

# From one crisis to another

Citizens Advice Staffordshire North & Stoke-on-Trent Annual Impact Report 2022



**citizens  
advice**

# Our impact in 2021/22

Once again we have had a major impact on people's lives. In 2021/22:



14,956

Local people received full advice, face to face, by phone or by webchat.

We also answered a further **6,551** simple queries.



46,456

brand new advice issues were addressed by our advisers.



£12,939,629

of debt was brought to us by **1,344** local people with debts. **£5.1 million** was for the most serious debts.



£8.5 million

Worth of financial gains secured for clients, including **£1.9 million** of debt written off and **£6.6 million** of extra income or one-off payments



16,717 victims of crime

had their needs assessed and were advised by the Staffordshire Victim Gateway and **624** received one to one support from the Gateway support team.



939

People received housing advice. 92 people were represented in court as courts reopened and eviction processes restarted.



£185,179

was the value of time was donated to the organisation by volunteers. Due to the lockdown restrictions many volunteers were unable to work with us.



88%

of people using our local services would recommend them.

# 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 2021/2.



**£7.9 million**

worth of savings to local and central government—or **£3.38** saved for every **£1** invested.



**£46.4 million**

in wider social benefits or **£19.73** for every **£1** invested.



**£27.5 million**

In direct financial benefits to our clients or **£11.83** for every **£1** invested.

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

## “Peter’s” story

“Peter” was confused and angry when he contacted us. His award of Personal Independence Payment (PIP) was due to be reviewed in a telephone assessment with Capita, but they failed to call him.

He contacted Capita, who insisted that they had tried to call him, and that he had not answered and so he would be treated as having ‘failed to attend an examination.’ He complained to Capita but their response was unchanged.

Following this, “Peter’s” usual payment of PIP did not appear in his bank account. Without a decision he assumed that the DWP had accepted that he had failed to attend the assessment, and contacted Potteries Gold for help.

Without a written decision, the adviser couldn’t know whether the PIP award had ended and, if so, the reasons and date from which any such decision applied.

We prepared a ‘speculative’ request for a Mandatory Reconsideration (MR) of the ‘decision’ to stop “Peter’s” PIP - ensuring no deadlines were missed, explaining “Peter’s” position, and requesting a full investigation of the situation.

“Peter” also discovered that he had not been receiving any Employment and Support Allowance (ESA) for several weeks. Again, he had received no decision in respect of this and did not know what to do; he called the Jobcentre, but to no effect.

As we had already established authority to act for Peter, the adviser also contacted the DWP about his ESA, and discovered that “Peter’s” ESA had been stopped due to an administrative error which the DWP were unable to explain. Payments were reinstated and backdated.

“Peter” received a new telephone appointment for his PIP assessment. His award was confirmed and he has received all back payments to which he is entitled.

Within eight weeks “Peter” went from losing all of his benefit income to it being reinstated in full. The problems had been successfully de-escalated and “Peter’s” worries alleviated very quickly indeed.

# From one crisis to another



**2021/22** started with the UK's tentative re-emergence from the lockdown restrictions as we followed the government's roadmap for resuming normal life.

Vaccinations, Test and Trace and a relaxation both of restrictions and the support and concessions introduced during the first lockdown characterised the start of the year.

For CASNS this meant reopening our in-person service for those who needed them as we were conscious that the switch to remote channels during the lockdown had excluded many people who needed advice on a wide range of subjects.

April also saw an increase in the domestic energy price cap of roughly 9% and was one of the first signs of the impending cost of living crisis.

Courts reopened and resumed listing cases, landlords started pursuing rent arrears again and many creditors resumed recovery action, which had been suspended during the lockdowns when the regulators and government asked them to show forbearance towards those in debt.

By the summer, with COVID receding, cost of living concerns took over and have dominated our workload ever since.

The announcement that the government would withdraw the £20 'uplift' to Universal Credit threatened to leave 40,000 families across North Staffordshire £1,000 p.a. a year worse off, just as Ofgem were announcing a further 12% increase in the domestic energy price cap from October 2021, meaning costs would have risen by over 20% in six months.

This was accompanied by around thirty suppliers going out of business and the end of price competition in the domestic energy market. All households, regardless of income, would effectively be paying the same for their gas and electricity as the option of switching to a new supplier disappeared. Many

companies refused to take on new customers while they dealt with the fall-out from the collapsed companies, and almost all were charging a tariff set at the price cap level.

At a stroke one of our major tools to help those struggling with energy was taken away and our focus switched to helping people to access the schemes that were still available and the financial support that was beginning to appear.

As far as our services were concerned, the funding available to support energy advice increased and during the year we transformed our energy advice services, creating a whole new team to cope with the demand.

Alongside worries about fuel bills, the demand for foodbank vouchers also increased as more and more people struggled to cope with rising food costs, falling incomes and increases in other household bills.

By the end of the year, it became clear that many local people were already struggling before energy prices were raised by another 50% in April, compounded by increases in Council Tax and rent rises, not to mention a rapidly rising inflation rate.

It was clear then that we were moving into a full-blown cost of living crisis.

***Simon Harris***  
***Chief Executive***

# Our services and activities

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

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

## Citizens Advice Core Services

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



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



**PotteriesGold**

# From COVID to COLI

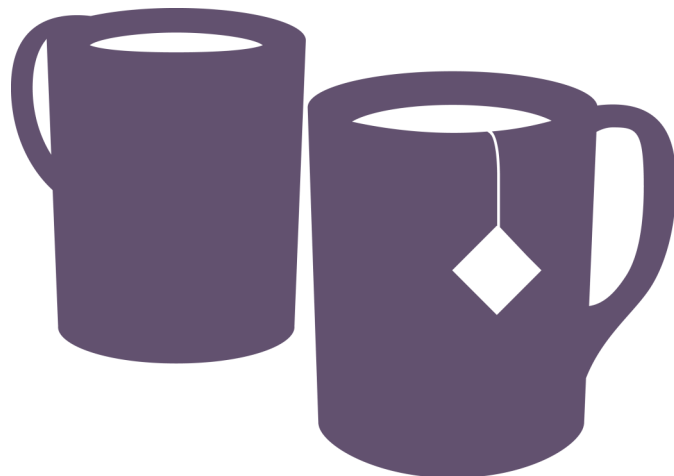
After the trials and tribulations of 2020/21, where we had to make sudden, radical changes to how we worked, 2021/22 in contrast has seen a slow transition back towards a more recognisable pattern of service delivery.

