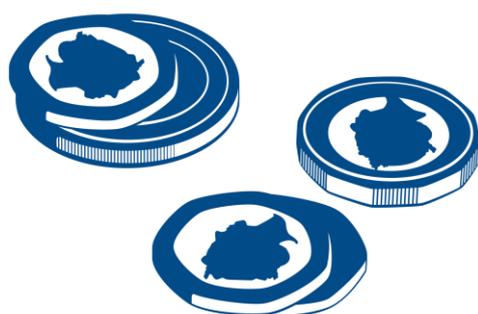


Citizens Advice  
Staffordshire North & Stoke-on-Trent  
**Annual Impact Report**  
**2017**



# In the Shadow of Welfare Reform

**Behind many of the financial problems that our clients bring us lies the Government's programme of Welfare Reform.**

The radical changes to the Social Security system implemented since 2011, have been the most profound shake up of the Social Security system since it was introduced in its current form in the late 1940s. For the first time claims that these are the most radical changes since Beveridge are probably true.

Unfortunately, areas such as North Staffordshire, and Stoke on Trent in particular, have been hit especially harshly and will continue to be so as the changes roll out.

A combination of factors mean that the City and, to a lesser extent, Newcastle and the Staffordshire Moorlands have higher than average proportions of the population who depend on the support provided through the Social Security system. Traditionally that support was targeted at those people who were unable to work through age, ill health, or because there was insufficient work available. Increasingly, we are seeing people in work unable to make ends meet without calling on the tax credit system or other means tested benefits.

Several estimates of the total financial impact on the area have been made since the reforms were first announced in 2011 and have varied from £80 to £130 million leaving the local economy each year. On a city wide level that is a significant loss to of money that would be spent, as all the research shows, in local shops and businesses.

On an individual level it means significant drops in household income for some of the poorer families in the City. The City Council estimates that by 2020 more than 19,000 households will have lost more than £30 per week and that 3,700 households will lose more than £100 a week as a result of these changes.



Unless wage levels increase dramatically and more and better paid jobs are created in the City we will continue to see a significant increase in the number of people needing our help.

As this report shows, personal debt remains a huge problem in North Staffordshire. Once again it is our single largest category of work accounting for 40% of all the new advice issues we deal with.

Debt is becoming institutionalised in the lives of many people. Whether it is poor families running up arrears on their council tax due to benefit changes, or working families needing to borrow money to top up insecure or erratic wages, or students leaving higher education with tens of thousands of pounds racked up in student loans, what is clear is that a debt crisis is looming.

Both the Financial Conduct Authority, the main financial regulator, and the Bank of England have voiced their concern recently. However, for many poorer households, if they cannot earn enough to live on and the benefits to which they are entitled are inadequate they have little alternative but to borrow from increasingly disreputable sources in order to make ends meet.

This is a sobering background to the day to day work of Citizens Advice Staffordshire North and Stoke on Trent which is described in more detail in the pages that follow.

*"I would like to voice my appreciation to the staff of the CAB for the session on ESA & PIPs and all the information given. I felt I was drowning. They have given me a buoyancy aid. Thanks*



**Staffordshire North  
& Stoke-on-Trent**



# SNSCAB – Highlights 2016-17



**18,173** unique clients advised



**54,243** brand new problems solved



**£16.2 million** worth of debt managed



**3,836** people had specialist debt advice



**576** people had specialist housing advice



**315** people represented at court hearings



**£4.8 million** of financial gains recorded



**17,131** victims of crime were supported



**£454,404** worth of time given by volunteers



**72** new volunteers recruited and trained



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



**97%** of clients were happy with the service

# Our value to society

In 2016/17 we received funding from a wide variety of sources, local and national, totalling £2.9 million.

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 2016/17 for every £1 invested in Citizens Advice Staffordshire North and Stoke-on-Trent we generated at least:**

**£2.52** 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: £6.3 million**

**£11.44** in public value  
**Wider economic and social benefits**

Improvements in participation and productivity for clients and volunteers.

**Total: £28.8 million**

**£11.90** in benefits to individuals  
**Value to our clients**

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

**Total: £29.9 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.

# Whoever you are, whatever the problem

The core Citizens Advice service locally has, for many years, been the provision of generalist advice delivered by volunteers, supported by paid staff, advising face to face, by phone and by email.

Local people with a problem or query about any area of law can access our generalist services by dropping in to our face to face sessions, ringing us on Adviceline, e-mailing us or in some cases writing to us.

For the majority of clients this is their first point of contact with a service and for many their problem will be resolved at this stage.



During 2016/17 we maintained our face to face advice services across the area and supplemented them with additional outreach sessions in Abbey Hulton, the Harplands Hospital, Kidsgrove and for part of the year in Madeley.

We also delivered a third full year of the Staffordshire County Adviceline. In partnership with Citizens Advice Staffordshire South West and Citizens Advice East Staffordshire we answered over 17,000 calls in the 11 months of the year, during which the service operated.

Unfortunately, in June 2016 the County Council announced they would no longer fund any advice across Staffordshire and the contract that could have been extended for a further 12 months was terminated on 2 March 2017.

This ended a 30 year partnership between Staffordshire County Council and the Citizens Advice service during which time they have funded the first paid debt advisers in most bureaux in Staffordshire, contributed to the delivery of generalist advice across the County, funded a County Adviceline in 2 different forms and, most recently, backed that up with some face to face provision.

As a consequence of that decision thousands of local people will no longer be able to access advice. Many of the people who used the County Adviceline were housebound, isolated or unable to access advice face to face for a variety of reasons. This included the very many people who rung us because they were unable to visit due to working or caring commitments.

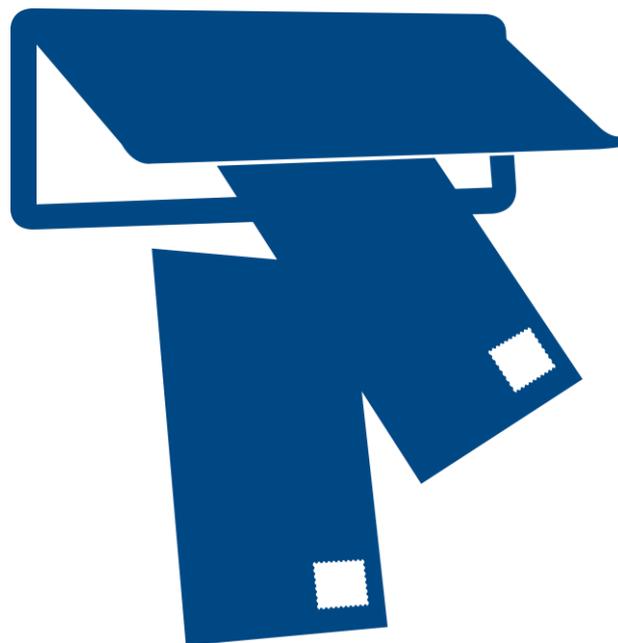
All of these people will now find it much harder to access advice as the remaining telephone services will be far sparser, due to the loss of the County's resources, and there will be no additional face to face provision to compensate.

On a more positive note from November 2016 to the end of March 2017 staff in the Generalist Team were occupied with mobilising one of our largest ever new developments: launching one of eight national contact centres for Citizens Advice's Consumer Helpline. Winning this contract in open competition against many other local Citizens Advice was a significant achievement and recruiting, training, equipping and accommodating 26 new advisers from scratch proved a major challenge.

Nonetheless it was a challenge that we were equal to and the service was in place to go live at the beginning of April 2017.

If it goes to plan we will be providing consumer advice to around 135,000 people a year as part of the national service.

This initiative is an excellent example of the Citizens Advice service working together to deliver a national service that can benefit local areas by creating jobs and helping to sustain local services.



# Putting victims back in charge of their lives

Launched in 2015, the Staffordshire Victim Gateway enjoyed its first full year of operation in 2016-17.

Offering advice, information and support to victims of crime, the service is unique within the Citizens Advice network, yet sits squarely within our tradition of helping the most vulnerable in society address the problems they face.

The service has gone from strength to strength in 2016-17, reaching more victims, supporting a wider range of victims and increasing the range of support that we can offer.



In October 2016 we launched the Staffordshire Restorative Justice Hub, which aims to coordinate and increase the provision of victim led restorative justice.

This new development allows us to broaden our offer to victims and adds a significant new measure to our portfolio of services.

## Highlights:



**54,362 victims** were referred for advice, information and support by Staffordshire Police



**427** were referred by Action Fraud, **275** by other partners and **237** people self-referred into the service



**16,176** people had their needs assessed and were given advice and Information by the SVG 'front-line' team.



**767** people were allocated a SVG support worker, based in either Hanley Stafford or Burton-on-Trent to help them deal with the issues that were Preventing them from coping with or recovering from the experience of Being a victim of crime.



