

Making a Difference

Citizens Advice Staffordshire North & Stoke-on-Trent Annual Impact Report 2020



**citizens
advice**

Our impact in 2019/20

Once again we have had a major impact on people's lives. In 2019/20:



people received full advice face to face, over the phone or by webchat. **32% more than 2018/19.**

We also dealt with a further **6,028 simple queries.**



brand new advice issues were addressed by our advisers. **37% more than in 2018/19.**



of debt was brought to us by **3,587** local people with debts. **£6.3 million** was for the most serious debts.



Worth of financial gains secured for clients, including **£3.55 million** of debt written off and **£5.4 million** of extra income.



victims of crime has their needs assessed and were advised by the Staffordshire Victim Gateway and **562** received one to one support from the Gateway support team.



People received specialist housing advice, of whom **325** were represented in the county court at eviction or possession hearings.



was the value of time was donated to the organisation by volunteers. **33** new advice volunteers were recruited during the year. **16** left to start work.



of people using our local services were satisfied with the service they received.

Our social value

This report focuses mainly on how our activities benefit local people, helping them to solve problems, exercise their rights and improve their lives.

However, the money that is invested in our services by our many funders has a wider benefit to the local economy and society.

While it is not possible to put a value on all our activities, using Citizens Advice's Treasury approved model we have calculated the value to society of our services in 2019/20.



£8.9 million

worth of savings to local and central government—or **£3.93** saved for every **£1** invested.



£47.6 million

in wider social benefits or **£21.13** for every **£1** invested.



£42.8 million

In direct financial benefits to our clients or **£19.00** for every **£1** invested.

These figures are based on the £2.3 million received for local advice services and exclude the funding received to work with victims of crime and to deliver the national consumer service.

'Rebecca's' story

'Rebecca' was 22 and about to move into her first rented home, with a new baby, when she approached Potteries MoneyWise for money advice.

She was already getting Universal Credit but we advised her to add her child to her claim, having obtained a birth certificate, and to ask for the child element to be backdated. We also advised her to add her housing costs, once her tenancy had started, and having the rent paid to her landlord, to help her budget.

We helped her set up her Council Tax account, spotting that she was eligible for the 25% single person discount and advised her about Council Tax Support to cover future bills. We discussed choosing an energy supply and the different tariffs and payment methods available. We advised her of the £140 Warm Home Discount, giving details of how and when to apply. We also advised on choosing a contents insurance policy and ways to pay for a TV licence.

We helped her up a water account with Severn Trent Water and applied for the Big Difference Scheme to reduce her water bill, to around £4 per month.

We also provided advice about how to furnish her new home affordably, we discussed local charities and the support that they could provide and she agreed to approach them for help.

At her review interview some weeks later she was clearly settled in her new home and able to raise her child free from immediate money worries.

A year like no other

It feels very strange in the autumn of 2020 reviewing our achievements and not making reference to the COVID pandemic.

The pandemic and subsequent lockdown have changed the world beyond recognition. And yet this report looks back to a year that precedes COVID, lockdowns, tiers, test and trace and all the other changes that we have experienced since March. In many ways it looks back to a simpler and less confusing time.

2019/20 is notable principally for the significant increase in clients helped and problems solved. We saw significant increases especially in advice involving welfare benefits and tax credits. This is due in the main to the launch of the Help to Claim service in January 2020 and the roll-out of Universal Credit across North Staffordshire during the year.

Help to Claim, funded by the DWP and delivered nationally by the Citizens Advice service, is designed to help clients claim Universal Credit and negotiate their way to their first payment.

We take a longer look at this later in this report but it enabled us to help an extra 3,600 people compared to the previous year.

Alongside this demand for debt advice continued to rise, with an extra 1,660 people advised on their financial problems.

The increases in problems involving debt or welfare benefits shows clearly that for many people across North Staffordshire managing their money remains a major worry.

Rising prices, low wages, frozen benefits and the confusion of a whole new system (Universal Credit) accompanied by its inevitable teething problems have combined to create a heady cocktail of problems for local people.

As we progressed through our 80th year of advising



local people, Citizens Advice Staffordshire North and Stoke-on-Trent continued to respond to these problems both on an individual level, by providing high quality, effective advice to even more people than before; but also by raising many of the issues that underpin these problems with the organisations responsible.

Three issues have dominated the year in question: the closure of the asylum reporting centre in Stoke-on-Trent, the Community Energy Scheme and the roll-out of Universal Credit.

Later in this report we will describe in a little more detail what we have achieved on each of these issues.

However, working to address the issues that underlie many of the problems people bring to us is an effective way of not just preventing more people experiencing the same problems but also of helping far more people, indirectly, than we have the resources to help directly.

Advice work and campaigning have always gone hand in hand with the evidence of issues gained through advice work providing the impetus for our campaigns.

The need for this twin track approach to solving problems will remain as strong as ever as we emerge from the lockdown into the recovery.

Our services and activities

Over the years our services and activities have changed to meet new and emerging needs. As we have learnt more about how we can best help local people deal with the problems they face we have constantly innovated and created new services to meet new needs many of them now come with their own brands and identities, because either they are delivered in partnership with other local organisations or because doing so helps let people know they are there.

We list those that helped us make a real difference to people's lives below.

Citizens Advice Core Services

Generalist Advice
Help to Claim
Debt Advice
Housing Advice
Immigration advice
Into Schools Project
Migrant Support
Service



Citywide Advice
service (Stoke)
Adviceline
Court Desk
Debt & Financial
wellbeing (N-u-L)
Family Finance
Biddulph



PotteriesGold

Making a difference through Advice

A bumper year

As well as being the Citizens Advice Service's 80th anniversary year, 2019-20 saw Citizens Advice Staffordshire North and Stoke-on-Trent answer 37% more brand new advice issues than in the previous year.

This extraordinary increase was due largely to the arrival of the full roll-out of Universal Credit in North Staffordshire. This created a huge demand from local people for advice on this new benefit with a radically different regime.

This led to the combined benefits, tax credits and Universal Credit categories generating more than double the issues addressed in the previous year.

Alongside this we also saw significant increases in the number of debt issues, which remained the single largest category (up 28%) and housing (up 14%).

Some of these additional issues arose from the consequences of Universal Credit, but many more from the underlying poverty and hardship experienced by far too many local people. Times remain exceptionally difficult for many local families who continue to struggle to make ends meet.



Unfortunately the events that have occurred since the end of the year covered by this report will do nothing to alter that picture and it is difficult to see the situation improving in the short-term.

Behind each of these numbers is an individual problem, a personal crisis and a desperate need for help.

New Advice Issues 2019-20



Making a difference with Help to Claim

We were able to meet the huge increase in queries about benefits because of the funding provided through our national organisation by the DWP to support the Help to Claim service.

Launched locally in January 2020, the service provides people wishing to claim Universal Credit with

'Martha's story'

'Martha' was granted limited leave to remain by the Home Office in 2014, having originally claimed asylum in 2005. Originally she was entitled to benefits because she was a supported asylum seeker.

