#CABLive

A week in the life of Citizens Advice
North East Derbyshire
15th–19th October 2018
What is #CABLive?

#CABLive is a week-long national Twitter event, originally organised by Wychavon CAB aimed at giving an insight into the daily life of local Citizens Advice.

By tweeting about what is going on in different local Citizens Advice offices and using the hashtag #CABLive during the week, people can see what is happening in offices all over the country. It’s fascinating to see the differences and similarities in what we are all dealing with on a daily basis.

In 2018, Citizens Advice North East Derbyshire participated in #CABLive for the week 15th-19th October. By keeping in contact between our offices and outreaches through flurries of emails, we were able to gather as many queries and insights as possible. These short snapshots were posted to Twitter to show a steady stream of varied queries as they happened.

This booklet details everything we posted, along with other statistics and analysis of just another “normal” working week here at Citizens Advice North East Derbyshire.

Glossary

Below is a brief guide to some of the terms we used throughout #CABlive week:

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
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<tr>
<td>Attendance Allowance</td>
<td>Helps pay for your personal care if you're 65 or older and disabled</td>
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<tr>
<td>Carer’s Allowance</td>
<td>Benefit for people who spend at least 35 hours a week providing regular care to someone who has a disability</td>
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<tr>
<td>Debt Relief Order (DRO)</td>
<td>A way to have your debts written off if you have less than £20,000 of debt and have few assets</td>
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<tr>
<td>Disability Living Allowance (DLA)</td>
<td>Benefit for people who have extra care needs or mobility needs (difficulty getting around) as a result of a disability</td>
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<td>Discretionary Housing Payment (DHP)</td>
<td>This can provide extra money when your council decides that you need extra help to meet your housing costs.</td>
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<tr>
<td>Employment and Support Allowance (ESA)</td>
<td>If you're ill or disabled, ESA offers you financial support if you're unable to work and personalised help so that you can work if you're able to</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>Benefit to help you pay your rent if you're on a low income</td>
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<tr>
<td>Individual voluntary arrangement (IVA)</td>
<td>A formal debt solution to pay back debts over a period of time.</td>
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<tr>
<td>Jobseeker’s Allowance (JSA)</td>
<td>An unemployment benefit you can claim while looking for work</td>
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<tr>
<td>Pension Credits</td>
<td>An income-related benefit made up of Guarantee Credit and Savings Credit.</td>
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<tr>
<td>Personal Independence Payment (PIP)</td>
<td>Benefit to help with some of the extra costs caused by long term ill-health or disability</td>
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<tr>
<td>Universal Credit (UC)</td>
<td>A single monthly payment for people in or out of work. It replaces some of the benefits and tax credits previously available.</td>
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Monday 15th October

10:00 Starting the week with the Chief Officer meeting our treasurer prior to a Board meeting later in the week.

10:03 As well as our drop-in session at Clay Cross, this morning we have appointments at GP Surgeries in Pilsley and Killamarsh.

10:19 Six acceptances to token offers received today, client very happy.

10:23 Leaflets printed showing all of our advice locations across North East Derbyshire, ready for an event tomorrow.

10:33 Personal Independence Payment (PIP) renewal for a young man with mental health problems, currently entitled to Enhanced Daily Living. We will be arguing for continued Daily Living award and also for mobility.

10:35 Claimant with Employment and Support Allowance (ESA) decision placed in work-related activity group. We will be assisting to appeal (client should be placed in support group).

10:45 Busy morning at our drop-in session in Clay Cross, all volunteers busy and people waiting; debt, consumer, legal, benefit and employment issues. Appointments made for our GP project and debt enquiries taken.

10:48 Assisting with computer literacy and IT access for a DVLA query.

10:58 Debt Caseworker discussing social policy issues surrounding Universal Credit and rent arrears with our research and campaigns co-ordinator.

11:00 Volunteer adviser obtains an extension on PIP deadline to give us time to help with completing a form.

11:01 Debt caseworker dealing with failed Individual Voluntary Arrangement (IVA). Assisting with bankruptcy petition.

11:21 Supporting a client by writing a letter to the Local Authority regarding a Direct Payments query.

11:23 Success - client awarded a grant for white goods, from an application that we submitted to the Severn Trent Trust Fund.

11:43 Four referrals to the Debt Team received today already.

11:50 Just received confirmation from our Local Authority that, following our intervention, they have written off a Housing Benefit overpayment on grounds of “official error”. Next step is to challenge council tax arrears.
12:13  Time to make a cuppa for the volunteers!

12:17  Busy morning at our drop-in session: Information/options on writing a will, informing agencies of change of pension income, employment/benefit options on retiring due to ill health.

