

A Year Like No Other

**Citizens Advice Staffordshire North & Stoke-
on-Trent Annual Impact Report 2021**



Our impact in 2020/21

Once again we have had a major impact on people's lives. In 2020/21:



16,626

people received full advice, over the phone or by webchat.

We also dealt with a further **3,246** simple queries.



45,852

brand new advice issues were addressed by our advisers.



£10,427,527

of debt was brought to us by **1,183** local people with debts. **£3.2** million was for the most serious debts.



£12.9 million

Worth of financial gains secured for clients, including **£2.3 million** of debt written off and **£10.6 million** of extra income or one-off payments



19,837 victims of crime

had their needs assessed and were advised by the Staffordshire Victim Gateway and **498** received one to one support from the Gateway support team.



953

People received specialist housing advice. No one was represented in court because the courts closed and evictions were suspended.



£173,414

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..



91%

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 2020/21.



£7.8 million

worth of savings to local and central government—or **£3.40** saved for every **£1** invested.



£48.9 million

in wider social benefits or **£21.45** for every **£1** invested.



£34.3 million

In direct financial benefits to our clients or **£15.01** for every **£1** invested.

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.

“Hai’s” story

“Hai”, a 30 year old Vietnamese man, came to CASNS’s drop in session. He spoke no English and was seen by the Refugee and Asylum team adviser who, using a telephone interpreting service, quickly identified that he had been trafficked to work on a cannabis “farm” and had escaped 4 weeks before. Since then he had living rough on the streets of Hanley.

The adviser gave him some food and a hot drink and arranged an appointment with a senior adviser for later in the day. The senior adviser obtained full details of his situation – again using interpreters.

“Hai” was cold, malnourished, dehydrated and very very frightened, shaking with cold and fear during the interview.

The adviser tried to ring two local charities who support victims of human trafficking but could get no response from either and so the adviser consulted with Staffordshire Victim Gateway (SVG), another CASNS service.

An assessor from SVG accompanied the original adviser to meet “Hai” and check all the information.

The SVG assessor was then able to explain the National Referral Mechanism (NRM) to “Hai” and he agreed to be referred to Staffordshire Police.

The SVG team rang the police who agreed to meet him at Advice House. The SVG team waited with “Hai” for the next 2 hours until 6.45pm when the police arrived to collect him.

In the meantime members of the SVG team had donated food they had bought for their tea, so “Hai” could have another hot meal.

The police took over at that point and arranged accommodation for “Hai” temporarily in a local hotel.

They contacted us the next day to inform us that they had now found him a place outside of the city provided by the Salvation Army, in order that he can be safe whilst they investigate his situation. and to see what help he can be given.

A year like no other

2020/21, the year covered by this report, has been unlike any other year we have known.

April 2020 saw the whole country in the uncharted territory of a full, national lockdown as we battled Covid 19.

For CASNS it meant taking an 80 year old service model and turning it on its head as we closed our in-person drop in service for the first time and switched all our services to the phone, webchat and email.

Meetings, training and supervision began to happen online via a number of different platforms.

The levels of ingenuity and versatility demonstrated by staff and volunteers as we struggled to deliver a service in those early days was extraordinary. It is a testament to those qualities and the hard work of our staff that we were able to provide any service at all during those early weeks.

Clients faced huge uncertainty and needed advice every bit as much as they had done before, even if that advice was quite different. The demand for debt advice dried up early on as debt collection was suspended and the government and regulators encouraged creditors not to pursue debts.

The courts closed, evictions were halted and the demand for housing advice also fell dramatically.

However, the uncertainties around work and money prompted huge spikes in demand for advice and help with benefits and tax credits, especially making new claims for Universal Credit, and on employment rights.

Employees who suddenly found themselves furloughed or laid off were often unsure of their rights and needed advice.

As the lockdown progressed advice needs changed. Employees wanted advice on how to challenge unsafe working practices and advice on redundancy; while benefit claimants needed help to chase up claims and ensure they received an income.

“Rizwan’s” story

“Rizwan” suffers with Post Traumatic Stress Disorder, Obsessive Compulsive Disorder and social anxiety. After struggling with his mental health for several years he is now receiving counselling and support from the local mental health centre on an outpatient basis.

In January 2020, “Rizwan” claimed Universal Credit and submitted a sick note. Instead of a maximum wait of 12 weeks for a medical assessment “Rizwan” did not receive a medical assessment until July 2020 when, due to the lockdown restrictions, he received a phone call from the DWP to talk about his health problems.

Following this, “Rizwan” heard nothing about the outcome of his medical assessment.

In January 2021 “Rizwan’s” adviser helped him to contact Universal Credit where he was told “there had not been enough information gathered during the telephone assessment”, so the DWP were “unable to make a decision about his limited capacity for work until he is able to attend a face-to-face LCW assessment”.

By April “Rizwan has been given no indication as to how long he will have to wait, causing more uncertainty and distress as he has told us that due to his social anxiety a face to face assessment would be too much for him to cope with, an assertion that is supported by his mental health support worker.

A wide range of support services were mobilised at very short notice across the area, helped to deal with many immediate needs, especially for food, support and other basics. Our advisers helped many local people by signposting them to these services.

As we moved between lockdowns we have attempted to resume some face to face services safely, especially for those clients unable to access advice remotely who need an in-person service.

We also changed our working practices to ensure staff stayed safe but could access support at a time that was extremely stressful both for clients and advisers. That we managed this is a huge achievement in itself.

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

Advice in the time of Covid

Despite all the difficulties arising from the pandemic and associated lockdowns we were still able to give advice to more than 16,000 people and help people with over 45,000 new advice issues.

Because 2020/21 was so unique we haven't attempted to compare it with previous years. Patterns and volumes of advice were significantly different and the switch away from an in-person service to services or made appointments at our offices inevitably missed out.

