

Making a Difference

Citizens Advice Staffordshire North & Stoke-on-Trent Annual Impact Report 2019



For
everyone,
for 80
years

citizens
advice

Our impact in 2018/19

After 80 years we are still having a major impact on people's lives. In 2018/19:



people received full advice face to face, over the phone or by webchat. We also dealt with a further 6,400 simple queries.



brand new advice issues were addressed by our advisers. 1,882 more than in 2017/18



of debt was brought to us by 3,737 local people with debts. £3.7 million was for the most serious debts.



Worth of financial gains secured for clients, including £7.45 million of debt written off and £1.95 million of extra income.



Victims of crime has their needs assessed and were advised by the Staffordshire Victim Gateway and 612 received one to one support from the Gateway support team.



People received specialist housing advice, of whom 437 were represented in the county court at eviction or possession hearings.



worth of time was donated to the organisation by volunteers. 71 new advice volunteers were recruited during the year and 17 volunteers were recruited to support restorative justice.



of people using our local services were satisfied with the service they received. 94% of victims were satisfied with the Victim Gateway .

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 2018/19.



£5.5 million

worth of savings to local and central government—or **£2.89** saved for every **£1** invested.



£24.9 million

in wider social benefits or **£12.99** for every **£1** invested.



£27 million

In direct financial benefits to our clients or **£14.13** for every **£1** invested.

These figures are based on the £1.92 million received for local advice services and exclude the funding received to work with victims of crime and to deliver the national consumer service.

1939-2019

80 years advising North Staffordshire



4th September 1939

The first 200 Citizens Advice Bureaux were opened across the UK.

18th September 1939

CABx were opened in Burslem, Stoke, Longton, Meir, and Tunstall

24th November 1939

9 CABx open across North Staffordshire, with bureaux added in Milton, Hanley, Newcastle and Kidsgrove.

By 1942

Werrington also had a CAB bringing the total to 10.

Established in a time of crisis, CABx helped people deal with rationing, tracing POWs, contacting relatives abroad with the help of the Red Cross (with whom we still work 80 years later) and housing issues.

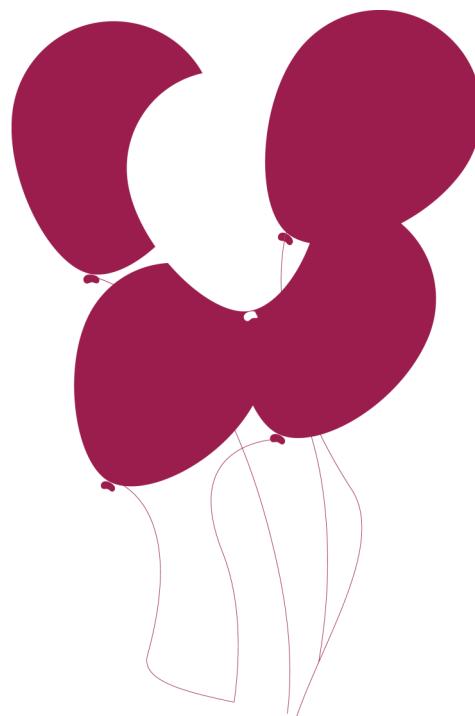
CAB advisers were often on hand to help people whose homes had been damaged during the blitz.

At that time all CAB workers were volunteers and the bureaux run as projects by the Council for Social Service.

They did not become independent charities in their own right until the 1970s.



Advising North Staffordshire for 80 years



The first CABx opened in North Staffordshire on the 18th September 1939, a fortnight after the outbreak of World War 2.

They were set up because Government recognised that ordinary people would need advice and information to deal with the volume of wartime regulations and that the voluntary sector was best placed to offer that support quickly, flexibly and in response to local needs and circumstances.

We have been doing that ever since.

In 1941 the Newcastle CAB were advertising help for pensioners struggling to claim supplementary old age pension and by 1956 the Hanley CAB was reporting an increase in the number of people they were helping with HP agreements.

To publicise this the CAB persuaded the City Council to include a leaflet on HP in every rent book. Debt advice is traditionally thought to have started at the 1970s, our records show in Stoke, at least, it was thriving twenty years earlier.

In 1957 the removal of rent control led to an upsurge in problems from people facing large rent increases.

If all this sounds eerily familiar it goes to show that after 80 years many of the same problems persist. Local people are still struggling to make ends meet, to manage credit and keep a roof over their heads.

We are still responding to changes in legislation where they create problems. In 1957 it might have been the Rent Act, in the 1980s the Consumer Credit Act and in 2018 it has been the Welfare Reform Act that introduced Universal Credit, the so-called 'bedroom tax', PIP and the localisation of Council tax support.

Throughout the last 80 years there has been a constant demand for advice and advocacy to help ordinary people exercise their rights and access their

legal entitlements. The detail of the needs may change but the underlying conditions that create these demands, sadly, haven't.

The last 80 years have seen Citizens Advice Staffordshire North and Stoke-on-Trent change massively in response to new needs and to new opportunities.

In the 1980s we started welfare benefits casework, specialising in appeals, and revived our debt casework. In the 1990s we developed casework for victims of race harassment (later expanded to all hate crimes), housing casework and began to work with refugees and asylum seekers.

Since the millennium we have developed our telephone and webchat advice, expanded our debt advice, started supporting victims of crime and to deliver part of the national consumer helpline.

We have also explored ways of helping people solve their problems in other ways, through training and capacity building and increasingly by working closely with other organisations with similar aims.

The next 80 years promise to be every bit as challenging as the last, but as an organisation with a track record of innovation and flexibility we are well placed to meet those challenges.

Our services and activities

Over the last 80 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.

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



Potteries Gold



Making a difference through Advice

Our advisers deal with hundreds of brand new advice issues every day.