12:21  Our tribunals representative is challenging a £3,000 overpayment due to Department for Work and Pensions (DWP) official error.

12:45  This afternoon, we have advice appointments in a GP Surgery in Grassmoor.

13:06  Inheritance tax and Probate forms checked for a client.

13:32  Helping a client to challenge a Discretionary Housing Payment decision, further exploration suggested that the client may be entitled to PIP. Issued information and invited back for support to claim.

14:25  Cream cakes brought in by a grateful client, much appreciated fuel for our volunteers!

14:47  Complex employment and housing query referred for specialist advice to Law Centre. Appointment made for PIP appeal with our appeals officer and our GP outreach for benefits issues. Direct Debit Guarantee explained to client, who should get refund of payment taken in error.

15:08  Query on telephone advice line regarding Universal Credit. Client claiming ESA with Severe Disability Premium and is considering moving to a new Local Authority. Advised that the change of circumstances would trigger a claim for Universal Credit and would result in the loss of Severe Disability Premium (£64.30 p/w).

15:15  Debt Caseworker trawling through the Insolvency Act and Technical Manual, trying to find answers to complicated Debt Relief Order (DRO) enquiries.

15:19  Contributory benefits query: How does strike action affect these? Client is given information on differing Child and Working Tax Credit rules, also Housing Benefit change of circumstances.

15:20  Technical manuals coming in handy with strike action implications.

15:28  Dealing with mortgage repossession proceedings and then having a big bar of chocolate!

15:29  Volunteer Adviser assisting with application to the Bar Pro Bono unit for representation at an employment tribunal.

15:48  Wide range of issues today at our drop-in centre at Clay Cross, some really complex. Excellent work by our volunteers. Case note reviews complete for the day. Wash the pots, then off home! It's been a busy day.
Tuesday 16th October

08:54 A damp and misty morning here in Clay Cross to start off day two of #CABLive

09:28 Adviser made an application to a Charity - award of £78 a month for 12 months given. This has helped to reduce a deficit budget whilst the client fights an illness.

09:32 Employment and Support Allowance (ESA) appeal won!! - benefit back in payment and a backdate of benefits totalling £1,700.

09:34 Two of our Debt Team are at a Mortgage Possession Proceedings course in Sheffield today.

09:38 Single, pregnant mum with a toddler - Universal Credit claimant, No food or gas - food parcel given, charitable assistance for electric meter top up.

10:02 With the doors about to open at our drop-in session in Clay Cross, we are currently giving advice in seven locations across North East Derbyshire and Bolsover District including GP surgeries in Holmewood, North Wingfield, Creswell and Clowne plus libraries in Bolsover and Dronfield.

10:04 Success, we have received a reply from NHS Loss Recovery Service, agreeing to remove a client's £150 penalty charge and close his case (client had innocently, but erroneously, claimed a free prescription). Client is relieved and very happy.

10:08 Our Derbyshire Scam Watch project is at the Great Dronfield Get2gether today from 10am - 3pm at Dronfield Sports Centre. Please drop in and say hello if you're in the area or are worried about scams.

10:10 Client has received an "excess benefit" decision and owes £2,500. We are writing a letter to our Local Authority to argue official error and also to request that they use their discretion not to recover.

10:18 Our volunteer Karin is ready to welcome clients to our drop in centre.
10:18  Hot off the presses (or our tired, overworked, photocopier!) another batch of our own debt booklets. Such a massive help to our clients to help them understand their circumstances better and can be used in conjunction with our CABmoney website.

10:22  Assisting a vulnerable client to submit a parking charge appeal online.

10:39  Representation at Personal Independence Payment (PIP) appeal, £145 per week extra income and a year’s back pay in time for Christmas!

10:47  A lady with a long term health condition has contacted us by phone to see what she can claim? ESA? PIP? Universal Credit? Appointment made for her to see a senior benefits worker to get all the information she needs about her entitlement.

10:59  Just helped a vulnerable client with a Discretionary Housing Payment form.

11:03  We’ve mentioned some positive outcomes for clients this morning. To put that in context, so far this year we’ve helped clients to obtain more than £1.5 million.

11:07  The rising cost of gas and electricity seems to be the hot topic for advice in Dronfield today, people getting anxious about how they will afford their winter bills.

11:09  Client’s PIP award removed without warning, letter from Department for Work and Pensions (DWP) dated 7th Oct to inform that PIP will end on 7th Oct, recent major operations with ongoing dietary needs, client suicidal about how she will afford to live, foodbank parcel arranged while decision is challenged.