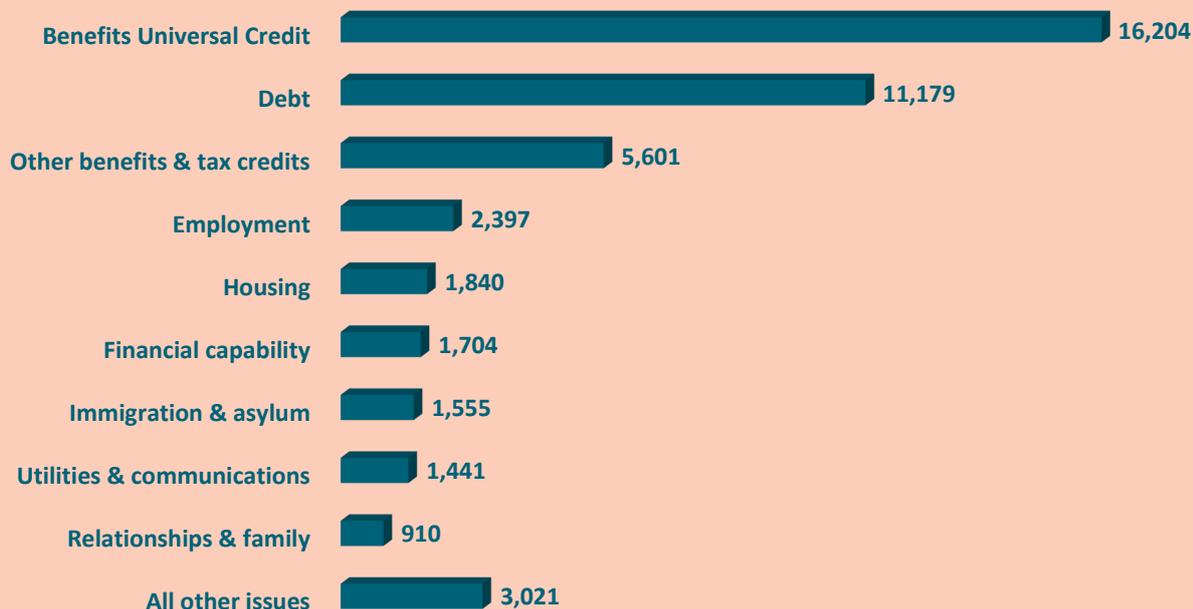
Conversely many people who prefer to contact us by phone or email or webchat found it much easier to do so.

Many clients who would not have previously contacted us by phone, or if they did so would have rung primarily to ask for an appointment found themselves able to get far more advice by phone than they previously thought.

Virtually all of our debt advice, including complex casework was carried out over the phone, with follow up contacts by email or messaging apps or SMS, where possible.



New Advice Issues 2020/21



Help to Claim—at the sharp end of the crisis

The sudden spike in claims for Universal Credit at the start of the first lockdown has been well documented.

Between March and May 2020 the number of people across North Staffordshire relying on Universal Credit rose by 70% from 22,872 to 38,913. This

“Lauren’s” Story

“Lauren” contacted us for advice on the Help to Claim line after fleeing the marital home due to domestic violence, with her two children -aged 8, and 9 months. “Lauren” told us that her ex-partner had been very controlling around finances only allowing her “spending money” so she had no savings or money she could access, she did however have a joint mortgage with her ex. “Lauren” specifically wanted to know could she claim benefits and how would the mortgaged home affect her claim, she was staying with family but wanted to rent her own place as the house was overcrowded. Her ex was threatening to take the children from her because she didn’t have her own home and told her that she wouldn’t be able to rent anywhere because of their joint mortgage.

We checked “Lauren’s” benefits and identified an entitlement to UC of £844.42 and also Child benefit as she had not claimed before as her ex-partner earned over £50,000 p.a.

We were able to reassure “Lauren” that the value of the marital home is ignored for 6 months if she is trying to sell it and can be ignored for an additional 6 months if she is using money from the sale to buy a new home.

We explained that when working out how much help she could get toward her rent her bedroom entitlement would be 2 bedrooms and she can apply for the housing element as soon as she becomes liable to pay rent.

Reassured that she would be able to rent somewhere we talked “Lauren” through the claims process for UC and answered any questions she had completing her application. We also discussed other possible sources of support including information about our Victim Gateway service, and her right to request advance payments of UC if she was struggling financially.

“Lauren” was very grateful for the assistance the advisor provided to her and said she felt so much better knowing that she could start looking for a new home for her and her children.

phenomenal increase demonstrated how crucial Universal Credit was for many families as they negotiated the first lockdown. In many cases they did this without the benefit of their normal job.

It was no surprise then that the demand for the Help to Claim service showed a similar dramatic increase, just at the time we were implementing the move to home working.

It also explains why we helped 40% more people in 2020/21 than in the previous year.

Launched locally in January 2019, Help to Claim provided essential support for people struggling to claim Universal Credit or to make it to their first payment.

The digital claims process was tough to navigate for many people and managing, often with no money was also a huge challenge for them.

In the previous year the majority of people we helped accessed the service in-person either at one of our offices, a library or a local Job Centre.

Once the lockdown was imposed all of those venues closed and people needing the help had to access it by phone, email or webchat. Nor surprisingly phone was the most popular method of making contact.



5,208 clients were advised by our Help to Claim advisers.



87% of them contacted the service by phone and **13%** by Webchat..



£8.5million worth of claims were advised on by CASNS’ Help to Claim advisers

Our concern is that many people who may well have needed in-person support with their claim were unable to get it. How many of them failed to make the claim and struggled on without will probably never be known.

Once the initial spike in claims subsided, the number of local people receiving UC continued to increase, reaching 43,777 by the end of March 2021.

As more people move from the old benefit system to Universal Credit this number will rise and a significant proportion of them will continue to need help to claim.

Building Fulfilling Lives with

VOICES

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

We are currently a member of the VOICES partnership, working to improve services to people with complex needs to help them build fulfilling lives.

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

This has been 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 scope has also increased from just social security benefits to include Housing Advice. Our specialist housing adviser now provides 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.

Meanwhile the Welfare Benefits Leading and Learning (WBBL) team have been working with 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.



58 new cases were taken on by the WBBL caseworkers, referred by their host organisations.



£274,000 of benefits were identified and claimed, helping clients re-establish a normal, settled life



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

“Albert’s” story

“Albert” has been under the supervision of the Integrated Offender Management service and his progress towards rehabilitation was reviewed at the weekly Multiagency Practitioner (MAP) Meeting.

The Citizens Advice WBLL worker working with the IOM service, attends these meetings and was able to input to this review.