In 2018/19 we dealt with **41,988** new advice issues. Once again the largest category was personal debt, which accounted for 1 in 3 of the issues we helped with. The third largest single category was financial services and capability at 8%. So, 40% of the problems people brought us involved money.

Add into the mix benefits and tax credits, which accounted for just over a quarter of our queries, and problems linked to poverty lay behind 2 out of every 3 queries we answered.

Of the remaining third, housing, immigration and asylum and employment were prominent and many of those issues were related to or were behind people's poverty.

It is clear that austerity, the fallout from the financial crash and a sluggish economy are still causing huge problems across North Staffordshire.

Local people are clearly struggling to cope and the poorest local people have been hit hardest, caught between the pressures of low wages, insecure employment, ill-health, shrinking benefits and a rising cost of living.

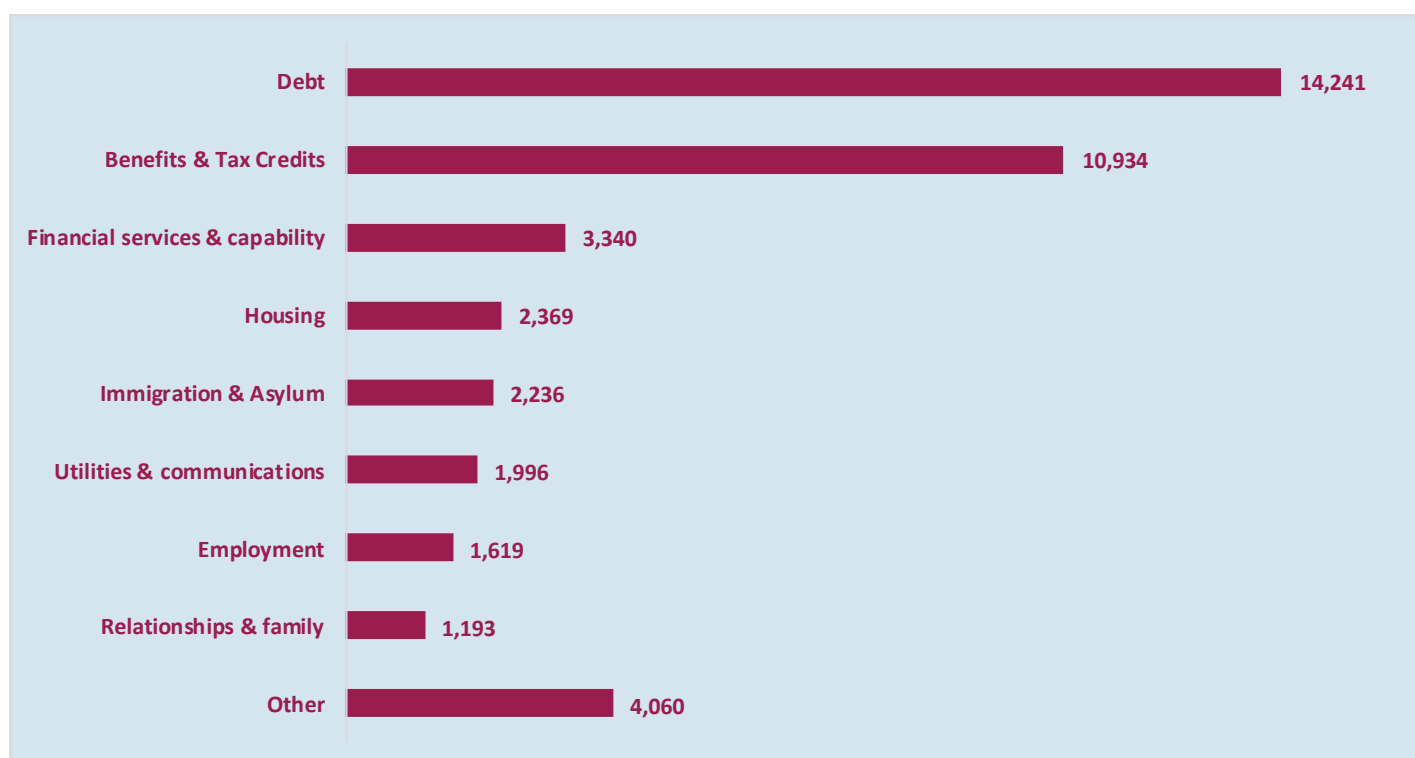
Benefits Advice

To compound these problems Universal Credit arrived in North Staffordshire this year with the start of the roll out of the full service.

Designed to improve the benefits system by combining 7 previous benefits into one it has caused serious problems for many local people, not least through the requirement to wait at least five weeks for the first payment.

This measure alone leaves many people struggling to survive the gap. Referrals to the local foodbanks have increased significantly during the year as we try and help people cope while they wait for their first payments.

There have been other problems too. People in supported accommodation, who have had their costs covered under the previous benefits can now find themselves significantly worse off under Universal Credit and at risk of losing their home.



In January we launched the Help to Claim service, part of a national initiative funded by the DWP and delivered across the country by Citizens Advice, it is there to help people claim Universal Credit and successfully reach their first payment. In the first 3 months the service was, as expected, quiet, but as awareness has grown so to has the demand.

Despite the high profile Universal Credit has achieved it has not been the major source of benefits problems. That remains sickness and disability benefits, in particular Personal Independence Pay

Jane's story

"Jane" is a single woman living in a housing association property. The housing association provides supported housing but also housing to tenants who do not require support. Client went onto universal credit (UC) in September and they refused to pay her housing costs because she was living in supported housing.

She made a housing benefit claim as directed by UC but housing benefit would not pay as she was being provided with support.

Although she was living in supported housing she was not being provided with support and so her housing costs should be paid as part of her UC claim.

'Jane' received a notice seeking possession from her landlord as no rent had been paid since September.

