

Submission to Chesterfield Borough Council

**Response to proposals to phase out funding of Advice
Agencies**



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Executive Summary

Citizens Advice Chesterfield is a key vital service for those most in need in our community.

Through quality assured free confidential and independent advice:

- We supported 6,558 people with the advice they needed in 2022-23, with growing demands on the service this year
- We improve people's lives and their health and wellbeing
- We secure financial gains of over £4 million pounds and help local people manage debts of nearly £5 million each year
- We prevent people from falling into absolute poverty and destitution when they have an urgent financial crisis
- We contribute to social justice as people have "someone on their side"

We recognise the Council's difficult financial situation, with factors outside its control, including the neglect of local government finance by central government. Nonetheless we believe that phasing out grants to the service will have a potentially devastating effect on the local community. And as a Chesterfield service, the borough has naturally been our `sole` core funder, making funding cuts particularly challenging.

If advice services are significantly reduced or lost entirely through loss of funding, we believe this will inevitably result in:

- Widening health inequalities across the borough
- More child poverty and absolute poverty
- Residents will have greater vulnerability to jeopardies such as homelessness, ill health, and mental health crisis
- A higher impact upon those already most in need; our service users are disproportionately people who are sick or disabled, poor, and live in the most deprived wards in town
- Economic disadvantage for the Borough, due to loss of income the service brings in for local residents, or in the case of a reduction in debt that we help people manage, more disposable income will leave the borough.

This submission puts the case, in detail, for why the retention of advice agency funding is so important.

1. Background to Our Service

Citizens Advice Chesterfield has been giving advice and supporting local residents since 1987. Our service was set up as a result of a political decision of Chesterfield Borough Council. The Council provided core funding for the advice service as well as tailored and specifically adapted accommodation for the advice service. Core funding has been providing our generalist advice service, face to face appointments, drop-in advice, and telephone advice.

Over time, the core service has been supplemented by us sourcing and securing additional external funding to provide specialist or project advice. We have **only** been able to secure these supplementary funds because of a foundation of strong stable core funding. In the future, it will be harder secure project funding without core funding, as grant makers are more confident when projects do not exist in a vacuum. Ultimately, loss of core funding can put organisations in jeopardy, as can be evidenced by the sad loss of an advice service in a neighbouring authority. See Guardian report <https://www.theguardian.com/uk-news/2024/feb/03/citizens-advice-closing-mansfield-council-funding>

Non-core funding is usually for *time limited short-term* projects and for us presently includes:

- Advice based in GP Surgeries for patients referred from health professionals. Community Wellness Advice for people seen at community settings (such as Birdholme Childrens Centre) or for those who need a home visit as well as those referred by Live Life Better Derbyshire and Derbyshire Discretionary Fund.
- Advice in Foodbanks - Provision of advice and support for local people in crisis who require three-day emergency food provision because of a lack of financial resources. The service provides income maximisation, debt, utility, and housing advice to help, where possible, people overcome the underlying causes of food poverty.
- Social welfare advice to Young Families (household contains a member 0-19 years) in need, directly referred by Derbyshire Community Health Service Health Visitors. It also provides advice to people living with Long Covid, directly referred by NHS Long Covid clinics.
- Money Advice - we provide specialist expert debt advice casework, to Chesterfield people who are indebted, especially those with complex multiple debts. We help people find solutions to their problems, based upon assessing and implementing a range of tailored strategies, including negotiating with creditors, debt relief orders, bankruptcy and debt write offs
- Starting in July 2021, financially supported by Big Lottery, the Money Skills for Life project has been active in developing money skills for young people

Where needed, we refer clients to our own internal specialist services such as debt casework, financial capability projects, and energy/cost of living advice. We conduct seamless onward referrals to specialist advice agencies and other third-party services if required so that clients receive support from those best placed to give it. We are aligned to common Citizens Advice quality assurance standards, we ensure that the support we provide is consistently high-quality, holding the Advice Quality Standard including at casework level. We currently employ 22 staff, with 18 volunteers. We are a local charity run by a Trustee Board, with representatives from the Borough Council.