**248** people were referred for specialist support from an external agency, usually where the victim has experienced domestic violence a hate crime or sexual abuse

***'L', was a victim of attempt rape, whilst walking to work in daylight. The offender was caught and prosecuted. She contacted the Victim Gateway 12 days before crown court trial.***

***The Victim Gateway assessed her needs and identified that 'L' was unprepared for court not having been contacted by other services to prepare her for the trial. This caused 'L' so much distress and anxiety she considered not attending court to give crucial evidence.***

***The Victim Gateway helped 'L' apply to the witness care team for special measures on the day of the trial. At the pre-trial visit the SVG support worker showed what the court room will look like under these measures.***

***We liaised with officer in charge of the case to get investigative updates and agreed to accompany 'L' and her daughter to court on the day of the trial. We arranged for the Witness Service to meet with 'L' at Hanley Police Station an hour before the trial to enter the court via the side door and sit in the witness suite, away from the public area and offered her support throughout the trial.***

***We supported 'L' to write her victim's personal statement, which she read aloud at the end of the trial. This enabled 'L' to describe what the perpetrator had put her through over the last 6 months. This powerful impact statement persuaded the Judge to add 6 months to the sentence. The perpetrator was sentenced to 3 years and 6 months for sexual assault. 'L' greatly appreciated the support we provided at court. After the trial we helped 'L' submit a claim for criminal injuries compensation. Four months later £2,000 was awarded. We also referred 'L' to Savana counselling service for longer term support.***

***Before this sexual assault 'L' had debt problems, as a result of a past relationship. Her debts were over £20k. 'L' was referred into our debt team who negotiated a suspension of action during the court trial and helped her apply for bankruptcy. 'L' was able to fund this from her compensation award from Criminal Injuries Compensation Authority.***

***After 6 months working with CASNS, 'L' is now debt free and feels, safe in her own home, knowing the offender is off the street. 'L' now feels in a position to begin her recovery.***

The case study above demonstrates the effect the service can have and the range of activities involved in supporting a victim.

The service focuses on the victim's needs and what they require in order to recover from the experience. 'L's story also highlights the way in which we work with a range of other agencies within and outside the criminal justice system.

This year we have been working closely with Citizens Advice's national Witness Service to ensure that we can provide seamless services to victims whose cases go to court.

***“Thank you for all your help and support over the last few months. You have been a God send. I really appreciate your phone calls and your kindness”***



This has involved looking at how we can improve referrals, not just of victims but of anyone needing advice, as well as opportunities for joint working and the joint recruitment and training of staff and volunteers.

2016/17 also saw the nationwide roll-out of the ASK routine enquiry initiative across the Citizens Advice Service. This initiative involves asking selected CA clients whether or not they have been a victim of gender based violence or abuse. Research shows that reporting rates for these offences are low but when victims are asked about their experiences they can be more willing to disclose.

Around 100 paid staff and 80 volunteers across the organisation have been trained to undertake these interviews and to increase their awareness of gender based violence and abuse. In North Staffordshire clients who disclose can be quickly and easily referred into the Victim Gateway to access support they may have been missing out on for many years.



***“Thank you for your support throughout this terrible time for both myself and my family. Although I appreciate it is your job, I still think the extra care and attention has helped. It has been great to have somebody neutral to help and talk to about my assault.”***

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 to ensure that the intervention is safe.

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.



The RJ Hub spent the first six months recruiting and inducting staff, preparing publicity and making contact with agencies who we need to work with in order to make RJ work.

The team have already received a number of referrals, not all of which have been suitable for RJ. This can be for various reasons: the offender declines to cooperate, the victim is not yet ready, the crime is not suitable for RJ or the logistics are too complex.

However, even within the first six months the hub has completed at least one conference (what a restorative justice interaction is called) with quite dramatic results for both parties. as described below.

***At the end of a conference involving a fatal road accident the offender said that he would be seeking support after his release and was also hoping to mentor people. In response to this, the victim explained how she had been approached by the Police to speak at their Speed Awareness Course but felt unable to do so.***

***She then asked the offender if they could do this together and this possibility is now being pursued. As the meeting came to a close, the victim stood up and asked the offender to do the same. She then opened her arms to him and the two of them embraced for some time. After the meeting both expressed their relief with the victim in particular feeling that a weight had lifted from her, adding the following day how she felt better than she had done for a long time.***

***A week after the conference she reported as feeling at peace.***

# Deluged with Debt

Personal debt problems remain one of the major challenges faced by local people.

Low and inconsistent wages, reducing benefits and rising prices are all placing a huge burden on household budgets. Many families are unable to make ends meet and instead are resorting to short-term, expensive credit to tide them over.

The prospect of increases in the interest rates and the arrival of Universal Credit threaten to make a difficult situation much worse. Citizens Advice already has evidence of delays in the payment of Universal Credit driving people into debt, especially rent arrears.

## In 2016/17:



**3,836** people from North Staffordshire received specialist debt advice from our debt advisers.



**3,153** people across the country received brief debt advice by webchat from our staff as part of a national



**1,235** local people had debts worth **£7 million** dealt with through obtaining a Debt Relief Order

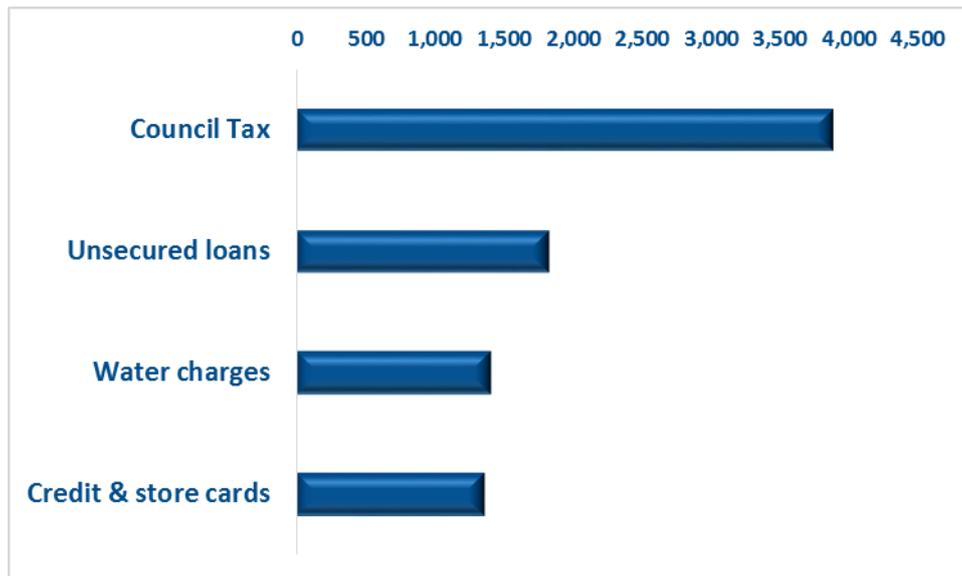


**164** people were helped to go bankrupt, writing off **£2.4** million worth of debt in the process, and **19** were referred for Individual Voluntary Arrangements

*“I can't offer enough praise, you helped me so much without judgement or prejudice and made me feel at ease with everything, and the support you offer after the initial meeting is brilliant and ongoing.*

*I was in a very bad position financially and it's very hard and embarrassing to admit and ask for help, and to go through with the DRO but you helped me realise it's ok and there is nothing shameful with this, I was in a tight spot and it was the only way out so thank you.”*





Once again the most frequent debt problem brought to us was Council Tax arrears. Local people brought us nearly 4,000 separate such issues, a figure that reflects the impact changes to Council Tax Support have had since 2013. Now it is a rare debt client who is not behind with their Council Tax.

While Universal Credit and Personal Independence Payments have been the changes that have grabbed the headlines recently, more people have probably been affected by the replacement of Council Tax Benefit with local Council Tax Support schemes, under which everyone pays something towards their Council Tax.



In 2016/17 we started working closely with the Cooperative Working partnership providing specialist debt advice alongside frontline staff from a range of agencies including the City Council, Staffordshire Police and Combined Healthcare NHS Trust. Responding to research that showed debt to be one of the main issues underpinning demands on local public services and preventing people from living their lives well, we swiftly devised a new style of giving debt advice to fit in with the Cooperative Working programme.

Embedding specialist debt advisers within teams of frontline staff has many advantages. Principally it enables us to take our advice out to people who would be very unlikely to approach us themselves. This is especially true for people living in some of the city neighbourhoods furthest from the centre.

It also allows us to work closely alongside mother professionals to ensure our advice complements their support to provide a more complete and useful package of support.

**298** local people benefited from this service in the first year of the pilot and many more will do so as it progresses.