In 2017 she applied to extend her leave and because of a mistake by her legal representative at the time, she lost her right to claim benefits.

Despite having a small child to care for, 'Martha' started full-time work. In 2019 she approached CASNS for advice on applying for citizenship for her son, who had been born in the UK.

She told us her employer had recently changed her shifts to night shifts and she was unsure if she could continue working while caring for her son, but had no idea how she would support them or keep a roof over their heads without work.

'Martha' was referred to our Keeping Women Safe project, which combines specialist benefits and immigration advice. The caseworker identified that she had no recourse to public funds (NRPF) and, after a detailed examination of the law, 'Martha's' finances, personal and family situation, submitted an application to the Home Office for the NRPF restriction to be lifted, emphasising the poverty and hardship that would be caused if it was not.

After an anxious wait of several months while 'Martha's' application was considered by the Home Office, she was eventually informed that the restriction had now been lifted.

This means that should she need to 'Martha' can now claim benefits and tax credits to supplement or replace her wages and is eligible for homeless support should she require it.

advice and support on making the claim and managing up to the first payment.

his includes advice on claiming advance payments and setting up alternative payment arrangements for rent payments, where appropriate.

This timely investment from the government provided a lifeline to many local people who otherwise would have struggled to negotiate the claim process successfully.

One of the most significant changes Universal Credit has introduced is that claims are made and then managed online. This development raises huge challenges for people with poor access to the internet or who lack confidence in their digital skills.

The Help to Claim advisers can, to a large extent, provide the advice and support that is required with the digital claims.

One of the characteristics of the service is that it is unashamedly a multi-channel, national service. So while people accessing it face to face through our offices or at Job Centres will, inevitably, be local people, those choosing to contact us by phone or webchat can come from anywhere.

CASNS was one of eight local offices chosen to provide a national back up service to the help line and this has helped boost the numbers of people our advisers have helped.



3,724 clients were advised through all the channels used by our Help to Claim advisers.



40% (1,507) of them contacted the service face to face at our offices or a local Job Centre.



£3.5million worth of claims were advised on by CASNS' Help to Claim advisers

During the year the Help to Claim service as a whole advised 3,673 people making a claim at a North Staffordshire Job Centre (1.5% of all people advised by Help to Claim), 1,707 of whom were helped locally, with the rest being helped by advisers in other parts of the country.

So despite Help to Claim being a national service local people have benefited significantly from this new initiative, delivered by the Citizens Advice service.

Making a Difference with

VOICES

CASNS has always recognised the value of partnerships and worked closely with many local organisations.

We are currently a member of the VOICES partnership, working to improve services to people with complex needs.

The programme, funded by the National Lottery Community Fund, has funded a CASNS caseworker since the beginning to work with VOICES staff to support them to support service users with benefit issues.

In the design phase of the programme it was clear that people with complex needs would be seriously affected by welfare reform and the project would need specialist support to address the needs that arose from that.

Having successfully worked with VOICES own service coordinators the partnership agreed to extend this approach to three partner organisations to test it with them and early in 2019 we started to work with the Brighter Futures Housing first scheme, Concrete (part of Honeycomb charitable services) and the Community Drug and Alcohol Service.

The project, called Welfare Benefits Leading and Learning (WBLL), provides a caseworker attached to each of the host organisations. The WBLL caseworker then supports frontline staff with training, support and supervision around benefits issues, as well as taking on the most complex cases by referral. The aim is not just to add expert benefits advice to the support services, but to improve the knowledge and confidence of support staff so they can take on more work for themselves.



77 new cases were taken on by the WBLL caseworkers, referred by their host organisations.



£296,000 of benefits were identified and claimed, helping clients re-establish a normal, settled life



75% of staff attending said their knowledge had increased a lot and 25% had increased a smaller amount

'Leah's' story

'Leah' was living in Brighter Futures' hostel when she was referred to the WBLL caseworker after she had claimed Universal Credit, which is normally paid into a bank account.

Unfortunately 'Leah' didn't have a bank account of her own so it was being paid into a friend's account, who was then withholding some of her money as a 'payment' for this service.

This became a serious issue when withholding the money meant that 'Leah' was unable to pay the service charge at the hostel.

We helped 'Leah' contact the UC helpline to ask for the payment to be made to her in vouchers not into the bank account under the Payment Exception Service.

At first the Helpline staff at the DWP refused as they were unaware of this option, but the WBLL caseworker provided them with the relevant legislation and guidance that allowed them to make this change.

We also enlisted the help of 'Leah's' UC Case Manager who agreed it would be suitable for her and we arranged for the local Job Centre to put the necessary arrangements in place.

'Leah' now receives her payments direct to her as vouchers that she can cash at any Paypoint centre and the UC helpline staff are now more aware of an option they can offer vulnerable clients at risk of financial abuse.

As the project is time limited, a priority is to leave a positive legacy.

This involves working to provide each partner organisation with staff who are more knowledgeable and confident about benefits and to demonstrate to commissioners the effectiveness and cost-effectiveness of this approach.

For CASNS investing in the development of staff working in partner organisations is vital if we are to ensure that as many people who need expert benefits advice can get it, especially as funding for casework is very hard to come by, creating a real risk that many vulnerable people will miss out on advice, just when they need it the most.

Making a difference with Money Advice

Despite the surge in enquiries about Universal Credit, Debt remains the largest single category of our work, generating 18,298 new advice issues and affecting 7,957 different clients.

Part of the reason for the increase was the expansion we saw in our Webchat service. Offered as part of a national initiative by Citizens Advice it offers an immediate response to people visiting the national Citizens Advice website debt pages.

Clients with a query about the information they have read can then contact an adviser for any



355 clients had debts written off either through a debt relief order or bankruptcy



£3.5 million of debt was written off for those clients



£11.4 million of priority debts (rent, mortgage, council tax etc) was brought to us by clients

further clarification they need.

Local clients still use our face to face services in large numbers and it is indicative of the state of the local economy that so many people are still struggling to make ends meet.

This year we have continued to see the majority of debt presented to us consists of priority bills and accounts. These are debts that if they go unpaid can have serious consequences, such as the loss of a home, loss of a fuel supply or even imprisonment.

Long gone are the days when the majority of debt was credit cards and loans. Nowadays it is clear that many people are struggling to meet their basic day to day living costs and have little or nothing left for extras let alone luxuries.

During 2019/20 we have continued to deliver in partnership. We have worked alongside

advice in partnership. We have worked alongside partners in a variety of settings. Most recently we have been working closely with the city council's Housing Department, providing debt advice to tenants in financial crisis.

Increasingly we have been working with people to help them understand their money better and manage it more effectively.

The Potteries Moneywise (PMW) team help people both to develop their skills and confidence with money and to get the best deal on their gas and electricity supplies.

