

Annual Impact Report 2023/24

**citizens
advice**

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



Citizens Advice: The People's Champion

Thank you for taking the time to read our Annual Report. Citizens Advice Staffordshire Stoke-on-Trent (CASNS) has a long and proud track record of supporting our residents communities, dating back to 1939. Over the last 85 years we have firmly established ourselves as “The People’s Champion”.

As a registered charity, we constantly seek to better understand the challenges faced by the residents we seek to serve, as this helps us to develop our service offer in response to their needs. In so doing, we are also better able to act as advocates when speaking to other agencies on their behalf; for example, local government, the police, energy providers and debt collection agencies, to name but a few.

During 2023/24 we continued to provide help to over 27,000 residents across North Staffordshire, including debt advice, money management, consumer advice, housing advice and benefits advice, as well as supporting refugee, asylum seekers and victims of crime, delivering £15.5m in savings to central and local government in the process (that represents a return of £4.89 for every £1.00 invested in our service).

From the feedback we receive from our clients, we know just how much they value the service we provide; however, we will never just rest on our laurels and will continue to expand and improve our offer in response to the demands of our users. As always, we will continue to rely on the support of our incredible staff and volunteers, without whom we would not be here.



Craig Browne, Chief Executive, CASNS

Our Charity, Our Vision:

Our vision is to be:

A charity where clients are at the centre of everything we do.

A charity where we work together to support each other.

A charity where everyone is an advocate for the service.

A charity with a positive culture where everyone feels valued.

A charity where everyone feels challenged and supported.

A charity that is dynamic, growing and embraces change.

A charity that is an exemplar for Citizens Advice.

A charity that is financially sustainable.



Our Impact 2023/24



27,177 unique individuals advised by our local services



£25,500,314 worth of financial gains secured for clients including **£17,381,474** of written off debt



93,332 brand new advice issues were advised on



2,367 people received advice and support to develop money management skills or energy advice.



£110,866,703 worth of Debt was reported to our debt advisers



1,617 people received housing advice, including being represented at county court hearings



48,347 Victims of Crime received advice and information
639 received in depth support from Victim Care Coordinators



7,932 people were advised on welfare benefits including **2,893** on Universal Credit

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 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 2022/23



£15.5 million worth of savings to local and central government or **£4.89** for every £1 invested



£90.6 million in wider social benefits of **£28.56** for every **£1** invested



£45.6 million in direct financial benefits to our local clients or **£14.4** for every £1 invested

These figures are based on the £3.2 million received to fund local advice services

Our Brands



We could not provide our services without local and national partners, who provide funding and familiar branding, giving Clients confidence in our services.

As needs change, we seek to innovate by seeking new partnerships, which can help us learn and expand the reach of CASNS to where it is most needed.

Debt is the Number One Issue

While Debt continued to be the most numerous advice area, there was only a small increase of 8% on 2022/23. There was, however, a large increase in the level of Debt reported to our Debt Advice Hub and DRO Hub workers.

We saw a much larger increase in the number of Benefits Issues, with Universal Credit rising by 115% and other Welfare Benefit Issues rising by 102%, with an overall Benefits Issue increase of 109%. Household Support Fund payments featured prominently. Utility Issues rose once more, as Clients continued to struggle with increasing fuel costs.

Charitable support and Foodbanks did not even exist as a separate category before 2022/23 but now feature prominently in the list of issues raised, again indicating how the crisis has affected local people and driven new demands for advice.

Housing and Consumer were also significant areas of work.



Both Local and National

CASNS can be said truly to operate both locally and nationally. Our primary focus remains North Staffordshire and one of the major developments of the year was to welcome CA Cheadle and Leek CA in completing the move to one CA member covering the whole of the district that began in 2013 with the merger of Stoke-on-Trent, Biddulph and Newcastle-under-Lyme CA offices.

This means we have a physical presence in all the main towns in the area allowing local people to access advice in person if they choose to. It also allows us to look at the advice needs of the whole sub-region as well as individual communities within it.

We have also worked closely with a range of locally based community and residents' groups across the area, bringing our much-needed services into local communities and top community venues such as the foodbanks in Staffordshire Moorlands and Newcastle-under-Lyme.

At the other end of the scale, we are part of four Citizens Advice services that operate nationally offering Consumer Advice, Consumer Energy Advice, Debt Advice and advice on claiming Universal Credit, both by phone and webchat. These services make advice far easier to access for people needing them wherever they live. Local people obviously can and do use them too.



Supporting Residents in Time of Crisis

One issue has dominated our waiting rooms and phone lines this year and that has been the cost-of-living crisis.

This has hit North Staffordshire especially hard, because of the high numbers of people receiving social security benefits, high levels of fuel poverty (Stoke-on-Trent has the second highest rate of fuel poverty in the country) and low wages.