2. Current Context and Demand for Advice

Due to the cost of living and energy crisis there has been a very high demand for our service all year. The cost-of-living crisis has not only exacerbated issues which people were already facing, but it has also seen disquieting problems arise for people needing support. These include:

- The number of people helped with crisis support increased including significant numbers who were in employment increased by 155% between 2022 and 2019.
- We helped more people who couldn't afford to top up their prepayment meter in 2022-2023 than the whole of the last 10 years combined.
- In the last three quarters of the year, the majority (80%) of people helped with debt advice were in a 'negative budget', which means the cost of essentials is more than their income, before they can even consider debt repayments. This is the first time this has happened.
- People are increasingly in debt with essential priority financial commitments such as rent and council tax.

There is an escalating crisis of destitution, debt and risk of homelessness among people on low incomes. This is already pushing food banks to breaking point, increasing strain on public services, on our own services and is causing increasing concern. When it comes to hunger, hardship, and debt, even with the chancellor's boost, universal credit simply will not meet the costs of essentials. People on low incomes still face severe difficulties, which will continue to damage health and productivity.

People are missing meals, having to unplug the fridge and freezer, living in cold, damp houses and missing hospital appointments because they cannot afford the bus fare to get there. Real household incomes are falling. More people than ever are living on empty. No matter what they do, they have more going out on essential costs than they have coming in. At Citizens Advice, we are all too familiar with the difficulties facing households in Chesterfield. The cost of living crisis is, in effect, a "cost of surviving crisis" for many.

3.What We Do

We are here to help people find a way forward. As a service we:

- help people overcome their problems through advice, information, education, and support. We advise Chesterfield people on a wide range of issues including Debt, Employment, Housing, Energy and Utilities, Benefits, Homelessness, Domestic abuse, Education, Tax and Health
- ensure information and advice is available to everyone. Structural inequalities lead to certain people facing disadvantages, making them more likely to need our help, and we prioritise their needs
- campaign on big issues when people's voices need to be heard; and
- benefit society through the way we work-The Citizens Advice network creates benefit to society through the way we deliver our services. This is in addition to the impact of our advice and education provision on clients' lives, and covers the value of working with volunteers, our support for local communities.

4.Who most relies upon our help?

Overwhelmingly, the most vulnerable and the least well off in town:

- 7/10 using the service have a long-term health condition or disability (most commonly mental health issues)
- 7/10 have an income below £1000 per month, often relying upon benefits income
- Most likely to live in wards that are deprived areas, especially Dunston, Rother, Loundsley Green, St Helens, Barrow Hill/New Whittington, Middlecroft and Poolsbrook.
- More likely to live in rented or insecure housing (77%) compared to the borough profile
- More likely to have dependent children (31%) than borough profile
- More likely to identify themselves as female (56%) compared to the borough profile
- More likely to be digitally excluded- See our report "Mind The Gap"
<https://chesterfieldcab.co.uk/wp-content/uploads/2022/11/mind-the-gap-policy-report.pdf>

Advice that makes a difference

5. Advice changes lives and improves wellbeing

5.1 People need different types of support at various times in their life. We have robust evidence on the effectiveness of our advice provision, showing that our service really works and improves people`s lives. Feedback from service users, including through independently collected client satisfaction surveys shows that, in 2022 to 2023,

- 7 in 10 people said their problem was resolved following our advice
- 8 in 10 people said we helped them find a way forward
- 9 in 10 people said they would recommend the service
- 84% of people we've helped say they wouldn't have been able to sort out their problem without our support.
- And our 2023 outcomes and impact research showed that advice does more than solve the immediate problem: it can reduce stress, improve finances, and stabilise housing or employment, and even improve physical health. 8 in 10 people said that advice improved their health and wellbeing.

5.2 Outcomes of our advice consistently show that financial gains of £4 million pounds have been secured and debt managed of over £4 million pounds annually have been secured. Evidence (WHO-Social Determinants of Health, Marmot Review) indicates that this financial support will lead to better wellbeing for residents who have had the benefit of those outcomes. Financial gains and debt managed translates to a better standard of living and increased opportunity to participate in society more fully. Increased income and greater disposable income help mitigate against inequalities in life expectancy and disability free life expectancy. A study from the Royal College of Psychiatrists found that half of all adults with a debt problem also live with mental ill-health. This ranged from a consistent feeling of anxiety and low mood to a diagnosed mental health condition. When we help households to manage debt, it is almost certainly improving mental wellbeing.