We launched the Money Smart Families project with Aspire Housing this year in Newcastle-under-Lyme, building on the work we had done in the past with the Children's Centres.

The project combines debt advice and financial confidence building, targeted at those families who are struggling the most.

Building capacity in local people and helping them develop the skills and confidence to manage their money deals with immediate problems and prevents them recurring in the future.

It is also clear that if our debt advice is to have a lasting impact, then supporting clients to manage their money once the immediate crisis has been resolved is also vitally important.

It is easy to envisage a future model of delivery where financial confidence building and debt advice are integrated into a single service.

We have piloted this approach and are working with the Financial Inclusion Group to roll out wider this way of working to support clients and build their confidence and skills in order to become more self-reliant.

Advising on energy supplies, especially tariff or supplier checks can significantly reduce energy costs, and help overstretched budgets.

The large number of energy suppliers who have ceased trading in the last couple of years has increased the uncertainty that many people feel when considering getting a better deal, which has made good, independent advice all the more vital.



474 people were supported to develop their money skills by Potteries Money Wise



262 people were helped to get a better deal on their gas or electricity by switching supplier or tariff.



Clients were **£176,059** better off with PMW's help.

An issue that has affected more and more clients during the year has been the Community Energy Scheme.

Introduced by Stoke-on-Trent City Council, in partnership with a commercial supplier, it aims to reduce fuel poverty and carbon emissions by installing solar panels onto council houses.

However, the scheme has experienced serious teething problems, which have left many members of the scheme confused about how much they owe for their solar energy, how much it should be costing them and unable to monitor this due to some faulty smart meters being installed.

The collapse of the partner's energy retail business saw customers who had bought their grid energy from them transferred to another energy company, who also collapsed, leaving a chaotic legacy of incomplete billing information, estimated accounts and huge confusion and distress for clients.

Our priority has been to resolve the issues that clients face and we have worked with them to find solutions, worked with the company running the CES to improve procedures and practices and worked with regulators who have been investigating the scheme, when we find issues within their remit.

Recently the situation appears to be improving. We have helped the Community Energy Scheme to improve their billing and charging practices and are beginning to see more and more of the outstanding problems and disputes resolved. Working both individually and on behalf of clients as a whole has proved an effective way of improving the situation.

'Gemma's' story

'Gemma' was struggling with her mental health when she contacted us for help with her debts. She had recently finished work and made a new claim for Universal Credit and was now living on a reduced income. During the initial telephone appointment 'Gemma' was distressed and struggled to communicate. Her adviser reassured "Gemma" that she was doing the right thing and she would work with her as a caseworker until her debts were stabilised. 'Gemma' explained that her mental health meant that she was not confident speaking to creditors, completing forms or understanding letters and becomes easily confused. Her adviser offered to contact her creditors on her behalf and deal with the letters.

We then agreed a realistic weekly budget with her. Her level and type of debt suggested a Debt Relief Order might be a suitable solution, but 'Gemma' didn't feel ready for that step yet and we agreed token payments with her creditors.

To deal with her priority debts we applied to the Npower Trust Fund to cover her arrears and set up a monthly payment plan. We helped her claim Council Tax Support and a hardship payment, reducing her Council tax from £42 p.c.m to £12.

We then advised on surrendering the car she no longer needed to reduce her expensive HP agreement and helped her open a new bank account so she could manage her money and not lose all of it into her overdraft.

Having stabilised the situation 'Gemma' agreed that a DRO would be the best option and we helped her become debt free through that route.

When we closed her case 'Gemma' contacted us:

"I was suicidal and in a very dark place. But then I talked to you and you said to me that no matter what the situation was with my finances, that you would help me get it all sorted and not to worry because I wasn't doing it alone anymore and you meant it and kept helping me every step of the way. What I'm trying to say is (and I mean this genuinely and with no exaggeration at all) is you saved my life. You gave me a hand to hold on to, a voice to listen to and hope to believe in"

Making a difference with Housing Advice

Keeping a roof over their head remains a major issue for many local people.

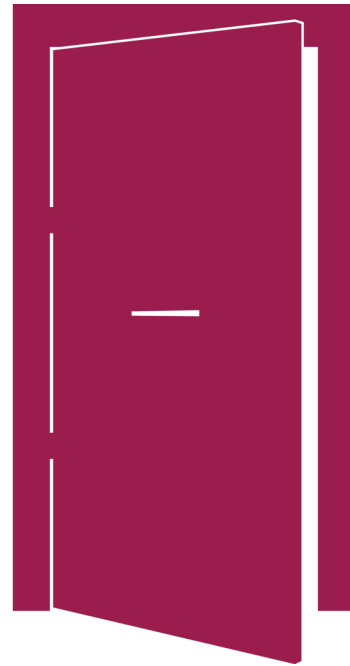
In 2019/20 14% more clients contacted us for advice about housing issues than in the previous year, but fewer of them were faced with imminent homelessness and we needed to represent fewer in court. Nonetheless 683 people needed specialist advice or casework.

Preventing homelessness and, ideally, avoiding the need for costly and stressful court action has always been a priority for our housing advisors. So wherever we can we will negotiate agreements with the landlord to help the client stay in their home.

In the last year we have been successful with this approach, and this allied with many clients approaching us earlier in the process, has reduced the need to attend court.

However, for 325 clients we did need to attend and represent them in court either to propose a payment plan for the court to approve, or to request a delay in granting possession or executing an eviction allowing the client to secure and move into alternative accommodation in a reasonable time and with the minimum of disruption.

Often such managed moves are the best option, especially where the current home is unaffordable.



'Shelley's' story

'Shelley' is a single parent with 3 children who contacted our Housing team a couple of days before she was due to be evicted for arrears.

We applied for a hearing to suspend the eviction and investigated her situation. 'Shelley' worked part time and received tax credits and child benefit on top of her wages, but no housing benefit (HB).

Her claim for HB had stopped some months earlier because the HB office decided her income was too high. As this seemed implausible we argued that the case should be adjourned while her benefits were sorted out and the judge agreed.

We argued that the HB office had wrongly applied the two child limit and her claim should have included all three children.

Eventually the HB office agreed with our interpretation of the law and reinstated the claim, back-dating entitlement to the end of the previous claim. This reduced the arrears to a much more manageable £800 and wiped out an overpayment of HB of £1,000.

The extra income meant Shelley could make an acceptable offer to clear the arrears and the eviction was suspended to allow her to do so. 'Shelley' and her family have thus been able to remain in their home.



2,698 new housing queries answered from **1,489** clients.



597 issues dealt with that involved threatened homelessness.



330 families and individuals prevented from becoming homeless.