*“Put my mind at ease from the first meeting. Absolutely brilliantly handled. Made steps to get my debt sorted as soon as I walked in.”*

*Amazing staff and amazing service. I couldn't have wished for better advice or outcome. Thanks so much.”*

*A city council family support worker referred ‘Sonia’ to the Cooperative Working pilot debt advice service. ‘Sonia’s’ relationship with her partner had broken down due to domestic violence. He had controlled the household’s finances, and the benefits ‘Sonia’ received after the split were taken up in paying off debts. She was on medication for the severe depression and anxiety she was suffering as a result and had taken out an injunction to prevent her ex-partner from contacting her.*

*Our debt adviser met with her at one of the city’s children’s centres and at times that would fit in with school hours. We reviewed the family finances thoroughly, sorted out her benefits and tax credits, liaising with HMRC, the DWP and the council.*

*We dealt with her debts by helping her obtain a Debt Relief Order, writing off more than £13,500, and applied on ‘Sonia’s’ behalf to Severn Trent Water’s Big Difference Scheme to have her water bills discounted by 90%. We also talked her through a weekly budget and gave her tips and support on how to manage it.*

*“The debt adviser helped me loads. To be honest it’s been a Godsend because I was so much in debt from my partner. Without the help I would be struggling with having three children, I’d have no money. All of my money was going on paying bills,” said ‘Sonia.’*

*The caseworker added that ‘Sonia’ “now feels empowered to deal more effectively within her weekly budget and relieved. She can get on with her life.”*

## Getting the most from your money

**As many family's finances come under increased pressure, it becomes more important that people can manage their money well.**

This is where our Big Lottery funded Potteries MoneyWise project comes in. Targeted at social housing residents and others at risk of financial exclusion it provides a programme of one to one and group sessions covering budgeting, banking, saving, using credit well, getting the best deal on fuel supplies and making a food budget stretch further. All of which are aimed at building people's confidence in managing their money.

Using simple tips and tools, such as a diary for recording weekly spending, the trained financial capability tutors work with clients to improve their money management.

On top of the basic course funded by the Lottery we offer additional sessions funded by the power industry on getting the best deal on fuel supplies, including how to use price comparison sites, understanding tariffs and how to switch suppliers.

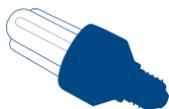
We also began a pilot project, funded by the Wider Welfare Reform Group offering financial capability support to people making multiple applications for Discretionary Housing Payments. Such payments are claimed in the main by people affected by welfare reforms such as the bedroom tax, the benefit cap or the restrictions placed on local housing allowance who can no longer afford their rent.

Designed as a short term measure while the person finds alternative, affordable accommodation, they have become a crucial part of the support many people receive. The pilot explored the extent to which financial capability training can help people manage their money better and thus reduce their need for DHPs.

In 2016/17 the financial capability team helped more than 1,000 people improve their money management skills, as follows:



**370** people received one to one support with managing their money through Potteries MoneyWise



**155** people received one to one support on getting a better a deal on their energy supply



**204** local people attended group sessions on saving energy and **183** on general money management

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**131** front line staff were trained to advise their service users on energy and money management

Our financial capability work launched another innovative project in April 2016, this time focusing on supporting deaf people and people with hearing impairments. This brand new development recognises that deaf people are often excluded from mainstream services despite needing help to manage their money just as much as their hearing counterparts.

We have been very fortunate in recruiting a project worker who himself is profoundly deaf and can offer one to one advice and group sessions in BSL. The first year of the project has been spent establishing the service, building referral routes and planning activities. Nonetheless a small group of people have already benefited from it.

In years two and three of the project we will be stepping this up so we can bring this valuable service to a wider audience.

Increasingly we are using charitable payments and special schemes operated by utility companies to help people manage their money. In particular Severn Trent's Big Difference Scheme, which helps customers on a low income with their water charges, has been invaluable.

*'Alison' was referred to Potteries MoneyWise by the main debt advice team and to look at budgeting as she was struggling to pay her rent. Her son had recently oved out of the family home leaving her there alone so her Local Housing Allowance had reduced to the one bed rate. She had previously had a DHP, but had been advised by the council that another would be unlikely as long term she did not appear to be able to afford to stay in the property.*

*At the appointment we checked her benefit. This showed that as she was now living alone and in receipt of PIP with no one claiming Carers Allowance for her she was now eligible for the Severe Disability Premium on her Income Support. We helped 'Alison' to make a claim for the SDP. We then went on to request a further DHP on the grounds that although she was struggling to maintain payments now, in future, with an expected additional income of £64.45 per week that the property would be affordable.*

*Client was successfully awarded the DHP for a further 13 weeks and has since been granted the extra benefit. She is now in a position that she can afford to remain in her property which is suitable for her needs and local to her support and meet her other day to day living costs.*



# Meeting the challenge of Welfare Reform

The demand for benefits advice has remained high. North Staffordshire has higher than average numbers of people forced to rely on the social security system. This is due to a mixture of factors including high levels of sickness and disability and low wages in particular.

These factors are especially acute in Stoke-on-Trent where the majority of our clients come from.



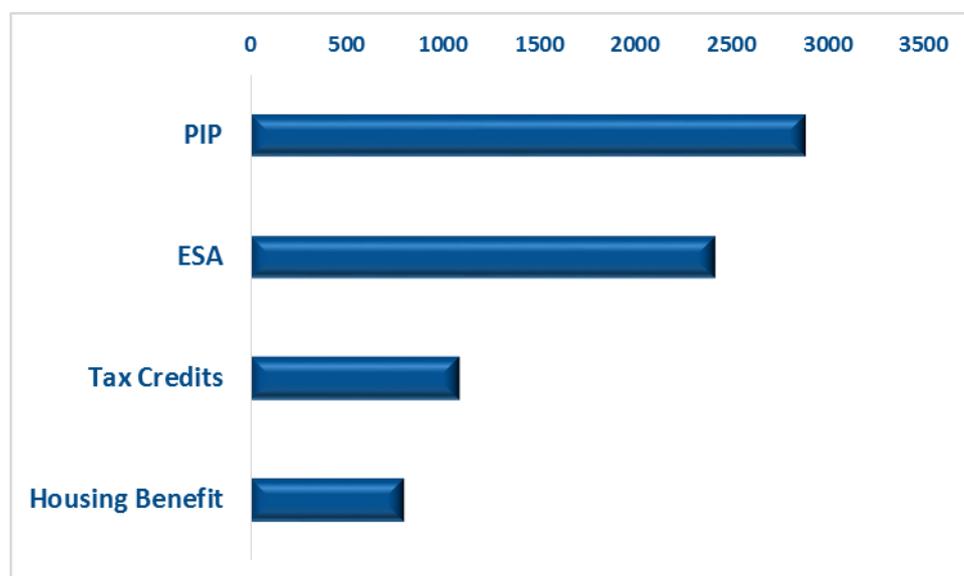
In 2016/17 we advised on **13,907** issues relating to benefits and tax credits

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While we wait for Universal Credit to be rolled out fully in North Staffordshire during 2018, the main demands for advice involve other benefits that have been affected by the Government's programme of welfare reform.

In particular the migration of disabled people from Disability Living Allowance (DLA) to its successor benefit, Personal Independence Payments (PIP) has created a huge demand over the last 2 years. This has been due both to the fundamental differences between the two benefits that mean many people who easily qualified for DLA no longer meet the criteria for PIP and are being correctly refused and flaws in the medical assessment and subsequent decision making processes.

**Top 4 Welfare Benefit enquiry areas 2016/17**



However, for the people who brought us 2,882 problems with PIP the result is the same: interruptions to their benefits, uncertainty, confusion and the loss of essential income.

During the year we contributed evidence to the City Council's Spotlight Review on PIP and have monitored the effect of the migration on our clients. The report concluded that the assessment process was "inconsistent", poorly explained and unnecessarily distressing for claimants. We would heartily endorse their conclusions and the recommendations that followed.

***"Jack" is severely disabled and had been receiving the highest rate of both components of Disability Living Allowance (DLA). When he applied for Personal Independence Payments (PIP) he was only awarded the standard rate of both components of PIP.***

***As such, his income reduced and he lost his Motability car. "Jack" came to a Potteries Gold Outreach Clinic and the adviser assisted him to challenge the PIP decision. This was a very lengthy process as the DWP had made several errors at the Reconsideration stage which needed to be corrected before an appeal could be properly made.***

***At the appeal tribunal "Jack" was awarded the enhanced rate of both components of PIP, his household income was restored, and he was again able to lease a Motability vehicle which he described as "an essential lifeline".***

***"Jack" told us: "Potteries Gold had a really positive impact for me as I couldn't have pursued my claim on my own. The legal advice from Potteries Gold helped me to understand the situation, and the feeling that someone believed in me gave me the confidence to continue with the process when it got difficult.***

***"Jack's" wife was so impressed with the service that she now plans to become a CAB volunteer.***

Meanwhile Employment and Support Allowance (ESA) continues to be a major source of problems for people undergoing the assessment process. Designed to assess more objectively a claimant's capacity to work it too is beset by problems with the quality of the medical assessments and the application of the law to claimants' circumstances.

As a result many people are wrongly denied benefit and then struggle to overturn decisions to get the money to which they are entitled.

The presence of tax credits among the benefits we are most frequently asked about demonstrates that where once poverty and benefit dependency were the province of the workless, now low wages, insecure employment and the so-called 'gig economy' mean that getting into work is no guarantee of escaping the benefit system.

Universal Credit will take this process even further and will doubtless create further demands for advice when it applies conditions to those people receiving in-work benefits.

