

Our impact and social value in High Peak 2016/17

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



**citizens
advice**

**Derbyshire
Districts**

**3,221
people
helped**

**20,188
problems
tackled**

Our work in High Peak

**£5.6m
secured in
benefits and
grants**

**£2.2m
debt
rescheduled
or written off**

Welcome & introduction

This has been another impactful and successful year for Citizens Advice Derbyshire Districts in High Peak. We have continued to deliver high quality advice and achieve positive outcomes for our clients. We are finding that our clients have increasingly complex and diverse needs, particularly amongst some of our regular and most vulnerable users of services.

The year has seen us face some challenges, such as the reduction in our outreach service funding following the closure of some Children's Centres. However we have worked hard to adapt to these challenges, developing new working partnerships and launching new session locations.

We are continually developing our services to maximise the value of our advice for our clients, communities and funders. We will be making it easier for people to access services by telephone and online, whilst ensuring that face-to-face services are available for the most vulnerable and those with complex support needs.

Our increasing profile in the regional advice sector and within the national Citizens Advice network has been recognised by our appointment as a national Consumer Empowerment Partnership and lead organisation of the East Midlands Financial Capability Forum.

We wouldn't be able to deliver our accessible, relevant and proactive advice services in High Peak without the support of our funders and other stakeholders. We are also grateful to our many dedicated volunteers and high quality staff, who ensure that we continue to make a real difference to people's lives across High Peak.

We welcome your continued support over the coming year.

Chief Officer Chloe Doxey

Our year in snapshot...

Our clients come to us with **more than one issue** requiring our advice.



In High Peak the average is **6** queries per client

Quite often local residents will call in feeling desperate and alone having avoided facing a problem. In referring them to our local Citizens Advice I am absolutely confident that they will be met with support in a friendly, professional and confidential way, in order to face head on whatever life throws at them.

Pat, Children's Centre manager and community partner

Our clients come to us with problems... they leave us with solutions.

GP Outreach Adviser

One third

of our clients had their issues resolved in their first contact with us



100 %

of clients surveyed would recommend our service to someone else



66 new volunteers joined our charity as advisers, business support and campaign workers in the last year, making us one of the largest Citizen Advice volunteering teams in the country

The fact that it's free, and confidential is really good, I've gained more knowledge just from 10 minutes here. I feel less anxious, more confident.

Our client facing maternity discrimination, speaking on BBC Radio 4 , You & Yours programme

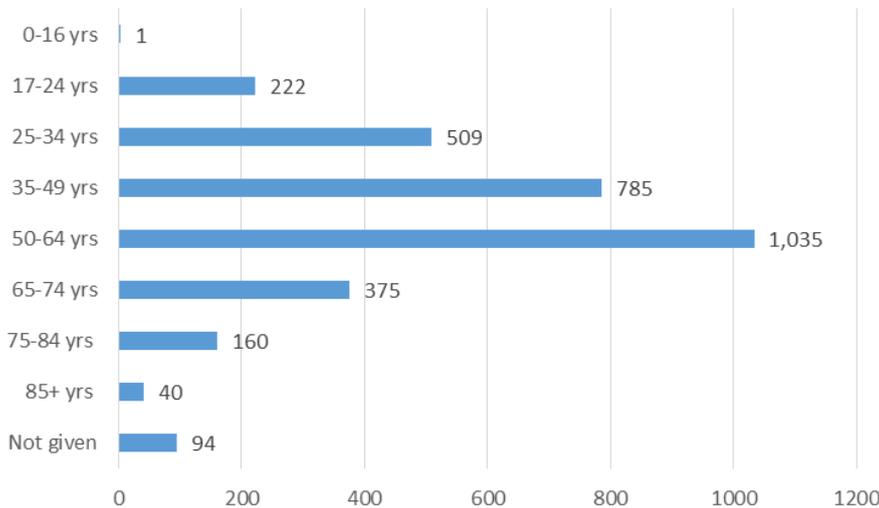
Our Clients...



