

**CASNS Impact  
Report 2023**

**Supporting  
North  
Staffordshire  
through the  
Cost-of-Living  
Crisis**



**citizens  
advice**

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

# Our Impact in 2022/23



**21,270** unique individuals advised by our local services



**£8.6 million** worth of financial gains secured for clients including £1.2 million of written off debt



**65,429** brand new advice issues were advised on



**2,518** people received advice and support to develop money management skills or energy advice.



**£30,300,563** worth of debt brought to our debt advisers



**1,119** people received housing advice, including being represented at county court hearings



**37,368** victims of crime received advice and information. **837** received in depth support and **365** victims of hate crime were supported



**4,179** people were advised on welfare benefits including **1,682** 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 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 2022/23

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



**£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** million for every £1 invested

# Our Brands



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 have helped us make a real difference to people's lives here.

# The impact of the crisis on our clients

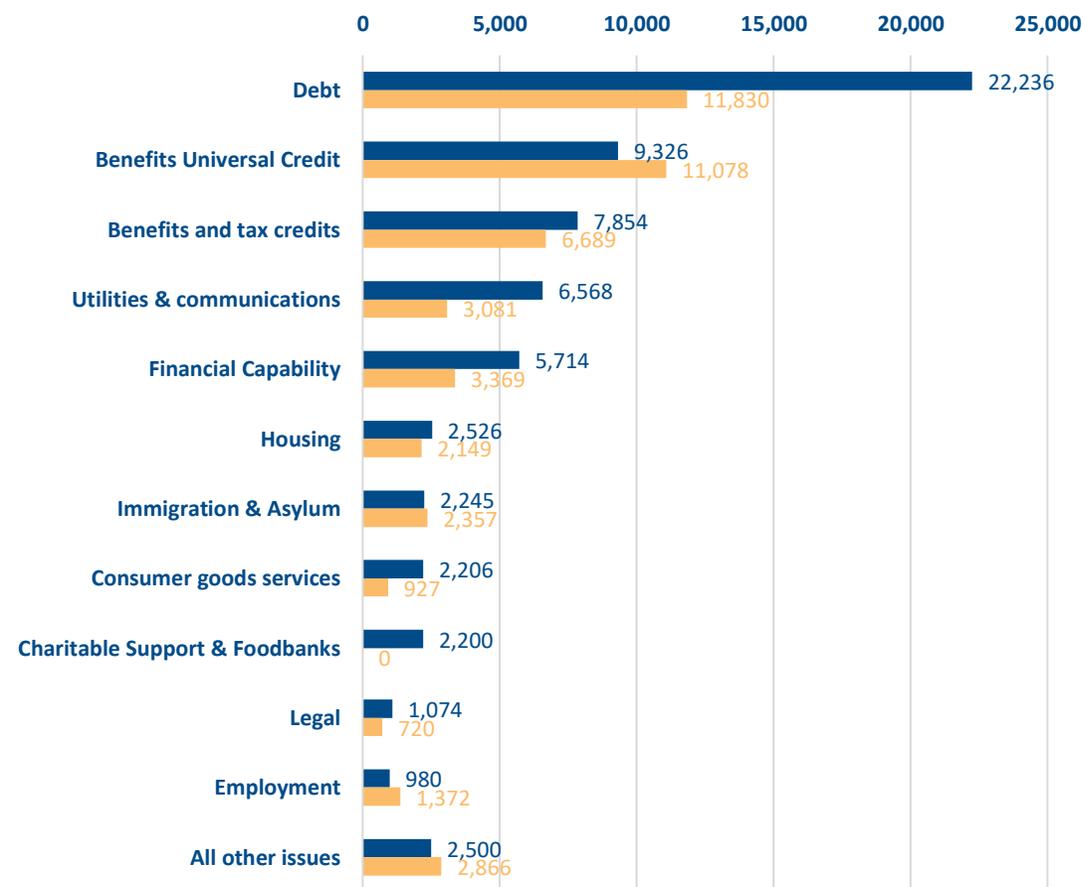
2022/23 saw massive increases in the numbers of clients affected by debt, with debt issues doubling compared to the previous year, as the much-anticipated post-Covid surge in demand finally materialised.

We also saw similar increases for issues raised about utilities or communications, which focused, not surprisingly, on domestic energy; as well as significant increases in financial capability-related issues, as clients sought help with managing their money in the face of the crisis.

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

Housing, Immigration and Asylum and Consumer were all significant areas of work and social security benefits, whether involving Universal Credit or other benefits was once again the second largest category, emphasising how important they are locally. Housing, in particular, has been affected by the rising cost of living as rising rents and mortgage rates lead to increased levels of arrears

New Advice Issues 2022/23



# 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.

# Cost of Living - the persistent crisis

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

While this has been a national problem, it 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 spiralling costs, it has spread to affect all aspects of their lives. The final quarter of the year has seen a huge increase in the number of clients needing crisis support.

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.



*"My adviser was fantastic. Nothing was too much trouble, so friendly and articulate. He is definitely an asset to Citizens Advice Bureau" – a grateful welfare benefits team client.*

# 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, spiralling 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.