She contacted us in January. We rang UC 3 times and they could not resolve the problem over the phone and told us to put a note in her journal and they would then look into it which we did and they failed to respond.

We eventually managed to speak to a local jobcentre manager and at the end of February they agreed to pay her housing costs going forward but they were unable to authorise a backdated payment which had to be referred to the Derby centre.

By late March the backdated payment had still not been authorised and we had to chase them again and a backdated payment has now been authorised.

Without our intervention "Jane" would probably have lost her home needlessly and now be on the streets.



ments, claimed by the most seriously disabled, and Employment and Support Allowance.

Local people are still struggling to cope with an inflexible assessment system that frequently fails to reflect the reality of their circumstances and the problems encountered when trying to challenge decisions that are often clearly wrong.



3,700 queries about sickness and disability benefits were brought to us during the year.



£1.4 million worth of extra benefits and other payments were identified and claimed for local people.

Debt Advice and Financial Capability

Stoke-on-Trent has recently been branded the insolvency capital of Britain. This reflects the large numbers of local people who see insolvency as a way out of their debt problems.

For anyone living on a low income, with a lack of assets and no obvious way of paying off their debts, a Debt Relief Order is often the best option.

DROs are a relatively simple, cheap and realistic solution to what would otherwise be a stressful, long-term problem with no obvious end. It is no surprise that so many of our clients choose to apply for one.



In 2018/19 we helped **431** people become debt free through a DRO.



£6.8 million worth of debt was written off for those 431 people.



A further **£631,000** was written off for the **41** clients who either opted for full bankruptcy or an Individual Voluntary Arrangement.



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.

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.

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.



375 people were supported to develop their money skills by PMW



184 were helped to get a better deal on their gas or electricity by switching suppliers or tariffs



Clients were **£183,323** better off with PMW's help

The first records of local CABx giving debt advice are from the 1950s, when the Hanley office reported a large increase in the number of enquiries about HP agreements, with one family seeking help with over 30 agreements, several of which were subject to court orders.

That we are still seeing thousands of local people with such problems 60 years later shows how little has changed during that time.

“Sara’s” story

“Sara” dropped into to a session PMW were running at the YMCA. After a general chat she admitted she was struggling with her overdraft, which was eating up all her wages, and she couldn’t see a way out.

The PMW adviser suggested opening another bank account and setting up a direct debit to pay the overdraft by affordable instalments. “Sara” was unsure but decided to give it a go.

2 weeks later she popped into the next session and told us that she had opened a new account and was now paying £20 a month towards her overdraft. The PMW adviser then showed her online banking on her own phone, which “Sara” had been unaware of. We also told “Sara” about the training her bank offers to get the most from online banking.

2 weeks later “Sara”, by now a regular visitor to the session, came back to tell us she had been on the training, which had been very useful. She now felt much more in control of her money and was saving for a holiday and planning to join a gym.

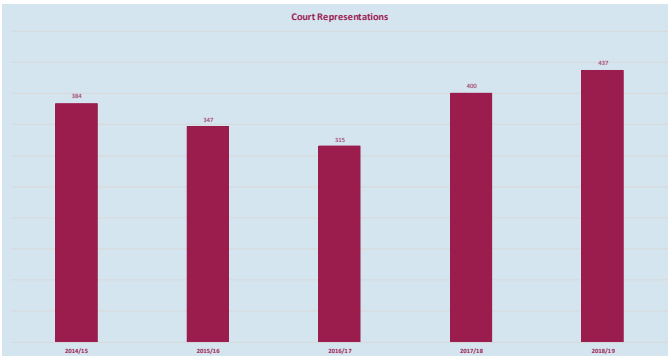
She said she would not have known any of this had she not got chatting to the PMW adviser, she felt it was like talking to a friend on her own level, she was so happy that she was telling all her friends and colleagues about it.

Housing Advice

In the 1950s we were advising private tenants affected by the ending of rent control and the effect that has on tenants unable to afford the increases.

In 2018/19 rent arrears, owed by both council and private tenants remains a major problem.

The number of people needing court representation has begun to increase again after three years where



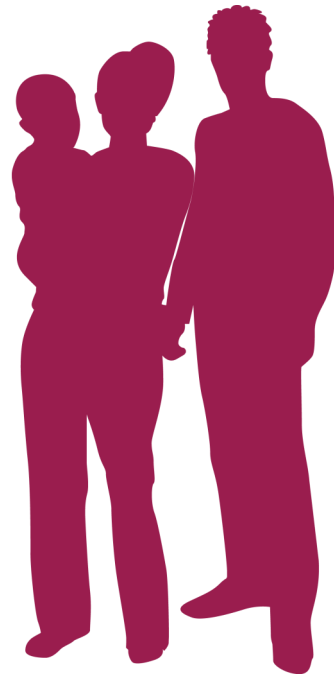
the problem appeared to be decreasing as the numbers needing help fell year on year.

While we haven't returned to the heights of 2013, the steady year on year rise over the last 3 years is worrying. This is especially so as we have yet to see the full impact of Universal Credit.

In many areas the delays at the start of the claim and problems with payments made direct to tenants have seen rent arrears rise. How public and private landlords respond to this additional challenge will be crucial in determining whether or not these numbers continue to rise.

The majority of people represented in court are one or two steps away from eviction and homelessness. It is vital therefore that they can access free and expert housing advice to keep them in their homes.

Our Court Desk service, which advises people attending the county court, who often seek help for the first time when the situation reaches crisis point, has seen a 20% increase in work since 2016.



744 issues dealt with that involved threatened homelessness.



371 families and individuals prevented from becoming homeless.

“Daniel’s” story

“Daniel” started a Housing Association tenancy in February. He believed that his rent would be covered as part of his only income, Universal Credit (UC). In April the Job Centre told him that he was not entitled to housing costs because he was living in supported accommodation and he should claim Housing Benefit instead.

