

# Changing people's lives

Citizens Advice Staffordshire North &  
Stoke-on-Trent Impact Report 2018



# Changing lives, changing times

**2017/18** has been a year characterised by major challenges both for ourselves and our clients.

The Government's programme of Welfare Reform marches on, disrupting the lives of many of the area's poorest families, further impoverishing many and driving up the use of emergency services such as Food Banks.

Homelessness continues to rise as more and more people struggle to keep a roof over their heads due to cost, the withdrawal of support services or reliance on the precarious and insecure private sector.

Debt continues to rise as more and more families struggle to make ends meet. The personal debt we are faced with has changed massively, as described elsewhere in this report. Gone are the days of overspending on consumer credit: nowadays people are more likely to bring us arrears on essential items such as rent, council tax and utilities.

The major overhaul of sickness and disability benefits with their

controversial testing regimes continue to cause people significant anxiety as their livelihoods appear to hang on the arbitrary outcomes of these assessments.

Working patterns are changing with more and more people working, but many of them working part time or in casual and insecure jobs, relying on tax credits and



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***“D was amazing, thoughtful, understanding, compassionate. Don’t know what I would have done without him” a debt client***

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benefit payments to top up their wages to a more reasonable level, while coping with unpredictable hours and the vagaries of agency working.

Insecurity and a vulnerability to sudden changes in circumstance or financial shocks blights the lives of many of the people we help.



There is further uncertainty surrounding the economic consequences of our withdrawal from the European Union and the affects that might have on public funding for essential services, as well as the rights of EU nationals to remain in the UK and the fate of UK nationals resident in the EU.

All of these issues have the potential to create further demands for advice in the future.

The uncertain fate of Universal Credit and speculation as to whether austerity is really over or not all adds to the mix.

One things, however, remains constant and that is our commitment

to advising local people on their rights and supporting them to resolve their legal and financial problems. We also remain committed to working with our colleagues elsewhere in the Citizens Advice Service to develop and deliver new services.

2017/18 saw us launch another major development: a thirty seat contact centre to deliver part of Citizens Advice's national consumer helpline. This is a major development that has helped us create twenty five new jobs in the area and increase our expertise in another area of delivery. It has proved a major challenge but one that has helped us to help thousands of people deal with their consumer problems. In 2017/18 3,849 people from North Staffordshire with new consumer cases were helped by the service.

Locally we were delighted to be recommissioned to deliver our core services in Stoke-on-Trent and Newcastle-under-Lyme for further periods, and to continue advising and supporting new migrants.

With the support and collaboration of local partners we can continue to change lives every day by providing the essential advice that so many people now need.

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***“A. was very polite and also understanding of my mental health. I was so grateful for his manner and sympathetic attitude. He helped me to start to rebuild my life and the DRO has eased my mind about my debts. I cannot thank him enough.”***

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# SNSCAB – Highlights 2017-18



**13,141** unique clients advised



**40,106** brand new problems solved



**£18.2 million** worth of debt managed



**3,784** people received specialist debt advice



**663** people had specialist housing advice



**400** people represented at court hearings



**£11.1 million** of financial gains



**18,517** victims of crime were supported



**£380,979** worth of time given by volunteers



**71** new volunteers recruited and trained



**21** volunteers left to start a new job



**89%** of clients were happy with the service

# Our value to society

In 2017/18 we received funding from a wide variety of sources, local and national, totalling £2.6 million to fund local services<sup>1</sup>.

This report describes how we used that money to help local people to solve the legal and financial problems that they face, build skills and capacity and how we worked in partnership to tackle poverty and inequality.

As well as achieving positive outcomes for individuals we can also demonstrate a wider financial benefit to society with a tool developed by our national association.

Using a model approved by HM Treasury we take data about clients, volunteers and funding and calculate the value we generate each year.

## In 2017/18 for every £1 invested in Citizens Advice Staffordshire North and Stoke-on-Trent we generated at least:

**£1.92** in fiscal benefits  
**Savings to government**

Reduction in health service demand, local authority homelessness services and out of work benefits for clients and volunteers

**Total: £5.0 million**

**£7.58** in public value  
**Wider economic and social benefits**

Improvements in participation and productivity for clients and volunteers.

**Total: £19.7 million**

**£8.45** in benefits to individuals  
**Value to our clients**

Income gained through benefit take up, debts written off and consumer problems solved

**Total: £22 million**

However, it is impossible to put a pound sign next to everything we do.

For example we have been unable to calculate the value of the training that we have offered to partner organisations across the public and voluntary sectors or of hosting student placements.

Attending financial capability training or energy advice sessions clearly benefits people, but once again we have not been able to assess the financial value of this.

Helping victims of crime cope with and recover from the experience is of obvious value to the victim, but also enables them to participate more fully in society and reduces costs.

<sup>1</sup> We also received a further £622,000 to deliver part of Citizens Advice's national consumer helpline. That has not been included in this analysis

# Advocating for our clients

**As well as resolving individual problems we also advocate on behalf of our clients.** The tens of thousands of issues that local people bring us each year provide us with a huge body of evidence on how public services, legislation, regulation and commercial practices impact on people's lives.

Rather than just sitting on that evidence or filing it away we use it to form the basis of our feedback to policy makers and service providers. The fact it is based on our client's experience and not our opinions gives it its strength and explains why our advocacy has been so influential.

In 2017/18 we focused on the following areas:

- Welfare Reform
- Council Tax Collection
- Use of bodycams by G4S staff visiting asylum seekers
- Improving access to national insurance numbers by refugees
- Improving financial inclusion services in Stoke & Newcastle
- The Hardship Commission



The issue that has affected the most people locally has been the Government's Welfare Reform programme. Since it began in earnest in 2013 it has transformed the welfare landscape, taking millions of pounds out of the local economy and disrupting the lives of thousands of people.

We have continued to collect evidence on the impact of the so-called 'bedroom tax', the benefit cap, the changes to Personal Independence Payments and Employment and Support Allowance and the roll out of Universal Credit.

That evidence was fed into the Citizens Advice Service's national 'Fixing Universal Credit' campaign. Working collaboratively the service helped to:

- Remove the 7 waiting days at the start of a claim so people should now receive their money sooner;
- Introduce a non-refundable housing benefit payment for people transferring onto Universal Credit to protect them from rent arrears;
- Improve the advanced payments system;

- Made the Universal Credit helpline free (as now are all DWP helplines);
- Slowed the roll-out of Universal Credit so further issues could be addressed.



There are still flaws in the system that need fixing and we will continue to monitor how the roll out effects local people and feed that experience back to our national campaigns team.

Locally we have worked with partners to make sure the right support is in place for when Universal Credit is fully rolled out. We have worked with the City's Wider Welfare Reform Group, given evidence to the Overview and Scrutiny Committee investigating the human cost of

welfare reform, worked with partners on the Stoke-on-Trent Hardship Commission to raise issues where welfare reform is creating hardship and exacerbating pre-existing problems of poverty.

**Council Tax** is the most frequent debt people ask us about. Largely as a result of the replacement of Council Tax Benefit with Council Tax Support, which meant many people had to pay towards their Council Tax for the first time with no additional income with which to do this, more and more people are experiencing problems with meeting this essential commitment or risk Bailiff action to recover the debt.

It is vital therefore that collection of council tax is both effective (to maximise the income local authorities need to deliver essential local services) and fair, so that people are not penalised for their poverty. We have worked closely with both Stoke-on-Trent City Council and Newcastle-under-Lyme Borough Council to support them in improving their collection practices by making suggestions, altering how we offer services and acting as a critical friend and promoting a national collection protocol.

**Promoting Financial Inclusion** is a major priority for us. In an area which has traditionally experienced low wage levels and high levels of worklessness, ensuring people can manage their money well, access the financial support they need and not be excluded from financial markets by their poverty is especially important.

We have been working closely with the Stoke and Newcastle Financial Inclusion Group to promote this locally. Using funding secured from the Oak Foundation we launched a major piece of work that will produce an authoritative body of evidence on the levels of need locally and explore the most viable options for effective future initiatives.

Alongside this we have worked closely with partners to try and reinstate a Credit Union locally and increase access to affordable credit. Recognising that many

people's financial problems are caused by being unable to meet their basic living costs, providing access to affordable credit offered at realistic interest rates is essential. Otherwise there is a serious risk that with regulatory interventions closing off pay day loans and even home credit to many local people, their only recourse will be to illegal money lenders and loan sharks.