It was agreed that “Albert” has made good progress and as he presented a low risk of re-offending had been “listed” for reduced contact. However, “Albert” had told his Probation Officer that he needed to “fill in some forms from the Job Centre” and also asked for some support to have his medication reviewed.

The WBLL worker offered to undertake joint meetings with the Probation Officer and “Albert” to help complete the Universal Credit Work Capability Assessment forms.

This interview was undertaken and the forms completed. The WBLL adviser was also invited, with “Albert’s” consent, to attend a mental health assessment.

During this appointment “Albert’s” difficulties became much clearer and so he was invited to a further appointment to make an initial claim for Personal Independence Payments. The WBLL explained the process to “Albert” and supported the Probation Officer to make the claim with “Albert”.

“Albert” admitted that he had been “worried sick” about completing the UC forms on his own and “there’s no way I’d have made that PIP phone call.”

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.

We are delighted that we will be part of the initial legacy project, Changing Futures, when VOICES finally ends.

In the meantime both housing and benefits staff are working with VOICES and their partners to establish a bank of resources, information and toolkits to allow the work done so far to continue to benefit front-line staff and their service users after the main project ends.

Money Advice in a pandemic

2020/21 has been a very strange year for debt advice. At the beginning of the lockdown the Government, Financial Conduct Authority and Council of Mortgage Lenders all introduced measures to protect borrowers during the lockdown.

Recognising that the loss of earnings for those on furlough and loss of work for those laid off or made redundant during the lockdown, would cause huge financial pressures, most recovery measures were suspended in March 2020 and were not resumed again until August, being suspended again when lockdowns were subsequently re-imposed.



+ 207 clients had debts written off either through a debt relief order or bankruptcy



£2.3 million of debt was written off for those clients



£7.2 million of priority debts (rent, mortgage, council tax etc) was brought to us by clients

One of the main trigger events that brings clients to us is creditors taking recovery action for debts such as rent, mortgage and council tax. With these actions suspended demand was, initially, far lower than normal.

However, as the year progressed it picked up again so that by the end of the year it was approaching previous levels.

However, the biggest change was switching our services onto the phone when we were unable to offer an in-person service.

The more flexible arrangements provided by home working and a telephone service allowed us to offer appointments at more flexible times to suit clients' needs and remove the need for them to travel into our offices.

We will be trying to maintain improvements like

"Mike's" story

"Mike" works full time and, despite the lockdown had carried on working. He approached us because he received notice from the local authority that they were seeking a Direct Earnings Attachment to recover a housing benefit overpayment of £1,060.48 which in this case would have been applied at the rate of 15% of earnings (Around £200 per month).

"Mike" was also paying off rent arrears at £74 per month and council tax arrears at £80 per month.

"Mike" was very concerned that if this deduction went ahead he wouldn't be able to cover his essential day to day living costs and the agreed repayments and needed help to negotiate an affordable payment plan with the council, to avoid breaking the payment plans that have been agreed on his priority debts.

"Mike's" debt adviser made a telephone appointment with him early one evening, so he didn't need to take time off work, and they worked out a realistic monthly budget that showed he could afford £40 a month towards the overpayment, maintain his other repayments and keep up to date with his current bills.

"Mike's" adviser then contacted the council, pointing out the 15% standard deduction would leave "Mike" with a deficit budget and at risk of both defaulting on the existing agreements and incurring further arrears. The council accepted the argument and the evidence of the budget, agreeing to a repayment of £40 a month.

"Mike" was hugely relieved that he would be able to manage all of his debts and current bills and was able to carry on working without the worry of this situation hanging over him.

these once the lockdowns are over and balance them with a resumption of in-person services for those people unable to engage remotely.

The lockdown legacy will be a more flexible service offer.



I just wanted to say a massive thank you. Now my DRO is done I can move on with my life. You have hugely helped me and I can't thank you enough.

Money management in a time of crisis

During a time of major disruption people need help to manage their money more than ever.

We were delighted that the National Lottery agreed to extend their funding for Potteries Moneywise for a further six months during the year, so that an application for refunding could be considered fully.



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



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



Clients were **£87,073** better off with PMW's help.

We were even more delighted that they agreed to another 3 years funding to keep this essential service running.

As well as advice on budgeting, managing credit and using financial services, PMW offers advice on energy issues, especially how to get the best deal on domestic fuel supplies by switching tariffs or suppliers.

The team also give advice on energy efficiency measures to reduce the amount of energy used and thus the cost. This area of work was expanded during the year with funding from the British Gas Energy Trust, Citizens Advice's Energy Advice Project and the Big Energy network. As fuel prices rise sharply, we will be looking to expand it in the future to support more local people.

To cope with the loss of in-person services and to make our support available online, PMW has developed an online platform that combines a website offering information leaflets and videos, with a web-chat facility for advice queries, an online appointment booking facility and a video function for one to one interviews and group sessions.

The platform (<https://pmwonline.org.uk>) was launched during the pandemic and has been used for one to one and group activities, including hosting events for the North Staffordshire Financial Inclusion Group.

Although we have resumed some in-person activities the platform offers huge potential to reach far more people, especially those unable to travel to our normal venues.

“Adil’s” story

“Adil” is a Syrian refugee who fled to the UK during the Syrian civil war and was resettled under the UK Government’s Syrian Resettlement Scheme.

“Adil” moved into a property that he thought would be the start of their new life. However, he noticed various things about the property that caused alarm, including that the heating controls were in his property, but the downstairs’ tenants controlled the boiler. He raised this with the landlord, but was ignored. Having continued to suffer with no hot water he eventually raised this with the local authority as the landlord refused to rectify any of the issues raised.

The local authority served notices on the landlord to rectify the property as they discovered that the landlord did not obtain planning permission to convert the property into two so the property was not fit for purpose. Eventually, “Adil” was advised not to return to the property by the local authority.

In April 2021, “Adil” received a bill from an energy company for £10,738 for the period 2017-2021. He was deeply unhappy and anxious about this so came to CASNS for advice on contesting liability. The PMW advisor checked his benefits, advising on energy efficiency measures and using a smart meter so they can time their use of appliances, and budgeting. After this, the advisor worked with the client to draft a complaint to the energy company.