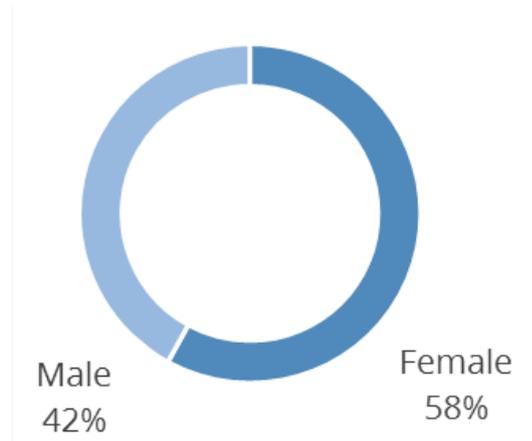
The profile of our clients is changing, with people coming to us with increasingly complex and interconnected issues.

Many people seeking our help face challenges to their physical health and mental wellbeing, making everyday life hard.

A significant number of those we help face barriers to accessing services or are experiencing social exclusion due to age, mobility or geographical location.



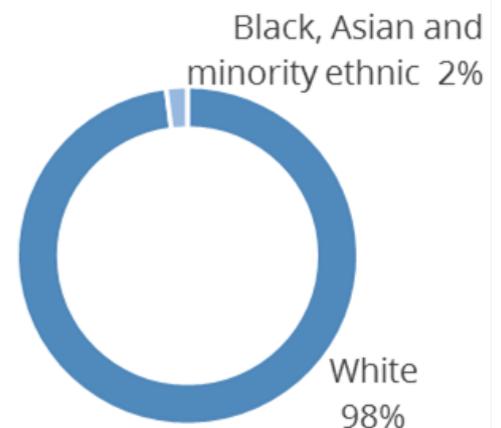
Clients by gender



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

Our work in High Peak serves some of the most economic and socially challenged wards in Derbyshire.

Clients by ethnicity



50% of people we have helped in High Peak have a disability or long term health condition.

Our case monitoring identified that **older people** were not accessing our service. Research also showed people aren't aware of the financial support they are entitled to, help which would enable them to live independently.



Some faced barriers to accessing much needed help through poor mobility, lack of transport or isolation. We used this information to develop an older person's campaign. We partnered with GP surgeries to roll out an Attendance Allowance awareness initiative, focussing the action around their flu-jab programme to optimise the number of people we reached.

Margaret hadn't been receiving the help she'd been entitled to. The **£1,800 backdated award** of Attendance Allowance we secured has given her the confidence that she can continue to live independently. For her the money allows her to address an issue which has troubled her for sometime - she will now be able to get somebody to help tend to her husband's grave.