We continue to work with the national Illegal Money Lending Team to promote awareness of the evils of loan sharks and of the action people can take to escape their clutches.

We delivered another successful **Big Energy Saving Week** campaign, running 25 events across the City and Borough, engaging 1,400 local people in energy saving activities and identifying more than £20,000 worth of savings.

This was part of a national campaign run annually to promote energy saving. However, as detailed elsewhere in this report we work throughout the year on a one to one basis with clients and with groups of front line staff to show people how to get the best deal on their fuel.

We also participated in local Money Matters weeks, designed to promote services and encourage the take up of benefits and other financial support.

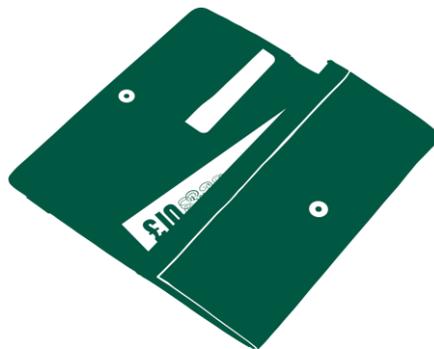
Such campaigns allow us to cascade our expertise and thus help more people.

**Advocating for those unable to speak up for themselves** is a key part of this function and one group who experience this inability to speak for themselves more than most is asylum seekers and refugees.

The campaign to change how G4S use body worn cameras when visiting vulnerable households, that was described in last year's report, has continued as we have escalated our challenge to involve the Information Commissioner's Office and local MPs.

We also campaigned with the Home Office to change how National Insurance numbers are issued to people once they are granted refugee status. The NINO is essential for claiming benefits and the delays people were experiencing created real hardship. However, working with the Home Office we were able to influence a solution that has now resolved this issue, hopefully, once and for all.

In all of the examples mentioned by acting on behalf of groups of people and using our evidence we have been able to surmount the limitations of one to one advice: when the law does not provide a solution to the problem, sometimes you just have to change the law.



# Tackling Financial Exclusion

**Personal debt remains a major problem in North Staffordshire.** Low and insecure wages, large numbers of people reliant on social security benefits or tax credits and the rising cost of essentials are combining to put huge pressure on household budgets and many families have to resort to borrowing to make ends meet.

Recent changes to financial regulations have more or less killed off the pay day loan sector and restricted the amount of home credit available. Cut off from these sources of help, many families have now to resort to borrowing from family and friends and 'borrowing informally' from priority creditors such as council tax and rent as well as water charges.

Over several years now we have seen the amount of credit debt fall to be replaced by smaller amounts of higher priority debt, where the consequences of default are much more serious, but owed by many more people.

In 2006/7 we saw around 1,000 people owing in total £24.5 million worth of debt. 10 years later we saw 3,800 people owing £16.3 million. This stark contrast shows how the problem has spread but also changed significantly. Ten years ago, before the financial crash credit was easy to come by, people could borrow more and thus would owe more if they were unable to manage that debt.

Today the picture is very different: credit is much harder to come by and the most common debts and commitments that previously would have been covered by wages or benefits.

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***“My caseworker was brilliant, sympathetic, helpful and extremely professional. She did everything she could to make the process easy for us and we can't thank her enough.”***

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Unfortunately our ability to help people across North Staffordshire was reduced this year by the ending of the County Council funding in March 2017. That contract included funding for us to deal with 150 cases a year and the opportunity to provide initial advice and information by phone to many local people.

Providing easy access to debt advice is essential if we are to prevent serious problems escalating into crises by enabling people to seek help as early as possible.

**In 2017/18:**



**3,784 local** people received face to face specialist debt advice from CASNS



**3,368** people received brief debt advice by webchat from our staff as part of the national webchat service



**1,592** debts worth **£6.5 million** were written off through Debt Relief Orders.



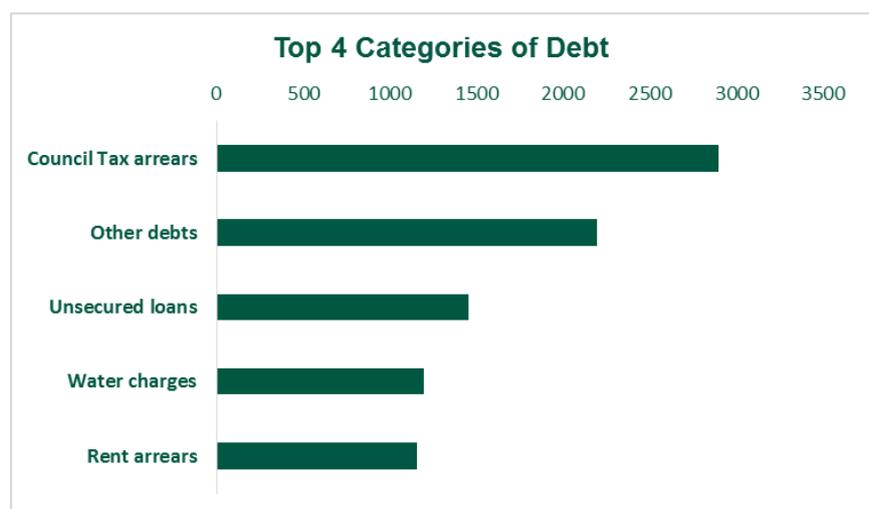
A further **£1.8 million** worth was written off through bankruptcy proceedings and **£199,000** through Individual Voluntary Arrangements



**15,900** brand new debt issues were dealt with

Just as the nature of debt problems is changing so too is our response. For the second year we were able to pilot new ways of delivering debt advice through the Cooperative Working Partnership. Additional funding from the partnership allowed us to embed 3 debt caseworkers with front line staff in various parts of the city. This greatly extended the work we had previously done with City Council working closely with their Housing officers

Over 400 people were able to access advice through these services at local centres or by home visits. Working closely with front line staff helps us remind them of what we can do and how we can help their customers, while allowing us to deliver advice to our clients in more convenient locations and integrate our debt advice into other support that is being provided. It was extremely disappointing that despite a very positive evaluation of the project it was not continued beyond the end of March 2018.



The table above clearly shows that once again the most common single debt we dealt with was council tax arrears.

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***“The person that helped me showed me kindness and did not judge me. I felt very stressed and vulnerable. At the time they put me at ease, calmed me and gave me peace of mind that problems can be worked through”***

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As well as taking advice out to remote locations around the city, we have carried on developing and delivering our webchat service. Funded by the Money Advice Service we are part of a national initiative run by Citizens Advice to enable clients to access debt advice over the web. While not a suitable medium for carrying out full casework, webchat does allow people browsing the service’s public website to get short, targeted pieces of information and advice about discreet topics.

That is all many more capable clients need in order to be able resolve their debt issue for themselves.

*“Andrew” lost his job and soon found himself getting behind with his bills and debts, including his rent arrears, as he and his partner struggled to make ends meet on Job Seekers Allowance and Child Tax Credits.*

*He approached the City Council’s Income Advice Team for help and they identified that he needed specialist debt help and referred the case to a CASNS debt adviser working in a local housing office.*

*When the adviser assessed their case he discovered as well as the rent arrears, they were behind with their gas and electricity payments, water charges, council tax and had not been able to renew their TV license and were thus at risk of a fine. On top of these priority debts they had a small number of loans, outstanding credit card bills and catalogue payments.*

*The adviser then agreed a weekly budget with them that meant all their essentials were covered, and then arranged a payment plan with TV Licensing to prevent a fine and payment plans with the council to begin to repay the rent arrears and the council tax debt.*

*A successful application to Severn Trent Water’s excellent Big Difference scheme paid off their arrears and substantially reduced their current bill to give them some breathing space so they could catch up with other debts.*

*With these new payments in place they were able to manage their fuel supplies better, especially after we had checked the tariffs they were on and had found them a cheaper supplier.*

*The unsecured and non-priority debts were dealt with via a debt relief order, which wiped them out, thus removing that source of anxiety. Having no savings and no assets to speak of Andrew and his family were prime candidates for this form of debt relief.*

*When we followed up the advice to see how the situation was progressing, “Andrew” said that both he and his partner were far less stressed now and felt much more in control of their lives. They no longer worried about what was coming in the post or who was knocking on the door. This meant he could now focus on finding another job and looking after his 8 year old daughter.*

Alongside our traditional debt casework that helps people deal with problem debt where legal advice is required, we are increasingly working with people to help them understand their money and manage it more confidently.