Initially many staff remained working remotely, advising by phone, email or webchat, but as the year passed we resumed face to face services from our main offices to reconnect with those of our clients unable to access advice remotely.

Alongside this we saw other services resume more familiar operations. The courts reopened but it took until well into the winter before the number of cases reached anything like the previous levels.

Many services remained remote, offered by phone and online and chose not to resume face to face services, this inevitably places more pressure on those organisations that choose to reopen to the public.

Demand returned to more familiar patterns, with debt returning as our largest category of work, followed by Universal Credit and then other benefits.



After the unprecedented demand for advice about Universal Credit the previous year it was inevitable that enquiries would fall, and so it proved, with a 27% reduction. Meanwhile debt maintained a steady number of queries, especially as it took several months for creditors to resume their normal collection practices.

Other benefits rose as the DWP resumed assessing claimants for sickness and disability benefits, having suspended these during the lockdown.





However, the most dramatic changes involved those issues related to cost of living, especially queries involving financial capability and utilities, both of which doubled compared to the previous year.

The other category to see a major fall was employment. During the first lockdown employment queries shot up as many people contacted us anxious about their job security, unsure about the furlough scheme or what the pandemic meant for their work.

## The demand for Debt Advice rises as we return to normal

As the country emerged from lockdowns and the restrictions were relaxed, so too were the concessions introduced by the Financial Conduct Authority and Council of Mortgage lenders to protect borrowers during the uncertainty of the pandemic.



**+ 198** clients had debts written off either through a debt relief order or bankruptcy



**£1.9 million** of debt was written off for those clients



**£5.1 million** of priority debts (rent, mortgage, council tax etc) was brought to us by clients

This led to a resumption of normal collection practices including council tax collection. One in every eight debts brought to us by our clients was Council Tax and it became clear during the year that many people had run up significant levels of council tax debt during the lockdown.

Bailiffs began to call again and their return prompted many clients to contact us for help, as they had done before the lockdown.

Many people had been anticipating a sudden spike in debt cases following the lockdown but this failed to materialise, instead we saw a steady stream of people needing advice on their debts. However, it was clear there was considerable demand still in the system waiting to materialise.

As recovery action picked up further during the year compounded by rising prices and the impending cost of living crisis, by the end of the year we saw numbers climb again. This is a trend we expect to

continue for the foreseeable future.

More people approached us for debt advice in the last three months of the year than in any of the three previous quarters. This trend has continued into 2022/23.

Not surprisingly the number of fuel debts we dealt with rose as the year progressed, peaking in March at a level above any month in the previous four years. As expected this trend too continued well into 2022/23 and shows no signs of slowing down.

It is clear that, as the cost of living crisis bites, one of the consequences will be a rise in personal debt as people find themselves unable to cover their day to day living costs and meet their debts.

### “Gary’s” story

“Gary” works full time and was told by local authority that they were seeking a Direct Earnings Attachment (DEA) to recover a housing benefit overpayment of £1,060.48 at the rate of 15% of earnings, around £200 per month, direct from his wages.

“Gary” was also paying off rent arrears at £74 per month and council tax arrears at £80 per month.

He wanted advice and help with negotiating with the council to make an affordable and sustainable payment proposal, to avoid breaking the payment plans that he had already agreed on his priority debts.

We agreed a weekly budget with “Gary” that showed that he could only offer £40.00 per month towards the housing benefit overpayment, on top of his existing payments to clear the rent and council tax arrears.

With this information “Gary” could show the council that a DEA applied at 15% recovery rate would create a deficit budget and jeopardise his ability to pay his other arrears, thus putting his tenancy at risk.

When he put this to them, the local authority agreed to an instalment plan and confirmed the new arrangement of £40.00 per month.

“Gary” was relieved and happy that the DEA was not implemented and he was allowed more time to pay off the Housing Benefit overpayment, so that he didn’t put at risk his other priority debt repayments. He was confident that he could sustain the new arrangements long term and eventually pay off what he owed.

# Money management in a time of crisis

If 2021/22 showed us anything it is how much services that support local people to manage their money are needed.

Our Potteries Moneywise service helped record numbers of clients both with generic money management issues, such as budgeting, saving, banking



743 people were supported to develop money skills by Potteries Money Wise



798 people were advised on their energy supply.



Clients were **£731,679** better off with PMW's help.

and using credit safely and more significantly with energy advice.

Traditionally our energy advice has focused on helping people get a better deal on their domestic fuel supply by switching tariffs or suppliers. However, in October 2021 this advice became redundant as effectively all suppliers charged one tariff, the domestic price cap and switching became pointless.

Instead, as demand for energy advice has soared, we have focused on supporting clients to access the help available through schemes such as the Warm Homes Discount and Priority Services Register; energy savings measures, often working with Groundwork's Green Doctors or Beat the Cold and advising on Carbon Monoxide safety.

Energy related enquiries hit an all-time high this year and have shown few signs of reducing as energy prices continue to climb and people need advice on the myriad of support that was introduced following a further hike in the price cap in April.

The situation is getting desperate and it is no longer a case of heating or eating as many local people can afford neither.