5.3 Whilst research and statistics go so far, case studies, testimonials and direct client feedback show more vividly the positive impact of advice on people lives- see **appendices 1 and 2**

6. Advice supports the most vulnerable Chesterfield residents to avoid destitution

6.1 Citizens Advice currently plays a key role in ensuring that the most vulnerable people in Chesterfield, who are in "absolute poverty" do not fall into destitution. **1 in 4** people approaching us are in **immediate financial crisis**. Without our urgent intervention, risks of not eating, not being able to heat their home, pay for medication increase, putting marginalised people at even greater risk.

6.2 In the first 9 months of 2023, Citizens Advice Chesterfield supported 771 people to access emergency food, 449 people to apply to Discretionary Funds for emergency cash, and 313 people to apply for fuel vouchers so they could access energy.

6.3 The scale of this demand reflects the level of absolute poverty currently seen and the huge gaps in statutory welfare provision and personal support that have emerged over the last 13 years. As one of our clients recently told us “we approached several official agencies for help accessing Foodbank assistance, and nobody else wanted to help”.

6.4 If our advice services are reduced or stopped, we are very concerned that more people will be left destitute and in crisis.

7. Economic and other benefits of advice to the Borough

7.1 When advice helps bring money into the borough benefiting local residents this also supports the local economy– people have greater disposable income , are better placed to meet essential costs such as council tax and additional funds enter the local economy. In 2022-23, our advice resulted in £4, 604,608 of financial gains and debt managed of £4,797,038. Money coming into or being retained in the local economy.

7.2 We bring additional funding into the borough for specialist CAB services and projects- For every **£1** Chesterfield Borough Council invests in our core service, we currently access an additional **£5** in funding from other sources, including National Lottery, Trussell Trust and the Money Advice and Pensions Service. We use our local knowledge to bid for additional money that brings extra vital services, jobs, and money into the local economy.

7.3 An employer, we add key skills to the local workforce and paid employment helps support the local economy, with income spent locally.

7.4 Our work reduces expense and strain on local authorities- when central government shrinks benefits, local Councils are forced to pay for more temporary accommodation because more people are homeless. When mental health services support services are under strain, health costs and more people needlessly go into care. With chaos currently evident throughout our social fabric, and economy, timely advice can mitigate or prevent crisis for local people through income maximisation and debt management.

8. Social Value of Volunteering opportunities at Citizens Advice

8.1 Our continual training and investment in our volunteers enables them to make a huge contribution to the community . They are vital, allowing us to reach many more people than if we were purely staff-run. In turn, volunteers benefit from gaining new skills and personal development, better wellbeing, and community engagement.

8.2 These positive effects on individual’s lives have additional value for society, through the advantages and savings associated with happier, healthier, and more productive members of the community.

8.3 The value of our volunteers contribution to the service is estimated to be worth **£146,777 per annum.**

8.4 Research has shown the power of volunteering at Citizens Advice



All of our retired volunteers believe it keeps them mentally active*



9 Social value of Citizens Advice to our local communities

9.1 Citizens Advice Chesterfield plays an integral role within its local community. Our trusted insight enables us **to understand, respond and adapt to local needs**. For example, by securing funding from **National Lottery for a Money Skills project for Young People** to better support them in work, study, and training, in response to known local problems of youth unemployment and social mobility. We also share this information and initiate action, working with others to develop the partnerships and services that will make communities stronger. We are a local service, working with the local people, for the benefit of the community.

9.2 Chesterfield Borough Council and the community has been able to rely on Citizens Advice and the advice agencies to “step up” at times of greatest need:

COVID- providing additional advice and support at a time of national public health emergency

Cost of Living Crisis- working with Public Health and Chesterfields Health and Wellbeing Team to take cost of living advice to deprived wards

Health and Wellbeing programmes- for example, joining Boroughs programme of events, “the great get togethers” to improve social isolation and mental health

Feeding Chesterfield Network- linking emergency food provision to advice and other support services

Floods- supporting the community effort for household and business to recover

9.3 We use the evidence from the problems that people bring to change policies. This year, we have taken up the issue of Warm Home Discounts being unfairly denied to fuel poor households in Chesterfield, working closely with our MP, Toby Perkins. We have received confirmation from Toby, that the eligibility rules for Warm Home Discount and the definition of “hard to heat” homes have now been modified so that many more Chesterfield residents will have qualified this year.