Potteries Moneywise has been our flagship financial capability building project since it was launched in 2013.

Since then it has continued to demonstrate its value helping hundreds of local people each year to improve their financial skills.

This year saw the second year of a project targeting people with hearing impairments and the Deaf community. As part of this project we produced a series of videos in BSL and made them available on the Potteries Moneywise website.

Having received five years of funding The Big Lottery Fund's Improving Financial Confidence programme, we were delighted when the project was given a further three year's funding from the Big Lottery Fund's Reaching Communities programme, recognising the value of the service to local people facing ever tougher financial challenges.



#### On 2017/18:



**342** people benefitted from one to one sessions with financial capability trainers, bringing **1,119** issues with them



**240** people benefitted from advice on getting a better deal on their fuel supply



**39** People attended group sessions on getting a better deal on their energy supply



**55** Front line staff were trained in how to help their service users get a better deal on their fuel supplies

With Universal Credit about to roll out fully across North Staffordshire the switch from weekly or fortnightly payments to monthly payments is likely to cause many people significant budgeting issues. Services like Potteries MoneyWise will become even more in demand in coming months.

Staff from CASNS have begun working with partners across Stoke and Newcastle, via the Financial Inclusion Group to explore new ways of delivering a mixture of services that combines debt advice, financial confidence building and improved access to social credit at a scale that can make a real impact on the problems of financial exclusion that blight the area.

*“Barry” is aged 76 and lives alone. He attended a Big Energy Saving Week event, asking for help to find a cheaper deal and possibly switch energy providers. “Barry” told us he has always had his fuel from two of the big six suppliers. He currently gets his gas and electricity from separate companies paying cash on receipt of bill for both, and had received information that costs were going to rise.*

*We checked Annual Statements for Consumptions and found that “Barry” was on Standard Tariff with both suppliers. We completed a comparison using the Citizens Advice Comparison tool looking at all tariffs from all suppliers to find her cheapest options. We also looked at switching both supplies to the same supplier and separating supplies.*

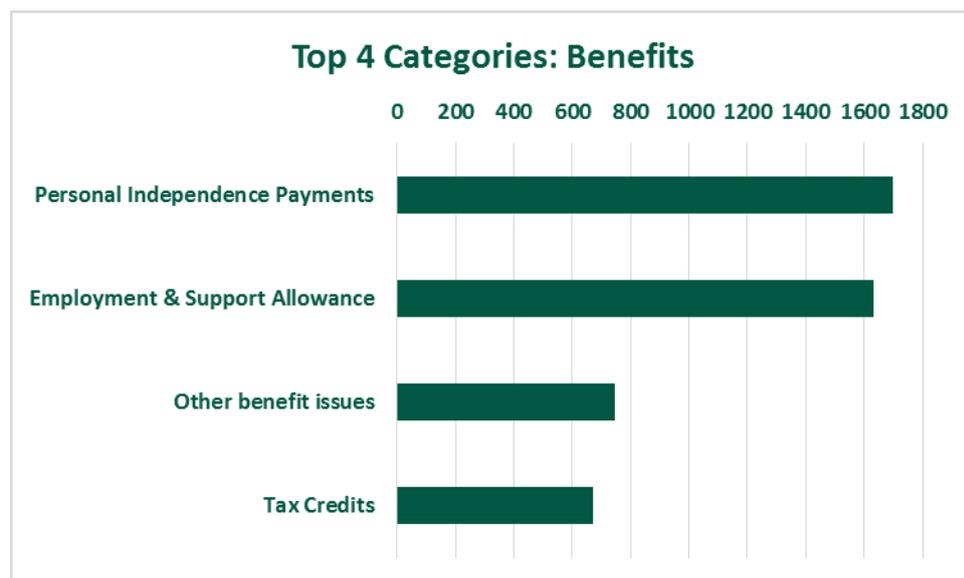
*We identified a new supplier for “Barry” from outside of the main providers who offered a dual fuel deal that would save him £235 a year, which was nearly half his current cost. He was also eligible for free energy saving light bulbs*

*We helped “Barry” to set up a monthly Direct Debit payment, checked for any health conditions or vulnerabilities in order to register him on the Priority Services Register and checked eligibility for a Warm Home Discount.*



# In the shadow of Welfare Reform

Our benefits advice continues to be dominated by the effects of the government's welfare reform programme. Issues arising from the introduction of Personal Independence Payments, to replace Disability Living Allowance, and Employment



and Support Allowance continue to be the two most common benefit issues people bring to us. The controversial assessment processes used to decide whether or not people are eligible for the benefits are still an issue with advice on challenging the assessments and subsequent decisions on benefit entitlement a common issue.

For PIP the fact that people who qualified for Disability Living Allowance do not always qualify for Personal Independence Payment (due to differences between the two benefits) despite having seen no change in their disability or care needs, causes huge amounts of confusion and major problems. The loss of benefit and passported services and support, including access to Motability vehicles, has been causing genuine hardship for many people.

During the year Universal Credit began to be rolled out in a limited fashion across North Staffordshire. However, even our early experience showed the type of issues that are likely to affect thousands of people once it is fully rolled out and all new claimants for seven means tested benefits have to claim Universal Credit and existing claimants of those benefits begin to be transferred onto the new benefit.

Delays in receiving the first payment, coping with the switch to one monthly payment instead of weekly or fortnightly payments and coping with a system that is run almost entirely digitally have been the early issues local people have faced. This has not been helped by the inevitable teething problems that have accompanied a change of this size and complexity.

*“Dennis” is a tenant of a Housing Association that provides supported housing. He has no support needs and was provided with the property because he is over 55 years old. He was issued with a 12 month starter tenancy. At the time of moving into the property he was on Universal Credit (UC) and was led to believe that his rent would be covered as part of his UC claim. “Dennis” notified UC of his new property and rent as soon as he moved in. Two months later he was informed that he was not entitled to housing costs because UC will not pay housing costs for supported accommodation where care, support or supervision is given and in such circumstances housing benefit should be claimed. “Dennis” then applied for housing benefit (HB) but was turned down. He appealed the UC decision a month later but heard nothing further.*

*“Dennis” came to see us 6 months after he moved into his new home as he was due to be evicted a week later due to rent arrears of £3,844. No rent had been paid since the start of the tenancy as he had received no help with his housing costs. The adviser rang the Jobcentre to query the outcome of “Dennis’s” UC appeal, and was told that it appeared from the file that a decision to pay him his housing costs was made on 3 months previously but had not been actioned. The next day “Dennis” received a telephone call from the Jobcentre informing him that he would not be paid his housing costs. We attended court with “Dennis” and succeeded in suspending the eviction to resolve his UC issues.*

*Following the court hearing the adviser again contacted the Jobcentre and spoke with a manager. It appeared that a problem had arisen with a box being ticked on the UC online journal to say that “Dennis” was living in supported housing instead of rented accommodation. This would be an easy mistake for the claimant to make given the nature of his accommodation, and that he is inexperienced and unconfident with IT. The manager said that she would investigate and later that day “Dennis” received a payment of over £4,000 which should clear his arrears.*

*For housing costs not to be payable with UC the claimant must be living in supported housing **and** being provided with support, which did not apply in this case.*

*The landlord had sought possession under discretionary grounds which provided the opportunity to prevent the eviction but, given that the tenancy was a starter tenancy, they could have pursued possession under mandatory grounds in which case the tenancy would have been lost regardless of the later payment of the arrears of UC. Only this fact and the involvement of our Specialist Housing Team and Benefits advisers prevented “Dennis” from becoming homeless.*

Our flag ship project supporting people affected by welfare reform is Potteries Gold. Funded by the Big Lottery Fund it enables us to work in a more flexible and

responsive way to support communities affected by this massive programme of change.



# Potteries Gold

The project provides one to one advice but also works with groups supporting their members, training frontline staff and recruiting local people to act as benefit champions in their communities.