“Daniel” applied for Housing Benefit but was told that he was not entitled to that either. He appealed the UC decision in May but heard nothing further.

“Daniel” came to CASNS two weeks before he was due to be evicted for rent arrears of £3,840. No rent had been paid since the start of the tenancy as he had received no help with his housing costs. Our Housing Team attended court and succeeded in suspending the eviction while his UC issues were resolved.

When we contacted the Job Centre it emerged that his appeal had not been actioned and there had been an error in the claim. Even though he was living in supported accommodation he was not receiving any support and therefore should get UC. This was corrected and later that day “Daniel” received a payment to clear his arrears.

Had we not picked this up and corrected the mistake “Daniel” a 57 year old single man would have lost his home.

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.



447 different people used the migrant advice service in 2018/19.



They brought **532** separate, brand new problems for us to solve.



They came from over **50** different countries. The largest group were Iraqi.

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.

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 2018/19 **3,349** people from North Stafford-

shire contacted the helpline for advice on consumer issues.

In April 2019 we started delivering advice via web-chat, 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.

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.



547 cases involved used vehicles



414 cases were about Home improvements & maintenance



203 cases were disputes about furniture

“We wish to let you know that the issue of the non-payment for our motorhome by A— C— has finally been resolved.”

“We would like to thank you for your advice, which we took, and sent them a letter saying we would give them a month to resolve the issue.”

“This was a very stressful time for us as we were traveling back home to Australia with this money still outstanding.”

“After twice telling us the money had been deposited into our account, and waiting for confirmation from the bank, (to no avail) we advised that if the money was not deposited we would be taking legal action.”

“Finally the money has arrived. Many thanks”.

Feedback from a grateful client who used the consumer service to recover £16,000 they were owed.

Making a difference by supporting victims of crime

Citizens Advice Staffordshire North and Stoke-on-Trent has supported victims of crime since the 1990s.

Initially focusing on victims of racial harassment through our leading role in the PARINS partnership, by 2011 the scope had broadened to victims of all hate crimes, with the launch of Challenge North Staffs.

In 2015 we launched the Staffordshire Victim Gateway, commissioned by the Staffordshire Commissioner for Police, Fire, Rescue and Crime. It 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.



58,284 referrals were made into the Gateway—56,000 of them by Staffordshire Police



47,895 received information and advice



21,126 people accepted support and had their needs triaged.



612 people received one to one support within the gateway



4,466 people were referred for specialist support provided

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 when they do need help.

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.

Challenge North Staffs is hosted by CASNS, which makes transferring victims between the services much simpler.



1,792 incidents were reported to CNS in 2018/19 (up 30% on the previous year)



153 victims were affected by those incidents (up 82% on the previous year)



1,155 incidents involved racial harassment, verbal abuse

The increase in both incidents and victims demonstrates that the problem is becoming more serious and reflects the trend in incidents reported to the police locally and national trends, both of which show such incidents becoming more frequent.

Alongside these two services we also host the Staffordshire Restorative Justice Hub, which coordinates Restorative Justice across the county and offers it to victims as part of their journey towards recovery.

During 2018/19 **392** people were referred to the Hub to explore the suitability of Restorative Justice. As a successful Restorative Justice intervention requires the active participation of both the victim and the perpetrator who are both assessed as suitable for the process, around half of possible interventions never proceed beyond the initial assessment.

"Thank you very much for your support. Your help was invaluable and you were there when I most needed support. You were kind and human, but professional at the same time. It would have been so much harder going through everything on my own and more traumatic for me. Massive thank you to you. I hope anyone affected by the issues I've been affected by has an opportunity for support from someone like you."

Feedback from a grateful SVG client

Mary's story

"Mary" was referred to SVG by Staffordshire Police after she had been assaulted and threatened with a knife by an ex-partner of the man for whom she was caring.

An SVG Support Worker provide emotional support whilst "Mary" waited for a trial date. Once a date had been set, the Support Worker arranged a pre trial visit to allay anxiety about the hearing. This took place a week before the trial and the Support Worker transported "Mary" to and from the court.

"Mary" asked if SVG could also transport her neighbour, who was her witness for the hearing. The witness had multiple medical needs and would need to take specialist medication into court. The Support Worker liaised with the Witness Care Manager at the court and arranged with the security team that the medication could be brought into court.

The Support Worker collected "Mary" and her witness on the morning of the hearing, but on arrival at court "Mary" became extremely distressed and the Support Worker approached the prosecution solicitor to request, at the last minute that screens be provided behind which she could give evidence.

This was agreed and "Mary" was very relieved and able to proceed. The offender was found guilty and referred to Crown Court for sentencing.

"Mary" told SVG that without their support and the practical assistance to ensure her witness attended court, she might have felt unable to attend and give evidence which would have left her unable to obtain justice



Making a difference through advocacy and influencing

In August 2018 we started to see asylum seekers calling in with letters stating that the local reporting centre in Stoke-on-Trent was closing and instead they would have to report to a Home Office centre in Salford, Greater Manchester.

Leaving aside the distances involved, many of those affected do not speak English and are not familiar with the transport system.

In the early days of the change it was unclear if travel expenses would be paid and if so when, leaving people potentially out of pocket to the tune of £23 from a weekly allowance of £37.

Given that failing to report is effectively a breach of bail conditions and can leave an asylum seeker liable to deportation, the implications of this change were extremely serious.

Since then we have been campaigning to persuade the Home Office to reverse their decision or at least make changes to reduce the hardship it is causing.

To date we have raised the issue in the national media through articles in the 'Independent' met with staff from the Home Office, including senior staff in the Immigration Enforcement Department and supported a judicial review.

As part of the campaign we have enlisted a wide range of local and national allies to also bring pressure to bear on the Home Office. These have included local MPs, the Stoke-on-Trent Hardship Commission and Asylum Matters.