## Training and Supporting Partners

**We have always seen it as part of our role to share our expertise with partners and with local people.**

Potteries Gold, our lottery funded project supporting communities to prepare for welfare reform takes this a stage further by recruiting and training local people as Benefit Champions.



# Potteries Gold

Central to the Potteries Gold concept was to recruit, train and support a group of community members who would both benefit from engagement with Potteries Gold and would contribute to the project's development. During the lifetime of Potteries Gold we have recruited and trained 33 Champions who are either benefit claimants themselves or friends, family or carers of claimants, or are members of small user-led groups supporting benefit claimants. All the Champions have reported developing knowledge, confidence and skills. Many of them have used their experience as Champions to move into new roles and activities:

- **Champion 1:** set up a foodbank (part of the main Stoke on Trent Foodbank network) and has also become Chair of a local Residents Association.
- **Champion 2:** already a member of her Residents Association, has joined Citizens Advice as a social policy volunteer and regularly attends monthly social policy meetings.
- **Champion 3:** also became a CA volunteer. In 2014 she spoke at a People's Assembly Conference in London, proposing a resolution she drafted about Work Programme funding for job placements. More recently she has been asked to join the Board of Trustees of North Staffs User Group.
- **Champion 4:** has become a volunteer with Disability Solutions and has assisted CASNS with research about the charitable status of NSAP member organisations.
- **Champion 5:** has set up the regular outreach advice sessions for Potteries Gold at Bentilee Volunteers.
- **Champion 6:** gave evidence to the Stoke on Trent Hardship Commission on her experience as a lone parent raising a child with severe disabilities and has gone on to become employed as a Money Adviser with a local VCSO.
- **Champion 7:** has expanded the "open door" support network for destitute people in the city, opening a second drop in venue in Cobridge after the

success of the project in Shelton.

- **Champion 8:** was interviewed on Channel 4 News in 2014, discussing the issues faced by unemployed people in Stoke on Trent and has more recently obtained employment with the City Council.
- **Champion 9:** has set up a “chat and chill” parents group at her local church, supported by the Children’s Centre. She is also active in the Parent Support Network and has arranged for Potteries Gold Briefings for both groups.
- **Champion 10:** has been volunteering with Disability Solutions.
- **Champion 11:** is currently training as a volunteer at the Citizens Advice Bureau

Using funding received from the City’s Wider Welfare Reform Group we delivered the following training to partners across the City on welfare reform issues.



**108** training sessions, including **12** monthly lunch club sessions for voluntary sector partners and **27** in-house sessions for our own staff and volunteers.



**617** people attended these sessions (many attended more than one)

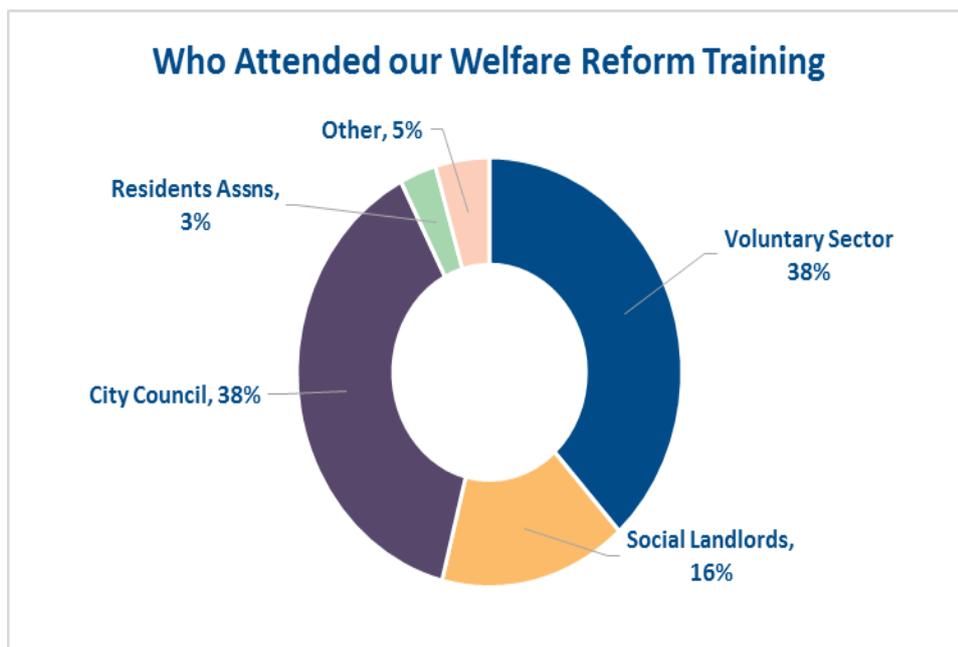


**2** North Staffs Advice Network events on the Benefit Cap and Benefit changes to **36** participants

*“Simple and structured approach. Excellent use of examples to demonstrate and amplify the complexities of this topic”*



The training was attended by staff from a wide range of organisations. As the Wider Welfare Reform Group funding came through the Co-operative Working Partnership many staff were from partnership members, especially the City Council.



As well as asking them how useful the training had been we contacted them again some months later to find out how they had used it at work. The results are summarised below.

1. How many clients have you advised / supported since attending the training?	4,454	Average of 75 clients per respondent
2. How many of these do you think have received a better service from you due to the training?	741	Average of 13 clients per respondent
3. Have you been able to share anything of what you learned at the training with colleagues? Formally? E.g. delivering training, producing an information handout.	20 respondents shared to 121 colleagues	33% of respondents had shared the training formally - on average to 6 colleagues each
4. Have you been able to share anything of what you learned at the training with colleagues? Informally? E.g. supporting / assisting colleagues.	49 respondents shared to 294 colleagues	82% of respondents had shared the training informally – on average to 6 colleagues each

Unfortunately this valuable training ended at the end of March 2017 and we have not been able to continue this service subsequently. With the major welfare reform developments still to come this must be a cause for concern for many agencies across the region.

# A Roof over my Head

**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 the social changes mentioned elsewhere in this report.

**In 2016/17:**



**3,240** queries about housing were answered



**576** people received specialist housing advice



**227** Families were saved from homelessness



**315** people were represented at court possession or eviction hearings

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*'Tom' had lived in his home for 42 years. Following his father's death in 2006 he became his elderly mother's carer until she passed away. The Council informed him that he would have to leave the property as he had no right to succeed to the tenancy.*

*The client had a number of physical and mental conditions which meant that he relied heavily on the help of friends and neighbours. He was very anxious about the uncertainty and having to move out of the area.*

*We advised 'Tom' that because there had already been one statutory succession to the tenancy then he was not legally entitled to succeed.*

*However, the council did have discretion to allow him to stay and given his health issues, would constitute a disability for the purposes of the Equality Act 2010, this meant that the Council would have to show that any possession action was proportionate.*

*We therefore obtained supporting medical evidence and wrote to the Council on 'Tom's' behalf.*

*The Council have now granted 'Tom' an introductory tenancy of his current home until a bungalow becomes available in the area.*

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 2016/17 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 long period of low interest rates has meant relatively few home owners are at risk of losing their home.

*“Claire” was a private tenant, suffering from multiple health problems. She was behind with the rent, although the actual amount was disputed. Her landlord had given notice 6 months before but was now refusing to take the matter to court, demanding that “Claire” leave the property by the end of the week and threatening to change the locks.*

*“Claire” did not want to stay in the property because it was in a poor state of repair, which the landlord was refusing to address, but she needed time to find somewhere else. She approached Housing Solutions who spoke to the landlord to make him aware of responsibilities but he would not back down and they referred “Claire” to us.*

*Our housing advisers wrote to the landlord to remind him that “Claire’s” tenancy could only be ended by a court order, evicting without going to court would be a criminal offence under the Protection from Eviction Act 1977 and that the Local Authority could prosecute in such cases. We also stated that our client would bring a civil claim against him if he did try to illegally evict her.*

*Having received our letter the landlord did not carry through with his threat to evict “Claire” who has now found alternative accommodation with the help of the local authority’s bond scheme.*

# Championing equality and promoting 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 2016/17:**



**743** refugees and asylum seekers were advised and supported in 2016/17



**249** destitute families or individuals were supported by helping them access emergency funds



**67** cases we prevented someone becoming homeless

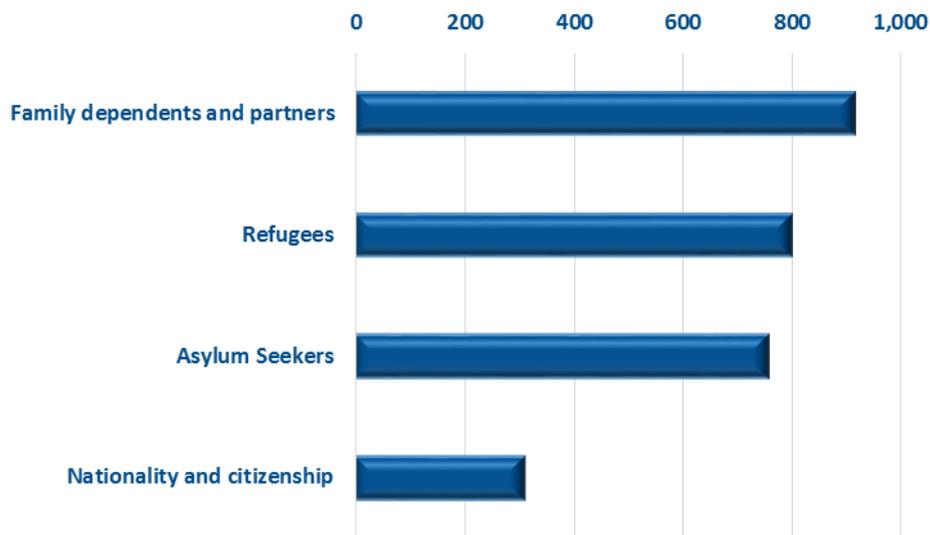
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2016/17 was notable for the launch of the Syrian Vulnerable Persons Resettlement Scheme, under which local authorities across the country agreed to resettle Syrian families fleeing the civil war who had been granted humanitarian protection. Staffordshire accepted an initial group of 50 and Stoke-on-Trent accepted 20 individuals.