## In 2017/18:



**207** people received face to face advice at outreach sessions organised around the city, of whom **116** were seen to be vulnerable



**195** people attended briefing sessions and reported being better informed about the changes and how they will affect them



**76** frontline staff from **21** local voluntary and community sector organisations received training on welfare reform



**13** local people were recruited as benefit champions

Potteries Gold has been an essential part of our service, supporting people specifically affected by these changes and in particular Universal Credit. The delays to the roll out of Universal Credit have meant that people affected by other changes have been helped by the project, which has more than proved its value, leading to it being refunded by the Big Lottery during the year.

We have also involved in monitoring the impact of the impact of the changes and feeding back our experience both to local and central government.

We gave evidence to the City Council's Overview and Scrutiny Committee investigating the 'Human Impact Of Welfare Reform' as well as contributing evidence to the Citizens Advice Service's national campaign to fix Universal Credit.

As a front line agency specialising in benefits advice we are ideally placed to monitor the impact of these reforms and report our experience back to ensure that where improvements can be made they are.



# Supporting victims of crime

CASNS is unique within the Citizens Advice Service for delivering a large scale support service for victims of crime. The Staffordshire Victim Gateway (delivered in partnership with CA Staffordshire South West and CA Mid Staffordshire) offers a range of services to victims ranging from straightforward advice and information right through to ongoing emotional and practical support.

Alongside this sits the Staffordshire Restorative Justice Hub, which is developing and delivering victim-led restorative justice.

Both of these services operate to enable victims to access the support to which they are entitled under the Victims' Code, which sets out how the criminal justice system must respond to victims.

## In 2017/18:



**58,126** referrals were received by the Victim Gateway



**48,170** victims were given information about their rights under the Victims' Code



**742** referrals were received from Action Fraud



**18,517 victims** accepted SVG's offer of help



**2,494** victims were referred to other specialist support services



**1,163** received face to face support from SVG's support team

Locating the Victim gateway within a well-established advice agency gives victims access to a range of services and support under one roof that they would not otherwise be able to access. It also means that when Citizens Advice clients disclose that they have been a victim of crime, advisers can make a straightforward internal referral. As being a victim of crime is frequently linked to other issues in someone's



life it can be essential to integrate the advice and emotional support.

*“Karen” was referred to SVG by her local Citizens Advice where she had asked for help regarding rent arrears. At the appointment, “Karen” had disclosed that her husband, who was a functioning alcoholic was mentally and financially abusing her. The adviser immediately made a referral to SVG and the support worker contacted “Karen” arranging to meet her in a local coffee shop to make an assessment and an action plan how to support her. “Karen’s” husband controlled all the family’s income and would not allow her access to their bank accounts, giving her a very small allowance for food and bus fares for herself and the children. “Karen” was suffering from depression and was now off work and their oldest child had been referred to CAMH and was being bullied at school. “Karen” was worried about her son, and had visited the local council to ask about rehousing but as her husband was not paying the full rent she was told the arrears would have to be cleared before she could be helped.*

*The support worker referred “Karen” to a specialist Domestic Violence service, accompanying her to the initial appointment as she was too anxious to attend on her own. The support worker also arranged a meeting between “Karen” and the Housing Options Team at the Council and accompanied her to that appointment to help her apply to go onto the housing register. The support worker completed a Social Needs form with “Karen” so she could be considered for priority housing and wrote a supporting letter explaining the reasons for the request and its urgency and helped “Karen” open a bank account in her own name – using her sister’s address to conceal this from her husband. At the same time, the support worker, supported by the advice staff, helped “Karen” to apply for benefits (Employment and Support Allowance and Personal Independence Payments). Once “Karen” received her ESA she was able to use the money for food and save up to put towards paying off the rent arrears.*

The Restorative Justice Hub is a victim-led service that aims to bring victims into meaningful communication with their offender to help them come to terms with the impact of crime, to get answers to their questions and thereby obtain closure.

Usually, Restorative Justice takes place in a face-to-face meeting held between the victim and the offender, in the presence of staff from the RJ Hub. Where a meeting is not wanted, or not appropriate, other forms of RJ such as letters or messages can be passed between the two parties by a member of hub staff.

Research into Restorative Justice (RJ) has found that over 85% of victims who take part have found it to be a positive and helpful experience. Up to 35% of offenders have changed their behaviour following their involvement in the process and it is seen as influential in reducing re-offending.



Under the Victim's Code, all victims of crime have the right to be offered Restorative Justice, however, not all cases will be eligible or suitable. To make RJ a possibility, there needs to be an offender who has admitted responsibility for the crime and any criminal proceedings need to have reached a conclusion. RJ also has to be voluntary for all participants. Once these broad criteria have been met, participants undergo suitability and risk assessments which help to ensure that the intervention is safe for all involved.

The Staffordshire Restorative Justice Hub is made up of a Coordinator and two full-time Facilitators, supported by volunteers. Referrals can be made through the Staffordshire Victims Gateway, the Police, and Probation; self-referrals or any other agency working with a victim of crime.

*Following a football match, there was an allegation made by one of the players that during a previous match he had received racial abuse from one of the players on the opposing team.*

*Having confronted the player over this, the offender then proceeded to punch the victim in the face. This was reported to the police and as a result of this, the case was referred through to the Victim Gateway and then to the Restorative Justice Hub.*

*The victim agreed to take part as he didn't want to prosecute the offender, he just wanted to know why he had been attacked. The offender said that he wanted to take part as he wanted to find out why the victim had been abusive to him on a previous match, but he also wanted to say sorry as he knows that his actions were wrong.*

*From meeting both it appeared that there was a complicating factor of a third person who had been causing trouble between both the victim and offender and this would also need to be discussed at the conference. The victim hadn't been the person that had racially abused him so it was a miss-understanding.*

*As both the victim and offender agreed that they wanted to take part in a face to face conference, we set a date suitable for all.*

*The conference was very positive and both parties felt better about the incident that had taken place. The offender had the opportunity to say sorry and the victim was able to understand what had happened in this situation.*

*They both thanked us for helping them to get to this point and gave very positive feedback about their experience of RJ, they then left the room giving each other a hug.*

Our role is to support victims of crime to cope with and recover from their experience. Ultimately the best indicator of how well we do this is the responses we get from victims themselves:

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*“My support worker was amazing. Such a lovely person, helped so much, to me keep my head held up high. Also to believe in myself. I thank you all from the bottom of my heart “*

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*“J has been really helpful and understood my situation completely. I can't thank her enough for the support that she provided”*

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*“Without (my support worker) his understanding, comfort seeing to my son's burial, loads of paperwork, social security, council he's the most wonderful man I know. I could never get through it without his help, always there for me to firstly to sort all my hurt problems, I could never find the words in my heart to thank him. I have thanked him but that would never in my heart be enough. Please tell him thank you for me.”*

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*“S has been fantastic. She has had a massive influence on my life for the last year and a half and has improved my life so much. When everybody else has not known what to say to me, S has been amazingly understanding and always said the right thing!”*

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*“Your involvement in a case that came to trial last month has been brought to my attention..... The OIC has highlighted the excellent support that you provided to the victim who I understand ... would not normally have been looked after by Staffordshire Victim Gateway. I believe you maintained regular contact with the victim and personally transported her between the train station, hotel and court. I am also told that you have been in contact with her University to try and negotiate her returning to complete the degree course that she dropped out of due to her ordeal.*

*“I would like to thank you for the excellent care and compassion that you showed to this victim which was clearly over and above the remit of what is required and expected”. – Head of Justice Services Staffordshire Police*

# Preventing Homelessness

Preventing homelessness is the major priority of our housing team.

Funded by the Legal Aid Agency to provide expert legal advice to people facing possession proceedings, and by Stoke-on-Trent City Council to advise people at risk of homelessness, the team has helped many people bearing the brunt of financial exclusion, rising living costs and welfare reform.