While the decision has yet to be reversed, and is unlikely to be, the campaign has achieved a number of significant concessions, including much less frequent reporting and reporting by phone for the most vulnerable people affected.

The campaign has also helped find a solution to the problems experienced with claiming and being paid travel expenses.

As the Home Office are planning similar initiatives elsewhere in the country we hope that our experi-



ence will enable the Home Office to avoid making the same mistakes elsewhere as they did in Stoke-on-Trent.

None of this would have been possible without us identifying the issue from the queries brought to us and being able to use that evidence to press for much needed changes to a grossly unfair situation.

Other issues

Universal Credit— we have continued to monitor the impact of Universal Credit contributing both to local groups and forums and to national campaigns.

In particular we have worked with local partners to help them prevent some of the problems experienced elsewhere during the roll out of Universal Credit.

Being part of a national network means we can benefit from the experience of the service in other parts of the country, as well as contributing to and benefiting from a much wider evidence base than we could gather on our own.

We have been able to use national evidence of how UC has affected other areas to influence how local

organisations have responded in Stoke-on-Trent.

Working closely with local authority staff, Job Centre plus staff, Libraries and a wide range of voluntary sector agencies we have been able to spread the message quickly and effectively and coordinate a response to try and avoid the worst of the problems.

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.

Council Tax collection—council tax arrears remains the most frequently occurring debt our clients experience. We have worked closely with all 3 local authorities to ensure that collection practices are fair and do not unreasonably penalise those people who cannot pay their council tax.

However, we are concerned at the frequency with which local authorities use bailiffs to collect debts that have arisen because residents are simply unable to pay their Council Tax. We have been working with Citizens Advice nationally to collect evidence on this and press for changes in the law.

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.

Review of the MARAC—we supported the review of the Multi-Agency Risk Assessment Conferences to improve how they assess the risks to vulnerable victims of violent crime and then how those victims are protected. The evidence we had gained from running the Victim Gateway was crucial here.

Media appearances— we use the media as a major way of raising issues and highlighting campaigning work. In 2018/19 we commented on the demise of Wonga and the problems of high cost credit and various aspects of the Universal Credit roll out,

In October 2018 we appeared on Radio 4's Today programme budget coverage, again talking about Universal Credit.

The benefit cap, the impact of leaving the EU will for European nationals and changes to tenancy laws have all been raised in the local media.

Using the local 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.



Making an impact through equality and diversity

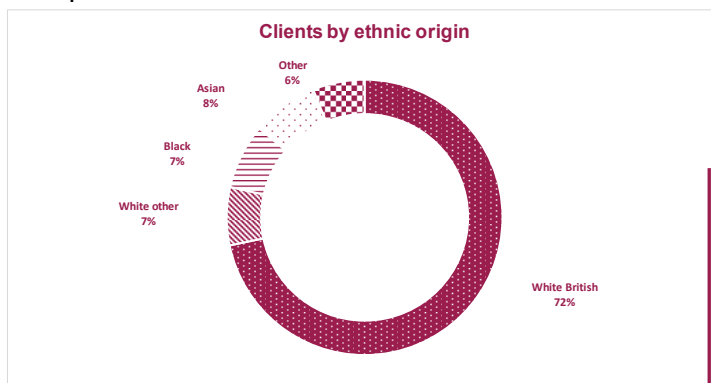
It has always been essential to us that our services are accessible as possible and that we were able to include as many members as possible of the area's diverse communities within CASNS.

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 28% of the people using our local advice services do not identify as White British.

Clients from over **90** nationalities approached us for advice, from everywhere from Albania to Zimbabwe, via Burundi, Fiji and Timor Leste.

For a long time we have recognised that deaf people frequently struggle to access our services. 2018/19 was the third year of a project funded by Comic Relief to provide financial capability advice and support to people who were hearing impaired, deaf or deaf-blind.

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.

-  **30%** of our clients reported living with a disability or long term health condition
-  **9%** of our clients were aged under 25
-  **16%** 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. We are part of the national Adviceline service, offering

advice by phone and also by webchat.

Our debt webchat service, part of a national initiative, provided information and initial advice to over 3,000 people, many of whom went on to get full advice from a local Citizens Advice office.

The new Help to Claim service has been designed to maximise access, integrating telephone and webchat channels with a face to face service offered in a range of settings.

As a partner

We continue to take a lead on equality and diversity 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 is about to be 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 immediate and obvious way by 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.