11:22  Just had another expression of interest for a work experience placement. Always interesting for younger people to see firsthand the problems facing their local community.

11:42  Dealt with Universal Credit eligibility and Housing Benefit entitlement issues, incorrect tax code, housing repairs issue and multiple debt issue all for one client - in an hour’s interview.

11:44  Second interview at GP Surgery outreach session dealt with a Child Disability Living Allowance (DLA) appeal. As well as writing up, follow up action needed is three letters and one debt referral - just from two clients.

11:51  Telephone call from a client thanking our Specialist Benefits Adviser Karen for assisting with an Attendance Allowance claim. High rate awarded and
backdated to date of claim. Client says it will make a huge difference to their lives, helping them stay independent.

12:02 Probate and Will dispute, client given information and specialist advice options discussed.

12:20 Query regarding Stamp Duty for one of our volunteers. They have to be ready for anything!

12:52 Some of our advisers are now crisscrossing the region (after a well-earned lunch break) as we start up our GP sessions now in Blackwell and Dronfield.

12:55 Home visit for a housebound client, who is visually impaired. We are helping him to claim Pension Credits.

13:02 As well as our excellent front line of advisers, the back office has been busy again. Scanning, printing, dealing with post, finding the best deals on stationery, helping people locked out of their computer account (mentioning no names!) and of course updating Twitter.

13:06 Volunteer adviser is currently negotiating repayment of arrears on a gas account on behalf of a client. Working hard to get the best outcome for the client.

13:07 PIP application - client has been awarded Standard Rate Care (£57.30) and Mobility (£22.65) per week plus a backdated lump sum of £1,770.

13:27 Filling in PIP forms can be really stressful for clients. Well done to volunteer Chris for the work she does guiding clients through the process with patience and understanding.

13:42 Debt appointment for a client with complex mental health issues to outline his options for becoming debt free. A first step for him to achieve independent living.

13:45 Dinner break in the Sheffield training sessions for our debt advisers. Interesting discussions regarding Support for Mortgage Interest (SMI) loans and possible recovery action/shortfall recovery action and possible effects on clients.

14:46 With many advisers out and about and others now back following up cases from this morning, I’m taking advantage of a brief moment of calm (it won’t last) to catch up on compiling stats from our GP Surgery Project.

14:54 Our drop-in session has ended but the volunteers are still hard at work writing up after a busy day. Lots of case reviews for the session supervisor.

15:32 Client attended appointment with council tax arrears and threat of bailiffs. We contacted the Local Authority and had bailiffs suspended in hope that we can get the arrears reduced, due to backdating a claim for council tax reduction as a consequence of confusion with Universal Credit payments.

15:33 Good start to the GP surgery session earlier with staff providing our
adviser with a cuppa and a slice of cream sponge cake!

15:50 Our Derbyshire Scam Watch project co-ordinator has just returned from the very busy Dronfield2gether event after seeing over 75 people.

16:20 Debt advisers just finished an interesting day of training. We are now going round in circles in the middle of Sheffield due to road works and diversions!

Wednesday 17th October

09:14 Good news to start the day, we received notification from the Official Receiver that they have approved a client's Debt Relief Order (DRO) application. Client now debt free and also relieved from the stress of debt problems which had been affecting her health.

09:36 A better morning than yesterday in Clay Cross.

09:55 This morning we have advice sessions across our region. GP surgeries in Tibshelf and Dronfield, our regular drop-in session in Bolsover library, and appointments at Creswell Library.

09:59 All set up and ready to see two appointments at Gosforth Valley Medical Practice, followed by a further four appointments at Dronfield Medical Centre this afternoon. Busy, busy but at least the sun is shining!

10:07 Our Derbyshire Scam Watch co-ordinator is on their way to a Modern Slavery briefing session run by Adult Care at the Derby City Council offices.

10:25 We're supporting a young disabled man with an application to a charitable trust after he lost his belongings in a fire.

10:29 We're challenging a decision to end a Jobseeker's Allowance (JSA) claim after the claimant failed to attend an interview at the Jobcentre that she was not even told about! She will now not be able to make a new JSA claim and will be much worse off on Universal Credit.

10:33 We're also assisting a disabled woman with an appeal about the Social Fund's refusal to help her to meet the cost of her son's funeral.

10:34 Our specialist benefits adviser is in the middle of her advice session at Bolsover Library. Right now as we tweet, she is helping someone with an application for Personal Independence Payment (PIP).
10:36 A new trainee adviser is progressing well with the training modules. They've just completed interview skills training.

10:41 We helped a man with his PIP appeal a few weeks ago and he got the enhanced rate of both components with £10,000 backdated arrears but now he's back because he's being evicted! It's an advice rollercoaster today.