**In 2017/18:**



2,688 new enquiries about housing issues were answered



515 people received specialist housing advice



255 families were saved from homelessness



400 people were represented in the county court

*“Helen” is a shorthold tenant of a private property. She has lived in the property for about four and a half years with her partner and three children. She told us that there had been an agreement between her and the landlord that if she made improvements to the property then she would have the option to buy the property at a reduced rate when they could afford it. “Helen” told us that she spent up to two thousand pounds landscaping the garden and improving the kitchen.*

*Unfortunately she and her Landlord could not agree on a sale price and so the landlord issued a section 21 notice and then a Claim for Possession. Despite the breakdown in the relationship with the landlord, “Helen” wanted to stay in property as long as possible.*

*We checked the court paperwork and discovered that the section 21 notice was not valid because the landlord had failed to give the tenant two months’ notice in writing as required by the Housing Act 1988. The notice had been posted to the tenant. According to the Civil Procedure Rules if a document is posted then it is not deemed to be served until the next but one business day. Thus, it had not been served soon enough and so they had not been given the required two months’ notice. The section 21 notice was invalid and the claim for possession was therefore dismissed.*

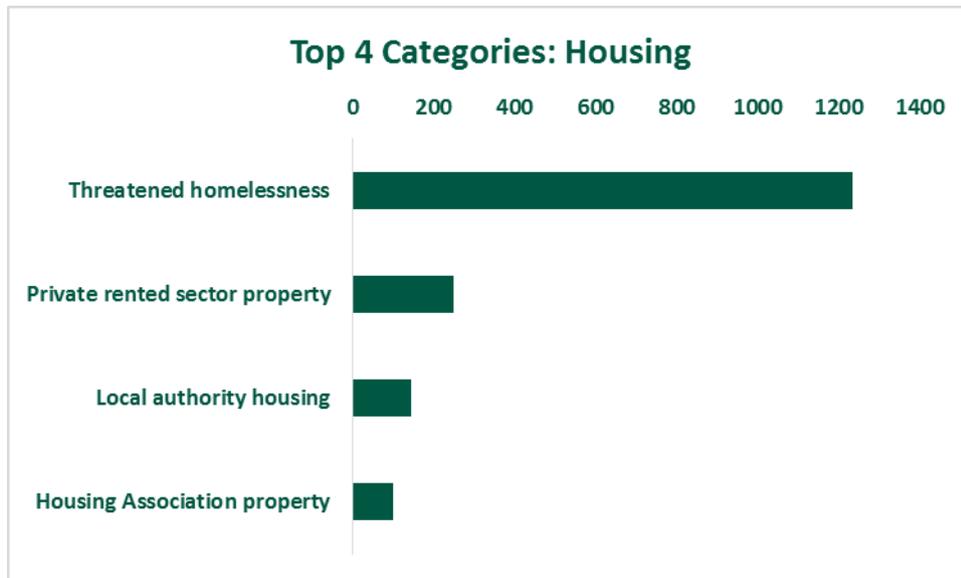
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***“We were very impressed with the handling of our case. I feel sure, without S’s help we would not have had the outcome we did. He guided us through a minefield of red tape that we would have never understood.”***

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Welfare reforms such as restrictions to Local Housing Allowance and Housing Benefit, the so-called 'bedroom tax', the benefit cap and other welfare cuts have all made it harder for tenants in particular to maintain their accommodation and increased the risk of homelessness

The main issues that people brought us in 2017/18 are shown in the table below:



Not surprisingly the top four categories all refer to tenants. The majority of people threatened with homelessness are tenants, both private and social. This reflects two developments. The first is the continuing squeeze of rising costs and reducing benefits on those in rented accommodation and the fact that the continuing long period of low interest rates has meant relatively few home owners are at risk of losing their home.

***“Wendy” lives with her 2 non-dependant sons aged 18 and 20, both of whom are unable to work. She receives Carers Allowance and Income Support. When she first contacted us she was very confused about her housing position. It appeared from the details that she had that she had been taken to court for possession and this had been adjourned for 28 days as long as she paid a small amount towards the arrears.***

***We contacted her housing officer for a copy of her rent account, which showed the arrears to be £2,620.56. We checked her housing benefit entitlement and discovered that she was not getting any at all, due to an incorrect deduction being made in respect of her sons. We helped her put in a new claim.***

***Housing benefit also told us that there was an outstanding overpayment of £1,430.76 which would be recovered from her new claim at the rate of £11.10 a week, but the figures they provided looked wrong. We questioned these and the overpayment was reduced to £63.48. “Wendy” has since contacted us to say that her new claim for HB has been successful.***

***From a weekly rent liability of over £75, which she could not afford we have reduced this to, initially £11.10 to recover the overpayment in under 6 weeks instead of about 2.5 years. Once that is clear Housing Benefit will cover her full rent.***

# Championing equality and celebrating diversity

Tackling inequality is a key part of our mission and has been a Citizens Advice priority for many years.

In North Staffordshire we run a number of projects designed to meet the needs of excluded groups, in particular refugees and people seeking asylum and victims of hate crime.

## Supporting migrants

Whether arriving in search of asylum, establishing themselves following the grant of refugee status or simply moving into the area from abroad, migrants understandably have many advice issues. CASNS has been working with these groups for the last 20 years to help them integrate into North Staffordshire.

### In 2017/18:

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**535** Refugees and asylum seekers were supported by the Refugee and Asylum Team

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**301** people received advice on their immigration rights

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**86** families were prevented from becoming homeless

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We have continued to work with a number of local agencies supporting refugees to help them settle into their new homes. With funding from Children in need and the Henry Smith Charity our 'Into Schools' project helps refugee and asylum seeking families access health care and education for their children and supports those children as they settle into their new schools.

*“Sunny” (13) and “Darkan” (17) are Iranian teenagers who were separated from their parents and arrived in Stoke some months later than their parents. We obtained a place for “Sunny” in high school, but she was in a very distressed state so we also made a referral for her and her parents to the Children’s Centre who were able to provide additional support to the family and to conduct a psychiatric assessment in order to provide “Sunny” with all the help she needed. “Darkan” has started college and is settling in very well – she’s also started driving lessons now and tells us she feels at peace*

It can understandably be daunting to grapple with an alien administrative system in a strange country, especially if you don't speak the language with confidence. It is therefore essential that families trying to access education for their children are supported to do so.

***“Hope” (5), “Zakaria” (7), “Promise” (12) and “Sunset” (17) came to Stoke from the Congo with their mother, “Anastasia” who has walking disabilities and mental health issues due to traumas in her home country which also left her a widow.***

***We quickly placed “Hope” and “Zakaria” in the local primary school and obtained a college place for “Sunset”, but the nearest secondary school refused a place to “Promise”. “Anastasia” was very anxious about “Sunset” having to travel over 3 miles to the next nearest academy school so we helped them to appeal the refusal and represented them at the hearing.***

***The appeal was successful and “Promise” was offered a place at her preferred school and is now very happy there. Both “Promise” and “Anastasia” feel less anxious and a great deal safer. “Promise” has decided that she wants to be a nurse when she grows up.***

## **Caught in a hostile environment**

Changes in Home Office procedures and practices towards migrants are making it harder and harder for vulnerable people to exercise their legal rights, thus increasing the need for expert legal advice. This is against a backdrop of cuts to legal aid and a consequent decline in advisers able to provide such specialist help.

Increasingly we are seeing people whose applications are being turned down for the most marginal of reasons or who are being caught in bureaucratic nightmares from which they cannot hope to escape without advice. In some cases this is also costing them significant amounts of money.

Sudden changes of practice, legislation or simply the issuing of a new form happen with no notice and no concessions are made to people caught unawares by these unexpected and arbitrary events.

To rectify this imbalance of power between the state and the individual we are having to explore new and more ingenious ways of providing the assistance and advice that people need.

In 2017/18 we have experimented with new ways of delivering immigration advice and developed and piloted new services. While this has allowed us to help more people than in the past it has also uncovered more and more injustices as people fall foul of an unsympathetic system.

The case study bellows demonstrates this for someone who is legally entitled to work, wants to work but is being prevented from doing so by a pointlessly oppressive regulation.

***“B” has Indefinite Leave to Remain (ILR), the visa vignette confirming this is in the “B’s” expired passport. She has applied for various jobs only to be told that the employer cannot offer her the job due to the fact that her ILR status is demonstrated in an expired passport. The client is subsequently not able to work and is struggling to make ends meet and may have to consider claiming benefits.***

***Employers are urged to use the employment checking service when offering employment to people subject to full or limited immigration control. The Government guidance to employers. ‘The right to work checks,’ seems to be the problem here, stipulating that a current passport is the only acceptable evidence of the right to work in cases of those with ILR granted before the implementation of Biometric Residence Permit (BRP) cards***

***“B” therefore has no alternative but to now apply for a BRP card at a cost of £229, to have a document that prospective employers will accept. Without one she will be unable to work. There is the additional cost of legal representation to complete this application as the client is not confident to make the application herself.***

***This is a particularly disenfranchising exercise to “B” by the Home Office as she has no alternative but to pay to have the BRP card, or do without and continue to struggle to find work. The document confirming status in her expired passport is still valid, her leave has not expired with the passport. There should either be no charge to have the BRP issued for those with ILR granted pre BRP card implementation, or the Home Office guidance to employers needs to be changed to state that indefinite leave status confirmed in expired passports is still an acceptable demonstration of a person’s right to work.***

## Tackling Hate Crime

As well as supporting victims of crime through the Victim gateway, we have continued to host the North Staffordshire hate crime partnership Challenge North Staffs. This provides specialist support to victims of hate crime, who are increasingly being referred from the Gateway.

