

**citizens
advice**

**Derbyshire
Districts**

Chesterfield

6 Month Impact Report



April - September 2025

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Supporting Chesterfield Communities

Our services are available to Chesterfield residents through a range of accessible platforms. We offer a Wednesday morning drop-in service at our main office on Broad Pavement, and a telephone Adviceline operating Monday to Friday, 9am–4pm.

We also provide support from outreach locations across Chesterfield, including GP surgeries, foodbanks, and other community venues, ensuring help is available where it's most needed.

In partnership with the British Deaf Association in Derbyshire, we deliver tailored face-to-face advice sessions with BSL interpreters, making our service inclusive for deaf and hard-of-hearing clients.

Demand continues to grow, with a 25% increase in people supported over the past six months compared to last year. We remain committed to meeting local needs and supporting the Chesterfield community.

Chesterfield Statistics	25/26
Individual clients helped	2,005
Contacts (appointments and sessions carried out with clients)	7,516
Problems tackled	18,615
Client Benefits and Grants secured	£3,584,831
Client Debt managed	£1,250,167

Month	Clients	Issues
April 25	535	3,477
May 25	528	3,405
June 25	579	3,487
July 25	584	3,245
August 25	518	2,907
September 25	571	3,516

Our clients

Age of clients

<25 yrs	5%
25-29 yrs	8%
30-34 yrs	9%
35-39 yrs	9%
40-44 yrs	9%
45-49 yrs	7%
50-54 yrs	8%
55-59 yrs	11%
60-64 yrs	11%
65+	23%

Gender of clients

Female	55%
Male	45%

Ethnicity of clients

White	92%
Asian	3%
Black	2%
Mixed/Other	3%

Health of clients

Disabled or Long Term Health Condition	74%
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Issues by type

Benefits & Tax Credits	6,668
Benefits Universal Credit	3,945
Charitable Support & Foodbank	1,124
Consumer Goods & Services	421
Debt	2,435
Education	49
Employment	268
Financial Services & Capability	618
GVA & Hate Crime	57
Health & Community Care	545
Housing	626
Immigration & Asylum	51
Legal	253
Other	114
Relationships & Family	229
Tax	88
Travel & Transport	190
Utilities & Communications	934
Grand Total	18,615

These past two quarters we...



Assisted **463** clients make and manage a claim for PIP



Advised **622** clients with issues surrounding Universal Credit



Gave employment advice on **65** issues on dismissal and redundancy



Helped **52** clients with homelessness issues



Dealt with **852** issues around fuel needs (gas, electric, water, oil)

Our Response to Increasing Financial Pressures

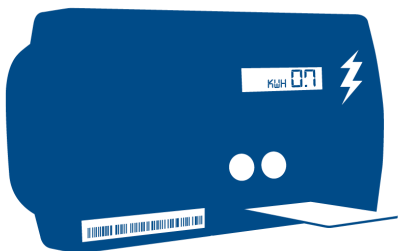
Citizens Advice Derbyshire Districts is experiencing an increasing demand for our services as people face increasing financial pressures. Many households are struggling to cover essential costs, with some having to make difficult choices about how to prioritise their limited income. Even with recent government support measures, we know the months ahead will be challenging for the people we help, and demand for our advice and support is expected to rise further.

Our trained advisers help people find a way forward by offering free, confidential, and impartial advice on a wide range of issues - including benefits, employment, housing, debt, and money management. We take a holistic approach, looking at each person's situation as a whole to identify the most effective forms of support.

We also have a dedicated **energy advice team**, who can help people reduce their energy costs by identifying savings through small behavioural changes, improving home energy efficiency, and helping them access available grants, trust funds, and local support schemes.

Through this combination of expert advice, practical guidance, and direct support, we aim to empower people to regain control of their finances and build greater resilience for the future.

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

Case Study...

Elizabeth's Story

Elizabeth approached Citizens Advice in crisis, seeking support for multiple challenges related to her mental health - specifically, complex Post-Traumatic Stress Disorder (PTSD) - and difficulties engaging with the Jobcentre Plus (JCP). Previously employed on a local farm, where she also resided, Elizabeth became homeless due to circumstances beyond her control. She was placed in temporary accommodation by the local authority.

Despite having a formally documented mental health condition, Elizabeth was assigned full work-related activity requirements as part of her Universal Credit (UC) claim. She faced ongoing difficulties in managing her online UC account and had received multiple sanctions, despite notifying JCP of her housing instability and limited internet access. During her initial visit, Elizabeth's UC payment for the month amounted to just **£7**. She had no access to food, electricity, or phone credit, was isolated from friends and family, and was experiencing severe depression.