What started as an issue primarily affecting our clients' ability to manage their energy accounts in the face of spiraling costs, it has spread to affect all aspects of their lives.

This has ranged from referrals to foodbanks, issuing vouchers for clients to use in supermarkets, provided by the Household Support Fund, to providing fuel vouchers to ensure clients could heat their homes and keep the lights on during the winter.

Working with partners across North Staffordshire we have supported unprecedented numbers of clients unable to afford the basics, in numbers we have never seen before.

 DRO Hub

£

This morning I received an email from the Insolvency Service informing me that my application has been accepted. I am overwhelmed and I can't thank you enough for your prompt professional assistance in completing it. It's absolutely brilliant news and I feel as if I've come to the end of a long road with your help. God Bless You.

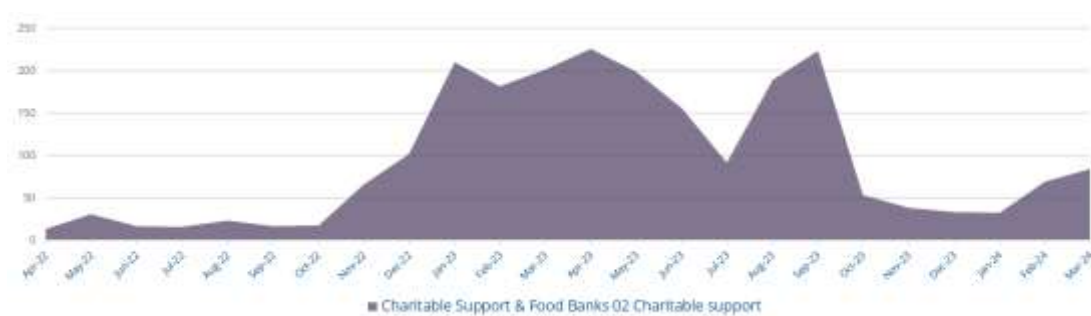
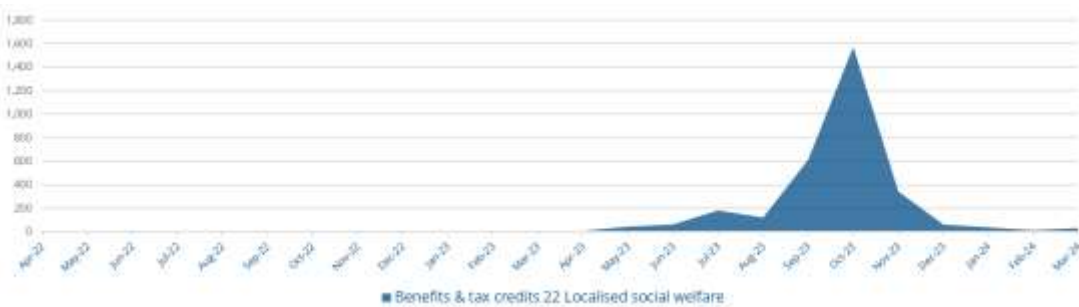
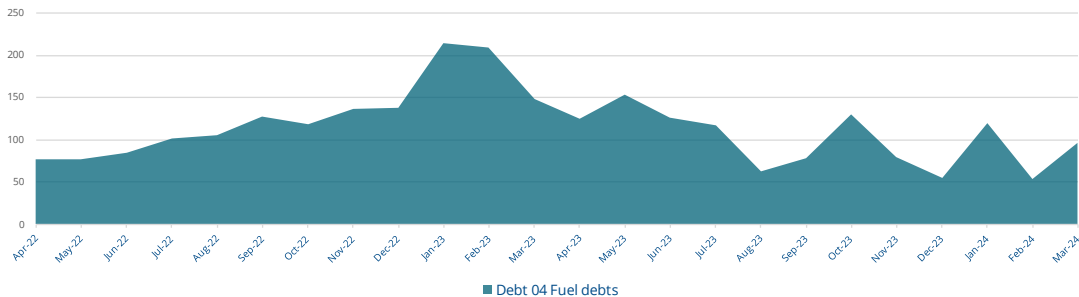


The Persistent Crisis

Our response to the crisis involved not just advising individual clients but also producing regular reports on the crisis which have been circulated widely among partners to inform them of the local impact of the crisis.

We also worked with the ‘Stronger Together through Winter’ Partnership in the city and the ‘Here to Help’ partnership in the county.

With no end in sight to the crisis, spiraling inflation, rising rents and interest rates hitting levels not seen since before the financial crash, it is obvious that the need for our services will persist for the foreseeable future.



Help for a Helper

Steve was a single man living alone, on Universal Credit (UC) and struggling to budget. He worked for the NHS through the pandemic but had a mental breakdown and was not well enough to work. He was introduced to CASNS workers by volunteers when visiting Bethel Church Foodbank.