*I cannot overstate how much CAB and my wonderful caseworker and all of the Hanley team have helped me. When my issue was resolved I literally cried.*

## **"Jean's" Story**

*"Jean" contacted our Potteries Moneywise team in January because she was struggling financially and didn't know how she was going to cope with the imminent rise in energy costs.*

*"Jean" has several health problems, which mean she needs to have the heating on more than normal and cannot work, so can't increase her income that way.*

*We made her an appointment and carried out a thorough assessment of her situation and finances.*

*This assessment found that she was entitled to Universal Credit, due to limited capability for work, and Personal Independence Payments but was receiving neither. We helped her claim both of these benefits to boost her income.*

*As she was currently using emergency credit on her pre-payment meter, we provided her with some fuel vouchers so she could get back up to date.*

*We then helped her apply to the British Gas Energy Trust for a grant to help with her fuel arrears; to Severn Trent Trust Fund for a grant to help with water arrears (as well as getting her onto a social tariff via the Big Difference scheme) and asked the Trust Fund for money for a new washing machine as "Jean's" had recently packed up.*

*We applied to the council for Council Tax Hardship relief and a discretionary housing payment, on her behalf.*

*We also helped her with energy efficiency measures and made sure she knew about all the government support she could now access.*

*The result of all this was to clear £1,800 worth of debt, provide £360 in one of grants from charities and fuel vouchers and £8,140 a year in on-going payments and savings.*

*"Jean" was 'elated' with the help she had received which would make a huge difference to her and her husband's ability to cope with the cost of living crisis.*

*This comprehensive service was available because of the flexibility in our British Gas Energy Trust Funding.*



# Building Fulfilling Lives with VOICES

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

We were an active partner in the VOICES partnership from its launch in 2014 until it ended in March 2022, working to improve services provided to people with complex needs.

The programme, funded by the National Lottery Community Fund, supported a CASNS caseworker from 2014 to work with VOICES staff supporting them, in turn, to support service users with benefit issues, recognising the impact welfare reforms would have on extremely vulnerable people.

This was expanded subsequently to enable us to work with other partners including Brighter Futures' Housing First service, Concrete, the Community Drug and Alcohol Service and most recently the Integrated Offender Management Service.

The Welfare Benefits Leading and Learning (WBBL) team worked with those partners to cascade their expertise to front-line staff to better equip them to support their service users.

Benefit problems are a major barrier to people with complex needs establishing a settled way of life and resolving them can make that process much easier.

The scope also increased from just social security benefits to include Housing Advice. Our specialist housing adviser provided training, consultancy and support to VOICES' service coordinators to enable them to take a 'legally literate' approach to their work, ensuring the people they work with can enforce their legal rights to accommodation.

The VOICES partnership entered its final year of operation in April 2021 and its legacy should improve the lives of people with complex needs in the future.



During VOICES final year the emphasis shifted from supporting individual service users to cementing the legacy, through creating a series of guides and toolkits to equip non-benefit specialists with the benefits of the expertise built up during the project.



## Personal Independence Payment A How To Guide 2021

A disability benefit for working age people to help with extra costs that disability incurs



The Personal Independence Payment toolkit, shown above, provides non-specialists with a clear and comprehensible guide to claiming PIP and challenging adverse decisions.

We are delighted to be included in Changing Futures, a national initiative which, locally, will build on VOICES legacy and continue to embed the good practice in local services.



**123 people** were helped during the project



**£1.2 million** of benefits were identified and claimed between 2014 and 2021

## “Gail’s” Story

*‘Gail’ experiences complex and multiple disadvantage: chronic homelessness, substance misuse, involvement in the criminal justice system, as well as suffering with poor physical and mental health.*

*She was considered to be extremely vulnerable and was supported by Housing First to move from a Hostel into private accommodation.*

*She was already in receipt of UC and because she was unable to manage her money, an alternative payment arrangement (APA) was in place so that she could receive more frequent payments. The WBLL caseworker supported the Housing First team to ask for her housing costs to be paid directly to her new landlord under the APA.*

*In spite of the DWP receiving all the information needed to set this up, 2 months of housing costs were paid direct to the client. Not surprisingly, she was unable to cope with this, mis-spent the money and went missing from the property. Her support workers were very concerned for her safety.*

*The WBLL caseworker had been in constant touch with the DWP, reminding them of their legal duty to the client, and received an apology for the delays.*

*However her 3<sup>rd</sup> lot of housing costs were due and the DWP were now insisting that the new landlord had to complete a specified form before they paid the housing costs to him. The landlord was not cooperative at all throughout the whole process.*

*The UC system does not have a right of appeal in these circumstances so the only legal recourse is Judicial Review.*

*After consulting with legal specialists at the Child Poverty Action Group, we issued a pre-action protocol letter challenging the refusal to make a managed payment to the landlord until the landlord had completed the form UC47.*

*We argued that by doing this the DWP was unlawfully fettering its discretion to arrange these direct payments in order “to protect the interests of the claimant” by restricting the APA to ‘at the landlord’s request’.*

*Within a couple of hours of the letter reaching the DWP, a decision was made to allow the payments to go directly to her landlord.*

*“Gail” now has 2 months worth of rent arrears, however, her ongoing rent payments are now protected by the APA and, with support she can begin to clear the debt and build a settled future.*

## Help to Claim

The first lockdown COVID lockdown saw a huge spike in claims for Universal Credit (UC) and thus a massive demand for advice falling on Citizens Advice’s Help to Claim service.

By 2021/22 this had steadied to more manageable levels but, nonetheless the team were still extremely busy and UC was only just knocked from its position as our biggest category of work by debt.



**3,020** people were helped to by the Help to Claim Team



**77%** were advised on making a claim and **23%** on other issues to do with UC.



Clients were **£4.6 million** better off with our help.

Unfortunately one casualty of the lockdown had been the face to face service, delivered from our offices, Job Centres, libraries and other public buildings. This did not reopen after the lockdown as the service continued to be available solely by phone, email or webchat.

Our concern was that many people who needed to claim in-person then struggled to find suitable help.

In April 2022 the service was relaunched in a slimmed down state and CASNS were no longer involved.

In the three and a quarter years we were involved in the service, we were able to help many hundreds of local people claim a complex new benefit and access money they desperately needed.

As the cost of living crisis deepens ensuring clients receive all the benefits they are entitled to becomes of paramount importance.

*Every time I wanted Citizens Advice help they offered a great service*

## Potteries Gold shines a light on welfare reform

Since 2014 the National Lottery has recognised the impact that welfare reforms have had on North Staffordshire and have funded CASNS' Potteries Gold project to support people affected by the changes.