The energy company wrote back informing him that they had the bill to reflect the dates of their tenancy (nine months). However, this was still a large amount at around £7,000. The advisor outlined the “Adil’s” options including challenging the remaining amount on the grounds that the tenants downstairs did not pay for their usage, “Adil” had no proper use of his energy and was vulnerable. The advisor assisted wrote back to the energy company making this case.

As a result, the energy company agreed to write off “Adil’s” remaining debt and will chase the landlord for this amount. “Adil” was extremely happy with the feels he is much better off with his energy and better able to manage this in future, especially as bills rise.

Locked Out—digital exclusion and the lockdown

For many people the Covid-19 lockdown saw many changes, one of the most common was the huge growth in services and activities that moved online.

Shopping, work, social events on Zoom and keeping in touch with families all saw a huge increase in the amount carried out on line. Our services were no exception.

During the lockdowns, as well switching most advice onto the phone, we also offered advice by email, webchat and, to a limited extent, video.

But for many of our clients, especially those from BAME backgrounds, and those with poor written English, accessing advice online was not a realistic option.

During the lockdown we carried out a detailed piece of research, funded by our national association, into our BAME clients' experience of digital exclusion.

Focusing initially on new migrants and asylum seekers, we found that in the main:

- Pre-lockdown they had accessed advice in person;
- Most had very limited access to the internet or email;
- The best known app was Whatsapp
- Many needed interpreters to help them use digital channels
- Their preferred remote channel was phone.



Locked Out: Barriers to Remote Services

2021

Sophia Hayat Taha

Refugee, Asylum and Migration Support
Service, Citizens Advice Staffordshire North

Jude Hawes

When we extended the survey to people who had lived locally for longer and were better established in the community there were still barriers but some were different.

Money was a major issue with many people unable to afford the equipment or connectivity to home school their children, let alone seek advice. It was not unusual for the only connection to the internet to be a parent's phone.

Language was also another barrier: many people who speak perfectly good English cannot read or write it and therefore struggle with conventional publicity material and to engage online where that requires reading and typing in English.

It is clear that digital channels provide a new way for many people to access advice and many other services.

It is equally clear that for a sizeable proportion of the population such channels are not appropriate and they will continue to need to access advice through more conventional means.

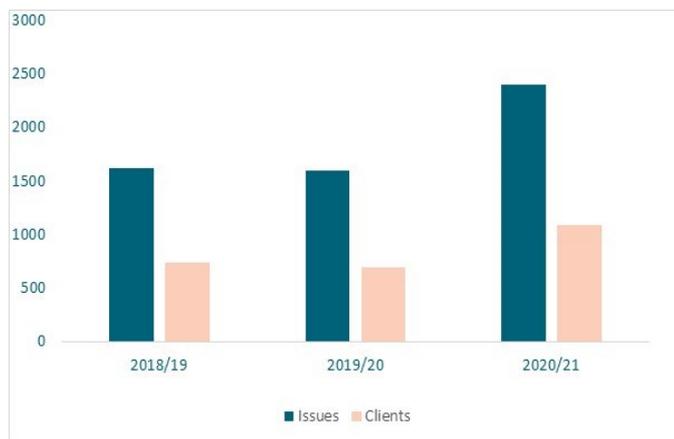
The brave new digital world is currently beyond them and they are at risk of being locked out of services altogether.

Lockdown Advice

Despite entering an unprecedented lockdown the demand for advice soon picked up again, especially as we were able to deploy advisers to new phone, webchat and email services.

Employment

People concerned about how the lockdown would affect their jobs spiked in the early days of the first lockdown and across the year we saw a significant increase compared with previous years.



Queries about pay during the lockdown, the new furlough scheme (accounting for 1 in 10 of all issues), about potential redundancy from people simply laid off work and, later on, about how to ensure safe conditions at work, were all prominent.

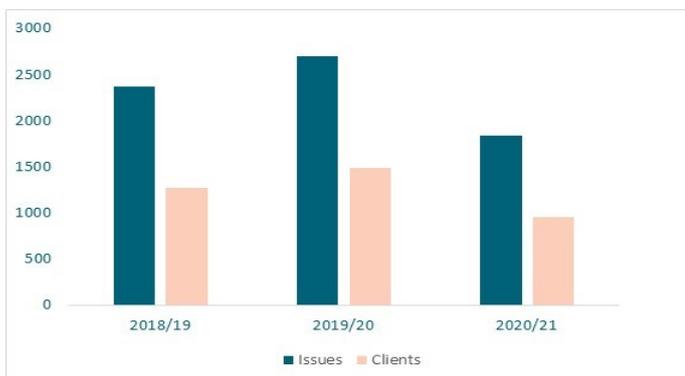
The pandemic affected everyone and reached into every aspect of our lives,. It was no surprise that this major disruption created a demand for advice.

Housing

In March 2020, the courts closed while landlords, and mortgage lenders generally heeded calls for forbearance during the lockdown.

As a result the demand for housing advice fell sharply. There were no evictions and landlords had to find alternative ways of engaging with tenants to recover rent arrears and manage rent accounts.

One of the unexpected by-products maybe a different approach being adopted longer term by social landlords, reducing the number of tenants who face court action for arrears.



The effect on our work was to stop court representations in their tracks (they were not to resume at all for the best part of eighteen months) and shift the emphasis away from defending possession proceedings to a wide range of other issues.

Private tenants, still vulnerable to eviction, became the biggest group of occupiers. Threatened homelessness was another major issue, but significantly less so than in previous years.

“Adam’s” story

“Adam” has been employed with the same company for over 20 years but believes that due to Covid the company is struggling financially.

In November “Adam’s” wife phoned him at work to say that due to a cough she had been told to get a Covid test. “Adam” immediately told his employers and went home to self-isolate.

On returning to work “Adam” was called to a meeting and accused of gross misconduct on the basis of not informing his employer that he was at risk of COVID and deliberately attending work for 3 days when was possibly infected, all of which he denies.

“Adam’s” employer stated that they would dismiss him for gross misconduct unless he signed a non-disclosure agreement promising not to start tribunal proceedings, in which case they will offer him 12 weeks wages in lieu of notice.

“Adam” has decided that he doesn’t want to continue working for the company and is looking for a different job but wanted to know his rights.