Our worker went through his income and expenditure, and it was clear that the client was living on very little due to bailiff deductions of a third of his UC for Debts, including Council Tax. He could not afford to keep the meter topped up, so had no gas since January. He showered at his Mother's house and wore a coat and hat at home.

Steve was issued with two £49 fuel vouchers via Stoke on Trent City Council Household Support Fund (HSF) and offered a full Telephone assessment.

Steve was not claiming council tax support benefit, so we sent him a link to complete an application. He had Severn Trent Water debts, so we applied The Stoke on Trent City Council HSF scheme, which granted £150. We also applied to the Severn Trent Water Trust Fund and received £713 towards his water debt. He was accepted

onto the Big Difference Scheme, which discounted his future water bills, by £200 over the year.

Steve may be entitled to more UC. We explained the work capability assessment and he put a note on his journal to ask about this. If he is found to have limited capability for work and work-related activity his award could increase.

Steve was subject to the bedroom tax, so we applied for discretionary housing payment from the local council.

We applied for council tax hardship, as he cannot afford to pay. We completed a Scottish Power Trust fund application towards the energy debt.

After a month, we called Steve to follow-up on the Outcomes. He had paid the bailiff again which had left him without enough to eat or heat his property. We provided fuel and shopping vouchers from the household support fund.

The client was incredibly grateful for our worker's help and said he had gained trust, and reassurance that he was able to work with us. This was a huge step forward for the client, as he feels able to start the debt advice process.

Potteries MoneyWise: on the frontline



3,093 people were helped by the Potteries Moneywise Team as a whole.

774 clients were advised at the Newcastle and Moorlands Foodbanks as part of our continuing partnership with the Trussell Trust.



City of
Stoke-on-Trent

1,419 people received specialist energy advice through our projects funded by Citizens Advice, Energy Redress Fund, British Gas Energy Trust and Western Power

917 received assistance with Stoke Fuel Vouchers.

470 people were helped with other financial capability issues through other funding streams including North Staffs Carers, ST4C, NSCHT Financial Wellbeing, NSCHT Benefits and SNBL Financial Wellbeing.



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I have come today as I was worried about what I'm entitled to as I have no-one to ask. I have no computer. Heard about the event on Radio Stoke. Thanks for writing everything down I feel much better.

Case Study 2 – Potteries MoneyWise

Millie and her partner live in local authority housing. She is within a notice period to leave as her partner has recently inherited a house. They will be moving into this property, but it has no boiler. Neither work due to ill health. Millie was in remission from cancer but has had a relapse and has now been diagnosed as terminally ill.

Millie is in one month's rent arrears. She has spoken to the council and needs support to create a payment plan. She has Council tax arrears, and a Liability order issued with bailiffs instructed to remove goods. She also has arrears on her electricity account and is struggling to budget. We gave her a discretionary energy payment (DEP) to help.

We completed a benefit check and a budget with the client. We advised her about Energy saving measures. We added the client to the priority service register, as her medication needs to be refrigerated. We made a referral to the Green Doctor, who can support with applying for a boiler grant. We will complete a Big

Difference scheme application with Severn Trent due to the low household income, once we receive income proof.

We advised Millie that her partner may be entitled to PIP, and how to apply for council tax support.

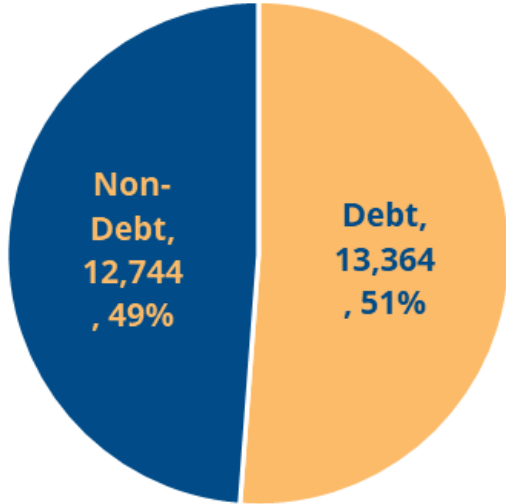
Millie is eligible for the warm home discount, so has been directed to the helpline to claim. We have also issued her with a heated throw & electric hot water bottle from the Trussell Trust Cadent funding. We issued fuel vouchers for the pre-payment gas meter.

Due to her negative budget, we referred Millie to the debt team for support with all arrears.

As a result of our advice, Millie and her partner were more comfortable and secure, and financially better off by £10,499.

Our Response to a Mountain of Debt

More people contacted us for help with Debt than any other single issue. During 2023-24 we helped at least 13,364 unique individuals with 24,107 Debt Issues. Given the increasing pressure on household budgets from stagnant wages and dramatic cost-of-living increases, this is hardly surprising that we saw more Debt Clients than we have ever seen before.