10. Impact of Local Partnerships with Advice Agencies and others

10.1 Citizens Advice Chesterfield deeply values its relationship and partnerships with Derbyshire Law Centre (DLC) and Derbyshire Unemployed Workers Centre (DUWC). The advice agencies have worked closely together for over 30 years, with each organisation bringing complementary services with different offerings. All three agencies refer cases to each other. DLC brings complementary second tier legal advice/casework services that are invaluable including specialist work in immigration, employment, discrimination, housing law, housing debt including representation. DUWC advice services include specialist social security appeal tribunal representation, promoting benefit uptake and campaigns. Our holistic advice supports large numbers of people that present with multiple and complex issues. Sometimes people encounter challenges and problems that they don't know how to deal with, and they need help to overcome. The three services, working as a whole, together form a hugely important "buffer" for local residents against adversity.

10.2 In addition, the three advice agencies form a key component of other health and financial inclusion partnerships including a multi- agency Financial Inclusion Group where statutory, local authority and the third sector organisations come together in a coordinated manner to try to address emerging local needs.

10.3 We also work well with, and have excellent relationships with Council Departments, including Health and Wellbeing, Benefits and Revenues, Housing, and Homelessness sections. All parties share similar values, trying to go "the extra mile for residents" and working collaboratively to achieve best impact for local people.

10.4 We support the Council's economic development plans through membership of Destination Chesterfield and links to local business.

11. Social value of our National Citizens Advice Network

11.1 Together, we are greater than the sum of our parts. Each local Citizens Advice benefits from being part of a National Citizens Advice network that the public know and trust. Local Citizens Advice support each other by sharing knowledge of challenges and good practice, so we can best support our clients.

11.2 It is also this network that enables us to come together to do more, be it to campaign on big issues, inform national policy or connect people with society. The National Citizens Advice Office have used evidence from Citizens Advice Chesterfield to make the case and secure a ban on forcible prepayment meters for people in fuel debt and to make the case that benefits should be uprated in line with inflation.

12. Impact of reducing or ceasing funding to Citizens Advice and Advice Agencies

12.1 Reducing or stopping funding to Citizens Advice, will inevitably lead to a very diminished service (best case scenario) or overall loss (worst case scenario) of high-quality advice services and support for local residents.

12.2 This will have, in either event, the following negative impacts:

- Residents will be worse off and less able to manage their problems than they otherwise might be.
- More local people will be at risk from homelessness and mental health crisis.
- Fewer residents will have access to timely support when they lack food, fuel, or cash in an emergency, increasing chances of destitution.
- The people most negatively impacted will be the most vulnerable in our community, including those with disabilities and long-term health conditions, those with low incomes
- Local people will be less likely to adapt well to life changing events, such as onset of sickness/disability, job loss, bereavement, and domestic abuse. This impacts not only upon those households directly but adds further demands to other public services, including the council, when those people cannot manage.
- Significantly less money will come into the Chesterfield economy achieved through advice
- The Council will find more demands on its own services (in terms of number and intensity of work required) including Council tax and rent debt collection, housing and homelessness prevention, benefits team including discretionary housing payments, if people have less access to advice and their problems are not resolved at the early stage.
- The Council will find it more difficult to achieve its corporate and community goals that our service contributes to, such as improving the quality of life of local people and reducing health inequalities.
- Weakening or losing advice services means the community will have less resilience to proactively react to environmental, economic, social and health challenges in the future such as covid, floods, austerity, and cost of living crisis.
- The Council's welcome efforts to bring economic regeneration to the area will be hampered if there is a much-reduced package of advice and social support available, increasing the risk that many residents will be "left even further behind."

Summary

Citizens Advice Chesterfield recognises the exceptional financial challenges on the authority and the difficult dilemmas these pose. We have always appreciated the stable and very generous core funding offer that we receive from the Council. This combined with the strength of our relationship with the Borough, has been of inestimable benefit to the town. The Borough has a long and fine tradition of providing discretionary funding for advice and support services to assist residents most in need.

Any substantial reduction in core funding and/or phasing out of core funding, will have a significant impact on service delivery, the future sustainability of our advice service and its ability to meet the pressing needs of Chesterfield people.

It is our view that reducing or ultimately, removing all funding for advice agencies, far from saving money, will sadly worsen the financial challenges of the council and lead to further deprivation and impoverishment of our residents.

We, therefore, respectfully ask, where possible, that the Council considers the retention of advice agency core funding at the best possible attainable level for the benefit of local residents.