Potteries Gold relied on in-person contact with the many vulnerable claimants with whom it works and thus was badly hit by the pandemic and lockdowns.

As we have emerged the team have been able to resume supporting individual residents, working with Residents Associations and Community Groups across the city to increase their awareness and ability to and support residents through training and consultancy.

Potteries Gold also recruits and trains volunteers to support their neighbours and fellow residents. This provided some unanticipated benefits during the lockdown

*Being part of Potteries Gold during the pandemic has been a real lifeline, helping me feel useful and engaged with my community, despite remaining socially isolated much of the time*

The individual advice delivered covered a wide range of topics including advising residents if they would be better off on Universal Credit or remaining on their current benefits.

In a, perhaps, surprisingly large number of cases they will be better off remaining on their current benefits. Despite all the positive promotion, for many people Universal Credit leaves them worse off financially. Not helpful during a cost of living crisis.

Alongside UC better off calculations, a lot of time is spent supporting people challenge decisions, especially around Personal Independence Payments, which make a huge difference to people's ability to live independently, which can be

seriously affected if the benefit stops.

### **"Lisa's" Story**

*"Lisa" suffers from multiple health issues, physical and mental, that impact on all areas of her life. Despite this, when she claimed PIP she scored zero points and her claim was refused.*

*She requested a Mandatory Reconsideration, but when the DWP looked again at the decision they maintained it was correct. "Lisa" then appealed and, because of the pandemic, it was over a year before the appeal was listed.*

*Faced with an intimidating bundle of papers, "Lisa" felt overwhelmed and was on the point of giving up when her psychiatrist recommended that she contact Potteries Gold.*

*The Potteries Gold adviser interviewed "Lisa" and then drafted a legal submission in support of her appeal. Because some lockdown restrictions were still in place, the appeal was held by phone.*

*The Tribunal decided that "Lisa" should have been awarded the standard rates of both components of PIP.*

*Despite her adviser advising that had she been able to attend an in-person tribunal, a higher award might have been made, "Lisa" decided to accept the revised decision and the £12,000 in back benefit she was entitled to along with the extra £277 p.w. her family now received.*

Alongside the training and consultancy, Potteries Gold produces a range of leaflets on social security related topics. Recent additions include leaflets on bereavement and earnings and UC. These are available online and by post.

Potteries Gold has an extensive social media presence and its tweets have been re-tweeted by the leader of Stoke-on-Trent City Council, and the Director General of Change and Resilience at the DWP as followers.

Experience has shown us that the best way to benefit local people is to adopt an approach that blends both traditional in-person services with online content and promotions, extending our reach to ensure as many people as possible can benefit.

# Advice in recovery

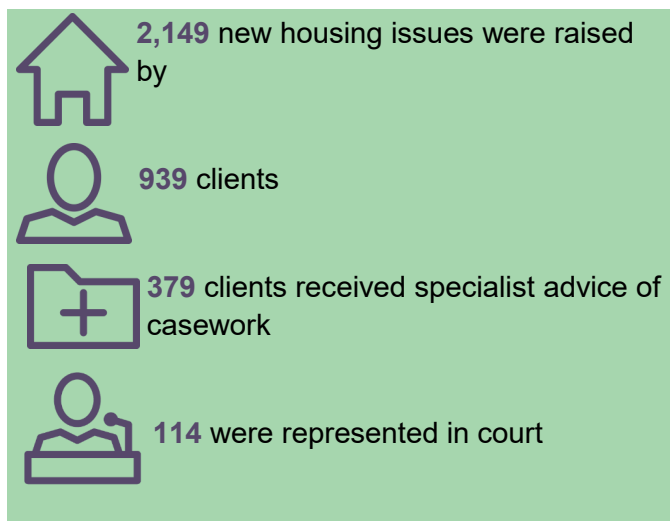
As the North Staffordshire recovered from the pandemic and services reopened, so advice demands changed in response to the changing situation

## Housing

2021/22 was very much a year of two halves: the first half was dominated by the recent lockdowns while the second half saw more normal levels of activity return.

This is demonstrated starkly by the number of clients represented at the Housing Possession Court Duty Scheme. Between April and September we represented 7 people, while from October to March we represented 85.

While these numbers are well below the levels we saw before the lockdown they represent the start of a trend that has continued into 2022/23.



In sharp contrast to before the lockdown most of the people we advised on housing issues were private tenants. Social Housing tenants were notable by their absence from the caseload throughout much of the year.

*You worked tirelessly to ensure the best possible outcome for me and my family. The concern you showed, your analytical and communication skills, advice, effort, time and professionalism, I will always cherish*

Unable to recover arrears through the courts during lockdown, many landlords found other ways of recouping unpaid rent, especially by using the alternative payment arrangements available through Universal Credit.

While this reduces arrears significantly, it does leave many tenants with significantly less money for their other costs, which has become more of an issue as energy costs rise and inflation eats into family budgets.

## “Martha’s” Story

*“Martha” contacted the Housing Team because she had received a claim for possession from the court. The matter had been listed for a review hearing on the 26<sup>th</sup> January 2021.*

*“Martha” is a private tenant and lives in the property with her two year old son. The rent was up to date until her partner left in November 2019. She then made a claim for universal credit (UC) but was only paid housing costs for ‘her half of the rent’ and so there was a significant shortfall.*

*Review hearings are a new initiative brought in by the Courts Service to try and deal with the back log in possession cases by giving landlords and tenants an opportunity to agree a settlement.*

*We checked “Martha’s” benefit situation. The UC system is set up to only pay half the rent when there is a relationship break-up and the joint tenant moves out. This is called an ‘untidy tenancy’ and so the client was only receiving £275.00 a month when she should have been receiving £424.00 a month.*

*We raised this issue with UC and they paid the client £1712.17 in backdated UC, which client paid to the landlord, and started to pay her £424.00 a month in housing costs. As the rent was £550 a month and so there was still a shortfall. We completed a financial statement with the client and advised her that she needed to reduce some non-essential costs to allow her to make an offer of rent plus £50.00 a month towards the arrears.*

*The DWP had not responded by the date of the review hearing and so we were unable to reach an agreement then.*

*The matter was listed for a substantive hearing. By the time of the substantive hearing, the landlord had received the backdated payment which substantially reduced the arrears.*

*We prepared a financial statement outlining “Martha’s” situation and the landlord agreed to a suspended possession order as long as “Martha” pays her rent plus the £50.00 a month towards the arrears.*



## A Staffordshire welcome

As we emerged from lockdown so dispersal of asylum seekers resumed and demand for our Migrant Support Service picked up.