As one of the principal agencies working with refugees and asylum seekers in the area we worked closely with the City Council and Refugee Action, whom the County Council, commissioned to support those placed in the county.

In the meantime asylum seekers arriving in the UK through other routes continued to be dispersed to Stoke-on-Trent and we continued our partnership with Arch North Staffs to support them from their arrival through to receiving a positive decision or exhausting the appeals process.

We also support families to access education and healthcare through our Into Schools Project, funded by Children in Need and the Henry Smith Charity. **106** families were helped through this project during the year.



The fallout from the EU referendum impacted upon our workload with a significant increase in queries referring to family dependents and partners and around issues of nationality and citizenship. The organisation as a whole answered 3,908 enquiries about immigration and asylum, an increase of 29% on the previous year.

*“Very good service. Sometimes I don’t understand because I was not born in Britain. Citizens Advice tried to help us and tried to understand us and our situation. Everybody in Britain knows and respects Citizens Advice. The adviser phoned the Home Office and they listened to him. When we phoned the Home Office they did not listen.”*

*“I am very, very satisfied. I got the best advice. Best Staff. Well done.”*



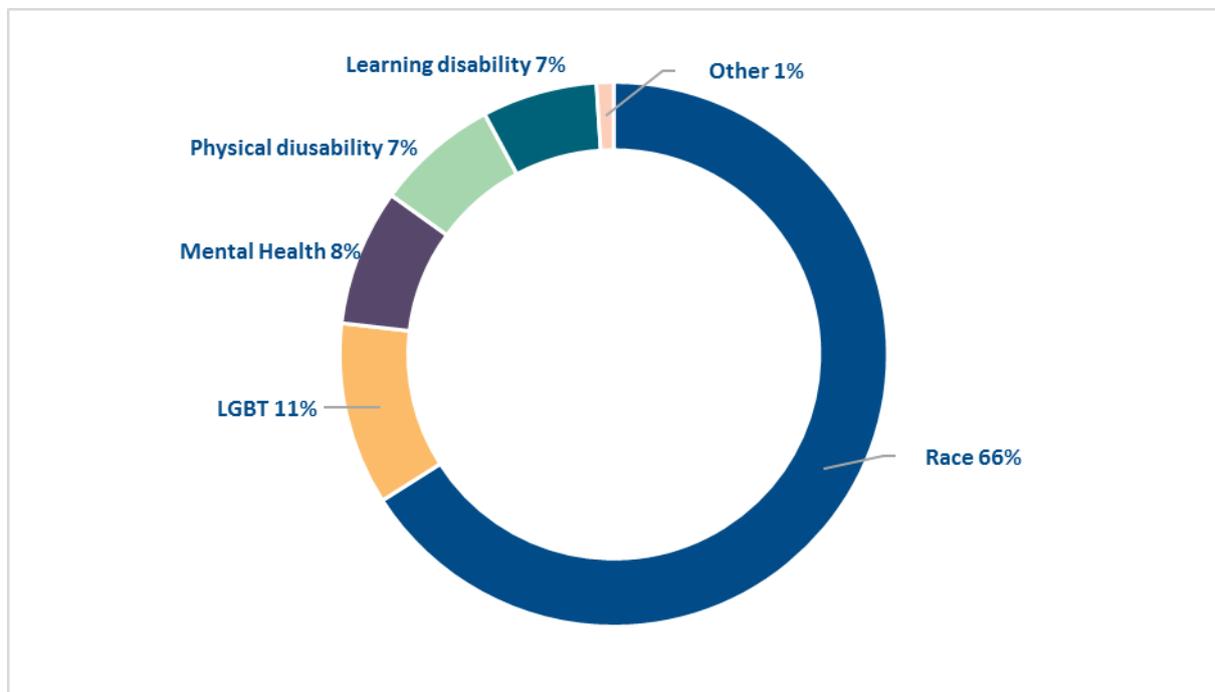
## Tackling Hate Crime

In 2016/17 Challenge North Staffs supported 98 victims of hate crime who, between them had experienced 1,679 separate incidents (incidents up 44% on last year).

The breakdown of incidents by type is shown below and it is very clear that the main reason that people contacted us was due to racist hate incidents.



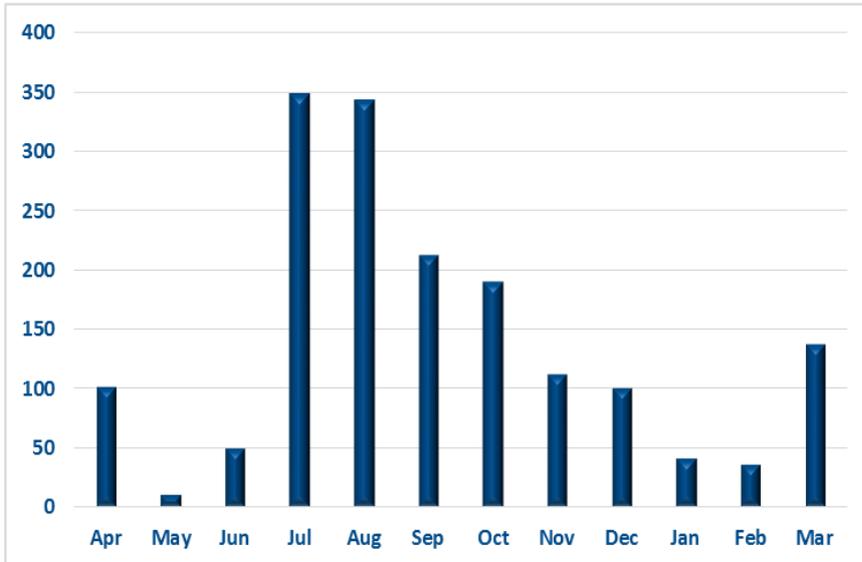
This shows a significant shift towards racist incidents, which constituted 42% of last year's total. It is clear that the referendum on leaving the EU created a climate that



led some people to believe that the result gives them permission to commit hate crimes against people from black and minority ethnic communities.

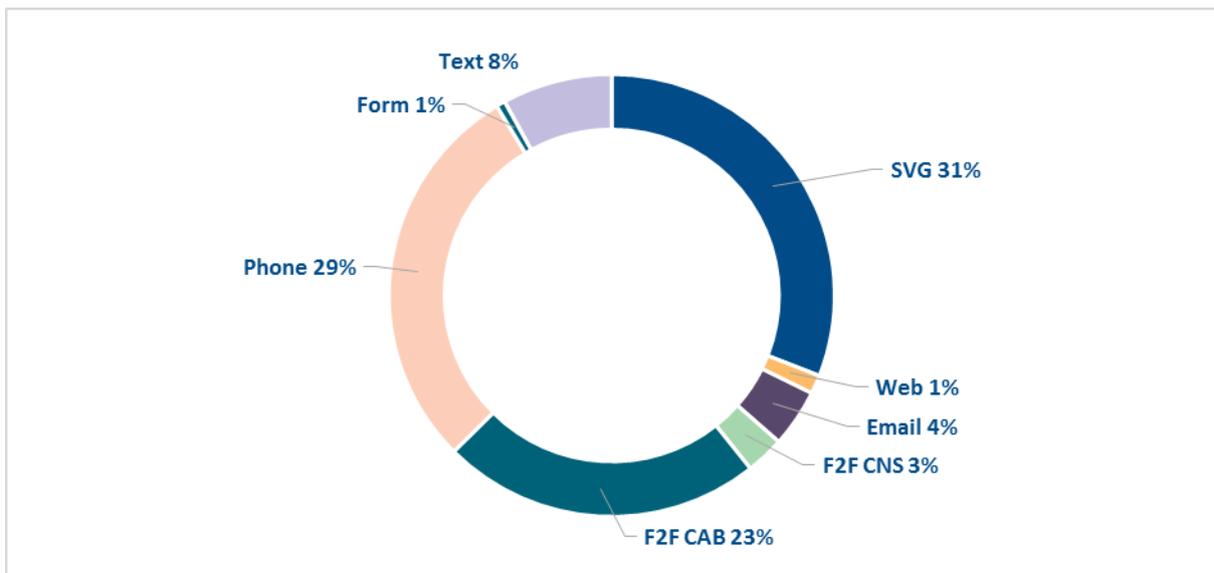
This is a disturbing trend and one that CNS will be monitoring closely in the future. The chart below shows the definite peak in reports in July and August 2016. Experience shows that spikes in reports of hate crime, especially involving race hate, often follow related events. Therefore we are expecting further spikes as our withdrawal from the European Union passes significant milestones.