In the event that is not possible, noting the Council`s proposals for phasing out grants, we have confirmed that our preference would be to receive monies over an 18-month period, weighted to year one. This would give us the best possible chance of securing the future of the advice services.

We would also be grateful to the council if it would “leave the door open” for further ongoing discussions as to how the authority may be able to assist us with support (both monetary and non-monetary) sustainable to all sides to secure the provision of vital advice services beyond any phasing out period.

Appendix 1:

Client testimonials in their own words, Chesterfield resident, Mrs M:

- **How did we help?**

"Firstly, helped with my debt management. We were at risk of having our house taken off us. Helped us sort our finances out. Got it sorted out with the mortgage provider with a payment we can afford, not at risk of losing the house any more. Adviser Ivan did a home visit to my partner who is housebound for help with a Personal Independence Payments change of circumstances review as their condition has got worse.

You arranged help from the foodbank because we were struggling to make ends meet".

- **Did this resolve your problems to a significant extent?**

"The debt management did, yes. Still awaiting outcome of benefit awards. It is good to know someone can come to the house to support us, my partner has not been out of the house for eighteen months".

- **What impact did we have, including upon your health and wellbeing?**

"A hell of a lot, we were at rock bottom when we thought we would lose the house. Didn't know where to turn. We were already on anti-depressants. At the beginning we couldn't see the light at the end of the tunnel, but we are getting there. Helped with mental health, can see a future now and not having panic attacks and anxiety now".

- **What would have happened if we weren't around to help?**

"We were at the point of going to court, would have lost the house, and been evicted, god knows what would have happened.

Dread to think where we'd be without your support. Gave us a lifeline when we were at rock bottom.

We approached several official agencies for help accessing Foodbank assistance, and nobody else wanted to help.

We wonder if its fully understood how much people are in need.

Really grateful to you, good to know places like yourselves and foodbanks that can support us ".

Client testimonials in their own words, Chesterfield resident, Mr S:

- **How did we help?**

“Helped with overwhelming debts. Given me hope.

Thought that the money owed would never be paid back and that I would never be able to live reasonably. Made my sanity go back to what it was.

“You guys helped me to accept things the way they were and take things day by day, but things would get better”.

- **Did this resolve your problems to a significant extent?**

“Yes, because I was able to get a Debt Relief Order in November through you. Only qualified advisers can help people apply for this.

Also, I’m not very good on the internet and sending things, this is where you helped me in a big way”.

- **What impact did we have, including upon your health and wellbeing?**

“Still a bit stressed, but not about the money, I’m OK and live day to day.

I know I have someone to talk to and that’s you guys.

I think you guys are a tremendous help.

If others got half the help I got, they should be forever grateful”.

- **What would have happened if we weren’t around to help?**

“I would have probably been dead.

The mental stress was so much.

You think you can pay for everything when you take credit out, but then one day you can’t”.

Client testimonials in their own words: Ms C

- **How did we help?**

“ My husband left me when we had just bought a house, leaving me with nothing and nowhere to live. I had no money and a debt problem.

I was at rock bottom, and you helped set up a debt management plan and got me back on track. You were there when I needed help to claim benefits and emergency support.

I have had to move rented home several times for various reasons. I suffer with my mental health and need help filling out forms because I have a sight impairment. I have severe OCD and can't cope.

I have received support from you on and off for over 10 years. I will need further help as I have recently been diagnosed with severe asthma and need to live on a lower level. My ex-husband has finally agreed to sell the house and I`m going to need help so I can look again at all the debt management options open to me”.

- **Did this resolve your problems to a significant extent?**

“Yes, I simply wouldn't have made it without your help. Everybody has been brilliant”.

- **What impact did we have, including upon your health and wellbeing?**

“Your intervention has improved my wellbeing. I simply can't go back down to that mental health level again.

When you are on edge and have a list of challenges you must work through, it's an uneasy situation because you don't know what is going to happen”.

- **What would have happened if we weren't around to help?**

“Think I would have taken my own life.

I know I have got you all there, you are my lifeline.

I don't know what I would do if you weren't there”.

Appendix 2: Case study

Background:

Elizabeth is 38 years old and lives with her 6-year-old daughter. She has lived in rented housing in Chesterfield since September 2021. Elizabeth is unemployed due to ill health. She has sciatica which means she is in regular pain. She also suffers from anxiety and depression at times.