Alongside this we worked with the Refugee Action team in supporting Afghan refugees living in hotel accommodation in Newcastle-under-Lyme before they were allocated permanent accommodation elsewhere in the country.

By the end of the year we were seeing the first Ukrainian families arrive under the Homes for Ukraine scheme and the sponsorship scheme.

We worked with the City Council to distribute the welcome payments on their behalf to families settling in the city.



**424** different people used the migrant advice service in 2021/22.



**336** people sought specialist immigration advice



We answered **2,357** advice queries from local people on immigration or asylum issues

We have also advised EU nationals on the EU settled status scheme, especially people who missed the initial deadline, for a variety of reasons.

It is clear that political instabilities and climate crises in other parts of the world have an impact locally as in our increasingly connected world, people will seek sanctuary in the UK and often find it in North Staffordshire.

*Thank you all for the unbelievable work you do for the people who are in my situation. Thank you for giving us back the smile and the joy of living. God Bless you all for giving new meaning to my life. I love you all.*

## “Ahmed’s” Story

*“Ahmed” is an 18 year old asylum seeker from Iraq, who came to the UK entirely alone.*

*He claimed asylum after arriving in the UK and was initially housed by the Home Office in a hotel in Birmingham. “Ahmed” found life in the hotel very difficult and so in May he informed the Home Office – through Migrant Help – that he would like to move to live with a friend in Stoke-on-Trent. He explained that his friend (a refugee) would provide a home and he would only require subsistence support. “Ahmed” made an application for ‘subsistence only’ support through Migrant Help.*

*“Ahmed” moved himself to Stoke and began living with his friend but heard nothing about his application for subsistence support despite many phone calls to Migrant Help. The only advice they gave him was to wait.*

*In June “Ahmed” attended the CASNS Asylum Advice Drop- In and asked for help to chase up his support, having received no support since arriving in Stoke. “Ahmed” told us that he was concerned that his friend was willing to provide free accommodation but couldn’t afford to support him financially too. To eke their money out he was only eating 1 meal a day. He also asked for help to trace his family in Iraq, as he had lost contact with them whilst travelling to the UK, and now didn’t know how to find them.*

*The adviser referred “Ahmed” to the British Red Cross tracing service -who can help him in to get back in touch with his family. She then began tackling his support issue – making repeated contact with Migrant Help through their website and via email. In June, after receiving no response, the adviser escalated the case to the Director of Asylum Services at Migrant Help, who allocated the case to one of her team who contacted the CASNS adviser and told us she would chase up the issue with the Home Office.*

*The adviser was in regular contact with “Ahmed” and by early July he had still not received his support. The adviser recontacted the Migrant Help caseworker in July who agreed to escalate the issues with the Home Office again.*

*When we called “Ahmed” the following week, he confirmed that the support (and back dating) had finally come through. He also confirmed that he had contacted the Red Cross, who were helping him trace his family in Iraq.*

## Consumer Advice

2021/22 was the fifth year in which CASNS has hosted one of the eight contact centres that deliver the national Citizens Advice Consumer helpline.

This service provides advice and information on consumer issues to people across England and Wales. It has allowed us to create nearly 40 jobs locally and to develop our ability to deliver high volume, high quality telephone advice.

During the year **3,438** people from North Staffordshire used the service.

The webchat option, launched in April 2019, made the advice even more accessible to a wider range of clients, which was essential during the lockdown.

*I would like to thank my adviser who has done an exceptional job and a great deal to help me. She deserves a medal.*

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

In 2021/22 **321** potential scams were identified from callers in North Staffordshire, who were then advised on how to avoid falling victim to scams or deal with the consequences.

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

Until this last year a smaller element of the service has been the specialist consumer energy advice available via the helpline, webchat and email.

**25,104** people from North Staffordshire visited Citizens Advice's website in an average month in 2021/22



**928** local cases involved Home improvements & maintenance



**742** local cases were about Transport



**425** local cases were disputes about personal goods and services

To no one's great surprise the demand for energy advice increased hugely during the year, leading to an expansion in this part of the service.

From February CASNS joined the four other centres already delivering energy advice with an initial team of five new advisers.

As the year progressed and demand grew this part of the centre expanded again as demand soared.

A telephone and webchat service is accessible to a large number of people and in the year as a whole the service responded to 950,000 contacts and a further 8 million people accessed the consumer pages on the Citizens Advice website.





# Supporting victims of crime

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

Commissioned by the Staffordshire Commissioner for Police, Fire, Rescue and Crime in 2015 and re-commissioned in 2020, the Staffordshire Victim Gateway is the main support service for victims of all types of crime and receives referrals from Staffordshire Police and Action Fraud as well as a wide range of partner organisations and from victims themselves.

The service is delivered with Citizens Advice Staffordshire South West, to ensure countywide coverage and we are delighted that we can continue supporting local victims.

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



**58,673** referrals were made into the Gateway—**54,731** of them by Staffordshire Police



**38,920** received information and advice



**16,717** people accepted support and had their needs triaged.



**634** people received one to one support within the gateway



**2,632** people were referred to a specialist support agency



and they will be offered information and advice and an open invitation to contact us again in the future.

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

CASNS also hosts the Staffordshire Restorative Justice Hub, which brings together victims and perpetrators in specially supervised sessions where the perpetrator can hear about the impact the crime has had on the victim and the victim can convey how the crime has affected them.

This can be a very effective and a powerful tool in helping victims cope with and recover from their experiences.