The relative proportion appears to have fallen at 51% compared to approximately 66% last year, but this is due to an increase in Benefit Issues, rather than any improvement in the situation.

Many of the people who were previously helped by Money Advice workers based at our Stoke Office (Hanley) were now helped by Debt Hub – Stoke, leading to a small drop in the number of Clients seen.

Reported Debt rose from £30,300,563 (31% Priority/69% Non-priority) in 2022-23 to £111,435,847 (34% Priority/66% Non-priority). In the first half of 2024-25 we have already recorded £98,474,556.



£17,381,474 worth of debt was written off by on behalf of our clients



1,051 clients had their debts written off through a Debt Relief Order or Bankruptcy application



1,765 clients were struggling to pay their council tax

A Fresh Start

Olivia is a vulnerable single woman with multiple long-term health conditions living in Stoke Council accommodation. She is currently unemployed, struggling with Debt and facing immediate Bailiff action, which really frightens her. She has no savings or assets.

Mental Health problems mean she is unable to deal with creditors without a lot of support. Her Debts include Rent Arrears, Fuel Debts, Water Arrears, Benefit overpayment (not HB), Council tax.

With the help of a family member, MaPS DAP - West Midlands started to establish the scope of Olivia's Debts and began the process of contacting creditors. This process took some time because of her difficulties. Eventually it was established that a DRO was the best way forward.

Our advisers helped Olivia to make a Breathing Space application to stabilize her situation while the DRO was being processed with the help of our National Debt Advice Hub. This was approved in January 2024.

As a result of our advice, £29,257 of debts were written-off.



Money &
Pensions
Service

citizens
advice

The Benefits of Advice

In 2023-24 it was estimated that Stoke-on-Trent residents alone could be losing out, collectively, on between £30 and £100 million per year in unclaimed entitlements. One of the biggest issues affecting residents was the cost of energy.

Stoke-on-Trent suffers from the second-highest rate of fuel poverty in the country at 22.9 per cent, behind Birmingham with 23.2 per cent.

Funding from Stoke-on-Trent City Council enabled us to provide Money MoTs, starting in Meir, one of the areas of highest need, then moving around the city.

Over the course of 2023/24, through our Money MOT project we supported 4,170 individual residents, resulting in £569,060 in personal debts written off and £2,148,306 in additional income gained.



Get your free

MONEY MOT

and make the most of your money

BENEFIT CHECKS

Check you're getting all the money and help you're entitled to.

BUDGETING ADVICE

Make your money go further.

DEBT SOLUTIONS

If you're struggling to pay what you owe, we can help.



<p>Stoke North Childrens Centre</p> <p><i>Bishop Rd, Chell Heath, ST6 6QW</i></p> <p>Mondays, 9.00 am to 12.30 pm</p> <p>December 18th</p> <p>January 8th, 15th, 22nd, 29th</p> <p>February 5th, 12th, 19th, 26th</p>	<p>Middleport Matters</p> <p><i>Newcastle St, Middleport, ST6 3QY</i></p> <p>Fridays, 10.00 am to 12.00 pm</p> <p>December 15th</p> <p>January 5th, 12th, 19th, 26th</p> <p>February 2nd, 9th, 16th, 23rd</p>
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Improving Benefit Uptake for the Digitally Excluded

Frank came to the Biddulph drop-in with his wife. They needed assistance to apply for a Blue Badge for him as his mobility has deteriorated with age. They were unable to cope with the online application form.

We completed the Blue Badge application and discussed their situation. Frank is not currently receiving Attendance Allowance (AA) or Disability Living Allowance (DLA). We completed an AA application for him using the online application form (this only took 20 mins!). If it is successful he should be entitled to high rate AA of £108.55 a week.

The couple's income is currently too high for Pension Credit, but we advised them to return for a benefit check when they receive their AA decision.

As a result of our advice, Frank now has his Blue Badge and additional annual income of £5,644.60



 CASNS Biddulph
Generalist Advice

£

I really do appreciate everything you do at Citizens Advice. Tina resolved my issue perfectly, better than I had expected. She asked me the relevant questions and she just knew how to word the form, which is obviously her prior knowledge and great understanding of these matters. I would have just answered yes or no and not expanded on the answers if I had tried to complete it by myself.

Supporting Consumers

When money is tight and budgets hard pressed, it is more important than ever for consumers to be able to enforce their legal rights. Replacing a broken-down washing machine, for example, can easily tip a family budget over the edge.

Citizens Advice Staffordshire North & Stoke-on-Trent has been part of the Citizens Advice National Consumer Helpline since 2015, answering hundreds of thousands of queries from consumers based across the country.

In 2023/24 our Consumer Advice Team answered 162,059 calls, including 36,512 that were Energy Advice related. Our advisers also engaged in 12,098 webchats and responded to a further 11,699 webform enquiries.