325 clients represented in court

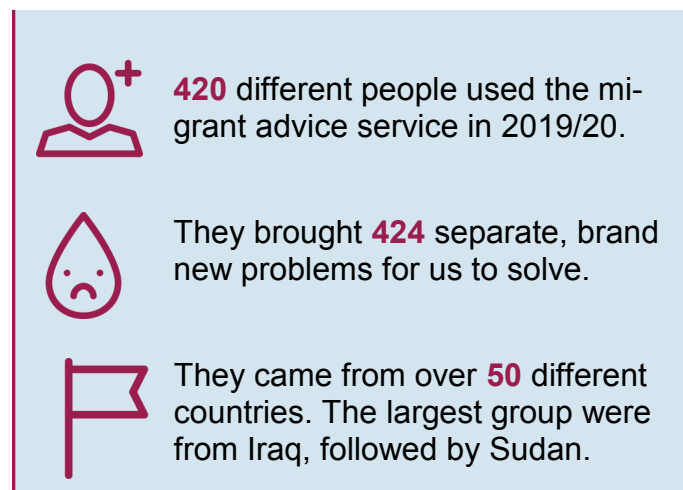
A wide range of problems




It is tempting to see Citizens Advice services focusing solely around money, especially debt and benefit problems. But there is a lot more to us than that.

Immigration and asylum

Ever since Stoke-on-Trent became an asylum dispersal area and asylum seekers were accommodated here, we have been responding to their advice needs.

Whether it is providing expert legal advice on appeals against refusals of refugee status or advising on asylum support we have helped some of the most vulnerable residents of the city solve their problems.



-  **420** different people used the migrant advice service in 2019/20.
-  They brought **424** separate, brand new problems for us to solve.
-  They came from over **50** different countries. The largest group were from Iraq, followed by Sudan.

Alongside this the Children In Need funded Into Schools project continued to help vulnerable refugee and migrant families access healthcare and education. The project workers tackled a wide range of practical and legal problems, assisting with appeals when children were refused a school place, ensuring learning support was in place and helping source uniforms and other items.

Without this project many families would be unable to navigate the education system themselves and their children would potentially miss out on the education that is a fundamental part of their integration into the local community.

During 2019/20 our experienced immigration advisers started supporting advisers elsewhere in the CA service as part of the new 2nd tier service offered by Citizens Advice to the network as a whole. This emphasised our place as a centre for excellence for immigration and asylum issues.

Consumer Advice




In April 2017 we launched our consumer service

contact centre. Located on Festival Park, it has created nearly 30 new jobs with funding from our National Association. The service provides advice to people with consumer issues and is part of a national service that benefits local people.

During 2019/20 **3,269** people from North Staffordshire contacted the helpline for advice on consumer issues.

In April 2019 we started delivering advice via webchat, to add to the debt and generalist advice we now deliver through this channel and to make the advice even more accessible to a wider range of clients.



-  **561** local cases involved used vehicles
-  **399** local cases were about Home improvements & maintenance
-  **188** local cases were disputes about furniture

In July 2019 Citizens Advice launched a new service to support victims of online scams. The advice, provided by phone and webchat, was delivered through the consumer advice service and we added this new activity to our service.

During 2020/21 the service will expand by 6 additional advisers. This is testament to the performance of the team and the high quality service we have provided to thousands of people across England and Wales.

The service is also the main route for consumers to access Trading Standards services, especially where enforcement action is required, such as against rogue traders.



Making a difference by supporting victims of crime

Citizens Advice Staffordshire North and Stoke-on-Trent is unique in the Citizens Advice service as the only local service to provide large scale support to victims of crime.

Commissioned by the Staffordshire Commissioner for Police, Fire, Rescue and Crime in 2015, the Staffordshire Victim Gateway is the main support service for victims of all types of crime and receives referrals from Staffordshire Police and Action Fraud as well as a wide range of partner organisations and from victims themselves.

The service is delivered with Citizens Advice Staffordshire South West, to ensure countywide coverage and we are delighted that it has been re-commissioned so we can continue to support local victims for years to come.



44,527 referrals were made into the Gateway—**42,290** of them by Staffordshire Police



40,100 received information and advice



16,475 people accepted support and had their needs triaged.



562 people received one to one support within the gateway



2,394 people were referred to a specialist support agency

Under the Victims' Code of Practice anyone who is a victim of crime is entitled to be offered support to cope with and recover from the effects of the crime they have experienced.

The impact of a crime on its victim can be as unique as the victim themselves and each case is dealt with on its own merits, within the scope of the service.

Many people do not require support straight away and they will be offered information and advice and an open invitation to contact us again in the future.

Many victims have experienced crimes that have a severe and lasting impact and may require specialist support from external agencies. We have developed close working arrangements with several local specialist services to ensure smooth referrals where needed.

One such specialist service is Challenge North Staffs, who along with CACH in the south of the county support victims of hate crime.



"We have not personally met, however I felt the need to tell you, and your team what an amazing job you do, and thank you.

I have been supported by a Support Worker (SW) since February 2019, after being a victim of domestic violence. The first call I received from the SW was the first friendly, warm person I have spoken to for some time. At the time I was not particularly conversational, however the SW did not give up taking to me, offering support and advice, telling me I can get through it all!

At the time I could not see anything positive coming out of this terrible situation I found myself in, but with the support of my SW I found myself thinking yes I can do this, I can attend court and give evidence, and I did. Although I found court extremely traumatic and I did not get the outcome I hoped for, I did it, because I had my SW with me.

After court I moved home, with the help of a letter from my SW. I'm finally starting to get my confidence back and daring to look forward to a future.

I can honestly put my hand on my heart and say my Support Worker has been my guardian angel, I don't feel alone, she has made me realise I am a strong woman, it's not right to allow people to treat me how they have, and it's ok to talk, cry and be myself.

I believe if there weren't services such as you guys....I probably would not be here, you were the only people who cared. Hope you don't mind me writing this, just wanted to say what a wonderful lady my Support Worker is and what an amazing, important job you do and Thank you."

'Gabrielle's' story

'Gabrielle' is a single mother living with her 2 children in a council property. She was suffering incidents of verbal racial abuse, intimidation and harassment around her property and when she is out and about in the neighbourhood.

CNS contacting the housing officer and the local ASB officer to make them both aware of the nature of incidents. Police were aware of the details of the case and the initial approach was to try and catch the perpetrators as client initially said she did not want to move.

The council installed CCTV cameras to collect evidence and reassure 'Gabrielle' feel safe, and while the cameras were there things went very quiet.

Once the cameras had been removed the incidents restarted, and 'Gabrielle' suffering further harassment from comments such as 'not got the cameras up any more have you, watch what happens now'

This higher level of threat, and the offer of a job meant that 'Gabrielle' now wanted to move house so she could live closer to her sister, for support and reassurance, who could look after her children after school, .

CNS put all these factors into a report requesting that the council re-house 'Gabrielle'. The report was approved and client was offered a property close to her sister's and she has now moved and settled into her new house, and her new job working in the health care sector.



Making a difference through advocacy and influencing

In last year's report we outlined the work we had been doing to persuade the Home Office to re-open the asylum reporting centre in Stoke to avoid vulnerable asylum seekers having to travel to Salford when they needed to report in person.