In October 2021 we launched Uniting Staffordshire Against Hate as a county wide hate crime service, providing specialist support for victims as well as training and awareness raising for front-line staff and other professionals.

This is an excellent addition to our range of services and one we look forward to delivering across the whole of Staffordshire.

# Speaking up in a crisis

Advocating on behalf of our clients has always been a priority for CASNS.

Emerging from lockdown, we continued to contribute to studies produced by Staffordshire University on the impact of the pandemic and measures such as the ending of the furlough scheme and the ending of the £20 per week Universal Credit uplift, in reports such as 'Powering Up or Reducing Inequalities?', and 'The Pending Poverty Catastrophe' both of which were co-authored with Professors Martin Jones and David Etherington.

We also raised the consequences of removing the £20 UC uplift with our local MPs both in April, when it was first mooted but deferred, and again in the summer prior to it ceasing in October.

Since then we have monitored the effect of the cost of living crisis and, in particular energy costs on our clients and reported our experience in the local, regional and national media, to highlight the consequences and press for better support for the poorest.

We have continued to work with local residents affected by the **Community Energy Scheme** and raised their issues with the local authority in Ofgem, the energy regulator. As a result of our evidence and the involvement of local residents and councillors. This is a long running campaign that will continue for the foreseeable future.

**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.

*This was the first time I have used Citizens Advice. The lady was so kind to me and very knowledgeable. She did a perfect job for me*



We also

contribute our evidence in support of national campaigns recognising that the Citizens Advice service's collective voice is louder and more influential than several hundred individual voices, consequently we have provided evidence to support campaigns around Universal Credit, energy costs and the cost of living crisis.

The arrival of refugees from Afghanistan and Ukraine during the year provided an opportunity for us to help influence the local response to these humanitarian crises. We have also supported lobbying by local politicians for a more equitable dispersal of asylum seekers nationally to prevent Stoke taking more than its fair share.

The Money Advice Team worked with England Illegal Money Lending Team to raise awareness of loan sharks, commissioning the artwork for a poster and collaborating with Aspire Housing and the New Vic Borderlines company in producing a play highlighting the issue, that was then performed in several local schools and colleges.

This was a novel and unconventional form of campaigning for us but effective nonetheless.

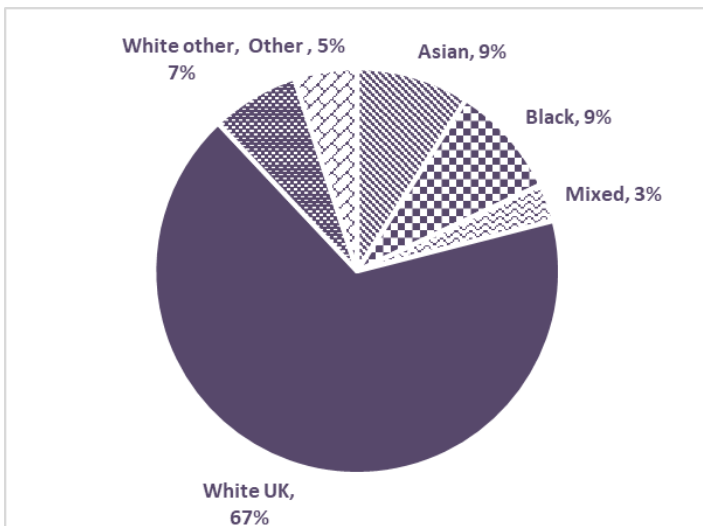
# Unequal impacts—EDI and the cost of living crisis

We know that the cost of living crisis affects some groups more than others, just as the COVID pandemic hit some groups harder.

Clients on a low income, unable to work due to ill-health or disability and those with caring responsibilities have all suffered more as prices have risen.

CASNS has always sought to prioritise tackling inequality whether that is economic inequality or inequality in access to services.

As is common in our client group around one in three of our clients identifies as other than white UK when asked about their ethnic origin. This is consistent with previous years and shows the levels of need among the minoritized ethnic communities in the city.



By the end of the year we were seeing significant increases in the number of people seeking advice on cost of living related issues, especially from more disadvantaged groups.

We also recognise that many people struggle to access advice due to where they live and the problems they have visiting us. Therefore we have started working with local community groups, especially in areas of the city furthest from the centre, and we are exploring other ways of taking advice out to local communities.

Building on our experience of the lockdown when we focused on telephone and remote services, we have been looking at the best balance of service between face to face and remote to ensure that local people can get the advice they need with the minimum of cost and fuss.



35% of our clients reported living with a disability or long term health condition



7% of our clients were aged under 25



18% were over 60 years old

Alongside these issue run recurrent issues and demands for advice, many of which are described elsewhere in this report.

It is clear that although the current crisis affects everyone across the city to a greater or lesser extent, it is likely to affect those with additional needs more so.

For example, people with disabilities or living with long-term health conditions will need to use more fuel in order to keep warm as they are likely to be at home more of the time and need to keep warm in order not to exacerbate their health.

They are likely to be caught both ways: struggling on benefits or a low income and needing to spend more on essential services.

It is vital therefore that people in those situations are protected from rising cost as far as possible.

We will continue to distribute emergency funds on behalf of the City Council and others for as long as they are available, and access fuel vouchers to pass on to clients to help them cope with this crisis.

*They have been a massive help in my ongoing financial struggles and mental health issues. These people do a fantastic job and are helping every step of the way*

# What our clients think of our services

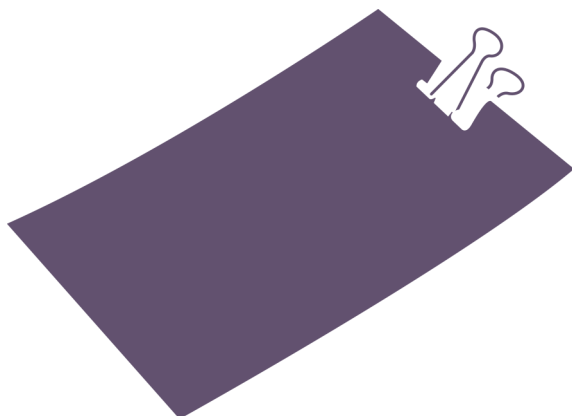


Everyone using our service is offered the opportunity to take part in the national client survey.