16% of staff and volunteers aged 25 or under



12% of staff and volunteers are living with a disability



68% of staff and volunteers are female

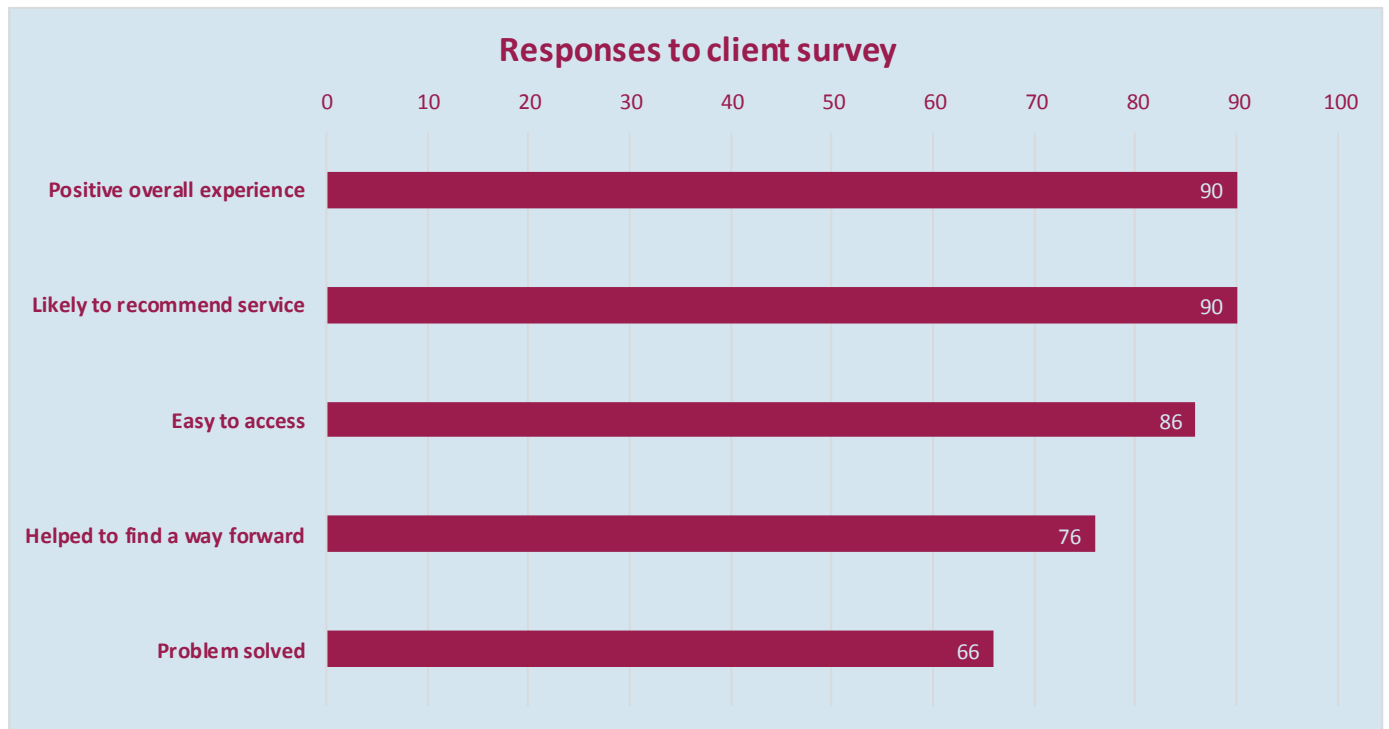


29% of staff and volunteers identify as BAME



8% of staff and volunteers identify as LGBTQ+

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 below summarises the results for 2018/19 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 solved 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:

“The service was excellent and I was very grateful of the service and the way it was handled very efficient thank you”

“Hardest part was walking in the CAB and offloading to a stranger. Was put at ease from the second I walked in. I would still be in the mess if I hadn’t have walked through the door I’m so grateful.”

“Great service. Crowded but ok. Nice people. Keep up the good work.”

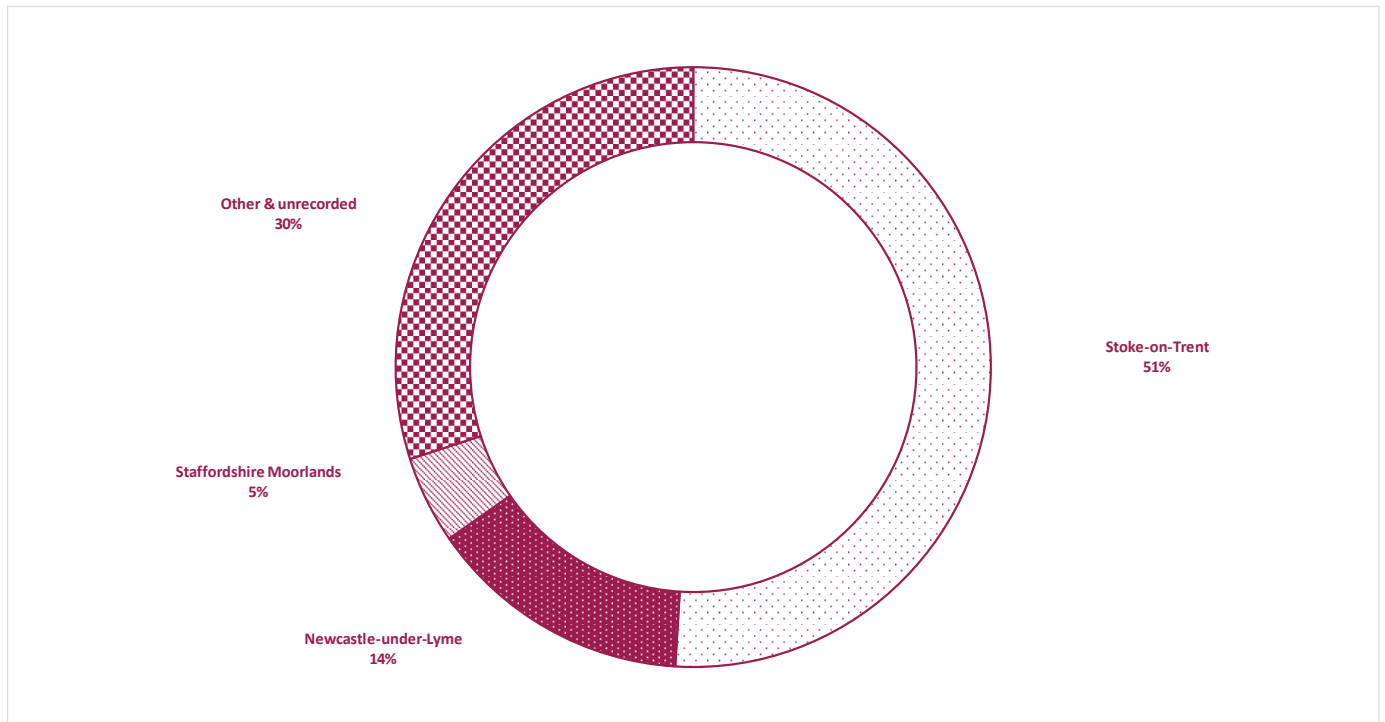
“Every member of staff I had dealings with was polite extremely helpful and very informative. With their help I managed to go forward and resolve my issue. Many thanks to everyone involved and I will recommend your services to anyone who needs help.”