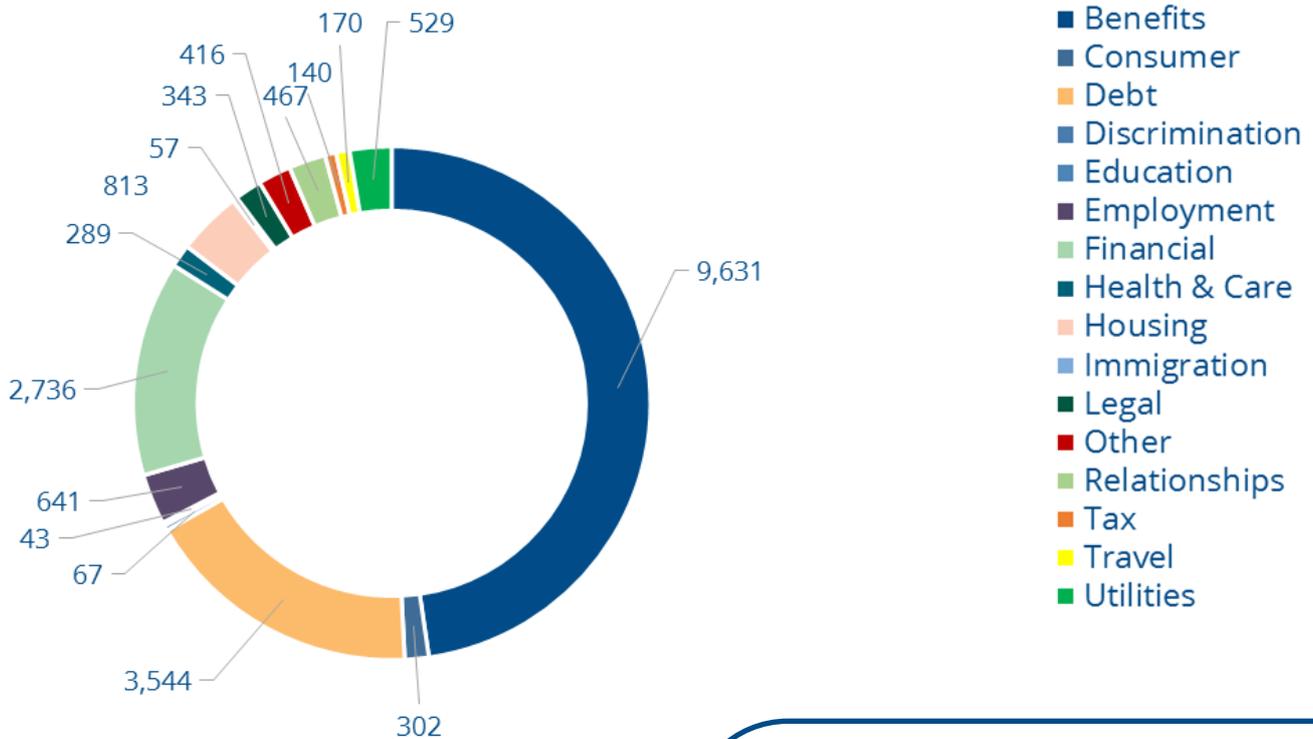
I had been struggling... Thank you so much **£82.30** each week will make all the difference.



Our Advice...

There are as many reasons why people turn to our service as there are clients. Just as the profile of our clients is changing, so too is their need for advice.

Health and 'out-of-work' benefits such as Personal Independence Payment and Employment and Support Allowance continue to be a significant area where advice is required. Growing job insecurity, fluctuating incomes and welfare changes means we are seeing people struggling with 'in-work poverty' who are also increasingly requiring our support.



Housing

The increasing number of queries we receive from people needing advice about private sector housing issues reflects the growing numbers of people renting privately. The three main housing issues faced are: concern about access to and the provision of housing; threatened homelessness; and environmental and neighbourhood issues.

Debt

This is our second largest area of advice, with Council Tax arrears accounting for the highest number of debt enquiries. Non-payment of Council Tax can be a key indicator of long term debt. By identifying and tackling this early we may also be able to pre-empt other crisis situations.

Consumer debt through credit cards and unsecured loans is a major debt issue for people in our area.

Benefits & Welfare

This year we have seen increasing numbers of clients requiring advice regarding Personal Independence Payments, especially around the transfer from Disability Living Allowance. Many sick and disabled clients are needing clarification on criteria and benefit qualification; help with the claiming process; and advice on challenging decisions. By being able to offer timely advice and practical help navigating paperwork we are ensuring that vulnerable people are not left without financial support at times of need.

High Peak in detail...

Many local families have low paid jobs or work different hours each week, making it hard to predict their income and manage their money.

Fluctuating hours have other knock-on effects, such as getting the right amount of tax credits. Very few people can put money aside, so something like a washing machine breaking down can push people into debt. These circumstances can quickly escalate, causing people to miss rent payments, which in turn can lead to the threat of eviction. This can have further impacts as we see people with poor tenancy records being forced into accepting poorer quality homes with health and social consequences.