**In 2017/18:**



**84** people reported being a victim of a hate crime



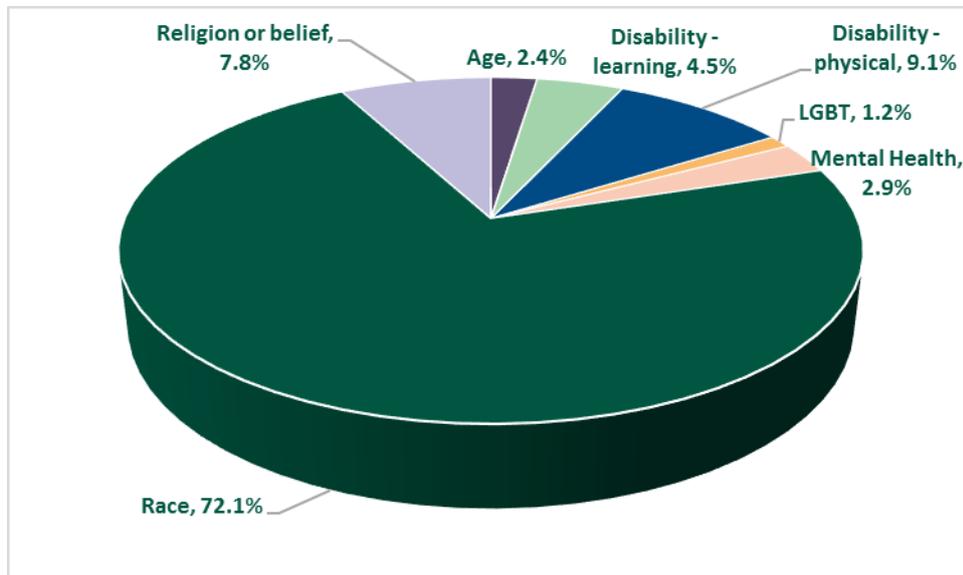
**1,378** separate incidents were reported by those individuals



**993** incidents involved race as the primary protected characteristic

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The following table shows how the reported incidents have broken down by protected characteristic:



Once again racist hate incidents are by far and a way the most frequently reported. The proportion of the total they form has been steadily rising over the last 3 years and reflects a general increase in racist incidents nationally.

***“Heena” and “David” are a couple with mixed ethnic backgrounds, who had originally moved to the area to study. Staying on they moved into a council property in an area where they stood out due to their ethnicity. There were conflicts over parking, which they believed were racially motivated and some residents made complaints to the Council about them. They did not feel they were being believed or treated fairly.***

***During the summer of 2017, a female neighbour, who was drunk, and her partner starting shouting racist abuse at them when they arrived back from a day out. The drunk woman assaulted “David”, who tried to block her punches, and then when “Heena”, who was 5 months pregnant, tried to ring the Police she assaulted her, dragging her on the ground and pulling her hair. She also tried to kick “Heena” in the stomach.***

***The incident was reported to the police and the couple were referred to CNS by the Citizens Advice run Victim Gateway. When “Heena” first met the CNS caseworker she remarked that she felt that she had been listened to and believed for the first time. In an email she wrote “I just wanted to say thank you for seeing me, and that for me it was finally like something was happening, and finally the only thing that actually raised my spirits since moving in to this horrible place where I currently live.....”***

***The CNS caseworker contacted senior management at the Council, submitted a report to housing and advocated on behalf of the couple. As a***

***As a result they were put in a priority band for re-housing. The case worker ensured that the couple were given independent advice about housing and that they knew the consequences of their choices.***

***When the assault case came to court the caseworker attended court with “Heena” and “David” at their request. She had advised them about asking for special measures due to their nervousness about facing their attackers and they were able to give evidence behind a screen. She had also advised them about writing victim personal statements.***

***At court the couple were found guilty of assault and a racially aggravated public order offence. One received a suspended custodial sentence and a rehabilitation activity requirement and the other was sentenced to a short custodial sentence. Both received a restraining order for 3 years.***

***After the court hearing “Heena” and “David” thanked the CNS caseworker and commented “We wouldn’t have been able to go through this without***

This case study also demonstrates how the CNS partnership works, bringing together a variety of support services to enable the victim to cope with and recover from the incident. When we last heard from “Heena” and “David” they were awaiting a suitable offer of alternative accommodation.

Unfortunately our fears that the atmosphere surrounding Brexit, fanned by last year’s terrorist incidents, has not abated. In particular incidents of specifically anti-Muslim abuse and harassment have increased. Tackling this presents the City with a major challenge, but it is one we are committed to responding to as effectively as we can.



# What we've done: 2017-18

## New Advice Issues by category

In 2017/18 we:

- dealt with **40,106** brand new advice issues;
- brought to us by **13,142** unique clients;
- who contacted us **52,051** times.

New Advice Issues	2017-18
Debt	15,900
Benefits & tax credits	9,248
Housing	2,688
Financial services & capability	2,628
Immigration & asylum	2,252
Employment	1,312
Other	1,266
Utilities & communications	1,162
Relationships & family	944
Legal	798
Consumer goods & services	586
Education	339
Discrimination	333
Tax	236
Health & community care	232
Travel & transport	186
<b>Grand Total</b>	<b>40,106</b>