10:48 Our appeals representative is looking at a case to see if a couple of disabled claimants would be unlawfully discriminated against if they claimed Universal Credit following a High Court ruling.

10:55 Outreach worker helping a very lonely, elderly client who needed to talk as he feels confused about the situation regarding Power of Attorney for his partner. Spent time reassuring him and clarifying the situation for him.

10:57 Result: Just over £10,000 written off for a client with severe mental health issues with the help of debt and mental health evidence form.

11:05 Our Research and Campaigns Coordinator is finalising his report for this afternoon's board meeting. Some interesting statistics highlighting the growth in all areas of advice over the last year and continuing problems with PIP and Employment and Support Allowance (ESA).

11:07 Assisted client to complete court forms to apply for contact with her children who were removed from her care due to mental health issues and placed with their fathers. Both fathers refused to allow the children contact with her and will not return them to her care.

11:09 Helping the mum of a disabled child gather medical evidence to support a claim for Disability Living Allowance (DLA). New claims can still be made for children under 16.

11:10 Accounts printed off ready for the Chief Executive and Treasurer to take to today's board meeting.

11:12 Another Thank You card received from a grateful client, it's nice to be appreciated.

11:15 One of our Debt Caseworkers is in the process of completing a Debt Relief Order (DRO) application for a client who is in temporary accommodation after being evicted. Housing advice given and discussions had with Local Authority regarding rehousing.

11:20 Just going through the post and our appeals representative has had a directions notice from the Courts and Tribunals Service asking her to send
them all the paperwork she has on a case because the Department for Work and Pensions (DWP) have refused to explain why they made a decision!

11:30 Clients are Universal Credit claimants in severe financial hardship. Their two year old child is sleeping on a mattress on the floor and clothes are kept in a suitcase, they are unable to afford the basics and we are assisting them with budgeting.

11:31 Spending time with a client who has personal debt, to reduce her outgoings by negotiating with her Internet/TV provider and her mobile phone contract.

11:34 Issued food voucher to a client who has had ESA and PIP stopped. We are assisting to appeal the decisions but in the meantime they are on a very limited income and struggling.

11:39 Just heard from our Deputy Manager who is on holiday and admiring the offices of Citizens Advice in Whitby! If we never see her again, we’ll know where she is!

11:43 There are 39 pending appeals at our Bolsover office just for surnames beginning with A-H. This filing cabinet is about to topple over!

11:50 A range of enquiries already at our Bolsover Library drop-in: National Insurance record dispute, careers / employment, council tax and bailiffs; We made telephone calls to the bailiff and to the Local Authority, debt enquiry taken.

11:51 We are trying to advise a disabled couple who both get Personal Independence Payment (PIP) what benefit options they have if they move in together! Neither is on Universal Credit yet - our heads are about to explode! Do other advisers feel the same?

11:54 GP Surgery session has just ended. Queries about a Single Justice Procedure Notice and help to respond, followed by consumer advice regarding
faulty solar panels and trader no longer operating.

Time for a quick lunch before the start of the next session.

11:56 Who gets excited about a new set of law books? We do!

Come along to one of our specialist benefits advice sessions and help us put them to good use.

11:58 Sometimes you don't have time to wash up and you hope your dirty pots can just be recycled!

12:43 All ready for 2019! Just bought our diaries (which will soon start filling up!) from an independent card shop near our office in Clay Cross. Cheaper than the internet and great to be able to support a local business.

12:45 Just preparing an appeal for a man who isn't going to be able to speak at the hearing following surgery for stage 4 mouth cancer. DWP says he's absolutely fine and describe his cancer as a "skin problem".

12:48 Incorrect Housing Benefit entitlement - we rang the Local Authority and got it corrected.

12:53 Universal Credit claim problems - struggling with Advance Payment repayment and failure to apply disability element. Claim not backdated as client was pregnant so helped her request this. Advised on housing rights due to eviction worries as struggling to meet rent due to the Universal Credit issues.

12:59 Client misinformed by Jobcentre that she had to claim Universal Credit rather than New Style ESA. Contacted DWP and helped make a new claim. Due to this, the claim is three months late, advised how to get it backdated. Gave advice on rights at work as client is off sick due to work-related stress.

13:01 Our morning GP surgery sessions are over and we move now on to ones in Dronfield, Barlborough and Shirebrook.

13:17 ESA / Universal Credit client with mental health issues distraught and threatening suicide. Advised of Universal Credit overpayment but unclear what for. Unaffordable deduction from benefit. Feels harassed by Job Centre; calls every week, pressured to look for work and has to attend fortnightly.