Highlighting problems of cost, difficulties negotiating an unfamiliar public transport network and the sheer time involved in travelling there and back, which led to several children having to miss school, we were able to achieve significant concessions from the Home Office to mitigate the effects on the most vulnerable.

The campaign involved a variety of initiatives and partners across the region and beyond. We provided clients willing to apply for a Judicial Review to a solicitor willing to take on the case. While the case never made it to court, the threat was an effective tool.

We engaged influential partners such as MPs and the Bishop of Stafford, who gained us access to influential staff such as the Director General of Immigration Enforcement at the Home Office.

All of this enabled us to chip away at the intransigence of government bureaucracy and achieve a better result for some extremely vulnerable residents of Stoke-on-Trent.

Other issues

Universal Credit— As Universal Credit (UC) has rolled out across the area during the year we have continued to monitor the impact on local people, highlighting where this new system can be improved.

This year we have highlighted the plight of people in hostels where not all of their costs are covered by UC and as a result they are at risk of losing this valuable accommodation and returning to rough sleeping. Given the priority given to reducing homelessness and rough sleeping, removing barriers in the system seems to be an obvious step.



We have also raised the issue of the level of deductions faced by people repaying advances or having payments deducted to cover arrears of bills such as rent, council tax or fuel and the effect this has on their ability to cover their day to day costs.

Once again we have worked both locally, where the solution is about the local implementation of UC and nationally through our national association where the solution lies with government.

Council Tax— Council Tax remains a major worry for many people and most debt clients owe at least some arrears when they contact us.

Last year, working with Citizens Advice nationally we have worked with our local authorities to improve how Council Tax is collected, especially arguing against the use of Bailiffs.

National research shows that for every £1 of debt passed to the Bailiffs only 27p is collected on average. Locally that varies from 25p to 48p in different council areas.

Our view is that there are many better and more cost effective ways of collecting such debts and

Bailiff action should be limited to those residents who can pay but choose not to.

Financial Inclusion— working with the Stoke-on-Trent and Newcastle-under-Lyme Financial Inclusion Group we have been developing a plan aimed at making a major impact on financial exclusion in North Staffordshire.

This is now being shared with potential funders and if they choose to support it will lead to a step change in financial inclusion in the area.

Providing intelligence to Trading Standards— a key task for our consumer advisers is to provide Trading Standards Departments with intelligence on cases where they may need to take enforcement action in order to protect consumers from scams, rogue traders and other assorted rip-offs.

Media appearances— we use the media as a major way of raising issues and highlighting campaigning work. In 2019/20 we commented on the impact of the closure of Dudson's, the demise of pay day lender Quick Quid, Universal Credit scams, PPI claims, debt and insolvency (on Radio 4's Money Box) and a feature for a German radio station on Brexit and hate crime.

Using the local, national and international media gets our message across to a wide audience of local people, raising awareness of issues and reminding them of their rights and the advice that is available.

Partnerships—we work closely with many partners, influencing their practice through training and consultancy (such as through the VOICES partnership) and as members of formal partnerships such as the Stoke-on-Trent Hardship Commission and North Staffs Financial Inclusion Group.

Working with VOICES we have been looking at specific pieces of 'systems change' work. This is where we have been exploring changes that need to be made in order to improve how services are delivered to people with complex needs.

In particular we have identified issues around prison and hospital discharge and the lack of support many people are given, especially in accessing housing, where there is then a significant risk that the person will become homeless.



"I am writing to thank you and your team for what you did for me and my son. We are very grateful to you for supporting us. You have taken us out of poverty, uncertainty, anxiety, you changed our lives. My son doesn't know yet but when he is older I will tell him the amazing job you did to solve our problems. I cannot thank you enough and I will forever be grateful." - **Feedback from a client who used our Keeping Women Safe project**

"We were dealt with with patience and expertise, you found the best option available for us and explained the process of switching energy supplier and set it in motion for us. Thanks a lot." - **Feedback from a Potteries Moneywise client**

"Thank you for everything you have done for us and for attending court with us. We would most likely have been homeless without you." - **Feedback from a Housing team**

"My wife and I are very grateful for the advice we were given. It was given in a professional and sympathetic manner and followed up with a letter explaining everything we had discussed. We can't thank you enough for the way you dealt with our case and we look forward to a happy result." - **a grateful client**

Making a difference through equality and diversity

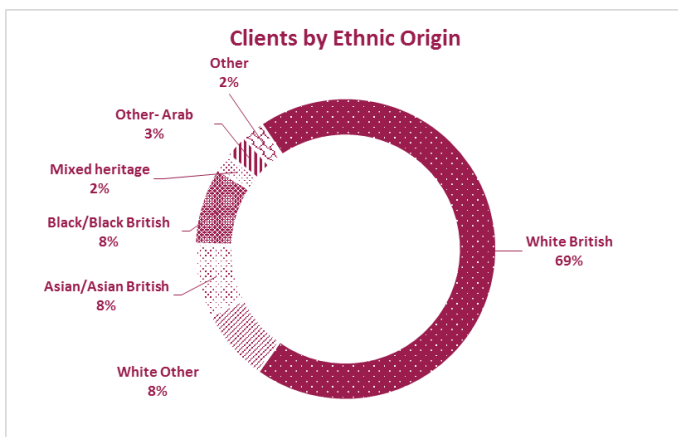
It has always been essential to us that our services are accessible as possible and that we were able to include as many members as possible of the area's diverse communities within CASNS.

Many of the underlying issues that cause the problems people bring us result from inequality, whether that is economic inequality, which drives much of the poverty we see, or unequal access to services.

As a result we have prioritised tackling inequality because we realise that if we don't many of the same problems will simply recur year after year continuing to hit the area's poorest communities.

Service delivery

In the preceding sections of this report we describe how our services meet the needs of a wide range of people. As the area's population becomes more diverse it is important that our services change and adapt to reflect this.



This chart shows that 31% of the people using our local advice services do not identify as White British.

Clients from around **120** nationalities approached us for advice, from everywhere from Albania to Zambia, via Dominica, Nepal and Timor Leste.

The **Keeping Women Safe** project was launched to provide expert immigration and benefits advice to women without recourse to public funds, who were at particular risk of destitution. The project aims to enable them to attain an immigration status that does not prevent them accessing benefits and other essential services to help them avoid trafficking, human slavery and sexual exploitation.



29% of our clients reported living with a disability or long term health condition



7% of our clients were aged under 25



20% were over 60 years old

Our mainstream services reach many people whose circumstances disadvantage them. It is important that we can deliver those services in ways that do not compound that disadvantage.