The table above summarises the results for 2021/22 for people contacting CASNS.

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

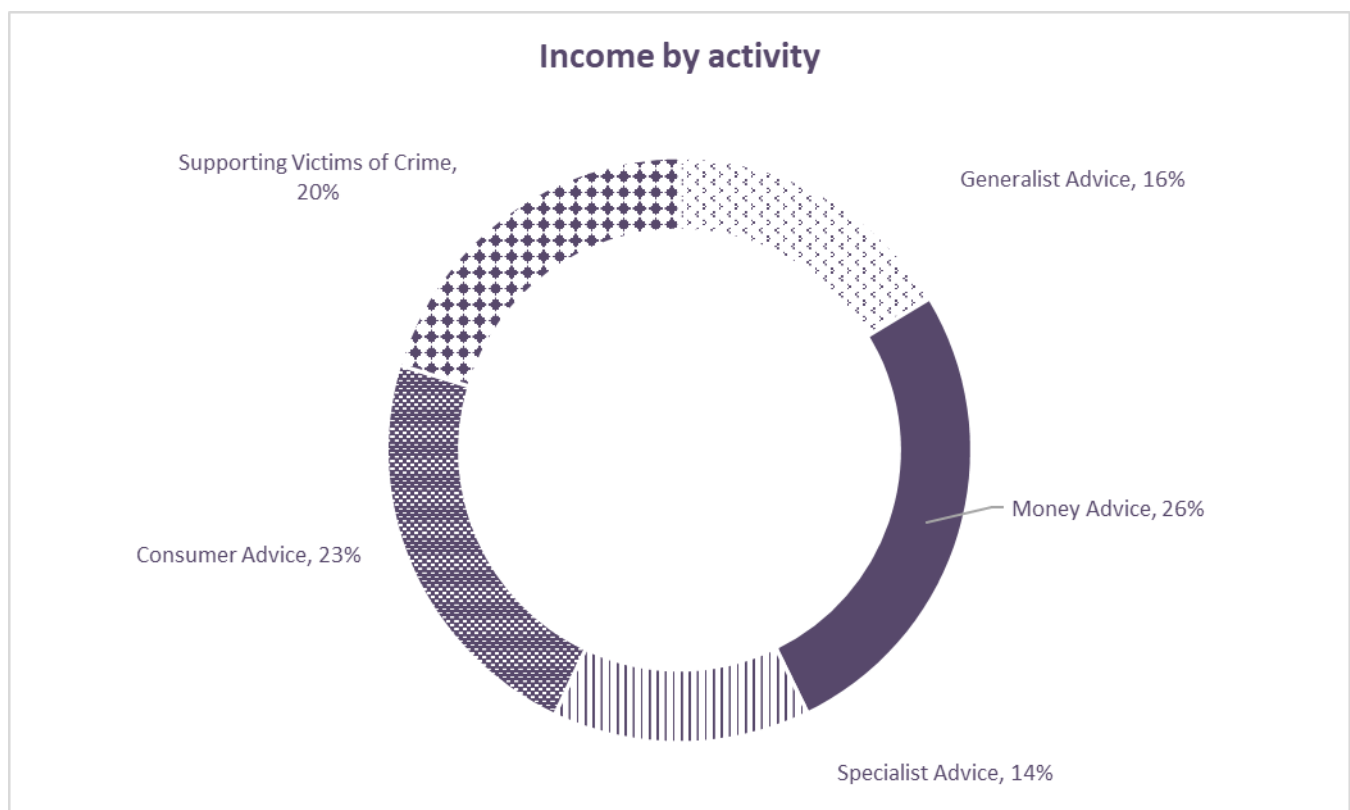
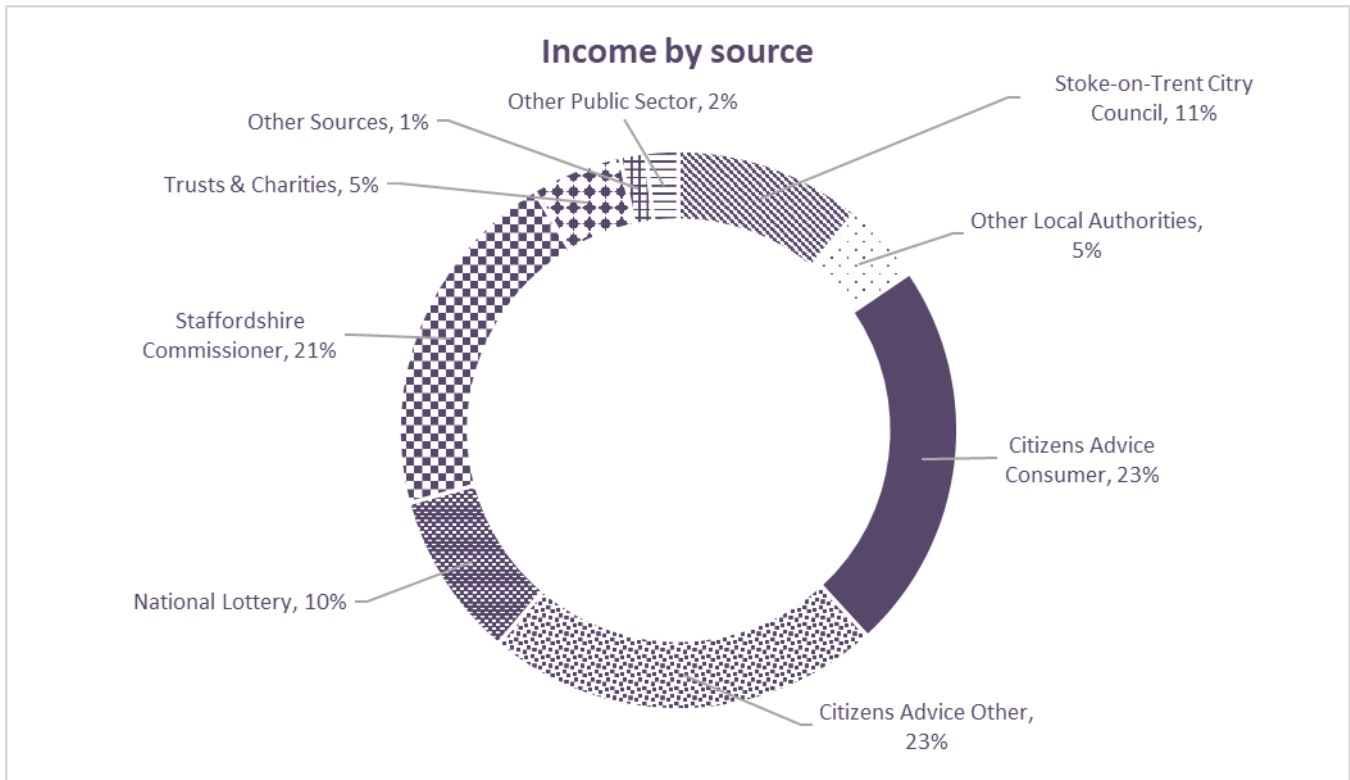
The low rate of positive answers to the question about finding a way forward may be due to the timing of the question. In some cases the question will have been asked before the advice has had time to take full effect.