13:19 Another Debt Relief Order (DRO) application in progress.

13:43 Telephone conversations with the council regarding an evicted mortgaged client - we will know soon if she's being offered a property. Fingers crossed! Debt Relief Order to follow.
13:57 Client just sent in an Individual Voluntary Arrangement (IVA) Certificate of Termination. We can now get on with a Debt Relief Order. Client is on benefit income (including disability) only. Debts affecting his health!

14:11 Acceptances received from creditors to token payment offers. Client very happy.

14:20 First client of the afternoon (in one of our GP Surgery sessions) is very happy that the Local Authority have agreed not to recover an overpayment of benefit (official error), we're now assisting her to make an application for Attendance Allowance.

14:23 We are assisting a client to challenge a Universal Credit Limited Capability for Work / Limited Capability for Work Related Activity decision. Work Coach has been made aware of her physical disabilities but still told her to apply for the same factory job that increasing health problems forced her to leave at the start of the year!

14:32 Client came in for help with financial difficulties and priority and non-priority debts - advised on debt options and negotiated reduction in rent to improve financial situation. Agreed to assist further and refer to the Debt Team to proceed with a DRO.

14:36 Another busy day in our admin room, amongst other things we sent out over 20 offer letters to creditors and received three lengthy credit reports which needed scanning into our case recording system.

14:38 Client came in for help completing a PIP claim form - Form completed and sent to the DWP before the deadline.

14:44 Client came in for advice regarding being in the wrong group for ESA - we advised that they request a supersession and agreed to assist.

14:48 Received a phone call from a client to inform us that he had been awarded the higher rate of Attendance Allowance after we had helped him complete the application form - £85.60 per week better off!

14:58 We have just revised a Financial Statement for a client due to a drop in their income.

15:23 Client had been without gas for months and felt unable to deal with the matter himself. We rang the Housing Association and a priority appointment has been made to resolve the matter. Client should have gas by the end of the week.

15:28 Today on our phone lines alone, we have advised on issues around: employment and sickness, employment and holiday pay, disrepair in housing, rent increases, ESA, consumer rights when buying a used vehicle, fraud, separation and social services.

15:34 We are trying to help someone over 65 claim the mobility component of DLA for the first time.
15:56 We've had an increased number of enquiries about Carer's Allowance since the government announced that it was going to "crack down" on carers. At Citizens Advice, we don't think that is helpful and we offer help, advice and support to carers.

16:00 Today a supporter of Citizens Advice very kindly donated an old projector to us. It's working well and will be a useful backup to our current one in case of technical failure (as if that ever happens!) when we're running training or presentations.

16:05 Just helped a pensioner, who can't get up the stairs, apply for a Disabled Facilities Grant to pay for a stair lift and wet room so he can stay independent and safe at home.

16:07 Bankruptcy application approved for client with severe anxiety issues.

16:08 Our appeals representative is currently assisting three people in separate appeal cases who are registered blind, but the DWP says they can see!

16:10 One of the trickiest things in doing #CABLive is condensing some of the complicated enquiries we receive down to just 280 characters, we could write a book on some of them!

16:52 Just finished the last appointment at outreach. Client with significant and complex mental health difficulties who has lost her support worker. She needs help with a capability for work questionnaire (ESA50). We assisted her to complete this and will offer ongoing support throughout the process.

Thursday 18th October

09:13 Four clients booked in at Welbeck Road Surgery, Bolsover today, these appointments are in high demand, we now have a waiting list.

09:48 Much like buses, I.T problems arrive in pairs! One sorted and a temporary workaround found for the other, but always frustrating when it interrupts casework!

10:05 Another busy morning ahead, as we have our usual drop-in centres in our Clay Cross office, and Bolsover Library. GP Surgery appointments in Stonebroom, Bolsover and Renishaw. Also our phone lines are open 10am - 2pm.

10:10 Supporting a client to maintain contact with their probation officer.
10:35 Homeless client temporarily moving into a hostel. We are discussing housing options, advice and support options; where the client can access help with budgeting / benefits / trust fund applications for furniture / white goods.

10:36 One of our Debt Caseworkers has an appointment at Bolsover Library today to assist a client.

10:45 It's National Hate Crime Awareness Week. No-one should have to suffer abuse or harassment because of who they are. Get in touch if you need advice and support.

10:48 Client called into our Bolsover Library drop-in to say thank you for us helping them to resolve a benefit issue.

10:50 We have been discussing utility trust fund applications with a vulnerable client as a way to assist them.