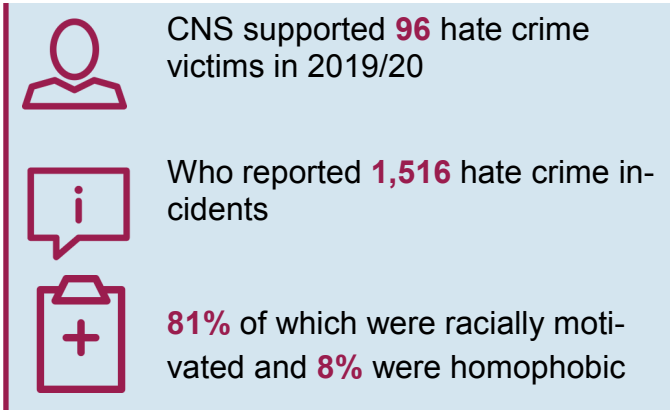
Consequently we offer advice across the area from our four main sites in Hanley, Newcastle, Kidsgrove and Biddulph as well as through a network of outreach venues, ranging from Libraries, to Job Centres, to local service centres to try and make services as accessible as we can.

We also offer advice by various channels, offering

advice by phone, email and webchat. Help to Claim operates across the same channels and we offer debt advice by webchat too.

As a partner

We continue to take a lead on equality and diversity leads locally through our work with partnerships focusing on refugees and asylum seekers and by leading the [Challenge North Staffs Hate Crime Network](#).



We work closely with regional partnerships such as the West Midlands Strategic Migration Partnership as well as national organisations such as Refugee Action and Asylum Matters. Through these channels we can ensure our expertise and evidence influences regional and even national initiatives as well as recruiting valuable allies for our own campaigns.

Our work with the VOICES partnership has helped many people with complex needs access their benefit entitlements and this innovative project has been expanded to allow more people to benefit from our model of embedding advisers within partner organisations to provide training, consultancy and specialist casework, initially in benefits and now in housing law too.

We are represented on Citizens Advice's national Equality Committee and through that can influence how equality and diversity is delivered throughout the service.

As an employer and organisation that hosts volunteers

We believe it is important to recruit a work force that reflects, as far as possible, the communities that we serve and to appear to the public to be an organisation in which they will be welcome.

Having a diverse workforce is the most visible way in which we can demonstrate this.

We have continued to recruit from a wide range of communities believing that working alongside a diverse group of paid staff and volunteers helps us better understand the challenges faced by people from excluded groups and those who face discrimination or hate.



That understanding can help us to learn how better to support people in those situations whether they are clients seeking advice or support, colleagues or those on whose behalf we advocate.



What our clients think of our services



Everyone using our service is offered the opportunity to take part in the national client survey. The table above summarises the results for 2019/20 for people visiting or ringing CASNS.

Overall the majority of clients were very positive about our services.

The low rate of positive answers to the question about the problem being resolved may be due to the timing of the question. In some cases the questionnaire will have been sent out before the advice has had time to take full effect.

Below is a random selection of comments:

“As I am disabled and have anxiety problems my caseworker came to my home and we did everything else over the phone. Everyone was so helpful and now my DRO is going through I can concentrate on moving to a bungalow.”

“Couldn’t have a better service. CAB don’t get the praise they deserve”

“Excellent service that should have more funding as some people have nowhere

else to turn, and are given professional help.”

“I was really impressed by the knowledge of the adviser and the range of options he gave me. He gave me several avenues to resolve my issue and took the time to help me decide the best option for me. It really helped to reduce the anxiety that the problem was causing me.”

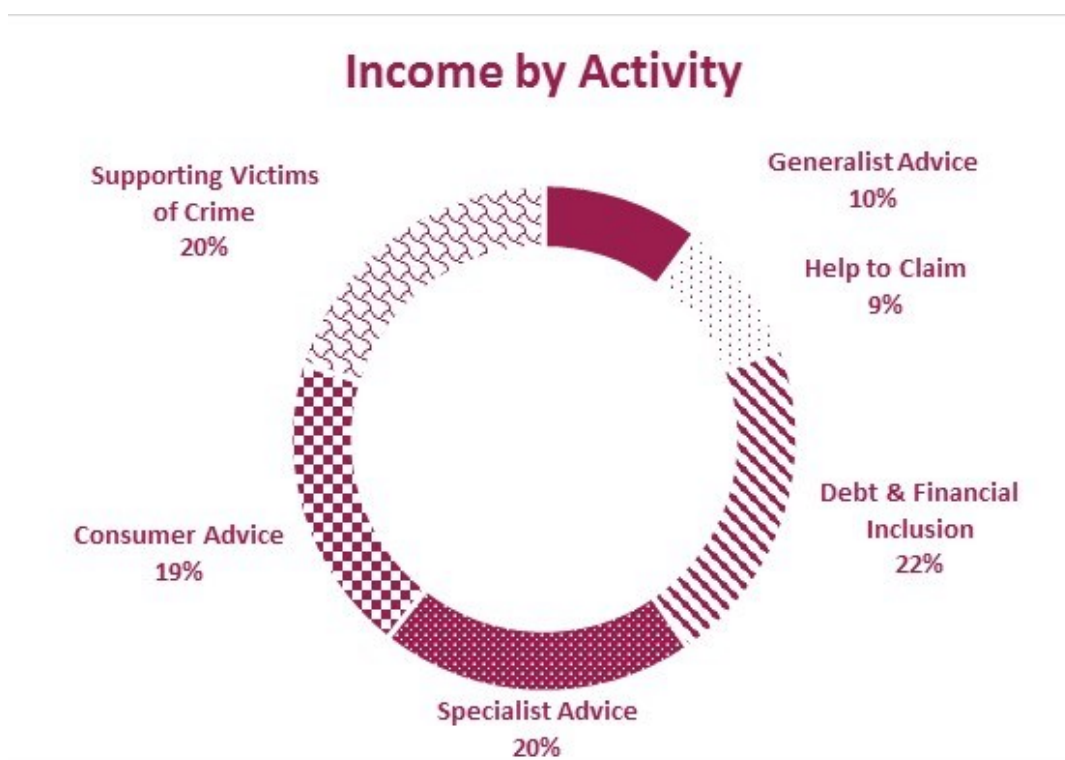
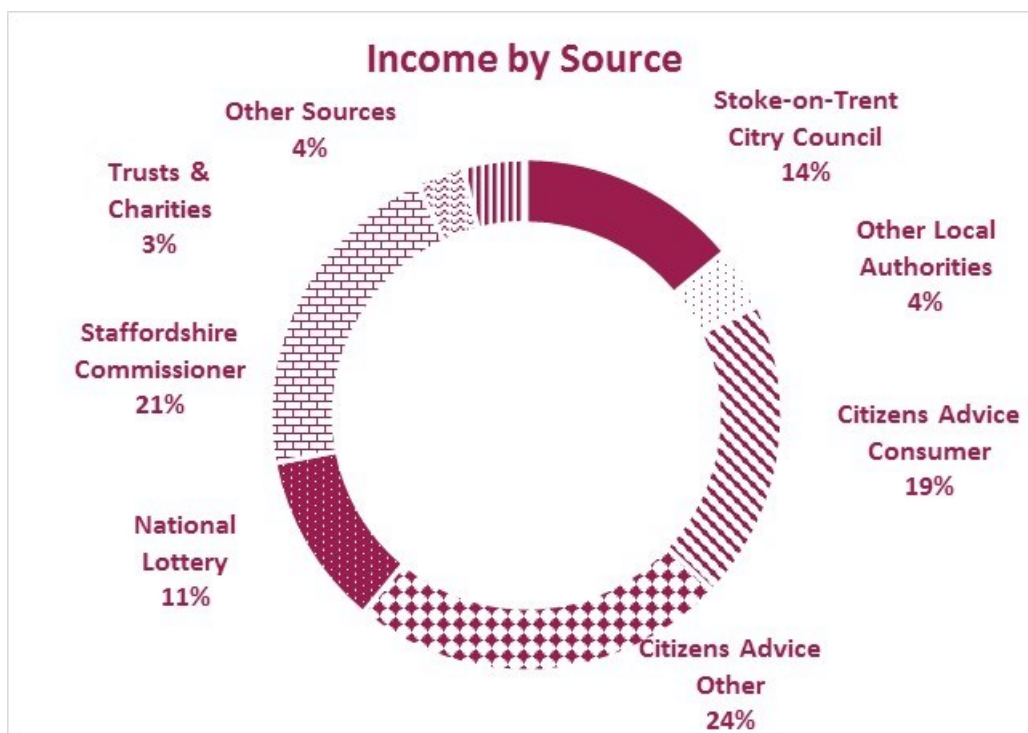
“I was treated with respect and felt the person genuinely wanted to help me. It was easy to talk and answer the required questions.”