*You offer a great service. The lady I spoke to was an absolute diamond, brilliant, told me she was sending me links to help me further. As soon as I put down the phone, the links were there. Very easy to use and helpful. I have been able to resolve my issue and its taken a great weight off my mind.*

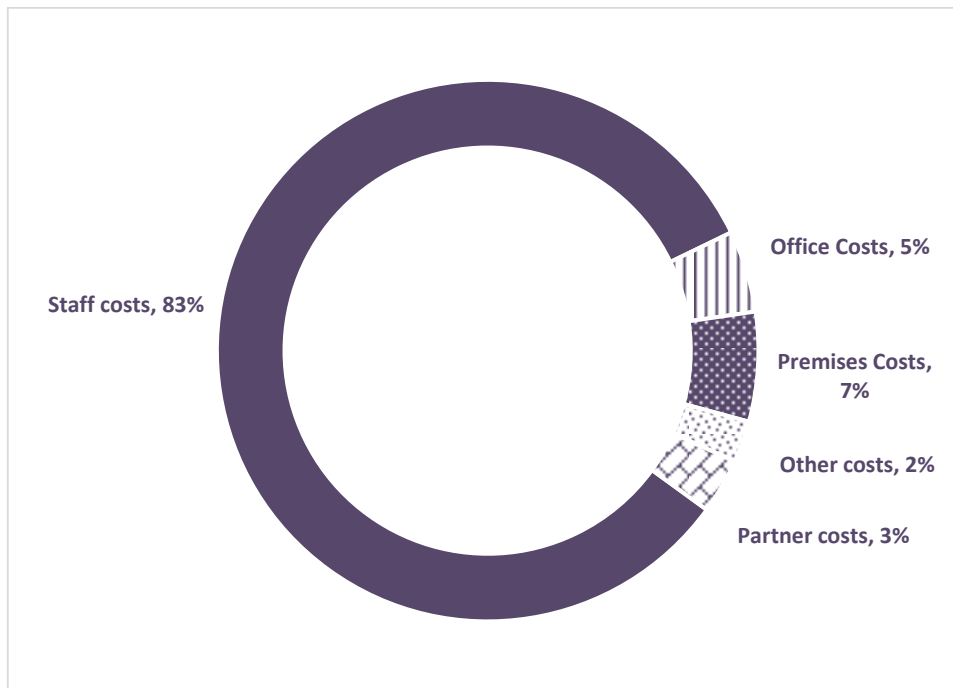
# Our money in 2021/22

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 £4,132,464 we received in 2021/22 came from and how it was split between our activities.



## Where we spent our money

We spent £3,976,235 on delivering advice services throughout the year. The surplus we made this year follows several years in which we made losses. The breakdown of our spending is shown below.



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

Stoke-on-Trent City Council  
Newcastle-under-Lyme Borough Council  
Staffordshire Moorlands District Council  
Biddulph Town Council  
The National Lottery Community Fund  
The Staffordshire Commissioner for Police, Fire and Crime  
VOICES  
Legal Aid Agency  
The Money and Pensions Service (via Citizens Advice)  
Children in Need  
The North Staffordshire Multiple Sclerosis Society  
The Department for Energy and Climate Change

Citizens Advice  
Aspire Housing  
Newcastle-under-Lyme Partnership  
British Gas Energy Trust  
Energy Saving Trust  
England Illegal Money Lending Team  
Staffordshire Community Foundation  
Staffordshire University  
Refugee Action  
Migration Exchange





## Staffordshire North & Stoke-on-Trent

### Contact Us:

**Address:** Advice House, Cheapside, Hanley,  
Stoke-on-Trent, ST1 1HL

**Email:** [advice@snsCab.org.uk](mailto:advice@snsCab.org.uk)

**Tel:** (01782) 201234

[www.snsCab.org.uk](http://www.snsCab.org.uk)

<https://.pmwonline.org.uk>

[www.staffsvictimsgateway.org.uk](http://www.staffsvictimsgateway.org.uk)

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

**Staffordshire North & Stoke-on-Trent Citi-  
zens Advice Bureaux**

Registered Charity number: 1001204

### Follow us on social media:



### For advice ring:

**Debt:** (01782) 408625 or 0800 240 4420

**Potteries Moneywise:** (01782) 408685

**Help to Claim Universal Credit:** 0800 144 8 444

**Consumer Advice:** 0808 223 1133

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

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

**Refugees & Asylum:** (01782) 407969 Wednes-  
day, Friday 9.30 a.m. to 12.00 p.m.

**If you have experienced any type of crime, in-  
cluding hate crime:** 0330 0881 339

### For everything else:

**0808 278 7876 (local adviceline)**

**0808 144 8848 (national adviceline)**