We advised “Adam” that prior to a disciplinary meeting he should have been informed about the issue, had time to prepare and been notified of his right to be accompanied. As the correct procedure hadn’t been followed “Adam” has a potential claim for unfair dismissal. We also advised Adam how to challenge any dismissal and the potential strengths of a tribunal claim.

As “Adam” believes that his employer is trying to avoid paying him a redundancy payment we advised “Adam” that that his statutory redundancy pay would be 24 weeks wages and discussed his potential benefits should he finish.

After understanding his options “Adam” told us that he would go back to his employer to negotiate a larger payment to sign the non-disclosure agreement and if unsuccessful will challenge any dismissal decision.

A wide range of problems

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

Immigration and asylum

Immigration and Asylum support was another area of advice that was hugely disrupted by the pandemic. As the feature on our report "Locked Out" shows, many new migrants experienced some of the most severe digital exclusion.

Alongside this at the start of the lockdown asylum dispersals and decision making were halted, removing the 2 situations that generate most of the advice issues we receive from those groups.

However, the deadline for EU nationals to apply for



203 different people used the migrant advice service in 2020/21. About half the number who used the service in the previous year



539 people sought immigration advice.



We dealt with **1,555** advice issues from local people.

settled status generated a significant demand for advice from EU nationals and we continued to support local Citizens Advice offices across the country with these, often complex, queries.

Although we were unable to advise people face to face initially, we piloted a limited, Covid-safe in-person service for vulnerable migrants and set up special advice lines for immigration and asylum issues, staffed by advisers with language skills.

We are extremely grateful to funders such as Stoke-on-Trent City Council, the Community Justice Fund and Children in need for supporting this area of work.

Although our mainstream advice service was quieter than normal, the Children In Need funded Into Schools project was extremely busy supporting vulnerable refugee and migrant families access healthcare and education during the pandemic.

As many faced serious problems with home-schooling, especially accessing equipment and internet connections, the team was frequently called upon to help.

Interim, Covid-related funding from Children in Need kept this service running during the pandemic.

Consumer Advice

In April 2020 we moved over 30 consumer advisers from their contact centre to home working. As a short term measure this proved very effective and allowed us to continue to provide a service.

Longer term though it proved impossible for some staff so we resumed a Covid-safe office based service, in new premises in Chesterton.

During the year **3,692** 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.



862 local cases involved Home improvements & maintenance



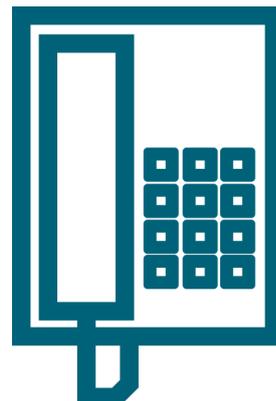
767 local cases were about Transport



425 local cases were disputes about leisure services

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 2020/21 **327** potential scams were identified from callers in North Staffordshire, who were then advised on how to avoid scams or deal with the consequences.

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



“Maria” and “Rosa’s” story

“Maria” (aged 11) and “Rosa” (aged 14) came to the UK in February 2020 from Albania with their mother “Sarah”. “Rosa” has physical disabilities and asthma and the family were dispersed to Stoke in April as it was not safe for them to continue living in a hostel during the pandemic

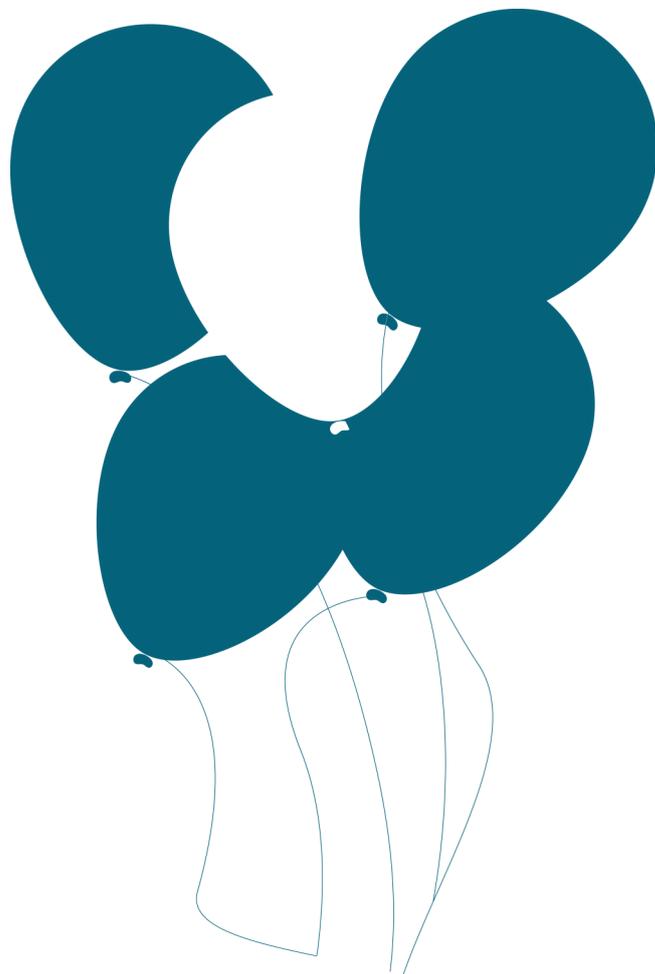
The children were referred to CASNS’ Into Schools by the local Health Team and the project worker contacted the family, using a telephone interpreter. She began by answering the family’s questions about living in Stoke and the COVID rules. She then explained her role, and about school applications and school closures during lockdown.

“Sarah” explained that the family did not have enough clothing or food in the house as they had been sent to Stoke without their ASPEN card (the card on which their financial support is provided) and had only given one £20 food voucher by their SERCO Housing Officer 4 days before.

Their project worker passed this issue to her colleagues in the Advice Team who contacted SERCO, Migrant Help and the Home Office to try and speed up the ASPEN card delivery. In the meantime, she contacted the local church and YMCA to arrange for food parcels to be delivered to the family. She collected clothes for the girls and their mum from colleagues as well as books, stationery and games.