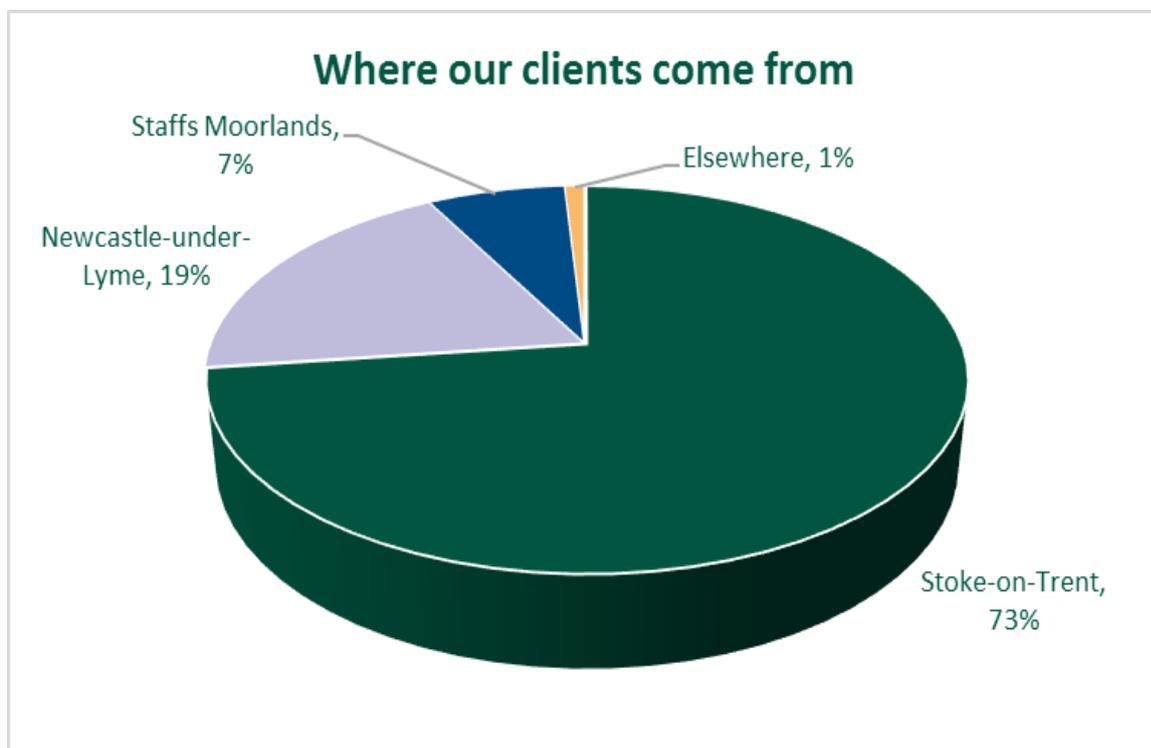
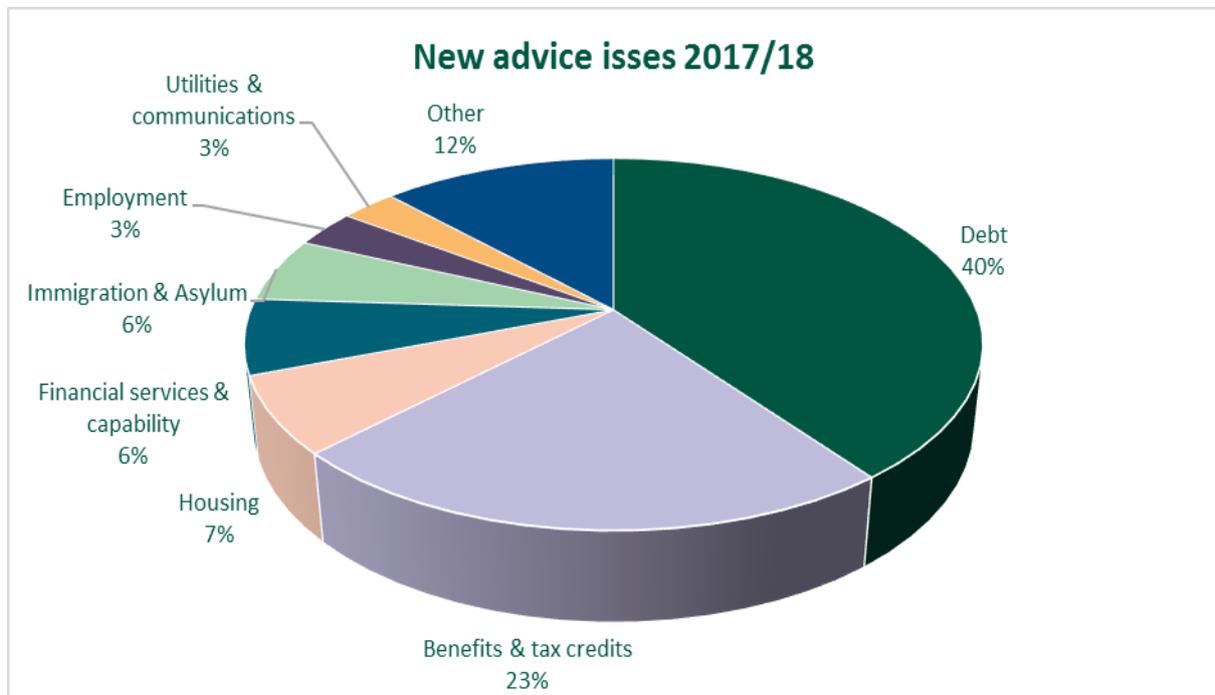
These figures show a significant decrease on 2016-17 due in large part to the ending of the county council funded advice service, in March 2017, including the county Adviceline through which we advised 6,000 people a year. About 300 people a year in Newcastle and Biddulph also lost access to specialist debt advice when this service ended.

Issues around financial capability and utilities (mainly getting a better deal on energy accounts) have increased significantly. Alongside the volume of debt and benefits work we do, this emphasises that for many people across North Staffordshire making ends meet remains a major challenge.

As the chart below shows debt accounts for over one third of our work. The relative stability of our debt services means that we have been able to increase the amount of advice we give.

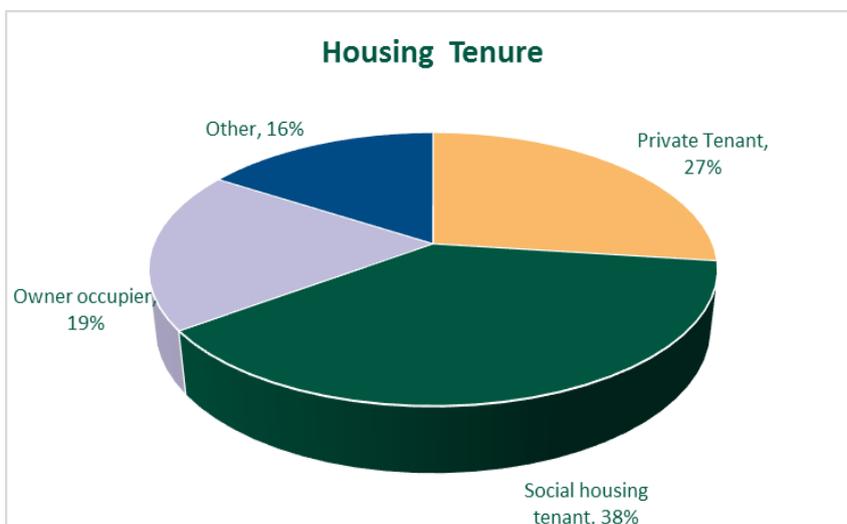
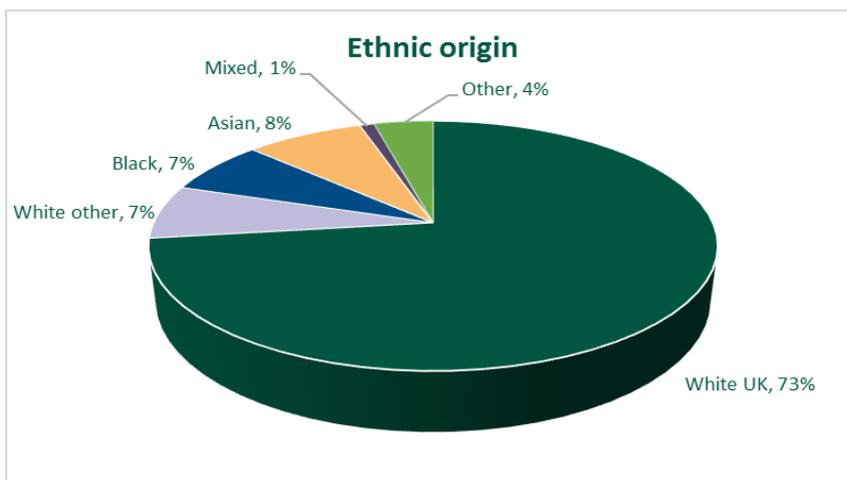
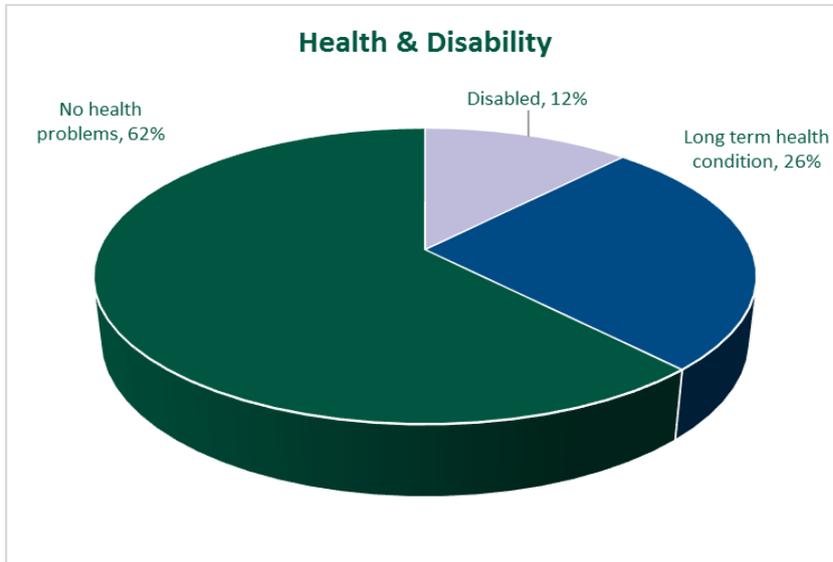
Overall the demand for advice remains high, but our ability to meet that demand relies on being able to secure the funding to deliver the services people need.

These statistics cover all our advice activities delivered from all of our outlets across North Staffordshire, but do not include services provided to victims of crime or issues dealt with through the national consumer helpline.