Demand for Consumer Energy Advice has continued to rise and we are delighted to be part of this service, providing valuable intelligence to support Trading Standards in fulfilling their enforcement responsibilities.



Adam Jogee MP visiting our Consumer Advice Team

Supporting Victims of Crime

Alongside our mainstream advice services, we have been the principal source of support for victims of crime in Staffordshire, since 2015.

The Staffordshire Victim Gateway and Restorative Justice Service (delivered in partnership with Citizens Advice Staffordshire Southwest) is a unique service within the wider Citizens Advice network.

Since October 2021 we have also delivered Uniting Staffordshire Against Hate, the first countywide service targeted at supporting victims of hate crime and providing training to front-line staff. Both services are commissioned by the Staffordshire Commissioner for Police, Fire and Crime.

73,604 Victims were referred into the service

48,347 victims received advice and information and **629** received more in-depth support



Championing equality and promoting diversity

People can be systemically disadvantaged because of their membership of a particular group. To counter this we have always tried to make the organisation look like one where a wide range of people belong and will be welcome. Alongside that we have always developed and delivered services targeting specific groups and communities.

We have recognised the needs of vulnerable migrants for many years and have developed services to try and meet those needs. We continue delivering services to people fleeing Ukraine, asylum seekers in the two hotels in Stoke-on-Trent, developing our expertise in challenging decisions that clients have no recourse to public funds and developing our immigration advice offer.

We have also delivered the USAH hate crime service across Staffordshire and continue to support people with significant mental health issues in partnership with Combined Healthcare NHS Trust and people with complex needs as part of the Changing Futures initiative, also in Stoke-on-Trent.



361 Clients received immigration advice



504 clients were helped by the Refugee and Asylum Team



76 families were supported by our Into Schools Project, funded by Children in Need



59 clients were advised on discrimination issues



Helping Ali find a safe, secure future

Ali was referred to us for help with benefits. He was aged 66 and had recently been granted refugee status after being in the UK for some 20 years (previous asylum claims had failed). Ali had been homeless and destitute, for much of that time, unable to work or study.

After being granted refugee status, Ali claimed Universal Credit, but on his 66th birthday, he was notified that he needed to claim state pension, because he was no longer eligible. The referring agency assisted Ali to claim his pension, but he received a decision saying that he had nil entitlement because he had paid no national insurance, having never been employed in the UK.

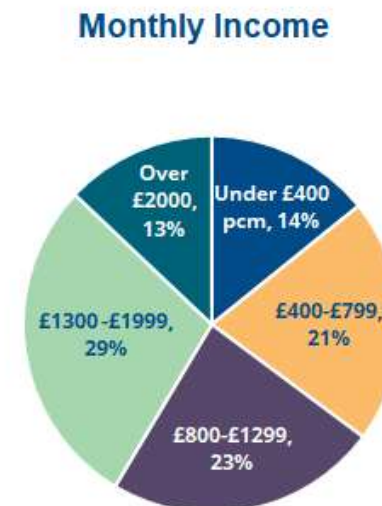
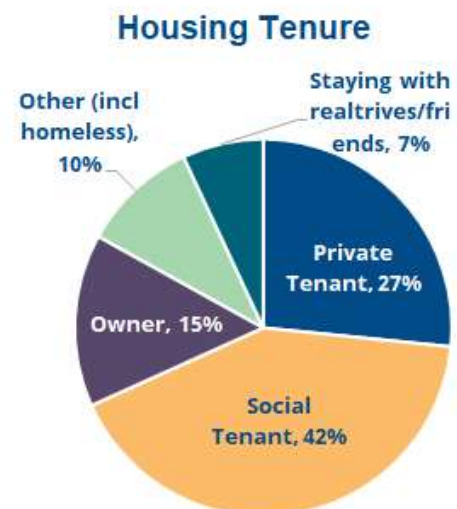
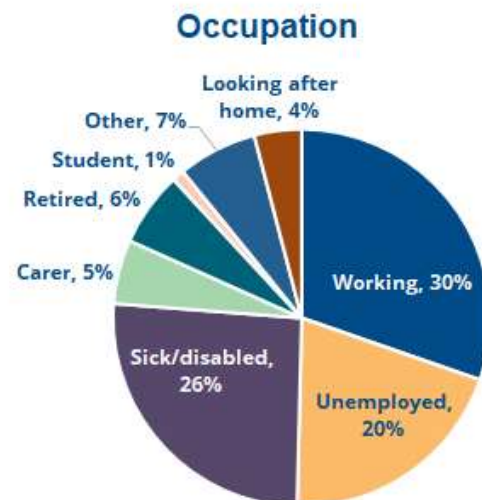
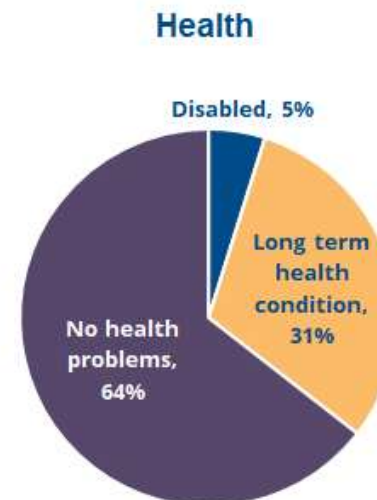
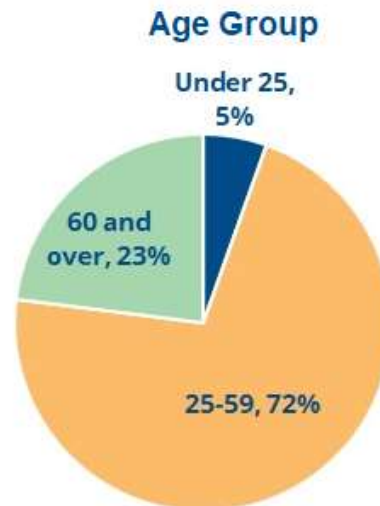
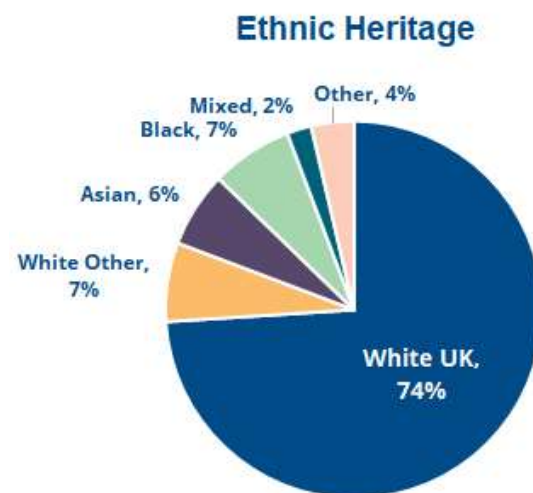
We arranged an appointment to help Ali make an online claim for Guarantee Pension Credit. There was a processing delay and Ali needed several appointments for help chasing-up the Pensions Service, and eventually to request advance payment.