Support Given

An **emergency food bank referral** was issued immediately.

Elizabeth was informed about, and referred to, the **local community pantry** and **weekly community hot lunch**, both of which she was able to access without delay.

She was shown where to access **free Wi-Fi** locally (e.g., the church hall and public library).

A **fuel bank voucher** worth **£80** was issued, and she was supported in applying for and receiving a **discretionary fund payment** of **£64**.

A **full benefits check** was conducted to review her current entitlement.

Support was provided to help Elizabeth:

- Upload her **fit notes** to her UC account
- Update her **journal**
- Submit a **mandatory reconsideration**, followed by a successful **appeal** regarding the benefit sanctions



She was also supported in completing the **Work Capability Assessment** process and submitting an application for **Personal Independence Payment (PIP)**.

A referral was made to specialist services to assist with securing **supported accommodation**.

As a result of the advice and intervention provided, Elizabeth secured financial gains totaling **£9,922.04 annually**, along with **backdated and one-off payments** amounting to **£2,424.00**. She was also successfully placed in supported accommodation, where she continues to receive appropriate assistance.

Potential negative impacts: • Deterioration in physical and mental health • Inability to meet essential living costs, leading to unmanageable debt • Risk of destitution, including lack of food and heating • Increased anxiety and emotional distress • Heightened social isolation	Positive impacts: • Improved access to nutritious food and a warm, safe living environment • Reduced financial stress and improved ability to meet essential costs • Increased awareness of where and how to access support in future • Stabilisation of housing situation
Potential negative impacts on health and wellbeing: • Living in a cold home can increase the risk of respiratory and cardiovascular conditions • Food insecurity is linked to chronic illnesses such as diabetes • Stress and uncertainty can exacerbate mental health issues and negatively affect the nervous, circulatory, and endocrine systems • Prolonged social isolation can impact emotional and psychological wellbeing	Potential positive impacts on health and wellbeing: • Reduced exposure to health risk factors, such as cold and malnutrition • Positive effects associated with regular meals and improved diet • Improved mental health and general wellbeing due to financial stability and social support

Case Study...

Frank's Story

Frank is an 81-year-old veteran living with his wife, who provides full-time care for him. Frank has experienced two strokes and a heart attack, significantly impacting his mobility. The couple rely on a limited income comprising state pensions, a modest occupational pension, a small amount of Pension Credit, and Council Tax Support. They own their home but have no savings.

Due to Frank's deteriorating health and mobility, the couple were struggling with daily tasks, including moving Frank around the house, assisting him in and out of the bath, and leaving the home safely. These challenges were placing increasing physical and emotional strain on both Frank and his wife.

Support Given

A discussion was held with Frank and his wife regarding potential entitlement to **Attendance Allowance (AA)**, and assistance was provided throughout the claims process. Frank was subsequently awarded the **enhanced rate** of Attendance Allowance **£110.40pw**

A **referral** was made to **Adult Social Care** for an assessment of care needs to assess and implement appropriate **home adaptations** to support both Frank and his wife.

Support was also provided in identifying and applying for relevant **charitable grants** to purchase a **mobility scooter**, enabling Frank to maintain some independence despite his limited mobility.

Frank successfully received a **grant of £849** toward the mobility scooter.

A full benefit check was completed to ensure that Frank and his wife were receiving all benefits and passported help they were entitled to.



Potential negative impacts:

- Further deterioration of physical and mental health for both Frank and his wife
- Increased risk of Frank being unable to remain living independently at home
- Elevated stress and emotional strain, leading to anxiety and caregiver burnout
- Heightened social isolation due to limited mobility and lack of support

Positive impacts:

- Reduced emotional and physical strain on Frank's wife, leading to less stress for both
- Improved mobility and **greater independence** for Frank
- Increased ability to attend medical appointments and maintain **social connections**
- Enhanced **sense of safety and comfort** within the home
- Increased awareness of available support networks and how to access help in future

Potential negative impacts on health and wellbeing:

- Increased risk of **falls** and **injuries** within the home
- Negative impact on the **physical health of the caregiver**, due to heavy lifting and lack of formal support
- Chronic stress potentially affecting both parties' **mental and physical health**
- Loss of autonomy contributing to **low mood, anxiety, and depression**

Potential positive impacts on health and wellbeing:

- Reduced **risk of falls** and related complications due to home adaptations and improved equipment
- Maintenance of **social interaction**, which contributes positively to cognitive and emotional wellbeing
- Improved overall **mental health** and resilience
- Reduced risk of a **health or care crisis**
- Enhanced ability to manage ongoing health conditions and maintain **quality of life**

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