In the last year we have:

Dealt with
9,631
benefits
enquiries

Handled
843
queries
about
Housing Benefit

Assisted with
233
Employment
Support
Allowance
appeals
and challenges

Tackled
3,544
debt issues

Kyle came to us terrified that he was losing the financial support he was dependent on to live.

Kyle has learning difficulties and hypermobility. He was unable to find work, lived in poor unsuitable housing and was in debt. He was already in receipt of Low Rate Care Disability Living Allowance but was now being reassessed for disability benefits under the Personal Independence rules and needed help completing his claim form. With our assistance he was able to complete the claim and obtain a home assessment, which resulted in him being awarded Standard Rate Care and Mobility.



During our appointments we discovered Kyle's vulnerability was leading him to struggle financially. He told us he was living in a House of Multiple Occupation, which was in a poor state but that, due to previous rent arrears, he was unable to access alternative social housing. He also told us that the other people in the HMO borrowed money from him and never paid it back. We referred Kyle to our Money Advice Team to look at his debts and financial situation and also to Adullam homes who provide housing and support.



Kyle really wanted to work and to stop needing Job Seekers Allowance but he had no confidence. He felt unable to access the help at the Job centre and he found the environment intimidating. We referred him to the Work Coach at the High Peak Food Bank and he is now volunteering. He has had help to build his CV and is hoping to start a few hours paid work experience in the future.

Kyle's circumstances are not going to change overnight but before he came to see the Citizens Advice he was struggling in the dark, without support. With our help and referral to other agencies he's now getting a lot of support. He is starting to regain control of his life and get back on his feet.

119 people
came to us for
advice about
their terms and
conditions at
work



29 people received advice
about immigration and
asylum issues



We helped **111** people
navigate divorce, separation,
and dissolution of marriages



Ward	Issues tackled	%
Stone Bench, Buxton	1,720	9%
Buxton Central	1,576	8%
Cote Heath, Buxton	1,296	6%
Howard Town, Glossop	1,237	6%
Gamesley	1,205	6%
Barms, Buxton	1,090	5%
New Mills East	1,088	5%
Whaley Bridge	1,035	5%
Hadfield South	928	5%
Corbar, Buxton	879	4%
Hadfield North	811	4%
Whitfield	788	4%
Chapel West	702	3%
New Mills West	642	3%
Old Glossop	638	3%
Limestone Peak	502	3%
Hope Valley	490	2%
Chapel East	427	2%
Simmondley	426	2%
Blackbrook	366	2%
Tintwistle	362	2%
Padfield	343	2%
St John's	334	2%
Temple, Buxton	326	2%
Sett	240	1%
Hayfield	210	1%
Burbage	208	1%
Dinting	191	1%

After suffering a brain injury as teenager Brian suffers from seizures and short and long term memory problems. Now, as an adult, he needs support in many areas of everyday life.



He has limited support from family and friends and has become increasingly isolated and vulnerable particularly as he finds it difficult to interact with people. Managing appointments is difficult for Brian as he becomes confused and forgets where and when the appointments have been made. This means that the drop-in facility at our Glossop office is a vital resource for him. The flexibility of our evening session at this advice centre is particularly helpful.

With no other support in managing his household and personal affairs, Brian is reliant on the volunteers at Glossop Citizens Advice to support him in ensuring his benefits are up to date and to gather information required by the authorities.

Without this ongoing and regular support Brian would struggle to maintain his independence, financial security and his health could deteriorate further requiring more intervention and putting pressure on NHS and Social Services.

It was Rosella's dentist who first suggested she spoke to us as there was concern she wasn't getting the help with her health costs she was entitled to. When she met with our Outreach Adviser it became apparent that Rosella had health issues which she was not getting support for and was struggling to afford to live.