Once the family’s financial support was in place, the project worker rang them again to have a thorough discussion with them about their choice of schools for the girls. Once this was decided she completed and submitted their application forms to the local Educational Authority. The applications were accepted, and the project worker obtained school uniforms for the girls and arranged a socially distanced interview between the school, the girls, their mum and her towards the end of August. This meeting went well, and the project worker walked with the family to the school to show them the route they would use for the first day of term.

At the end of the girls’ first week in school, the project worker rang the family again, to find out how they were getting on. Both girls were delighted with their school, their teacher and were already beginning to make friends.



Extremely helpful with friendly and knowledgeable staff.

My advisor was fantastic, helped so much, genuinely could not rate the service any higher, its amazing.

20,440 people from North Staffordshire visited Citizens Advice’s website in an average month in 2020/21



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 it has been re-commissioned so we can continue to support local victims for years to come.

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



as the victim themselves and each case is dealt with on its own merits, within the scope of the service.

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

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

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.



they have experienced.

The impact of a crime on its victim can be as unique

Making a difference through advocacy and influencing

During the pandemic we have highlighted the impact of the lockdowns and restrictions on the people who use our services

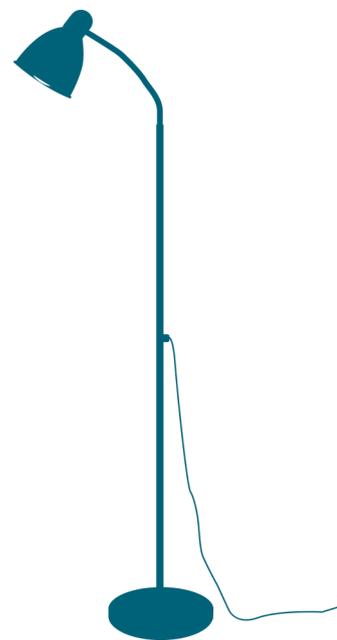
The **'Locked Out' report**, mentioned earlier in this review of the year shows what we learnt about how many of our most vulnerable clients were affected by the lockdown and the issue of digital exclusion.

We also contributed evidence of our client's experience, case studies and statistics to a report produced by Staffordshire University's Centre for Business, Innovation and Enterprise: **'The Post Covid-19 crisis and its impact on poverty and destitution in Stoke-on-Trent.'**

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, Ofgem have announced they will be investigating the scheme.

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.

Your advice was brilliant, helped an awful lot. The advisor explained everything in a very easy to understand way.



During lockdown many vulnerable migrants were especially harshly hit by the closure of face to face services across the local area and struggled to access support by phone or online.

Right at the end of the year the Home Office decided to issue all asylum seekers with a new version of the Aspen card they use to access cash and make payments. The chaotic nature of this rollout, hampered by the lockdown restrictions, created a serious problem for many.

We have raised this and other issues with and work closely with our local MPs.

An issue we raised with them was the proposed ending of the £20 uplift to Universal Credit in April 2021. Fortunately local and national lobbying, highlighting the impact this cut would have on many poor and vulnerable people and many people preventing from working by the continuing restrictions, persuaded the government to retain the payment for another 6 months.

Unfortunately a similar campaign later in the year failed to prevent the vital, lifeline payment coming to an end.

Unequal impacts—EDI and the pandemic

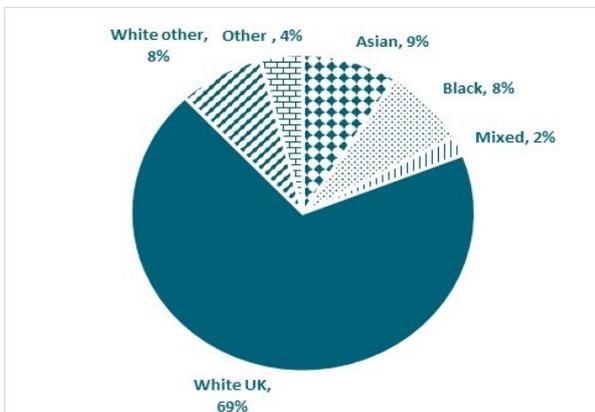
It has always been essential to us that our services are accessible as possible and that we were able to include as many members as possible of the area's diverse communities within CASNS.

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

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

It became apparent very early on that the Covid pandemic affected different communities in very different ways. Many vulnerable migrants were unable to engage with remote services, as we discovered when carrying out the research for the 'Locked Out' report.

Often they had been the most frequent users of our in person services and when we were able to reopen to the public we piloted Covid-safe services targeted to meet their needs.



The chart above shows that over 2/3 of our clients identified as White UK and the percentages were almost identical to previous years.

However, looking at other protected characteristics showed that proportion of clients reporting a disability or long term illness fell slightly, the proportion of younger people rose and the proportion of older people fell sharply (from 20% to 15%).

These changes are almost certainly explained by the changes to service provision, support to vulnerable people introduced by the government and other bodies and the change in the profile of enquiries, reported elsewhere in this report.



27% of our clients reported living with a disability or long term health condition