10:58 One of our volunteers has just found another half a dozen articles that we can use to promote the ever growing threats of Scams through our Derbyshire Scam Watch social media pages.

11:25 Successfully negotiated a reduction in the amount of money being deducted from Universal Credit - majority of payment was going towards the deduction which left virtually nothing left for the client and was causing hardship.

11:38 We have been supporting a woman with her mortgage repossesion who was about to become street homeless. Right at the last minute, after several visits and many calls to the council, the tenant and her dog have been offered a council property this morning.

11:44 Our Chief Executive is busy compiling lots of reports for Bolsover District Council, the Police and Crime Commissioner, Derbyshire County Council, two papers for our treasurer, and notes for accounts before heading to a meeting later today in Bolsover.

12:23 We are assisting a homeless woman who is moving into her new council property tomorrow and trying to find her carpets and a settee.

12:29 Assisting a client with Universal Credit problems; recently unemployed from long term employment and struggling with the system. Accessed I.T. support for the client.

12:31 Debt Caseworker has just finished seeing a client, another failing Individual Voluntary Arrangement (IVA)! Client advised to visit Citizens Advice by IVA Company! It looks like another Debt Relief Order.

12:36 More employment enquiries. Assisting a client with CV submissions and immigration; proving that the client has the right to work in the UK.
12:45  It only came yesterday, but we already have a well-thumbed Adviser.

12:46  It has been a busy morning at our Bolsover Library drop-in again, a wide range of enquiries, some complex.

12:47  N245 and EX160 forms completed for a client at our drop-in centre to help them deal with a County Court Judgment.

12:53  More statistics run off from our case recording system. Along with initiatives like #CABLive they really help us show the amount and scope of advice that we give.

13:17  All change again across our GP Surgery outreaches. This afternoon we will be in another surgery in Bolsover, as well as at South Normanton.

13:32  Obtaining medical evidence to support a client’s forthcoming Universal Credit limited capability for work appeal.

13:38  Telephone call from a client to let us know that, with our support and assistance, he has now received a disabled parking badge.

13:44  Received confirmation from a client that “new style” Employment and Support Allowance (ESA) has finally been put into payment, we needed to use the Universal Credit escalation process to resolve this matter for them.

13:55  Working with a client with multiple debts and managed to suspend an arrest warrant for non-payment of fines.

14:10  Query for one of our volunteer advisers regarding Child Arrangement Orders. They were able to explain what they were and how to apply, and supported the client in deciding the best way forward.

14:47  So far this year we have helped our clients to deal with £4,986,237 of debt. Almost a third of that has been priority debts. For information about debt see our CABmoney website or visit us for face to face advice.

14:52  Another client supported to manage their Universal Credit claim. We also booked an appointment to complete a work capability assessment form. The worry about this had been affecting their health, they were grateful that they didn’t have to deal with it alone.

14:56  Our volunteers have been busy challenging more Department for Work and Pensions (DWP) decisions about Personal Independence Payment (PIP) and ESA where clients were previously
awarded benefits but have had them taken away despite no improvement in their condition. It's time for a review of how disability benefits are assessed.

15:06  Research and Campaigns Coordinator is reviewing the problems flagged by advisers. The usual problems with benefits, but also a rise in private landlord issues. Universal Credit has the potential to increase these problems due to late or incorrect payments of housing costs.

15:18  A grateful client kindly gave us these. Don't think they'll last the rest of the day!

15:43  Helping a client to apply for assistance with water bill arrears through the Severn Trent Trust Fund.

15:46  Debt caseworker putting another client onto our CABmoney Self Help Debt Management Plan system.

16:00  Debt Supervisor has been made at least six cups of coffee today. He is yet to make one for anyone else!

16:59  Chief Officer contacted by Local Authority to discuss future roll out of Universal Credit Support.

Friday 19th October

09:39  Coffee in one hand, sorting through the post with the other. Acceptances received to token offers and numerous credit reports in preparation for Debt Relief Orders.

09:40  Client referred by Department for Work and Pensions (DWP) adviser for help getting into Employment and Support Allowance (ESA) Support Group. They are now in Support Group but also £12,440 better off, after we challenged a historic underpayment of benefit. Make sure you're getting what you're entitled to, ask us for a benefit check!

10:02  The final day of #CABLive are we are currently giving advice from our drop-in centres in Clay Cross, Bolsover Library and Eckington Library, our phone lines are open, plus appointments at a GP Surgery in Bolsover.

10:25  Retired gentleman (an ex-miner) and his wife came to see us as they are struggling to care for each other because of their health and mobility issues. Referral made to the Coal Industry Welfare Organisation for a welfare assessment.