High profile terrorist incidents have also often been accompanied by spikes in reports of race hate.



Reports to CNS in 2016/17 by month

Referrals come from a range of sources including self-referrals. To make CNS accessible to as wide a range of people as possible, victims can report through a variety of channels.. The chart below shows the main channels.



Nearly a third of referrals came from the Staffordshire Victim Gateway and just under a quarter came from people who initially contacted our mainstream advice services.



We have continued to offer training to local schools on tackling homophobic, bi-phobic or transphobic bullying. During the year staff from 15 schools from across Staffordshire attended one of the two courses that we offered.

Feedback has been positive with several schools saying they will use the learning and resources with their students.

***“Mary” is a black lone parent living with her 6 year old son. The neighbours have been verbally abusive and have damaged her property, shouting and swearing at “Mary” and her family and friends visiting the property, and have made a number of false complaints to various organisations and agencies.***

***CNS contacted ‘Mary’s’ landlord, a local social housing provider, asking for support and assistance for their tenant. CNS met with ‘Mary’ and members of her family to assess the nature of the incidents and their impact.***

***‘Mary’ explained that incidents during the evening are always the more worrying because whilst she cannot prove who is doing it the impact it is having on her and her son is still profound. She also explained that she felt she was not being supported by agencies who downplayed some of the incidents she had reported, for example having foreign objects thrown at her property was put down to ‘Halloween tradition’.***

***CNS provided detailed information to the housing provider who were initially reluctant to move the client but when CNS pointed out that an identical family had been moved by them only three weeks before as a result of racial harassment, they eventually agreed and moved the client. To date ‘Mary’ and her son have been living harassment free for several months now, and are very happy.***

G4S currently provides accommodation to asylum seekers in Stoke. At a regular meeting of agencies working with asylum seekers chaired by CA Staffordshire North & Stoke in December 2016 the G4S representative casually mentioned that the company had decided that all their officers, should wear Body Worn Cameras which should be switched on so that they were constantly filming. This was a response to number of aggressive incidents experienced by G4S staff. This would mean that the G4S officers, who visit asylum seekers at their home would be constantly filming, in children’s’ bedrooms, in homes where there are single women or single women with small children – regardless of the wishes and feelings of those being filmed.

After the meeting our team decided to challenge G4S’s new practice, raising concerns with the City Council, the West Midlands Strategic Migration Partnership (WMSMP) and the local Children’s Safeguarding Board none of whom were aware of this change.

We also raised our concerns about the privacy implications for those people being filmed without their consent with the Information Commissioner’s Office. Acting on their advice we asked G4S for a copy of their Privacy Impact Assessment and their policy for the use of these cameras to see whether or not their decision was lawful.

Before G4S responded to these requests there was a meeting in Birmingham involving voluntary sector organisations, the Home Office and G4S. As a result of our circulating information about this measure, we all questioned G4S about this decision, explaining why we felt it was inappropriate. G4S’s response was unhelpful, refusing to provide a Privacy Impact Assessment – saying it was nobody else’s business.

Shortly after the meeting another voluntary sector organisation contacted the Guardian who ran the story and before the end of the day G4S had stated that they were modifying their policy so that that the cameras would only be switched on if a violent/aggressive incident was about to take place, and were actively consulting with the ICO.

However, we are still pursuing the matter as their definitions of when they can switch the camera on is unclear. It is also very unclear how the asylum seeker will be able to exercise their rights under the DPA. *(This campaign was shortlisted for Citizens Advice campaign of the year 2017)*

# What we've done in 2016 -17

## New Advice Issues by category

In 2016-17 we helped people deal with 54,241 brand new advice issues. These were brought to us by 18,173 unique clients who contacted us 89,500 times.

New Advice Issues	2016-17
Debt	19,460
Benefits & tax credits	13,907
Immigration & asylum	3,918
Housing	3,240
Financial services & capability	2,665
Employment	2,562
Other	1,920
Relationships & family	1,783
Legal	1,173
Consumer goods & services	1,030
Utilities & communications	660
Discrimination	508
Education	521
Health & community care	355
Travel & transport	291
Tax	248
<b>Grand Total</b>	<b>54,241</b>

These figures show a slight increase on 2015-16 (+2%), with larger increases recorded in Debt, Immigration and asylum and Financial services and capability.

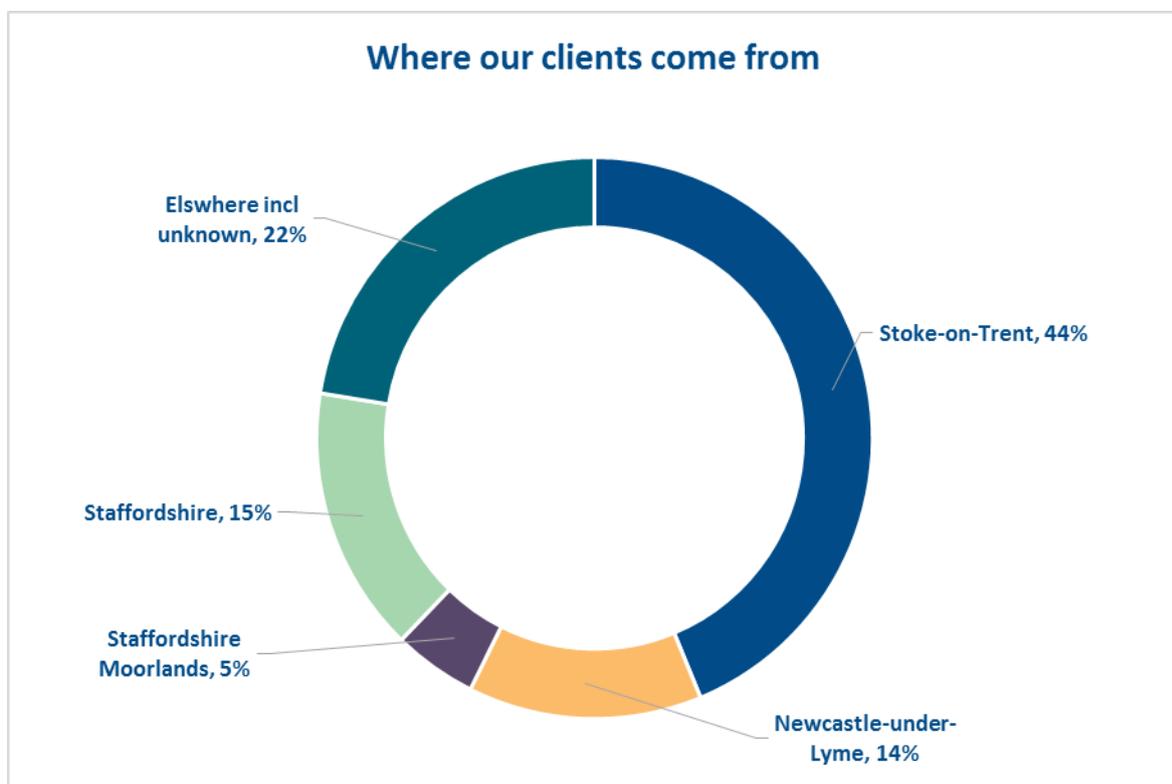
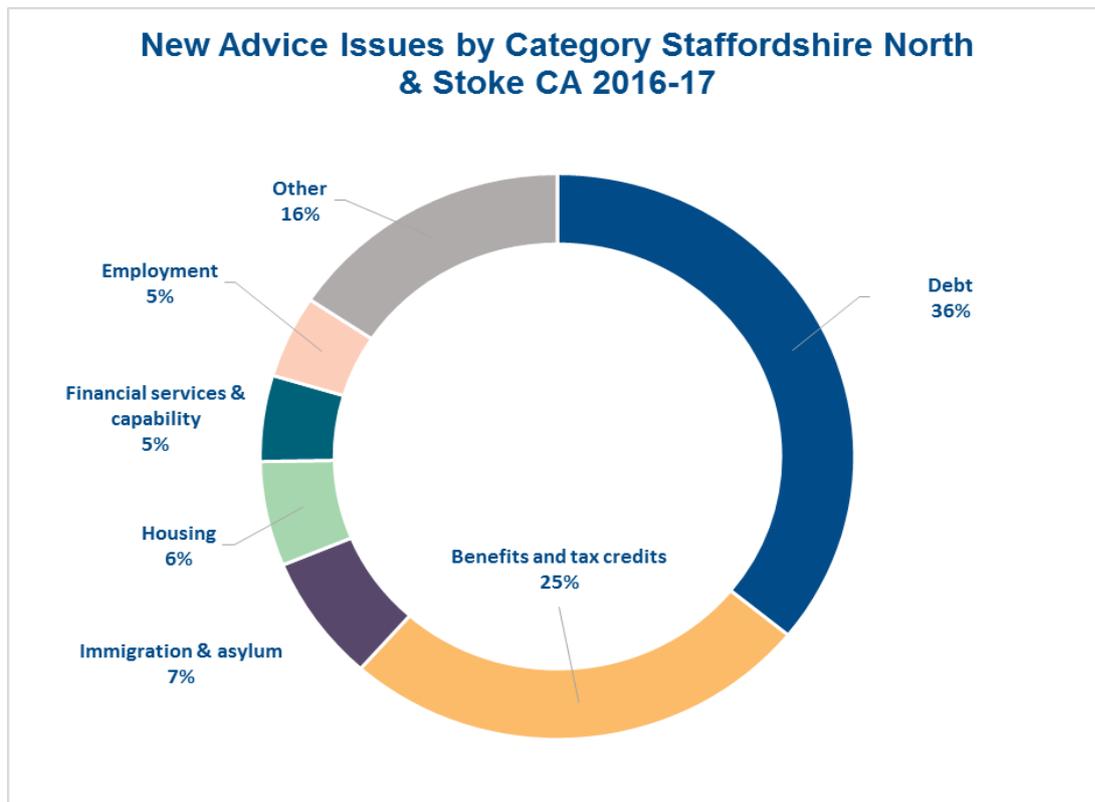
As the chart below shows debt accounts for over one third of our work. The relative stability of our debt services means that we have been able to increase the amount of advice we give.