“It helps knowing someone is there helping you and believing you.”

“Since my encounter with Citizens Advice I am able to feed my children well. And also their going to school in terms of transportation is not hard for me like before. All I can say is you are helping poor people like us. My family and I say thanks a lot to your agency and God bless you all.”

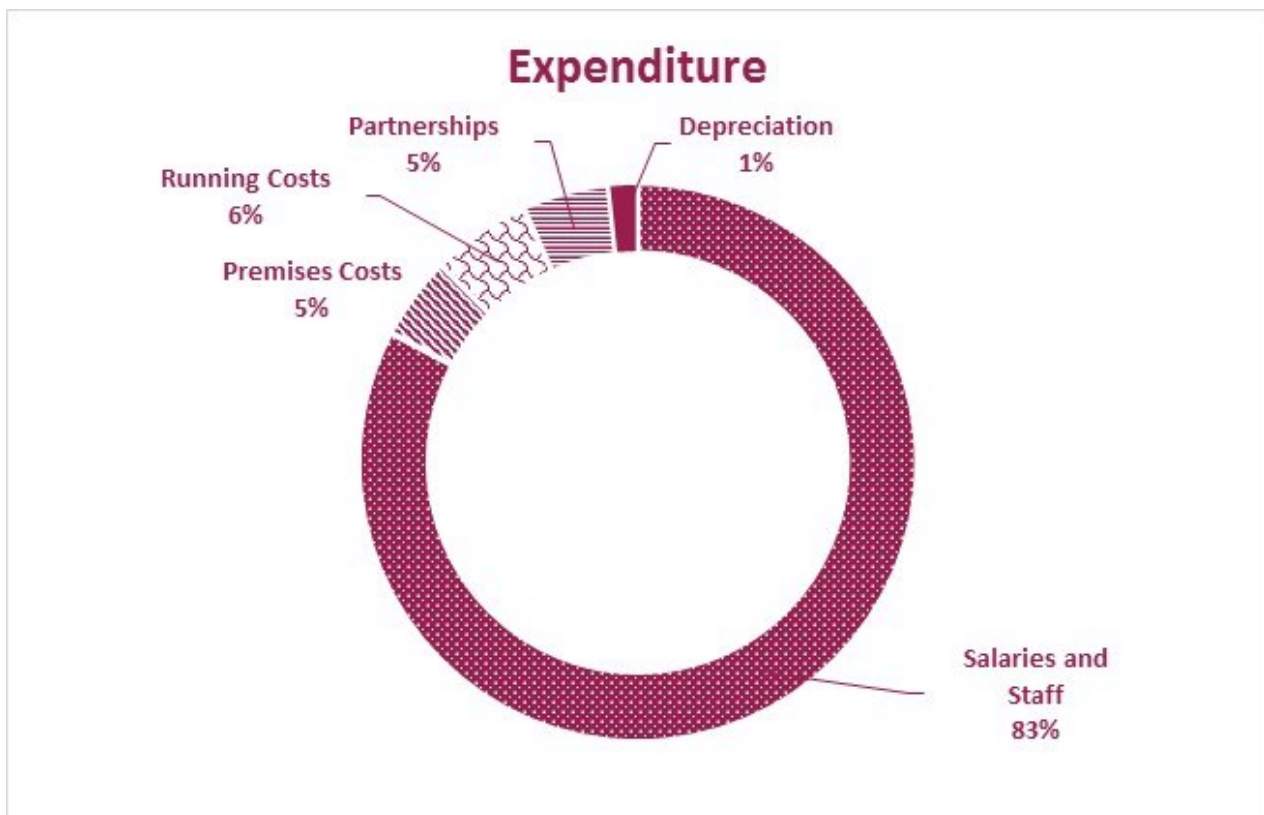
Our money in 2019/20

Without the support of our funders we could not deliver the services that we do or help the many local people that we do. The following charts summarise where the £3,7256,581 we received in 2019/20 came from and how it was split between our activities.



Where we spent our money

We spent £3,498,276 million on delivering advice services throughout the year, The surplus we made this year follows several years in which we made losses. The breakdown of our spending is shown below.



We could not have helped so many people without the support of our principal funders, whom we would like to thank:

Stoke-on-Trent City Council
Newcastle-under-Lyme Borough Council
Staffordshire Moorlands District Council
Biddulph Town Council
The National Lottery Community Fund
The Staffordshire Commissioner for Police, Fire and Rescue and Crime
VOICES
Legal Aid Agency
The Money Advice and Pensions Service (via Citizens Advice)

Henry Smith Charity
Children in Need
The North Staffordshire Multiple Sclerosis Society
The Department for Energy and Climate Change
Citizens Advice
The Oak Foundation
Aspire Housing
Newcastle-under-Lyme Partnership
The Access to Justice Foundation

And then it all changed...

It would be strange to report on the last 12 months and not mention how CASNS has responded to the Coronavirus pandemic.