Delays, and a lack of contact from the pensions service continued so we complained. When that complaint was not responded to, we sought the support of Ali's MP, who provided support. From helping Ali to claim Pension Credit to seeking the assistance of his MP, 4 months had passed. The claim was processed approximately 2 weeks after complaining via the MP and full arrears were paid.

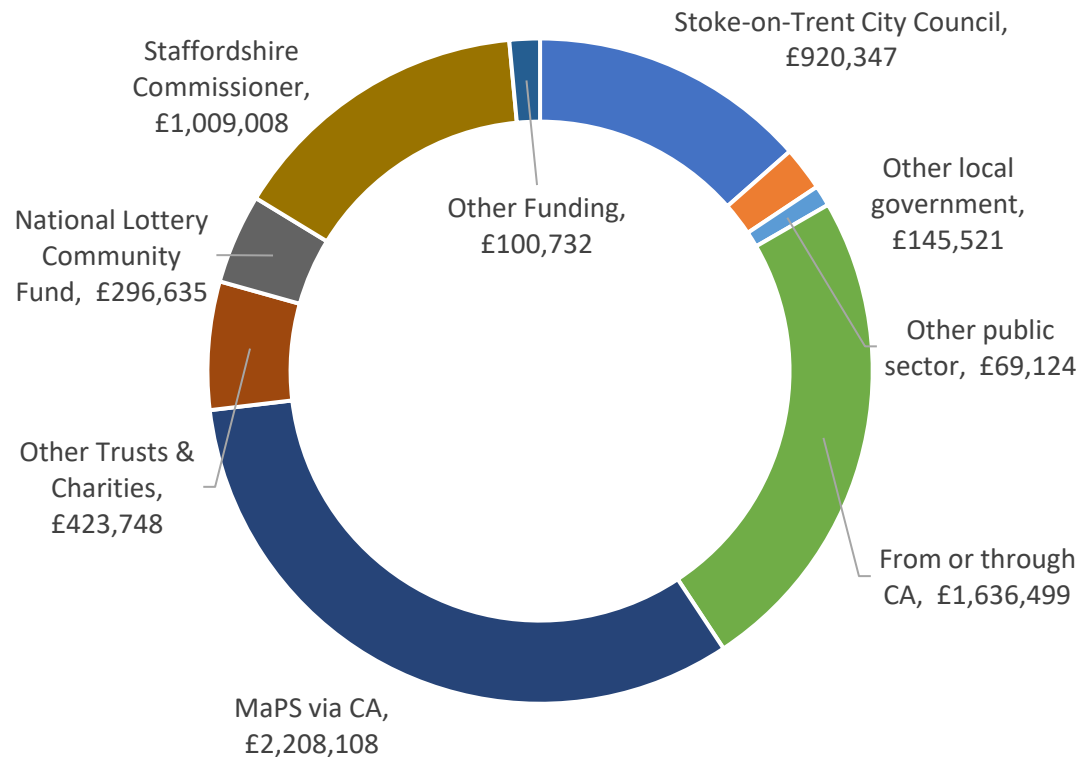
We referred Ali to Stoke-on-Trent Council for a homelessness assessment and arranged for it to take place by telephone from our offices due to Ali's language difficulties. Stoke-on-Trent Council decided that they had a duty to house him. They made a final offer of a bungalow.