10:29  Universal Credit claimant, finished work after 21 years of service due to ill health. Advice needed as there are rent arrears, 18 days before next payment due. No food - application made to Grocery Aid for financial assistance and food parcel.
Congratulations and a massive thanks to one of our volunteer advisers who has been with us three years this week. Our team of volunteers range from new trainees up to those who have given us over 18 years of their time and we couldn't do what we do without them.

More discussions this morning between the Local Authority and our Chief Officer around the roll out of Universal Credit.

Client has noticed that since having smart meters installed, his utility bills have increased by 25%. He stated that the meter has been unplugged as it’s causing extreme anxiety regarding the amount of unavoidable usage. He could no longer face watching the bill mount up.

Our National Association carried out a survey of our clients - when asked to rate their overall experience of the service 91% responded positive or very positive. 96% said they would recommend the service.

Client came in asking for advice regarding the motability scheme, we provided this information and undertook a full benefit check. We advised regarding registering on the Priority Service Register with their energy supplier.

Client came in for help completing a self-assessment form. Assisted them with accessing the online form and a further appointment was made to complete and submit to HMRC.

Two clients seen today at our drop-in centre with eviction warrants from social landlords. They're both waiting for Universal Credit Claims. A common theme is developing here.

Client required advice regarding several credit card debts. We provided advice regarding the actions that these creditors can take, and explored possible debt strategy options. Further appointment made for support making token offer payments until situation improves.

One of our Derbyshire Scam Watch volunteers has just been interviewed for a podcast about the project and what to look out for to avoid being scammed. This should be available online soon, with the possibility of being distributed to local community radio stations.

Attendance Allowance, Carers Allowance, Pension Credits/premiums, Blue Badge – we discussed criteria, gave the information, and made an appointment to see our Benefits Specialist.

ESA income-based claim for premiums; client is unsure of capital limits and would like help to complete the form. Appointment made to see our Benefits specialist.

Final meeting to sign off year end accounts with auditors agreed.
12:22 Information given out to a client on our advice services available across Bolsover District.

12:23 Universal Credit claimant receives a Penalty Charge Notice for NHS Prescriptions, she wasn't aware that she was no longer eligible for free prescriptions.

12:26 Adviser is off to the Foodbank in South Normanton to offer our services - Foodbanks are in high demand!!

12:30 Office Manager just had a long conversation with one of our board members on how we could be using technology better to aid our service. Lots to think about and look into for the future!

12:43 The laminator is warming up, ready for some new posters for our Bolsover Library information boards. These will be for Pension Scams and Responsible Gambling Week.

12:57 Collecting stats from our national case recording system for a report to one of our District Councils.

13:19 Breaking news: Bolsover Library staff witness Debt Team Supervisor making his own cup of tea!

13:20 A good example of joint working with our colleagues at Derbyshire Law Centre as we work to get an eviction warrant suspended for our client.

13:27 Client on Universal Credit with health issues told by her Job Coach she may be sanctioned for not making improvements to her CV. The claimant commitment has severely impacted on her health, she can't sleep and has recently been diagnosed with anxiety. Referred to one of our outreaches for support with CV.

13:30 Our final "shift" of the week sees us still in Eckington and Bolsover libraries and our Clay Cross drop-in, plus foodbanks in South Normanton and Clay Cross.

13:38 Acceptance to offer received regarding Council Tax arrears. Client very relieved.

13:47 Client's 16 year old has mental health problems and is currently unable to attend college. Appears Child Benefit and HMRC ignored guidelines regarding interruptions to education caused by ill health and stopped payments of child benefit and child tax credit. Caseworker appointment arranged.
13:49 Client called in to our Bolsover Library outreach to update the debt team with information to strengthen defence against a money only claim against her.

13:59 One of our debt caseworkers is in the process of completing another Debt Relief Order.

14:08 We've just closed the doors to the final drop-in session of the week. The work doesn't end there though, still the writing up to finish off.

14:18 Arranging debt advice appointments. Multiple debt cases, rent and mortgage arrears, fines, utilities, enforcement officer collection for council tax, TV licence and numerous non-priority debts.

14:19 Gentleman attended Foodbank in poor health, ESA has been stopped. No money, recently claimed Universal Credit.

14:20 Pete and Karen kept busy at Eckington Library all day. You know it’s busy when people are queuing at 9:15 and you don't open until 10:00!

14:21 It has been a busy week at our Bolsover drop-in and a productive meeting with Derbyshire County Council Careers Service about Universal Credit roll out in Bolsover District.