“Cannot answer all questions fully yet as waiting to see an advisor next week. However having had one initial assessment I felt very satisfied that the CAB will help in any way they can if possible”

“Fantastic, fabulous, amazing, reliable service CAB you should be most proud to have a team that makes one feel at ease... P--- was fantastic!!! And every team member I met at the Hanley Stoke-on-Trent site were very empathetic and helpful”.

Where our clients come from

The chart below shows where those people using our local advice services come from:



As is frequently the case the largest proportion of clients we have seen come from Stoke-on-Trent.

Not only does Stoke have the largest population on our patch, it also has the most serious levels of deprivation and the most projects and services targeted at its residents.

The large number of 'other and unrecorded' reflects that for webchats and quick queries it is often not practical to record full address details as the encounter can be very brief. Also for some email queries we are not given a postal address and just contact the client via an email address.

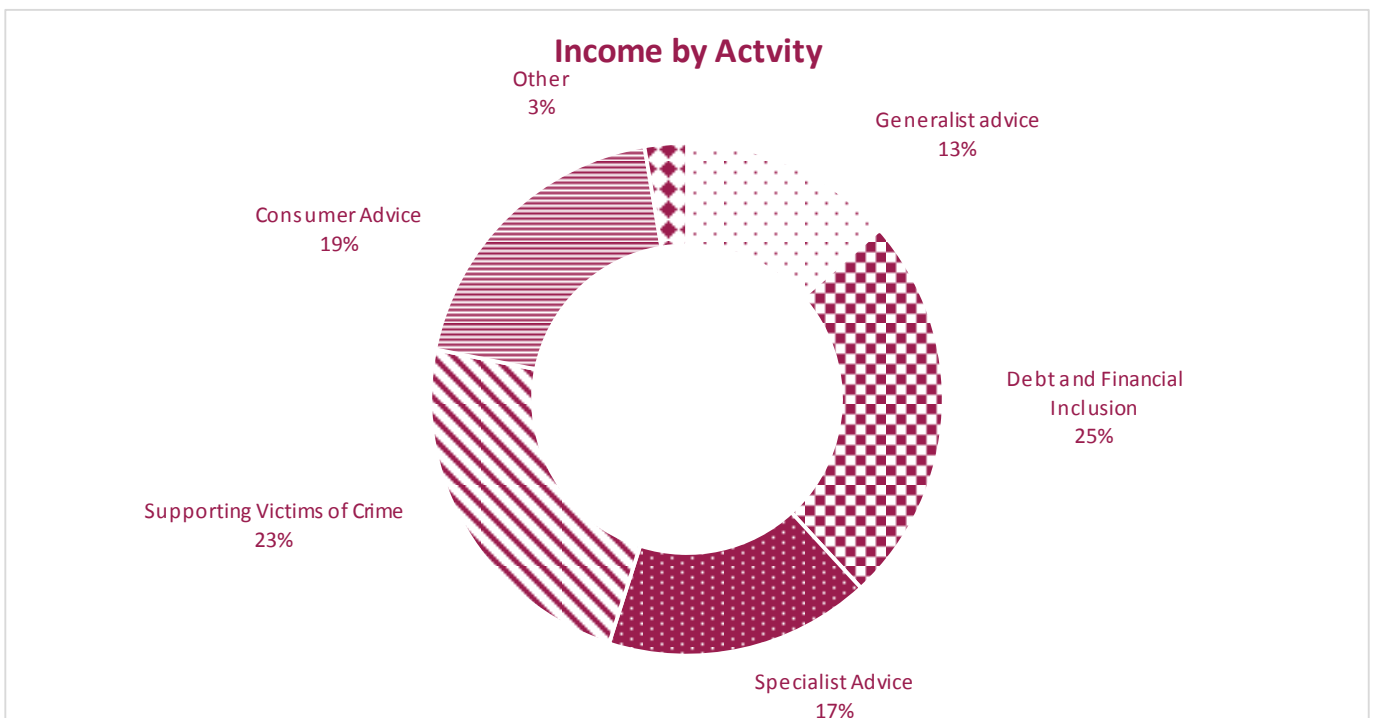
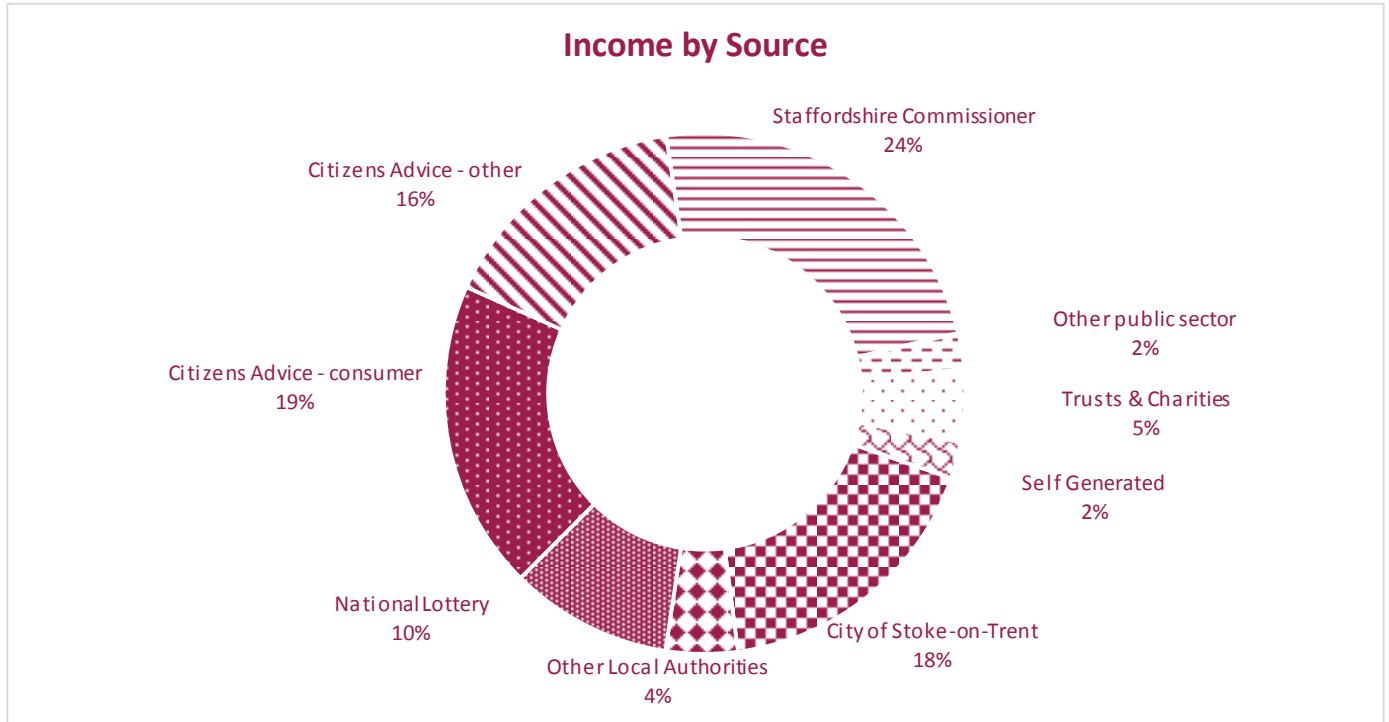
These figures do not include those Staffordshire residents supported by the Victim Gateway as their details are stored centrally even though they may have been supported by one or more of the three local Citizens Advice offices involved in delivering that service.

