

Our impact and social value in the High Peak 2020/21

**“Thank you so much
for your help...
now I can start to get
my life back on track.”**



**Derbyshire
Districts**

Welcome and introduction

This year has been vastly different from previous years for everyone, including our community and our organisation. Due to the global pandemic, we have now operated for over a year under lockdown and containment conditions. For us this meant moving our entire operation to a telephone based model, closing all of our face to face service and transitioning our staff to home working. Recognising that the pandemic would affect everybody in many different ways, we wanted to ensure that as an organisation we remained open and available to support our clients with the problems they faced.

Despite fundamental changes to our operation services remained open every day throughout the pandemic and we deployed additional resources to our telephones to try to manage the demand. As a result we helped 2,375 people with 19,747 issues navigate a suddenly more complex world. The pandemic brought about fundamental changes within our community and we found that a substantial number of our clients were first time users of the service, having never needed us before. Complexities around furlough and employment issues meant that this area of enquiries rose along with enquiries relating to welfare benefits, in particular first-time claimants of Universal Credit.

Despite facing significant challenges, we managed to keep all of our specialist projects operating, paying particular attention to those that target the most isolated and vulnerable such as Building Better Opportunities and our Older People's Project.

A bid to the National Lottery Community fund enabled us to buy vital software and equipment to implement "virtual" advice by video link enabling us to address the barriers more vulnerable clients were facing with accessing the service via telephone only. This service enabled us to open the doors to clients in a safe socially distanced way and deliver our service to a wider audience.

Our team of dedicated staff and volunteers have ensured that we deliver a high-quality and responsive service across Baslow, Buxton, Chapel-en-le-Frith, Chinley, Gamesley, Glossop, Hadfield, Hartington, Hope Valley, New Mills, Tideswell and Whaley Bridge locations. We are also grateful to our funders, who continue to ensure that we maintain our services and meet the needs of the most vulnerable people in the High Peak.

Chief Officer: Chloe Doxey

Our work in the High Peak

**£4.83 million
secured in
benefits and
grants**

**19,747
problems
tackled**

**2,375
people
helped**

**£1.5 million
debt
rescheduled or
written off**

Our clients...

Citizens Advice clients are almost five times more likely to live in poverty than the average member of the UK population.

Our work in the High Peak serves some of the most economic and socially challenged wards in Derbyshire. Many people seeking our help face challenges to their physical health and mental wellbeing which are making everyday life hard.