We identified that she was eligible to claim Attendance Allowance. As Rosella is retired and getting state pension, the award of Attendance Allowance now meant that she could claim Pension Credit. We empowered Rosella to call the Department of Work and Pensions herself. She returned to tell us she was awarded pension credit of £62.00 per week and because she lives alone, she also got a severe disability premium of £61.85 per week. The assessment also meant that her council tax was automatically paid in full.

There was concern about Rosella's financial situation which could exacerbate and lead to potential crisis situations in the future. With the help of our specialist Money Advisers we were able to identify for her a 90% reduction on her annual water bill under Severn Trent's Big Difference Scheme, saving her more than £200 a year.

Rosella told us she can "now afford to live", and feels empowered to sort future issues out as much as she can. She knows we are always here to help and advise her whenever she needs it.

Ward	People helped	%
Stone Bench, Buxton	246	8%
Howard Town	207	7%
Gamesley	189	6%
Buxton Central	180	6%
New Mills East	172	6%
Hadfield South	162	5%
Whaley Bridge	157	5%
Cote Heath, Buxton	156	5%
Corbar, Buxton	145	5%
Whitfield	127	4%
Barms, Buxton	125	4%
Hadfield North	114	4%
Old Glossop	110	4%
New Mills West	107	3%
Chapel West	99	3%
Simmondley	89	3%
Hope Valley	84	3%
Blackbrook	78	3%
Limestone Peak	73	2%
Padfield	71	2%
Chapel East	68	2%
Tintwistle	59	2%
Temple, Buxton	57	2%
St John's	56	2%
Sett	50	2%
Burbage	49	2%
Dinting	44	1%
Hayfield	39	1%

Our Impact...

builds resilient communities...



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

provides access to the right benefits and support



helping to reduce sickness and stress, keeping people working

lets people make sense of their money and budgeting



moving people out of debt and providing security

helps people be 'work ready'



our volunteering programmes provide skills and confidence



Every £1 invested in our charity brings £1.25 savings to the local council.

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 a individual's financial situation as well as their wider health and mental wellbeing.

Our work is not just about immediate impact for individuals. We are also working to help them prepare for the future.

I can't say how grateful I am to actually feel a bit of peace of mind that I won't have to be intimidated by bailiffs and debt collectors anymore nor that my young daughters have to go and hide when they hear the doorbell and put their dolls away thinking that they'll be taken too.

Andy called with a query about employment law after being unfairly dismissed. Not only were we able to help him fight for his employment rights but we prevented further crisis by enabling him to tackle the mortgage arrears he'd run up after not being paid.



Every £1 spent on Citizens Advice Derbyshire Districts benefits our clients £14.11

Louise was facing an emergency, she was a vulnerable client who had bailiffs knocking at her door.



We were able to inform her of her rights immediately and halt enforcement action to give her time to get our specialist advice about her debts.

Helping people manage and understand their finances is increasingly central to the support we offer. We have embedded it in the everyday work of advisers with each and every client. All clients are offered **financial capability** assistance regardless of their presenting enquiry. As the regional delivery centre for the Government's **Pension Wise** scheme we are helping people actively prepare for life beyond a weekly wage.

I came to see you for help with the options available to me. It's thanks to you people that I can sleep at night.

A key focus over the last 12 months has been to identify and support clients and communities who may not be engaging with mainstream services and support. There are many barriers to accessing help: poor mobility; a lack of transport; social and geographical isolation; limited digital skills or coverage; and a lack of awareness of the support available.

Our **community outreach service** is particularly focussed on tackling the root cause of problems **before** they develop into health and crisis issues. Many of our clients are referred to us by health professionals within GP surgeries as well as the wider health community.

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

This is what our clients say about our outreach service...

-  **4 in 5...** said the **location** was easier / more convenient for them
-  **1 in 2...** said they felt more **comfortable** coming to the GP surgery
-  **1 in 3...** said they liked it was **discreet** and not obvious they were accessing advice



Our telephone advice service **Adviceline** is a vital facility which we are expanding and strengthening.

