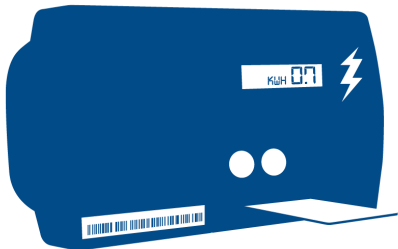
# Our response to the cost-of-living crisis

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...

### Stevie's Story

Stevie who is retired lives with her husband receives state pension and pension credit. Stevie has DLA and had been referred to Citizens Advice for help after receiving specialist advice from the Local Authority. Their relationship was stressed due to financial difficulties and trying to make ends meet. Stevie had solar panels installed costing £5,000 with an unsecured loan which had been mis-sold and was causing them both financial difficulty due to the monthly repayments. Stevie felt they had been persuaded and coerced into taking out the loan with false projections of how much money they would save having solar panels. Their credit rating has been negatively impacted because they had not made the required payments under the agreement. This was causing them both further stress.

### Support Given

We assisted them with writing multiple letters of complaint to the company. Unfortunately, and after considerable effort this did not result in a resolution to the problem. We advised and assisted in escalating the complaint to the Financial Ombudsman. The company admitted they should not have given Stevie a loan and agreed with the Ombudsman that they would refund the original cost of **£5,000, give £1,250** compensation, restore their credit rating, and also repaired the roof and solar panels which had broken. Stevie thanked us by saying "Thank you so much for your help, I don't think I could have done it without your encouragement".



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**Potential negative impacts:**

- Risk of worsening health conditions due to stress
- Risk of increased debt for household bills and day-to-day living
- Roof may fall into further disrepair causing increased costs and repairs
- Risk of poor credit rating affecting ability to take out new credit
- Risk of relationship breakdown
- Risk of paying for cost of repairs to roof and solar panels causing further debt

**Potential Positive impacts:**

- Better able to afford to manage day-to-day living expenses
- Better able to obtain new credit if needed
- Less stress and worry
- Stable relationship
- Stevie's health not declining meaning a review of disability benefits
- Increased confidence to contact Citizens Advice with further issues
- Lump-sum payment meant Stevie has some savings to pay for anything unexpected
- Repair of roof and solar panels now means no cost to repair roof and lower electricity bills
- Encouragement from Citizens Advice meant Stevie didn't 'give up' with the claim

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

- Anxiety, stress and negative impact on mental health
- Negative feelings of loss of self-worth and ability to complete things
- Worry about getting into debts
- Health impacts of living in a cold home

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

- Improved mental health and wellbeing
- Better heating for home giving better management of health conditions
- Risk of disease and cold-related health conditions reduced
- More empowerment and less negativity around thinking a problem can't be solved or may be too big to overcome

## Case Study...

### Clarissa's Story

Clarissa is single living in local authority rented accommodation. She lives with long term physical and mental health problems. Clarissa said her health conditions were now worse if anything and that she had completed the review form relating to her PIP herself. She attended for advice because her Personal independence Payment claim has been ended by the DWP as they no longer considered that she was entitled to it. She was also requesting a food parcel because she had not been able to travel into town to do her usual shopping due to her reduced income. The situation was causing her a great deal of stress and making her existing health conditions worse. Her mother had been helping her with her care needs and supporting her financially as well. This in turn was putting a strain on her mother's relationship with her own partner.

### Support Given

We initially focussed on income maximisation. We helped her to apply for a Derbyshire Discretionary Fund Payment and Household Support Fund payment. We also requested that she be issued with ongoing support from the foodbank. We also identified that she was making payments to a non-priority debt of £25 per week. The debt in total was for just over £600 for a defaulted credit agreement. We advised her to stop making payments and arranged a Money Advice appointment for her. She said she wanted to pay this debt but once we explained the nature of the debt, she agreed to stop making payments and use the money for her living expenses pending her money advice.

We carried out a full benefit check and identified that she was otherwise claiming the benefits to which she was entitled. We advised her that in our opinion she should be entitled to the higher rate of PIP in both mobility and daily living. We drafted a mandatory reconsideration (MR) and included detailed information on her conditions and how they affect her mobility and daily living needs. We supported this with some medical evidence.

The outcome of this was that the MR reversed the decision and awarded her the higher rate of daily living amounting to **£108.55 per week**. This was an extra **£35.90** from her previous award making her better off by a total of **£1,866 per year**. Clarissa decided she did not want to further challenge the decision to maintain the lower rate of mobility.





The situation had caused her considerable stress, and she said she will return for advice when her mental state is robust enough. Following her Money Advice, she is now making payments of **£5** per month on her debt which has freed up **£20** per week income for her to use on her living expenses. The use of a detailed Mandatory Reconsideration avoided the need to make an appeal which could otherwise have taken up to one year.

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

- Anxiety, stress and negative impact on mental health
- Debts and potential housing insecurity
- Inability to meet basic costs of living
- Cold home making her health conditions even worse
- Food insecurity linked to her health conditions
- Not being able to meet household bills

#### **Positive impacts:**

- Improved health
- Able to buy healthy food and keep warm
- Able to live on her own
- Able to meet household bills and cost of living without worry
- Increase of income
- PIP reinstated without the need to make a lengthy appeal
- Debt managed with a much-reduced monthly payment
- Less reliance of the foodbank

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

- Worry about getting into debts
- Further stress
- Risk of not being able to live independently
- Food insecurity
- Increased social isolation, depression, and anxiety
- Worsening of health conditions
- Cold home making health conditions worse

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

- Reduced risk factors for health issues
- Reduced risks from serious health conditions
- Security of housing
- Better management if risks from health conditions
- Improved mental health and wellbeing
- Stronger social connections improve brain health

**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)**