Clients by gender

58% Female

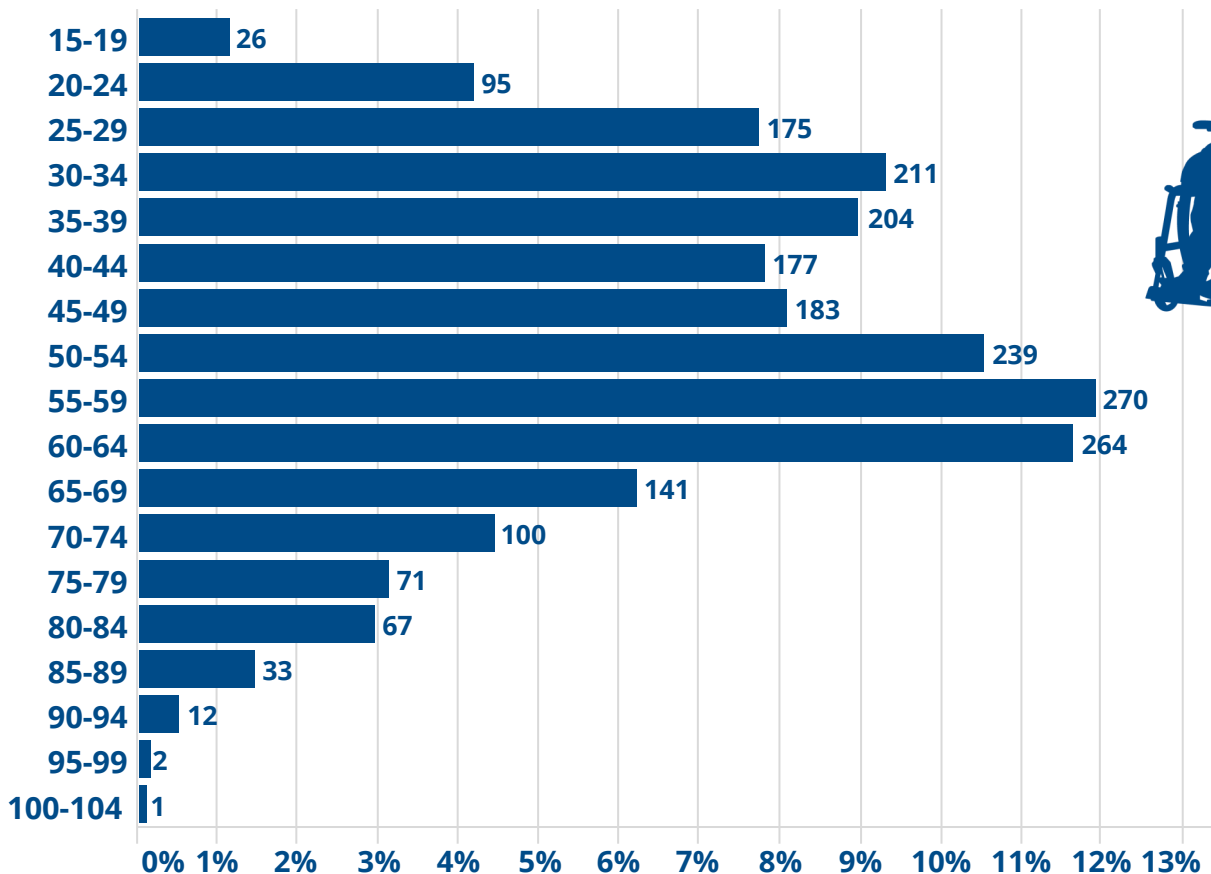
42% Male

49% of people we have helped in the High Peak have a disability or long-term health condition.

27% of people with a disability or long term health condition disclosed having mental health issues.

"Thank you for giving me the confidence to deal with my problem. My benefits are my source of income and getting them sorted was a huge relief.... I hope you know what a difference you make."

Clients by age



High Peak in detail...



The pandemic caused a huge amount of disruption to people lives with people were affected in many different ways and found themselves applying for benefits for the first time, navigating the government's job support schemes with additional worries about how to manage their bills. We had to respond as an organisation by quickly adapting our services away from the face to face model to provide advice over the phone and via online chat across the High Peak. In the High Peak this surge of demand was met by both paid staff and volunteers who swiftly adapted to new ways of working.

In the last year we have:

Dealt with
7,080
enquiries relating
to Benefits and
Tax Credits.

Handled
3,323
queries about
Universal Credit.

Tackled over
3,662
issues relating to
debts.

Assisted with
899
employment
issues.

Amy had support from a Citizens Advice GP Outreach worker after her Mum made initial contact with us. The family needed housing advice and Amy was 6 months pregnant. Her Mum, brother and she were living in her father's home but the relationship between Mum and Dad had broken down and they needed to move out as the relationship had become abusive, a situation made worse by the first Covid 19 pandemic. Both Mum and her brother were offered Social Housing and Amy was able to get a Social housing tenancy for herself and her new baby because of the advice and support Citizens Advice gave.

The adviser was able to ensure that Amy received the Maternity Allowance she was entitled to even though at the time she was unable to work because of her health issues.

With support Amy claimed PIP, Universal Credit and Council Tax Support. When she moved into her home Amy had little furniture and no white goods. We successfully applied for help to supply a cooker and a fridge freezer as well as Healthy Start Vouchers and a Sure start Maternity Grant.