This flexible, immediate service is particularly used by people unable to leave home easily due to ill health or caring commitments.

We have extended our opening hours, now providing advice from 9.00am - 4.00pm Monday to Friday.

By contacting our telephone Adviceline **Kaveeta** was able to access her local foodbank and a council discretionary fund to get emergency payments when her benefits stopped. This would not have been possible without our Adviceline service as she was unable to afford the travel to her local town office.



Warmer, brighter, safer...



Fuel poverty, the challenge of paying for energy and the impact of winter weather has prompted a key area of our work this last year. Our **Warmer, Brighter, Safer** energy conference in September brought together representatives from energy companies, frontline workers and local councils in a unique interactive event. It has helped to develop a wider understanding across the sector about the barriers to accessing services and the vulnerability of some of our clients, influencing the way energy companies work with customers.

Our partnership with Derbyshire County Council's **Mobile Library service** has extended our reach into some of the High Peak's most rural and vulnerable communities.



Our advice and campaigns volunteers have been on board signposting residents to free, confidential, impartial and independent advice.

We've seen impact and success with our Attendance Allowance, 'Warmer Homes' and energy switching projects.

We are working with Severn Trent Water to give **reduced rates** to households who don't have much money left at the end of the month.

Each customer can save up to **£297** on their bills.

Total savings for residents last year more than £170,000.



Our people...

We are very proud of the Derbyshire Districts team. Success in securing additional regional and national contracts have seen us expand and develop our staff and volunteers across the whole organisational area.

Their work contributes to an outstanding client experience, supports our volunteer teams, and underpins successful partnerships and collaborative working with external organisations.



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 High Peak **54 volunteers** gave more than **200 hours** of their time each to help people in the local community from our advice centre in Buxton, Glossop and New Mills. To deliver the service without these volunteers would cost **£142,000 a year.**

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

Volunteering with Citizens Advice has helped to open my eyes to the realities of the everyday struggles faced by so many in our community .

Olivia, Adviceline Volunteer

It's not just making a difference to others. It also makes a difference to you!

Wesley, Volunteer

Our student volunteering programme is receiving national recognition. As a result of our joint working with the University of Nottingham, an optional ten week module 'Legal Research Placement with Citizens Advice' has been added to the law degree course.

2016 -17 saw a total of 17 students join our telephone Adviceline team for training and experience.



We have created a best practice toolkit which is being shared across the national Citizens Advice network. We represented the national charity during Student Volunteer week 2017.

When you're at university you can live in a bubble. Volunteering gave me a understanding about a variety of people and situations. There's a vast difference between study and the real world. It takes it beyond 'policies' —you see that real situations don't fit into boxes.

Ben, Graduate



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

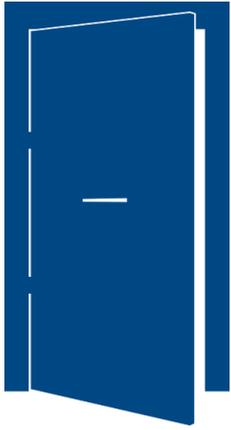
We are a charity for our local community, giving free, confidential, independent and impartial advice to everyone living and working in High Peak.

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
High Peak Food Bank
University of Derby**

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



An open door on the high street

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

Buxton - 26 Spring Gardens, SK17 6DE

Glossop - Bradbury House, Market Street, SK13 8AR

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

You can also access our specialist **Money Advice**, and **Pension Wise** services through these centres.

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

Our telephone advice line is a first response service for the whole of High Peak and wider Derbyshire Districts area.
Open 9.00 am - 4.00 pm.



0300 456 8390

(Calls are charged at the same rate as 01 & 02 numbers and will count towards inclusive minutes.)



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 - Gamesley - Glossop - Hadfield - Hartington - Hope Valley - New Mills - Tideswell - Whaley Bridge

**citizens
advice**

**Derbyshire
Districts**