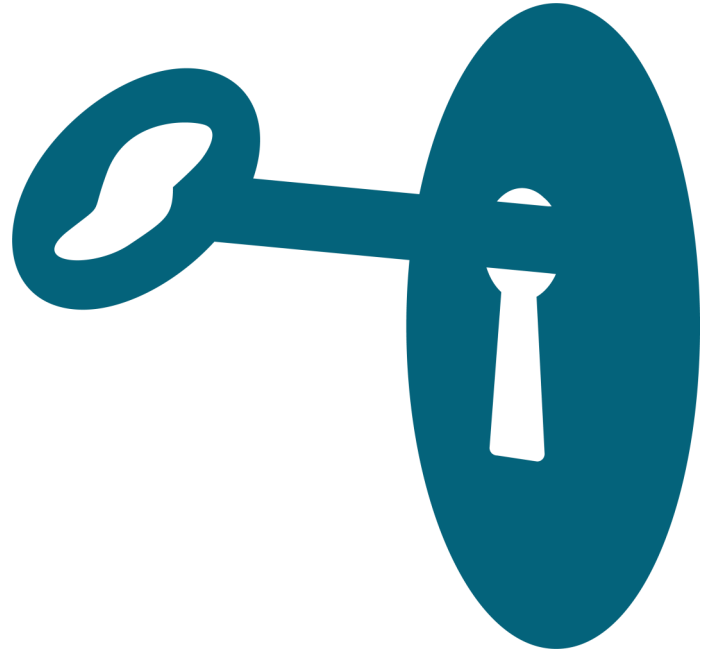
This final section looks at how we have adapted to unprecedented changes and at the impact the pandemic has had on our clients.

In March 2020 we:

- Stopped our face to face service for the first time in 80 years
- Moved all our advice onto the phone, email and webchat
- Sent over 100 staff and volunteers home and arranged for them to work remotely

Since then we have:

- Brought those staff who can't work from home or whose job can't be done from home back into COVID-safe offices
- Set up local helplines including for debt, housing and immigration advice
- Promoted our services heavily on social media
- Begun to pilot a safe face to face service
- Invested in and improved our ICT systems to support remote working.
- Secured emergency funding from a wide range of sources to help us adapt our services to the new ways of working including piloting video advice and exploring various online platforms



We have also responded to the new demands for advice that have arisen during the lockdown. The table on the next page summarises the breakdown of enquiries we have answered between April and September 2020.

Comparisons with previous years are unhelpful because demand for areas of advice such as debt and housing has been distorted by the measures that the government introduced to support vulnerable people, which have suppressed that demand in many areas.

Suspending medical assessments and benefit appeals has also reduced demand for advice on PIP for example.

Demand for help with UC has increased significantly as more and more people have had to claim it to supplement their income.

As more people have also grown concerned about their job security and safety, so too have the number of calls we have had about a wide range of employment issues and problems at work.

Between 1st April and 30th September 2020 we have:



Advised **8,762** individual clients on

21,481 new advice issues



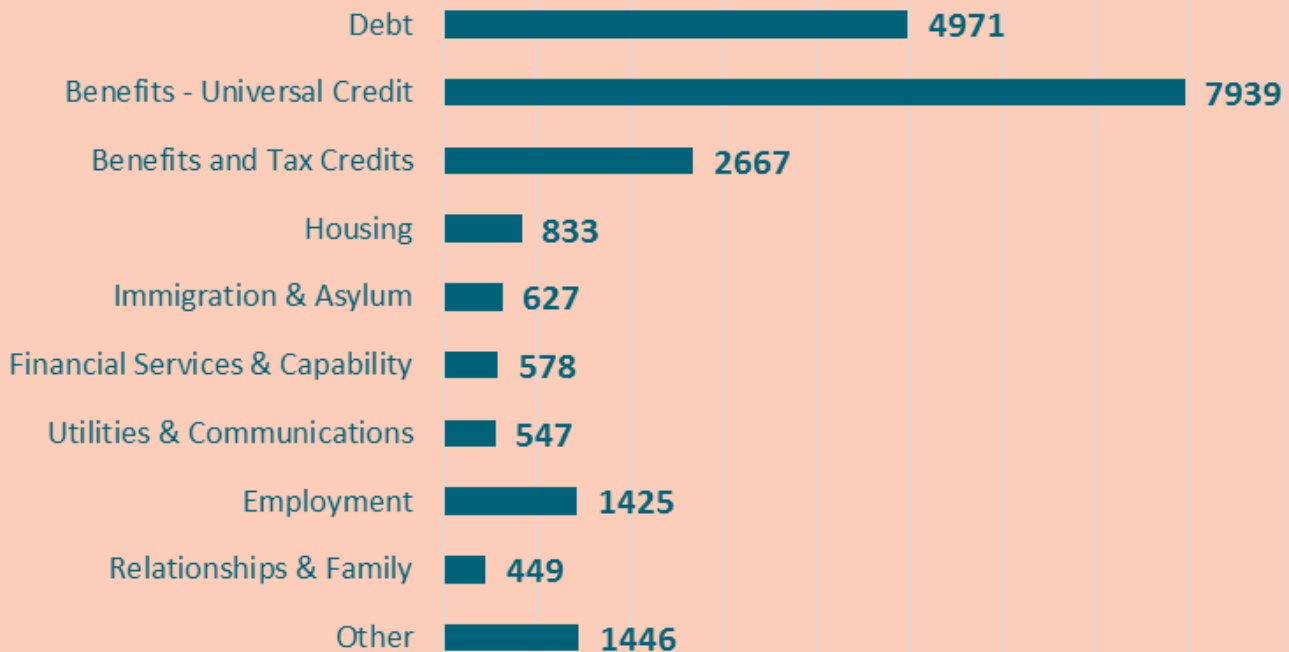
Helped **3,036** people claim UC



Generated **£5 million** extra income for our clients

The advice people have needed during the lockdowns:

New Issues April - September 2020



What next?

It is clear that as the country recovers from the lockdown the demand for advice will rise, especially as debts are collected again, the courts reopen and landlords begin evicting tenants who have run up rent arrears.

Everyone is expecting a significant increase in demand for debt advice and if the economic shock following the pandemic is as severe as is being anticipated then, we will see a rise in all the areas of advice associated with a recession: benefits advice as more and more people lose their job and have to claim; employment advice as people are made redundant and housing advice as more and more people struggle to keep a roof over their heads.

The measures introduced to protect people were only ever intended to be temporary and when they are finally withdrawn then the full burden will fall onto hard pressed families and they will need advice to help them survive the challenges of the recovery.

For advice ring:

Debt: (01782) 408625

Potteries Moneywise: (01782) 408685

Help to Claim Universal Credit: 0800 144 8 444

Consumer: 0808 223 1133

Housing (if your home is at risk): (01782) 408690

Immigration: (01782) 407968 Tuesday 9.30 a.m. to 11.30 a.m. and Thursday 2.00 p.m. to 4.00 p.m.

Refugees & Asylum: (01782) 407969 Tuesday, Wednesday, Friday 9.30 a.m. to 12.00 p.m.

If you have experienced a Hate Crime: 0330 111 999

If you have experienced any other types of crime: 0330 0881 339

For everything else:

0808 278 7876





Staffordshire North & Stoke-on-Trent

Contact Us:

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Email: advice@snsCab.org.uk

Tel: (01782) 201234

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