Amy received ongoing advice and support from the GP Outreach Adviser to help her set up her bills and accounts for water, gas and electricity, TV licence and all the household essentials. As a customer of Severn Trent the adviser was able to give Amy information about the Big Difference Scheme which gives financial help for people who might have problems managing their water bills. Being helped to understand how her benefit income worked and what her budget is has enabled her to take some control over her situation and with this knowledge she can provide a secure home for herself and her baby.

Outcomes:

PIP: £83.70/week
Maternity Allowance: £151.20/week
UC £74.75/week

Child benefit and Council Tax Support: £13.48/week

Total weekly £344.18 (annual £17,897)

Big Difference Scheme:
Reduction up to 90% on water bills.

Healthy Start Vouchers: £8.50/week
Sure start Maternity Grant of £500.

412 people came to us for help with their financial capability



We advised **47** people who were homeless or at threat of being homeless



51 people needed advice on educational issues



Ward	Issues tackled	%
Stone Bench	1469	9.7
Buxton Central	1240	8.2
Howard Town	1062	7
New Mills East	877	5.8
Corbar	817	5.4
Cote Heath	745	4.9
Whaley Bridge	694	4.6
Gamesley	693	4.6
Old Glossop	638	4.2
Hadfield South	625	4.2
Whitfield	601	3.9
Chapel West	591	3.9
Tintwistle	557	3.7
New Mills West	526	3.4
Hadfield South	493	3.2
Chapel East	473	3.1
Blackbrook	470	3.1
Barms	449	2.9
Limestone Peak	385	2.5
Hope Valley	303	2
Padfield	236	1.6
Burbage	236	1.6
Simmondley	222	1.5
Hayfield	156	1
St John's	152	1
Dinting	137	0.9
Sett	134	0.8
Temple	111	0.7

Jack intended to make an online bank transfer of £20,000 from one of his bank accounts to another. However, Jack entered one incorrect digit and the sum was deposited to an account belonging to an unknown third party. Jack had contacted his bank to see what they could do. Unfortunately they were unable to recall the funds and advised Jack that the recipient had moved the money into another account with a different bank. Jack had managed to get in contact with the third party bank and obtain details of the recipient. Jack was advised in understanding the small claims process and his right to making a court claim should the recipient not refund his money. We assisted Jack to draft a letter before claiming which was sent to the recipient of the money. **Jack was successful in getting his £20,000 back and the total sum was deposited back into his account within 2 days of the recipient receiving the letter.**

Jack was extremely thankful for the assistance he had received and was shocked to have received his money back as before seeking advice from us he had lost all hope of doing so.



Through our energy projects we have provided over 1,000 energy savings tips on things such as turning off appliances, part filling kettles, insulating doors and using LED light bulbs.

Total estimated **savings** for our clients as a result of **energy saving tips** last year was more than **£32,507**.



Ward	People helped	%
Howard Town	171	7
Stone bench	167	7
Buxton Central	154	6
New Mills East	144	6
Whaley Bridge	130	5
Chapel West	111	5
Corbar	110	5
Hadfield South	109	5
Gamesley	106	4
Cote Heath	105	4
Blackbrook	99	4
Old Glossop	89	4
New Mills West	82	3
Whitfield	82	3
Hadfield North	78	3
Tintwistle	74	3
Bams	68	3
Limestone Peak	67	3
Simmondley	66	3
Hope Valley	62	3
Chapel East	60	3
Padfield	45	2
Burbage	35	1
Dinting	35	1
Sett	35	1
St John's	35	1
Hayfield	32	1
Temple	24	1

Our advice...

The year has been dominated by Covid-19 which has had a significant impact on the livelihood of many people. We saw an increase in the amount of clients in the High Peak seeking advice on employment issues such as general workers rights and the furlough/self employed schemes. The closure of schools and nurseries left many clients facing conflict between their works and caring commitments and agency staff were faced with having no income because of potential ineligibility for the furlough scheme.