We will continue to support Ali to claim the relevant benefits for his new circumstances.

Who uses our services?

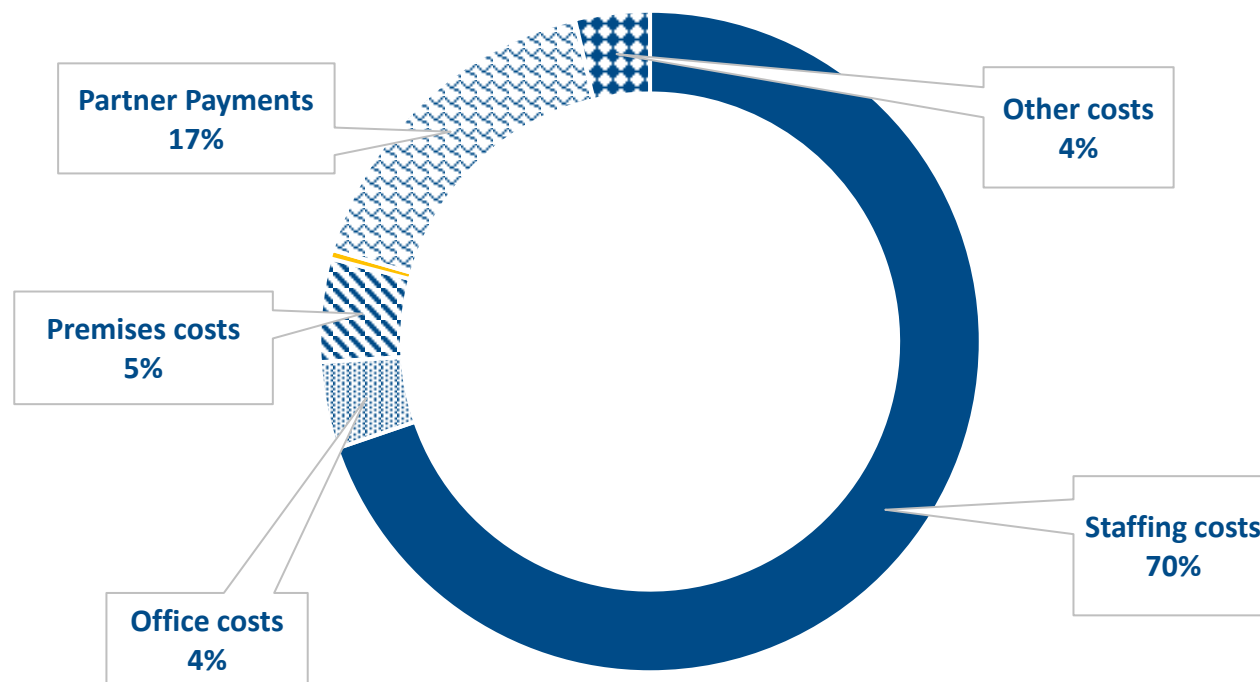


Our Funding in 2023/24



- **From or via Citizens Advice (56%)**
- **Local government (16%)**
- **Other public sector (16%)**
- **Trusts & Foundations (11%)**
- **Other (1%)**