Elizabeth accessed support from the Foodbank because of low income and also due to deductions from benefits as well as debt repayment.

Elizabeth has debts including rent arrears, council tax arrears, energy, and water arrears. She has no savings. She owes £4785 in total. Elizabeth is unable to apply for a debt relief order at present, having previously applied when she was living outside the area.

She receives Universal Credit, Child benefit, Personal Independence payments and Council Tax Support.

How did we help?

The Advice Worker liaised with the local authority and creditors over the outstanding debt issues and helped with applications to the Big Difference Scheme and other sources of help. They advocated for Elizabeth and negotiated affordable repayments and token offers. This helped Elizabeth to maintain her housing, energy supply and avoid costly creditor enforcement action.

The Advice Worker established that Elizabeth was unable to work yet had not been claiming the limited capability for work additional element of Universal Credit (an enhanced monthly allowance).

Outcomes of Advice

- Emergency cash payment secured through local discretionary funding and additional UC entitlement claimed worth £4,680 per annum.
- Debt Managed to the value of £4,785
- Elizabeth feels more confident to manage her finances, less stressed, and better able to sustain activities to improve wellbeing and become less reliant upon forms of crisis support.

Barometer

Emerging Trends in Advice during the cost of living crisis



Top 5 Advice Issues, in order, were:

1. Benefits and Tax Credits	9,007
2. Debt and Money Issues	3,706
3. Crisis Financial Support	3,591
4. Universal Credit	2,980
5. Utilities	2,690

We helped **4,918** people with **24,874** issues in the **9 month** period April 1st 2023 to December 31st 2023



£ 3,545,358
in financial gains for local people

£3, 488,042
Debt managed for local people

”Struggling households unable to pay their energy bills, people unable to top up their prepayment meter, and record numbers coming to us for crisis support. **Another hard winter is in prospect**”

Number of People accessing advice is **34%** higher compared to the same period in 2021



Energy Problems over **4X** higher than in the same period in 2021.



Utility Debt Issues are **53%** higher compared to the same period in 2021



Number of People needing our help to access emergency food, cash or fuel vouchers was **3X** higher compared to 2019-2020



When people come to us with money concerns, **8/10** have a **negative household budget**, compared to 5/10 nationally.



Key demographics of Chesterfield people using the service

1. Where do they live in Chesterfield?

	Ward	% of CAB Users
Chesterfield	Barrow Hill and New Whittington	6
Chesterfield	Brimington North	5
Chesterfield	Brimington South	6
Chesterfield	Brockwell	4
Chesterfield	Dunston	11
Chesterfield	Hasland	5
Chesterfield	Hollingwood and Inkersall	5
Chesterfield	Holmebrook	5
Chesterfield	Linacre	1
Chesterfield	Loundsley Green	6
Chesterfield	Lowgates and Woodthorpe	4
Chesterfield	Middlecroft and Poolsbrook	6
Chesterfield	Moor	5
Chesterfield	Old Whittington	6
Chesterfield	Rother	10
Chesterfield	St Helen's	7
Chesterfield	St Leonard's	6
Chesterfield	Walton	1
Chesterfield	West	1

Analysis of people seeking our advice with particularly challenging types of problems, shows that they are most likely to live in more deprived wards:

	Debt	Fuel Debt	Council Tax Debt
1	Rother	Rother	Rother
2	Dunston	Dunston	Dunston
3	Middlecroft & Poolsbrook	Middlecroft & Poolsbrook	Middlecroft & Poolsbrook
4	Loundsley Green	St Helens	Old Whittington
5	Old Whittington	Old Whittington	Holmebrook
6	St Helens	Loundsley Green	St Helens

	Housing Debt	Energy Advice	Emergency Food needed (Foodbank)
1	Rother	Rother	Dunston
2	Loundsley Green	Dunston	Rother
3	Old Whittington	Loundsley Green	Loundsley Green
4	Dunston	St Helens	St Helens
5	St Helens	Old Whittington	Old Whittington
6	Brimington North	Barrow Hill and New Whittington	Barrow Hill and New Whittington

	Emergency Cash Payments needed (Supported application to Derbyshire Discretionary Fund)
1	Dunston
2	Rother
3	Loundsley Green
4	St Helens
5	Barrow Hill and New Whittington
6	Old Whittington