	Issues
Benefits & Tax Credits	7,080
Benefits Universal Credit	3,323
Consumer Goods & Services	259
Debt	3,662
Discrimination & Hate & GVA	91
Education	51
Employment	899
Financial Services & Capability	937
Health & Community Care	221
Housing	788
Immigration & Asylum	45
Legal	250
Other	472
Relationships & Family	455
Tax	92
Travel & Transport	198
Utilities & Communications	924
Grand Total	19,747

Benefits, Tax Credits and Universal Credit

Demand for advice on benefits has remained strong throughout the year. It is no surprise that the most significant areas for advice in this subject relates to Personal independence payments, Universal Credit and Employment and Support Allowance. With the introduction of the furlough scheme families have often found themselves with less money to live on which has increased the focus on other benefits that can be claimed in the support of living.

The demand for help with Universal credit has remained strong with many people claiming it for the first time. Our Help to Claim (HTC) service has dealt with this demand to ensure that our clients have been able to get full support in the High Peak to get their UC claims up and running.

Debt

This remains our second largest area of advice that we provide. In fact, there were double the amount of enquiries relating to Council Tax arrears when compared to any other area of debt advice we provide.

We are able to offer help to deal with any emergencies, full debt advice which includes income maximisation.

By identifying and tackling this early we may also be able to prevent other crisis situations developing - particularly through our budgeting advice and income maximisation.

The difference we make...



Georgina was referred to us via our foodbank project. We were able to establish on initial contact that she had PTSD resulting from 4 years of domestic abuse at the hands of her ex-partner who previously tried to kill her. She has also been diagnosed with Depressive Disorder which started initially as post-natal depression and then worsened because of the domestic abuse. She said that she worked but things became so severe with her mental health that she went on sick leave. Her Statutory Sick Pay had now ended, and she wanted help to claim New Style Employment Support Allowance. Unfortunately, she had actually had the relevant form for some time but because of the severity of her health condition she had not been able to progress the application.

The adviser assisted client with the completion of the UC50 form which resulted in her being found to have Limited Capability for work with limited capability for work related activity that meant that she will be paid **£131.30 per week**. The adviser also identified that the client should claim Personal Independence Payment. The client was provided with full assistance to manage the claim process along with help to complete the application form. The advisor had assessed the client as being entitled to the highest rate which would be **£151.65 per week** which she was duly awarded. A full benefit check was carried out and she was entitled to **£26 per week. In total she was assisted to claim benefits with a value of £16,016 per year.**

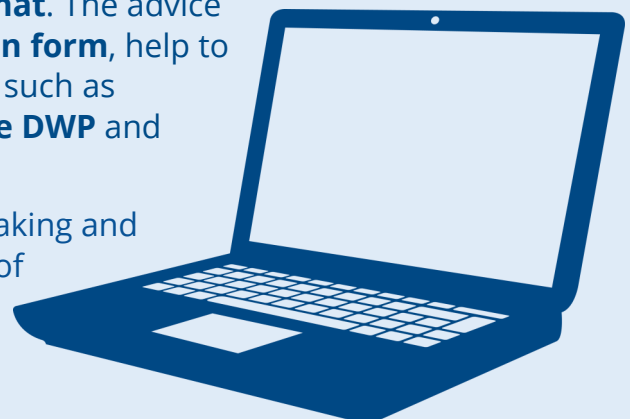
Without the direct referral into Citizens Advice via the foodbank project it is unlikely that the client would have sought advice. Dealing with the same caseworker gave her continuity and made it easy for her to engage so that she could progress her benefit claims. She now has some financial security and the stress of claiming benefits has been removed. In the longer term it is hoped that her mental health will improve with the outcome being an overall improvement in quality of life which cannot be measured in purely financial terms

Help to Claim...

Since November 2018 Citizens Advice Derbyshire Districts has been involved in delivering the DWP funded 'Help to Claim' project, designed to assist anybody who needs **help to apply** for Universal Credit.