8% of our clients were aged under 25



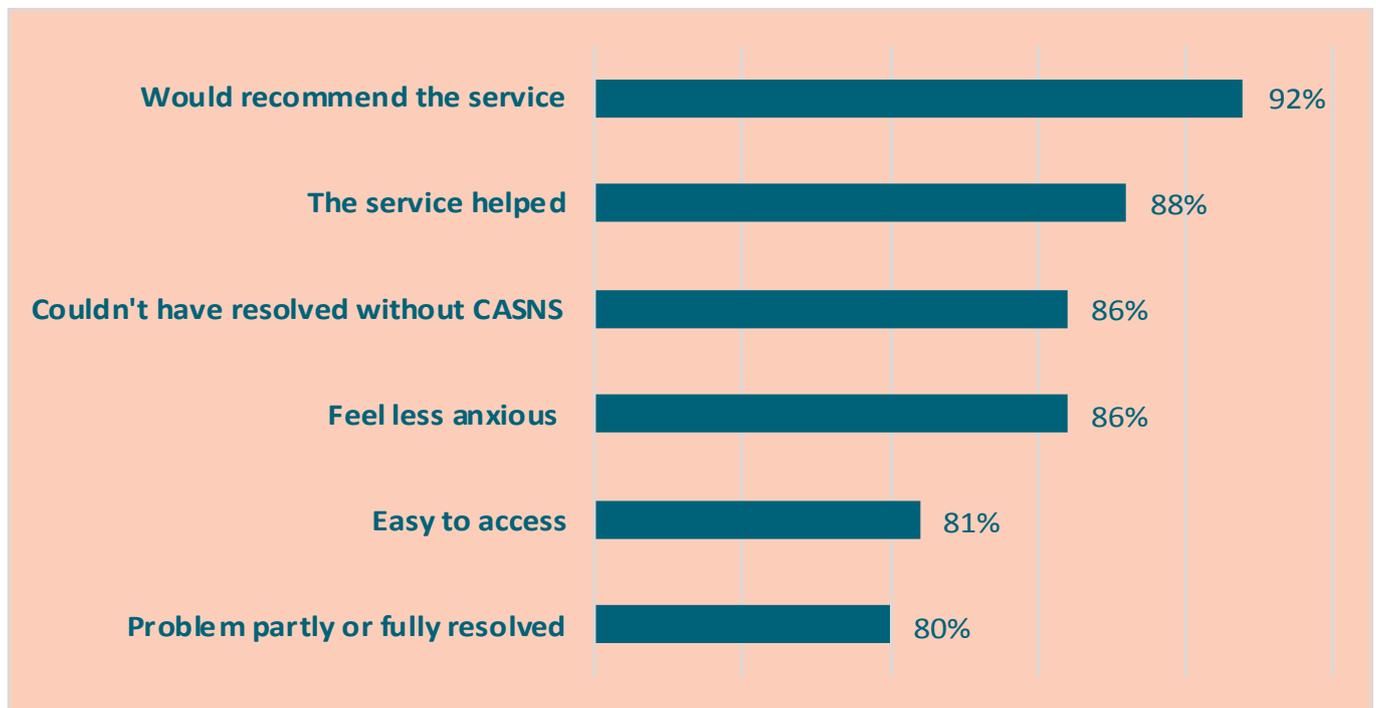
15% were over 60 years old

The lockdown led, for example, to a noticeable reduction in reported hate crimes. Previously many had occurred outside the home and with people confined to their homes for much of the year, the likelihood of becoming a victim of hate crime outside the home fell dramatically.

Conversely enquiries involving domestic violence rose sharply.

As we emerge from the lockdowns we will take the opportunity to ensure we are offering the best access to advice that we can to enable all groups in society to get the help they need

What our clients think of our lockdown services

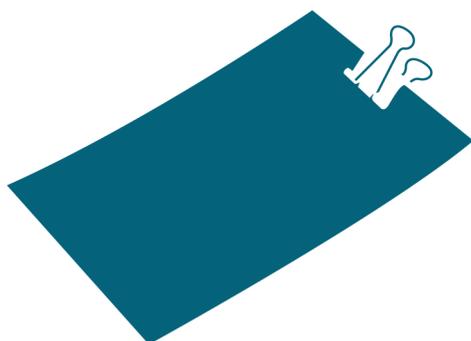


Everyone using our service is offered the opportunity to take part in the national client survey.

The table above summarises the results for 2020/21 for people contacting CASNS.

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

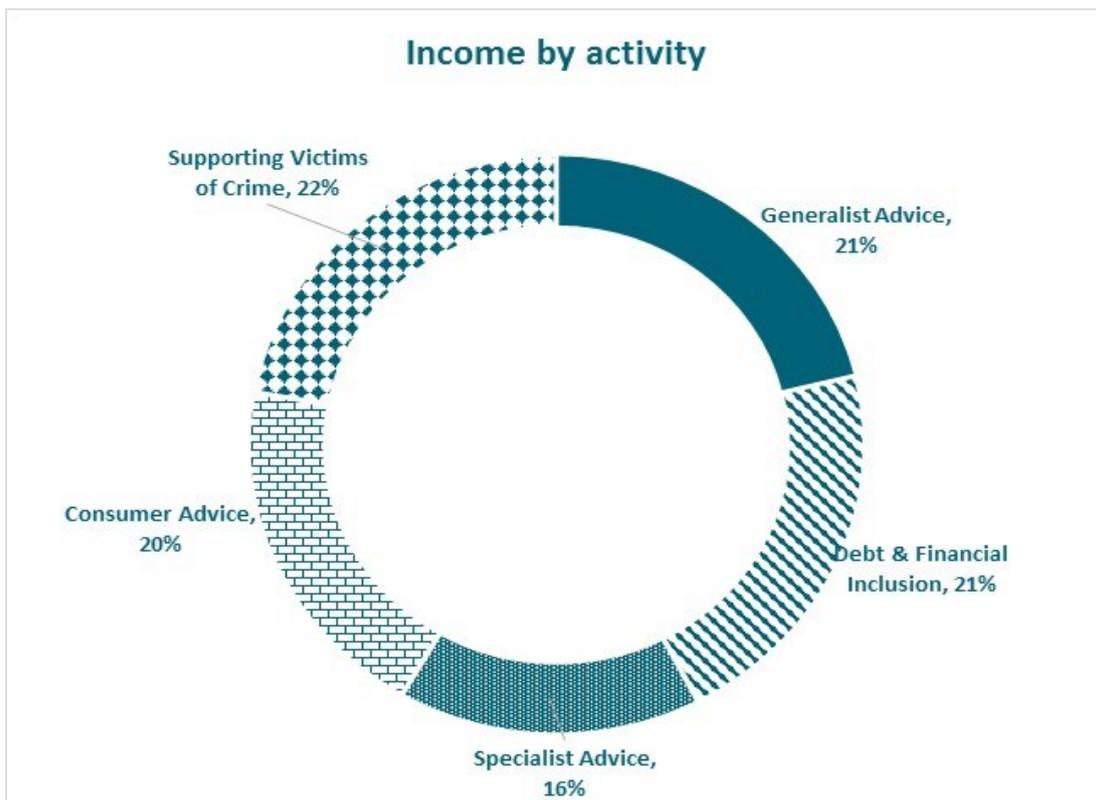
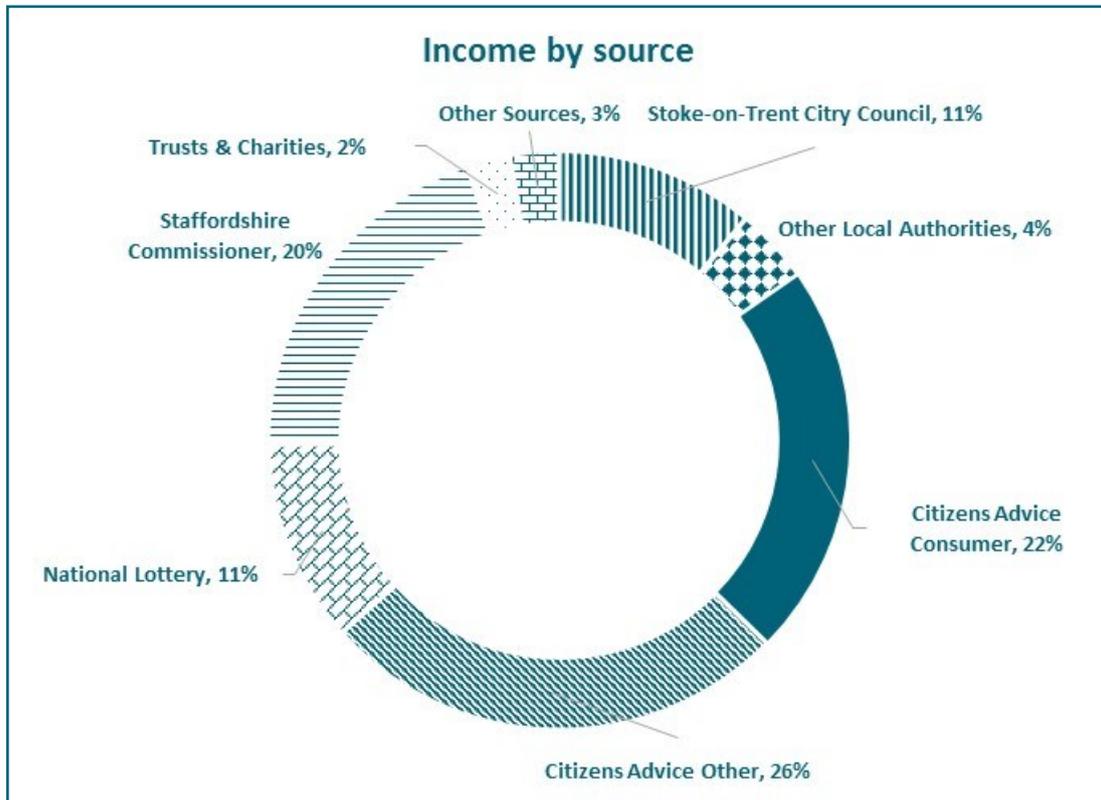
The low rate of positive answers to the question about the problem being resolved may be due to the timing of the question. In some cases the question will have been asked before the advice has had time to take full effect.