Key Areas of Spending in 2023/24



Staff Costs £4,594,262

Partner Payments £1,112,286

Premises Costs £332,034

Office Costs £279,656

Other Costs £240,060

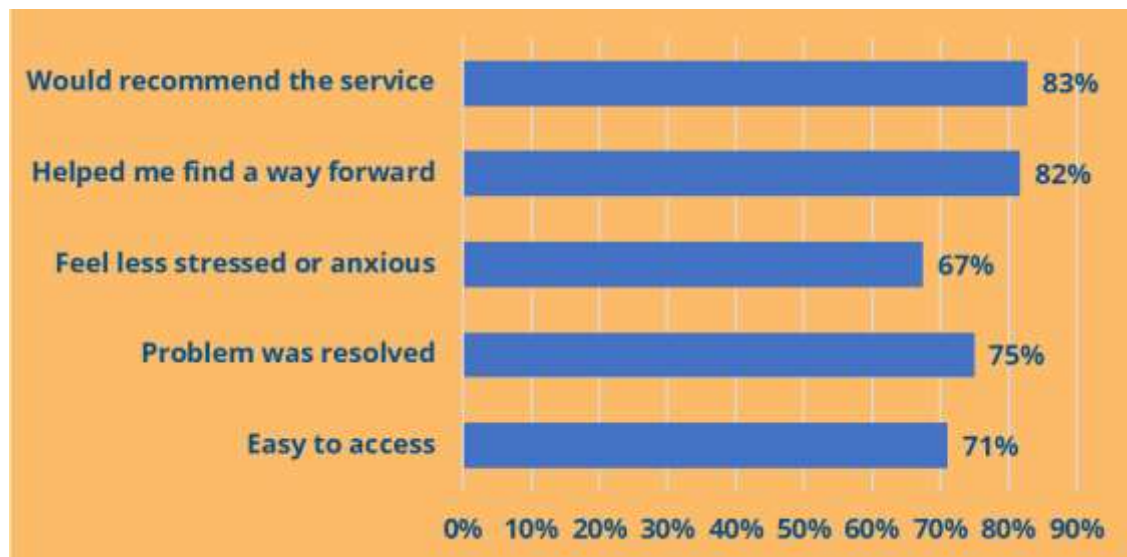
Governance £27,401

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

- Stoke-on-Trent City Council
- The Staffordshire Police, Fire & Crime Commissioner
- Newcastle-under-Lyme Borough Council
- Staffordshire Moorlands District Council
- Biddulph Town Council
- The National Lottery Community Fund
- The Legal Aid Agency
- The Money and Pensions Service (via CA)
- The DWP (via CA)
- Children in Need
- BEIS (via CA)
- Stoke North Big Local
- Combined Healthcare NHS Trust
- Citizens Advice
- Access to Justice Fund
- British Gas Energy Trust
- Energy Savings Trust
- Staffordshire Community Foundation
- Keele University
- Staffordshire University
- Refugee Action
- Justice Together Initiative
- Western Power
- Trussell Trust
- North Staffordshire Multiple Sclerosis Society
- NCompass

Over to our Clients

We give the final word to our Clients. These are the results of our Clients Satisfaction Survey for 2023/24:-



The good news is that all but one category improved on the previous year; however, the “feeling less stressed or anxious” measure fell from 80% to 67%. We suspect that this is more of a reflection of the situation in the country as a whole.



DRO Hub



I have been given a new chance in my life to get back on my feet without stressing each and every day. From the bottom of my heart I cannot thank you ladies enough. If I ever come across anyone in the same situation I was in. I will be highly recommending this five star help, which was not only professional but you also made me feel like you were my friends. God bless you all. X



CASNS Biddulph
Generalist Advice



I really do appreciate everything you do at Citizens Advice. Tina resolved my issue perfectly, better than I had expected. She asked me the relevant questions and she just knew how to word the form, which is obviously her prior knowledge and great understanding of these matters. I would have just answered yes or no and not expanded on the answers if I had tried to complete it by myself.

.... some more kind words

“To say I’m over the moon is an understatement, honestly. You have been the best person I could have asked for, helping me with my debts and getting the DRO through. I am very, very, grateful and my life has just got a whole lot better because of Citizens Advice!”

“I never really thought about going to Citizens Advice, but I am so glad I did. I wanted to write this email because I needed you to know that it means the world to me that this has now happened and so very quickly, I can’t believe it.”

“It is an invaluable service and the advice I was given confirmed what I thought was correct, but I felt I couldn’t trust my own initiative. I was provided with even more information than I expected, which was a great help, it made me feel much better. Long may the service continue, it’s wonderful!”

“You should be proud of your colleagues and I thank them from the bottom of my heart for caring for me and I would advise anyone to be looked after by these guys. Thank you for getting me out of this situation and making me smile again.”

.... and finally

Contact Us

Address: Advice House, Cheapside, Hanley,

Stoke-on-Trent, ST1 1HL

Email: advice@snsCab.org.uk

Tel: (01782) 201234

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 and Stoke-on-Trent CABx

Registered Charity number: 1001204

Follow us on social media:



For advice ring:

Debt: (01782) 408625 or 0800 240 4420

Potteries Moneywise: (01782) 408685

Help to Claim Universal Credit: 0800 144 8 444

Consumer Advice: 0808 223 1133

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

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

Refugees & Asylum: (01782) 407969 Wednesday, Friday 9.30 a.m. to 12.00 p.m.

If you have experienced any type of crime, including hate crime: 0330 0881
339

For everything else:

0808 278 7876 (local advice line)

0808 144 8848 (national advice line)



Staffordshire North
& Stoke-on-Trent