During the pandemic we have delivered the project as part of the national Citizens Advice Help to Claim Adviceline, accessible Monday to Friday 8am to 6pm. Our help is tailored to the individual and is available over the **phone** and online through **webchat**. The advice we provide includes; assistance with the online **application form**, help to access **advance payments**, help with providing **evidence** such as childcare costs or **ID documents**, three way **calls with the DWP** and checking that the correct **payments** are received.

This year we have assisted **724 High Peak residents** in making and managing a Universal Credit claim in the High Peak. Most of the clients accessing the service were **digitally excluded** and would have been unable to make or manage a claim without our assistance.



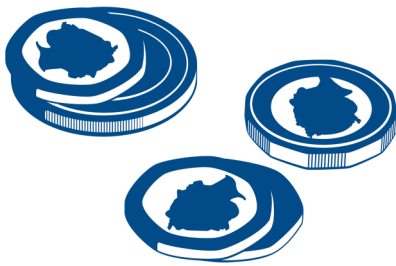
Our impact...

Our **community outreach service** is particularly focussed on tackling the root cause of problems **before** they develop into health and crisis issues.

We usually deliver advice sessions in most of the **GP surgeries** across Derbyshire Districts. Across such a rural patch this allows us to reach many socially and geographically isolated clients that we otherwise would be unable to help in a face to face setting. Due to the pandemic, this year we have provided a successful **telephone appointment model**, with many of our clients still being referred to us by health professionals and the wider health community.

The Derbyshire model is championed at a national level by Citizens Advice and has been recognised as good practice within the health management sector.

For every
£1
of funding
our clients benefit by
£20.37



For every **£1** invested in our charity it brings **£2.02** savings to the local authority.

Our clients are needing the skills of our specialist **Money Advice** team more and more. People in debt are twice as likely to have a mental health condition. Access to free, confidential and impartial debt advice has a direct and often immediate impact on an individual's financial situation as well as their wider health and mental wellbeing. **Our aim is to....**

let people make sense of their money and budgeting...



moving people out of debt and providing security

build resilient communities...



helping people stay in their homes, manage debt and keep families together

provide access to the right benefits and support...



helping to reduce sickness and stress, keeping people working

help people be 'work ready'...



our volunteering programmes provide skills and confidence

Older Persons Project...

This year we have developed and expanded our older persons champion project, working across our 4 districts in Derbyshire offering telephone advice appointments. Building referral pathways with other organisations such as the Alzheimer's Society, social prescribers and adult services has been key to making the project a success.

In total we have helped **458** clients with 624 cases to gain **£1,051,571** in unclaimed benefits, giving them a total average income gain **per client of £2,295** per year. The enquiries have mostly involved benefits such as Attendance Allowance and Pension Credit, but have also encompassed travel and transport issues, health and community care as well as utilities and communication issues.



Energy Advice...



We offer a range of energy related projects, including local one to one advice, a partnership with Western Power Distribution to provide advice to vulnerable people on their priority services register and a regional energy lead project where we provide training and information to front line workers.

We cover everything energy related including: switching supplier, how to use a smart meter, accessing emergency credit, how to insulate your home, how to access schemes and grants, energy savings tips and much more.

In total through our energy projects we have assisted **over 1,000 clients** to save **£750,000** in total. We assisted 292 people in claiming £40,880 through the warm home discount scheme and the average saving per client for switching energy supplier was £242.

Feeding Britain Project...

We have continued our successful Feeding Britain Project in which we **work in partnership** with other Citizens Advice across Derbyshire. The project is funded by the Reaching Communities Big Lottery Fund and following its **success** and conclusion it is now funded by the **Glossopdale foodbank itself**.

We operate this project in the Glossopdale area and work directly with Glossopdale Foodbank who refer food parcel recipients directly to our caseworker. This puts us in a position to engage with clients who may not have otherwise sought our advice. We have been able to help 86 clients with **301** underlying issues and helping them to claim **£44,959** in benefits.



The value of volunteering...

Our volunteers are central to our success. Without them Citizens Advice Derbyshire Districts couldn't be the force for change that it is. Their dedication enables us to provide such a comprehensive advice service as well as our responsive campaigns and social policy work.