I cant thank you enough, you've been a life saver. I could not have got through this on my own, i am just waiting now for the outcome so for that reason I cannot score the question "is your problem resolved" with a higher score.

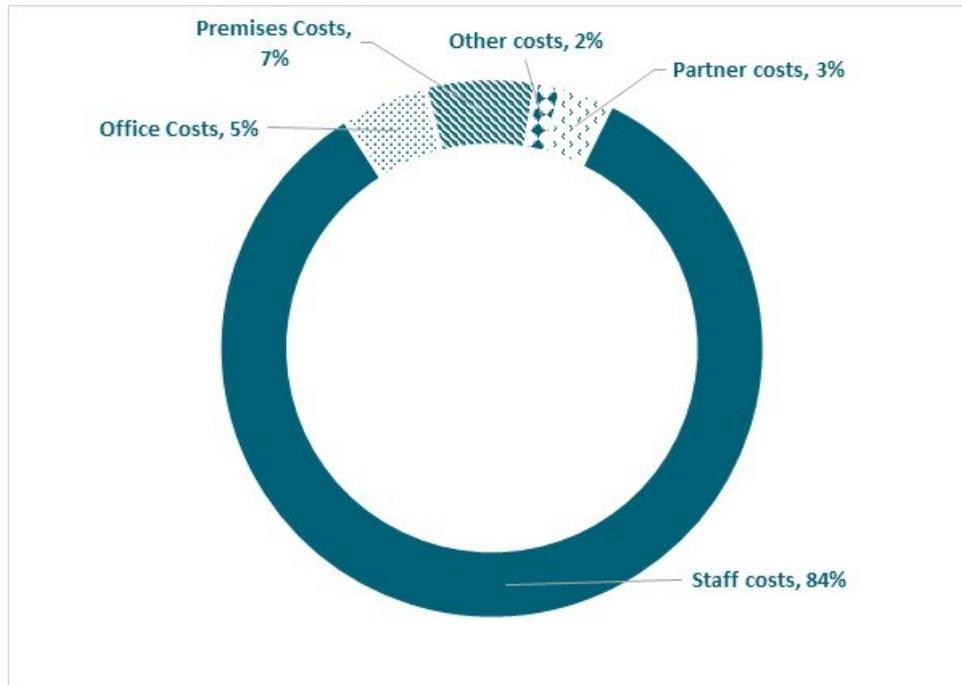
Our money in 2020/21

Without the support of our funders we could not deliver the services that we do or help the many local people that we do. The following charts summarise where the £3,908,751 we received in 2020/21 came from and how it was split between our activities.



Where we spent our money

We spent £3,699,808 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 Advice and Pensions Service (via Citizens Advice)
Henry Smith Charity
Children in Need

The North Staffordshire Multiple Sclerosis Society
The Department for Energy and Climate Change
Citizens Advice
Aspire Housing
Newcastle-under-Lyme Partnership
The Access to Justice Foundation
Community Justice Fund
Migration Exchange



Staffordshire North & Stoke-on-Trent

Contact Us:

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www.snsCab.org.uk

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

www.staffsvictimsgateway.org.uk

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

Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux

Registered Charity number: 1001204

Follow us on social media:



For advice ring:

Debt: (01782) 408625

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 Tuesday, Wednesday, Friday 9.30 a.m. to 12.00 p.m.

If you have experienced a Hate Crime: 0330 111 999

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

For everything else:

0808 278 7876