The rise in Immigration and asylum issues is due to an increase in the number of asylum seekers dispersed to Stoke-on-Trent during the year and queries following the EU referendum, while the rise in issues around financial services and capability are mainly driven by the additional work we have been doing to help people manage their money better.

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.

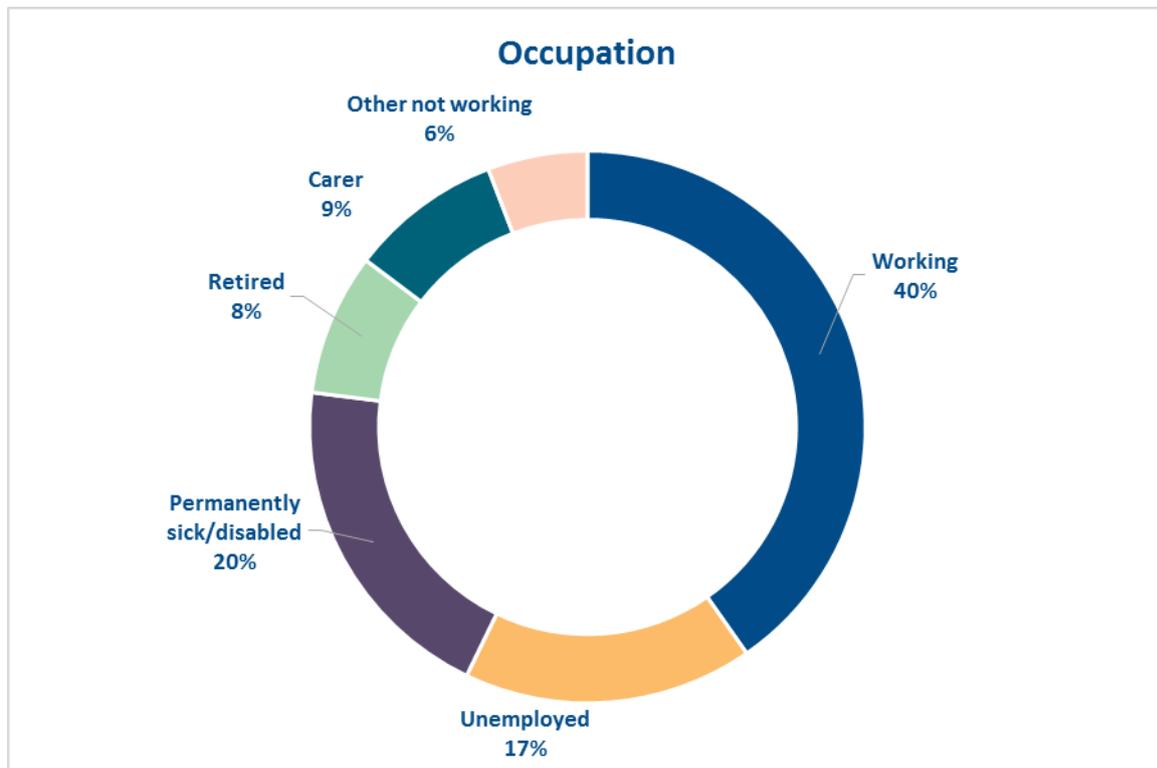
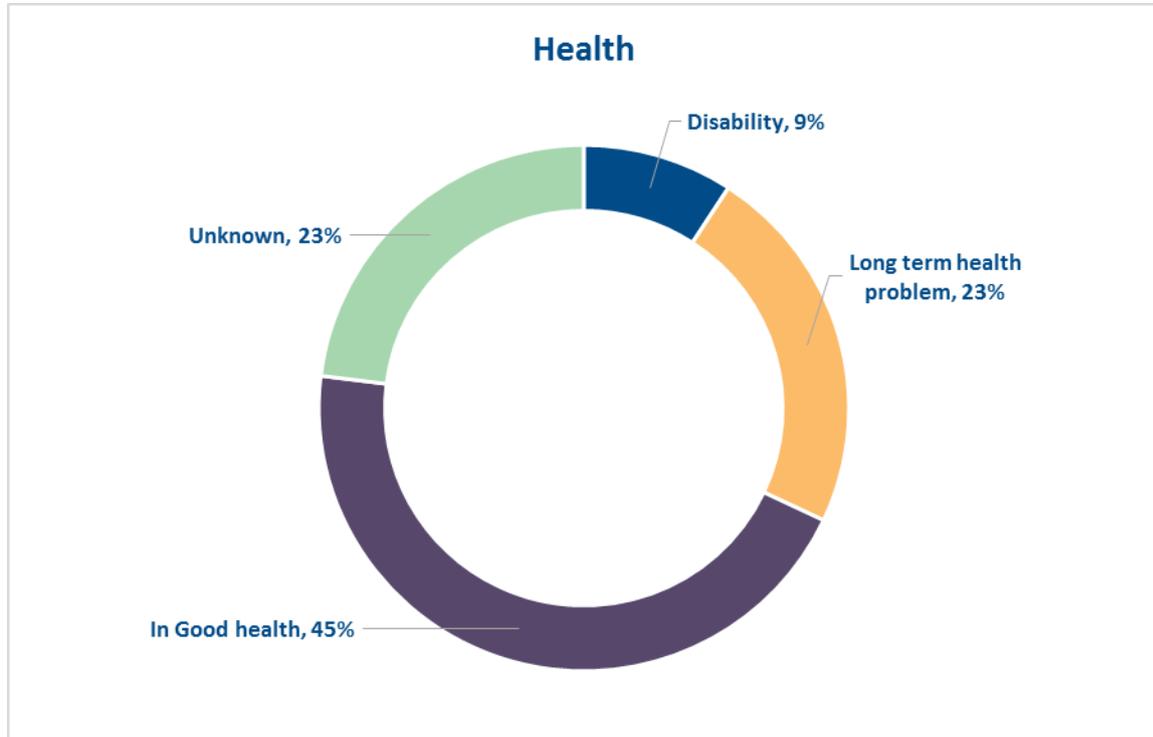
These statistics cover all our activities delivered from all of our outlets across North Staffordshire and also include those services who reach beyond our immediate area. The Staffordshire Adviceline, funded by Staffordshire County Council until March

2017, that continued to deliver a significant number of new advice issues as we took calls from across the county, along with our partners in the south and east of the county.