In the High Peak many of our volunteers have continued to work remotely from home contributing to the success of our organisation in an unprecedented year.

But the value and benefits of volunteering aren't just limited to the charity and the community - our volunteers tell us they benefit too! Increased companionship, work ready skills, a sense of purpose, combating loneliness, developing local links and embracing new technology are just some of the reasons why people volunteer with us.



Virtual Advice...

This year we have trialled a virtual advice service in our Buxton, Matlock and Ilkeston offices. The purpose of the project was to provide a covid secure service that replicated our usual face to face services. Our clients attend our offices as they usually would, but instead of sitting face to face with an adviser they are greeted by an adviser on a video screen. The appointment then takes place in the same way as face to face services would. This model has allowed us to help those clients who would otherwise have struggled to access us via our Adviceline.

Over 20 volunteers have given their time during the pandemic to ensure our virtual advice service was a success.

Adviceline...

Our **Adviceline** is a vital facility which we have expanded and strengthened over the last year, to a position where we now answer over **13,500 calls per year** across Derbyshire Districts. During the pandemic our Adviceline has been a lifeline to many vulnerable and disadvantaged clients.

This flexible, immediate service is usually the first point of call for our clients - particularly used by those people unable to leave home easily due to ill health, caring commitments, working hours or isolated rural locations.

The service is staffed by staff and volunteers, who during the last year have been working remotely from home to continue to deliver the service to our clients.

Our **Adviceline** is open from **9.00am - 4.00pm Monday to Friday.**

Freephone:

0808 278 7954



**Thank You!
to everyone
helping us help
our
communities**

We are a charity for our local community, giving free, confidential, independent and impartial advice to everyone living and working in the High Peak.

We are extremely grateful to our funders, partners and stakeholders whose generosity and support enables us to deliver our much needed services.

**High Peak Borough Council
Derbyshire County Council
Glossopdale Food Bank
Chinley Parish Council
New Mills Town Council**

**We couldn't continue to do what we do without you.
Thank you.**



Chloe Doxey, Chief Officer

On behalf of everyone at Citizens Advice Derbyshire Districts

An open door on the high street

We provide weekday appointments and drop-in sessions at our High Peak advice centres

Buxton - 26 Spring Gardens, Buxton SK17 6DE

Glossop - Bradbury House, Market Street, Glossop SK13 8AR

New Mills - Town Hall, Spring Bank, New Mills SK22 4AT

Access to advice wherever you are in the High Peak...

Our telephone adviceline is a first response service for the whole of High Peak and wider Derbyshire Districts area.

Open 9.00am - 4.00pm, Monday-Friday.

FREEPHONE
0808 278 7954



Help and support in the heart of your community



Our **outreach advice service** is one of the largest and most comprehensive in the country with more than 80 outreach locations across Derbyshire Districts.

In High Peak we run **24** advice sessions a week in GP surgeries, Children's Centres and community facilities in...

Baslow - Buxton - Chapel-en-le-Frith - Chinley
Gamesley - Glossop - Hadfield - Hartington
Hope Valley - New Mills - Tideswell - Whaley Bridge

Unless stated, please enquire at your local advice centre or call our adviceline for more information about our projects and services.



Money Advice

We can advise you on long term debt options and explain how to deal with your creditors

Older People's Champion

Advice and support on claiming benefits for residents over the age of 65



Money Sorted in D2N2

We will help improve your skills, knowledge and confidence with different money issues so you are in a better position for the future



Power Up in conjunction with

WESTERN POWER DISTRIBUTION

To ensure that vulnerable people receive impartial advice on energy, money, benefits and health



Pension Wise

0808 146 7709 or www.pensionwise.gov.uk/en

Free and impartial government guidance about your defined contribution pension options



Pension wise



Help to Claim

0800 144 8444

We can support you in the early stages of your Universal Credit claim, from the application, through to your first payment

citizens advice

Derbyshire Districts