14:23 We're supporting a client to get a refund for a faulty second-hand car. Driver and Vehicle Standards Agency (DVSA) have carried out a partial MOT but couldn't complete it as the car wasn't safe. We think that fails the “fit for purpose” requirements of the Consumer Rights Act 2015.

14:27 CPAG Debt and Welfare Benefits books used today at our Bolsover Library Information Centre regarding overlapping issue enquiries.

14:29 Debt caseworker is looking through an enquiry where the client was previously in a Debt Management Plan with another agency. They have now come to Citizens Advice due to a change in circumstances and no longer have sufficient disposable income!

14:34 Our Bolsover Library Information Centre Supervisor Karen is just washing the cups (including the debt supervisor's!) after another busy day.
14:51 Debt Caseworker is checking a return letter from the High Court Enforcement Agency as part of negotiations on behalf of a vulnerable client with a young family.

13:57 Debt team members are discussing the serious knock on effect of Universal Credit introduction regarding debt with priority debts including council tax and rent being of particular concern. It's top of the agenda for November’s Debt Team Meeting.

15:18 Very busy session at Clay Cross foodbank. Benefit delays were the main issues, plus quite a few debt enquiries.

15:26 With the last few advisers writing up today’s enquiries, that is almost a wrap on our week of #CABLive for 2018.

Thanks from our Chief Officer

As #CABLive week comes to an end and I look back on the work we have tweeted about, as Chief Officer can I say how brilliant my colleagues are, both paid and unpaid, for their hard work and being able to deal with such a diverse set of issues for local people.

If our #CABLive stream seemed busy, then this really is just an average week for us at Citizens Advice North East Derbyshire and this is the type of thing you would see here week in, week out, all year round. Thanks to all of advisers that contributed and as always a massive thanks to our tireless volunteers

Everything we tweeted this past week is only a part of what we did, as not all advisers had time to keep us updated but it shows a good overview of a week in our life. There will be countless other stories to be told that we just didn't have the time for which in itself goes to show the sheer scope and volume of what we do.

Thanks to our main funders
#CABLive in words

The image below shows every word we tweeted throughout the week. The larger the word, the more we used it to describe what we do.

As you can see, Debt, Benefits and Universal Credit were our main areas of work but as with everything we do at Citizens Advice, front and centre, the client is the most important.
#CABLive in numbers

We gave advice to **135** clients

We also had **47** quick client contacts (these are when we give information or signposting rather than full advice)

Additionally, we saw **76** people at our Scam Watch event in Dronfield

In total we made contact with **258** people across the week

Of these, we had **78** phone calls to our Advice Line, while everybody else was seen face to face

**188** people accessed our CABmoney website for help with their debt options, and to access our online Debt Management Plan nedcab.cabmoney.org.uk

On our Twitter Account

We posted **216** tweets (messages), which between them got **72,610** impressions (views)

Our tweets were liked a total of **448** times

Our tweets were retweeted **527** times

(this is when somebody promotes one of our messages by duplicating it onto their own timeline so it can be seen by more people)
Our Service

Across #CABLive week, we advised from our drop-in centres in Clay Cross, Bolsover Library and Eckington Library, appointment sessions in 21 GP Surgeries, South Normanton Hub and two libraries, plus two foodbanks.

We employed 22 members of staff, and our Clay Cross drop-in centre was manned by 11 volunteers with over 70 years experience of advising with us between them.

What we advised about during the week

Over the course of the week, we dealt with **894** issues. Each client and case can (and often does) present a number of different issues. Many cases are complex and can be made up of over 20 separate issues.

There was a range of issues throughout #CABLive week with Benefits, Debt and Universal Credit by far the most prevalent.

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Benefits &amp; tax credits</td>
<td>35.01%</td>
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<tr>
<td>Benefits Universal Credit</td>
<td>10.30%</td>
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<tr>
<td>Consumer goods &amp; services</td>
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<tr>
<td>Debt</td>
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<tr>
<td>Education</td>
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<td>Employment</td>
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<td>Financial services &amp; capability</td>
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<td>Health &amp; community care</td>
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<td>Housing</td>
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<td>Immigration &amp; asylum</td>
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<td>Legal</td>
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<tr>
<td>Travel &amp; transport</td>
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<tr>
<td>Utilities &amp; communications</td>
<td>1.60%</td>
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You can access our services

At our assessment centre
1 Bridge Street, Clay Cross (by the Bus Stop)

Mon - Fri 10am - 2pm

Or at a large number of outreach locations
including most GP Practices

By telephone 0300 456 8347  Mon - Fri 10am - 2pm

See our website for full details of all our services

www.nedcab.org.uk

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www.facebook.com/NEDCAB

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