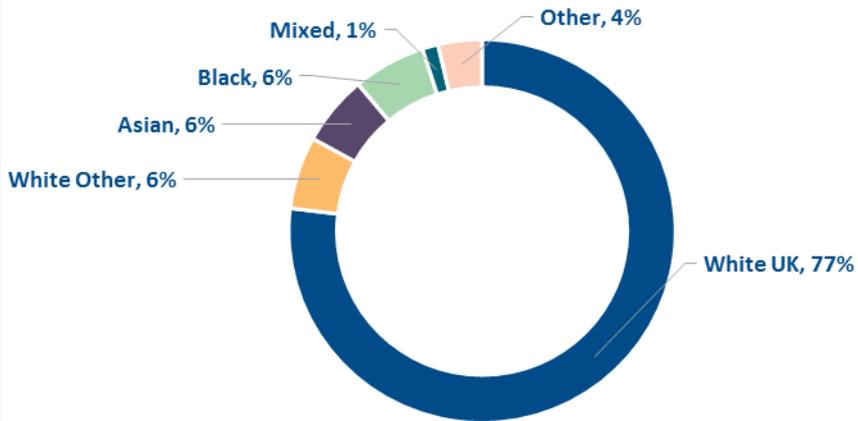


## Who uses our services

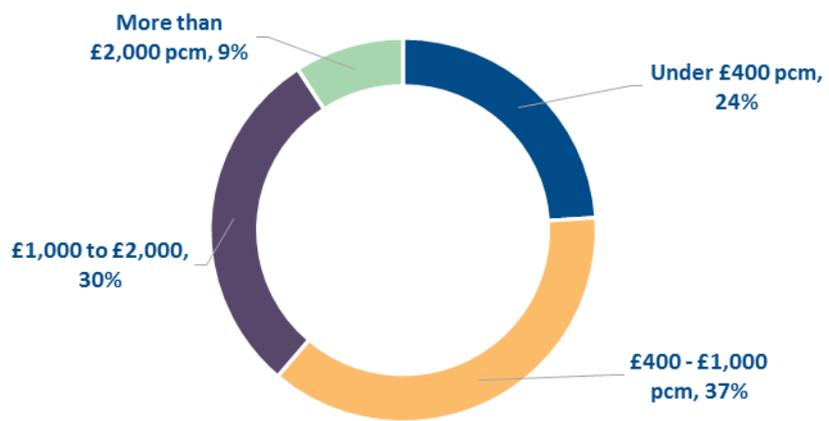
The following charts show who uses our services. Our clients tend to be poorer, have worse health, are more likely to live in social housing and to be from a minority ethnic group than the population at large.



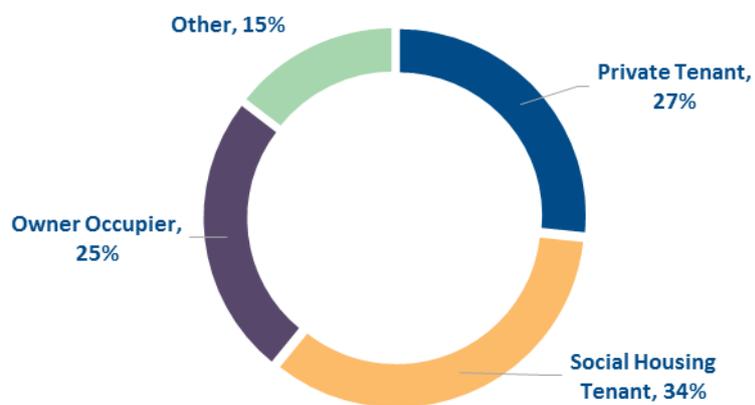
### Ethnic Origin



### Household Income

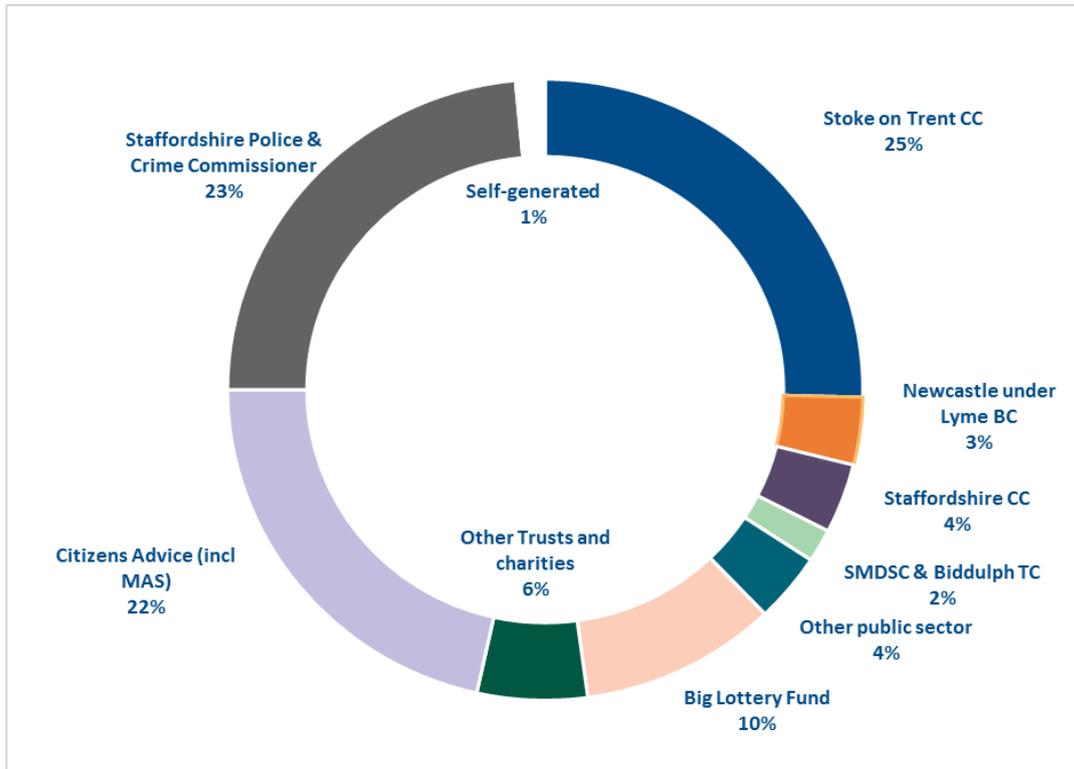


### Housing

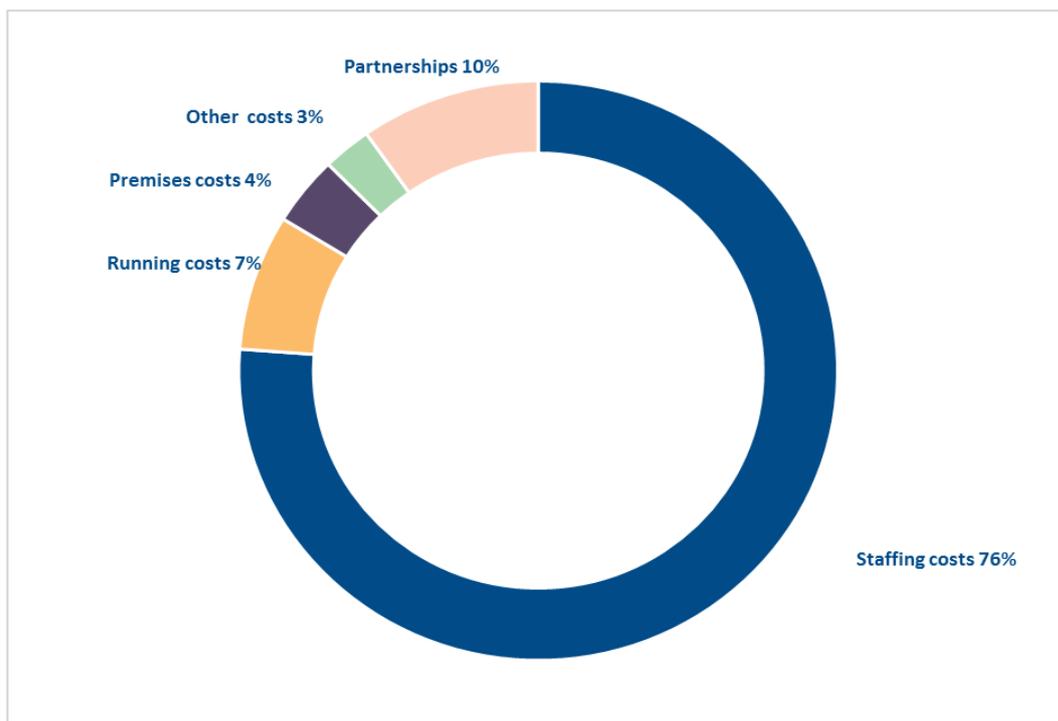


# Our money 2016-17

Our income for 2016 was £2,970,542 (up 15% on 2016-17). The breakdown by our main sources of income is shown on the chart below:



We spent £2,941,454 delivering those services. This left a surplus of £29,088 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  
Staffordshire County Council  
Newcastle-under-Lyme Borough Council  
Staffordshire Moorlands District Council  
Biddulph Town Council  
The Big Lottery Fund  
The Staffordshire Police & Crime Commissioner  
Brighter Futures  
VOICES  
The North Staffordshire Combined Healthcare NHS Trust  
Legal Aid Agency  
The Money Advice Service (via Citizens Advice)  
The Severn Trent Trust Fund  
Henry Smith Charity  
Children in Need  
Comic Relief  
The North Staffordshire Multiple Sclerosis Society  
The Legal Education Foundation  
The JP Getty Trust  
Staffordshire Housing Association  
The Department for Energy and Climate Change  
The Abbey Partnership  
Refugee Action  
The Department for Business, Energy and Industrial Strategy (via Citizens Advice)



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

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