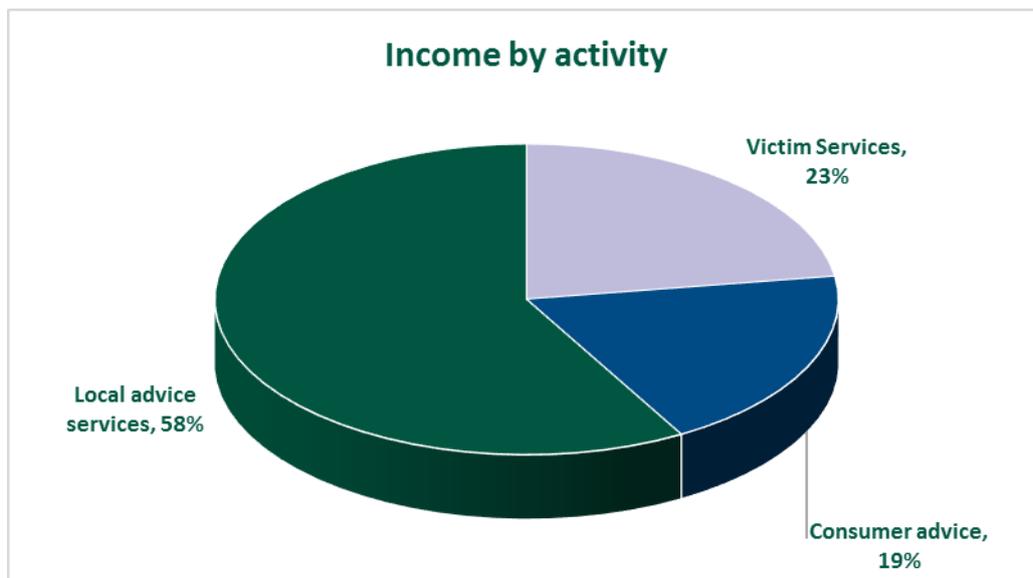
## Who uses our services

The following charts show who uses our services. Our clients tend to be poorer, have worse health, are more likely to live in social housing and to be from a minority ethnic group than the population at large.

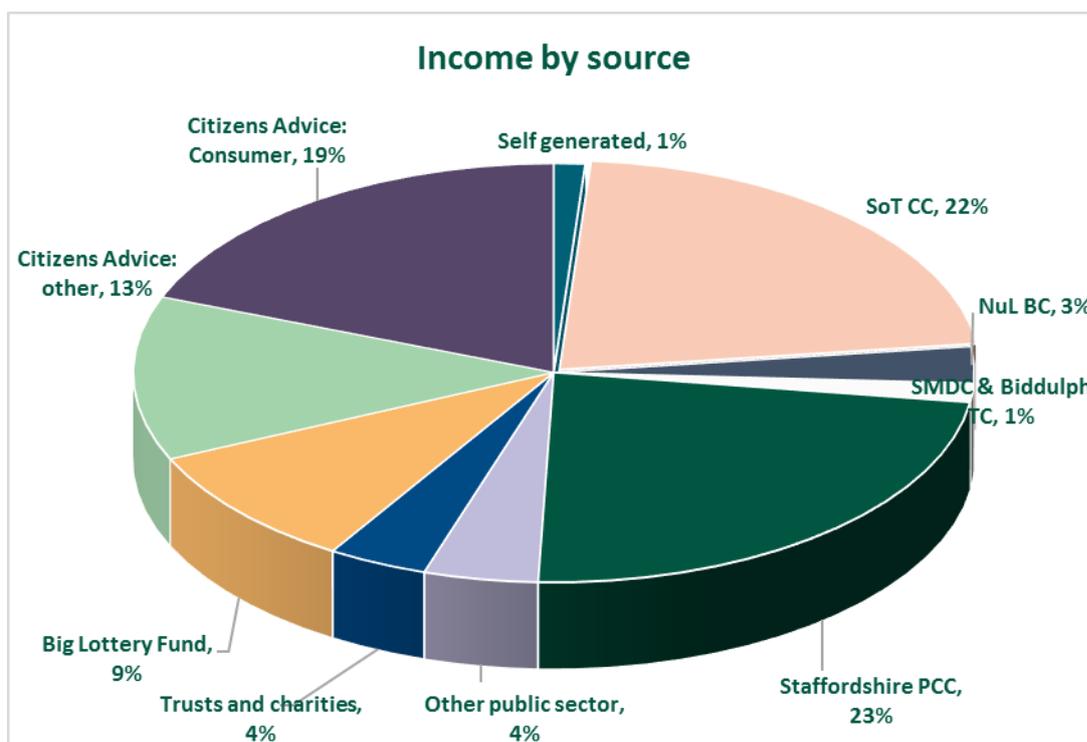


# Our money 2017-18

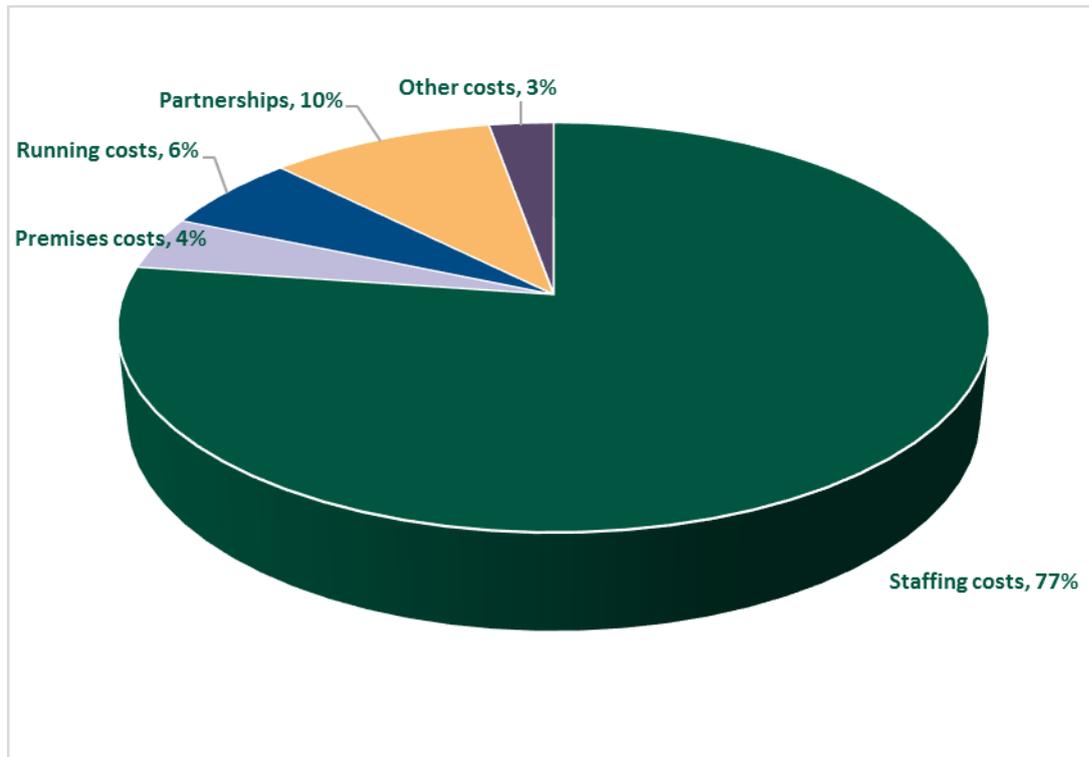
Our income for 2016 was £3,259,505 (up10% on 2016-17). This income can be split between local advice services that deliver our traditional advice services, Victim Services and funding for national activities, principally the Citizens Advice Consumer Helpline. The chart below summarises this:



The breakdown by our main sources of income is shown on the chart below:



We spent £3,264,007 delivering those services. This left a deficit of £4,502 for the year. The breakdown of our spending is shown below:



**We could not have delivered our services 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 Big Lottery Fund
- The Staffordshire Commissioner for Police, Fire and Rescue and Crime
- Brighter Futures
- VOICES
- Legal Aid Agency
- The Money Advice Service (via Citizens Advice)
- The Severn Trent Trust Fund
- Henry Smith Charity
- Children in Need
- The North Staffordshire Multiple Sclerosis Society
- The Department for Energy and Climate Change
- The Abbey Partnership
- Comic Relief
- Citizens Advice
- The Bucknall Partnership
- The Oak Foundation



## Contact Us:

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

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