Nor do they include the 3,350 local people who rang the national consumer helpline—54% of whom rang from Stoke-on-Trent, 26% from Newcastle and 20% from Staffordshire Moorlands.



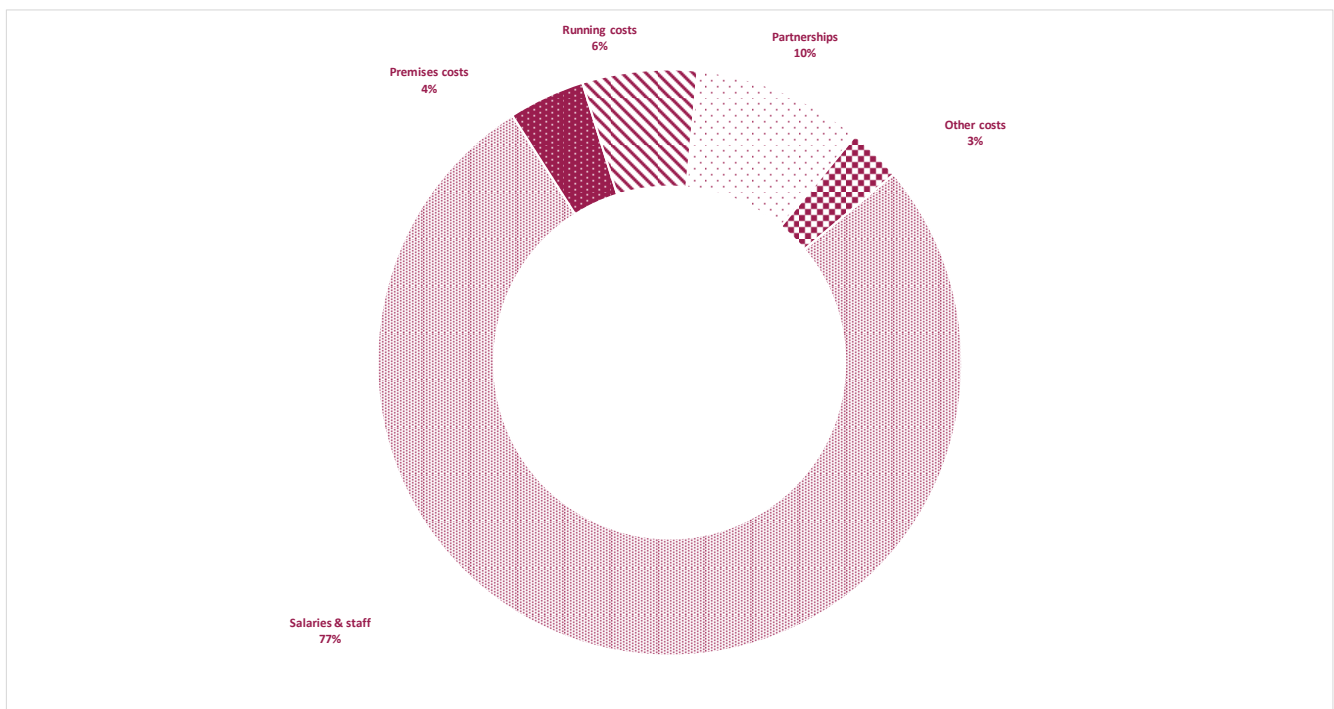
Our money in 2018/19

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 £3,300,216 we received in 2018/19 came from and how it was split between our activities.



Where we spent our money

We spent £3,310,069 million on delivering advice services throughout the year, leaving a deficit of £9,853. 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
Comic Relief
Citizens Advice
The Oak Foundation
Aspire Housing
Newcastle-under-Lyme Partnership





Staffordshire North & Stoke-on-Trent

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Citizens Advice Staffordshire North & Stoke-on-Trent is an operating name of

Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux

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