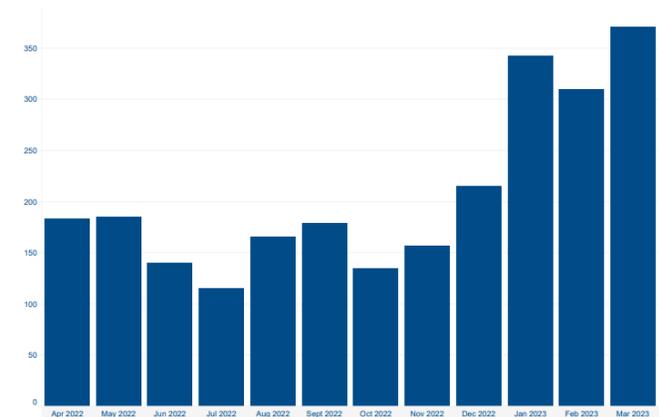
## Turning down the heat 2



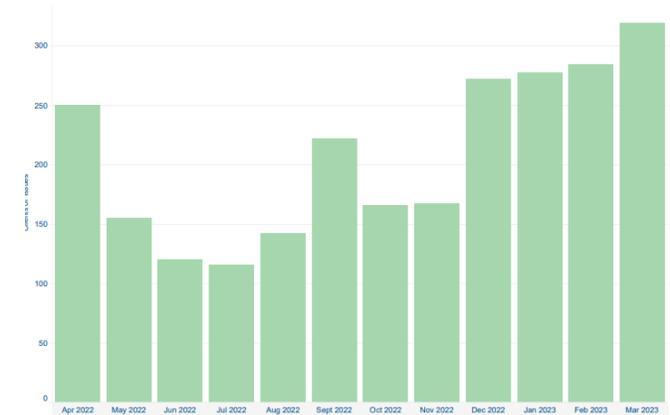
How the cost-of-living crisis is *still* affecting North Staffordshire  
December 2022 Update



The blue bars represent the number of clients approaching us for help with food, cash other emergency support during the year. We had outstripped 2021's total by September 2022.



The bars on the green chart represent the number of clients approaching us for help with their energy accounts. Again, the underlying trend throughout the year has been upwards.



# “Norman’s story”

*“Norman” is 62 years of age and lives alone in a house he inherited from his parents.*

*“Norman’s” only income was Contribution based Employment and Support Allowance and he was struggling to make ends meet, using his local Foodbank for food. As he wasn’t receiving any means tested benefit, he wasn’t getting any help with the costs of the prescriptions he needed for his health issues.*

*He was receiving the single person’s discount on his council tax but not receiving Council Tax Support, which he was unaware of until we advised him to claim it. This has reduced the balance on his account to £17 for the rest of the year.*

*His energy supplier had recently increased his monthly payment from £129 to £294 and had told him they would later raise it to £419, which he could not afford.*

*We have helped him claim Personal Independence Payment, which will increase his income and entitle him to additional support.*

*We contacted his energy supplier, checked that his account was in credit, got him onto the Priority Services Register and negotiated a reduction in his monthly energy costs to £300 a month, instead of over £400.*

*We also helped “Norman” apply for Severn Trent’s Big Difference scheme, to clear his water charges for this year and reduce them for next year.*

*“Norman” was unaware of the extra help he is now getting until he encountered a Potteries Moneywise adviser at his local Foodbank. Had he not done so then he would have been facing a very cold and anxious winter.*



# Potteries Moneywise – on the cost-of-living frontline

The first call for many clients needing help with managing their money is Potteries Moneywise. Funded by the National Lottery and an ever-growing group of other funders, the team offers help with budgeting, developing money management knowledge and skills and vital advice on energy accounts.

Increasingly, we have taken advice and support out to the communities that need it most, especially those that are the furthest from our base in Hanley. We have worked with community groups in Fegg Hayes, Blurton, Bentilee and Fenton.

We have worked with Community Connectors at the Community Lounges and Social Prescribers. We have developed a fruitful partnership with Combined Healthcare NHS Trust in their community resource centres and the University Hospital.

During ‘bite back’ week we supported the England Illegal Moneylending Team in raising awareness of loan sharks in Newcastle-under-Lyme.

Recognising the importance of numeracy skills in managing money, we have been working with both the City Council and County Council’s Multiply adult numeracy initiatives, to integrate this into our service. This has enabled us to reach many people who would avoid traditional adult education initiatives and help them develop essential skills that will not only help them manage their household budgets but benefit other aspects of their lives.



**Potteries MoneyWise**  
Supporting the Money and Pensions Service

**Talk Money Week**  
**'HERE TO HELP'**

Join us for Free and Confidential Advice

- Budgeting Advice
- Energy Advice
- Benefit Entitlement Checks

Tuesday 8th November  
10am - 1pm  
**Bentilee Neighbourhood Centre**  
Dawlish Drive, Bentilee, ST2 0EU

Wednesday 9th November  
10am - 1pm  
**Affordable Foods**  
77-81 Meaford Drive, Blurton, ST3 2BB

Thursday 10th November  
10am - 12pm  
**Meir Community & Education Centre**  
Pickford Place, Meir, ST3 7DY

Friday 11th November  
10am - 12pm  
**Hanley Indoor Market**  
Potteries Centre, Hanley, ST1 1PW

**CONTACT US**  
01782 408685 | pmw@casns.org.uk



**Potteries MoneyWise**

**SOCIAL TARIFFS FOR BROADBAND**

If you are claiming Universal Credit or other benefits you could be entitled to a cheaper broadband deal

**Example**  
Monthly average broadband package cost = £34.50  
Monthly Social Tariff start from as low as £12  
Potential Annual Saving of £270

**What are social tariffs for broadband?**  
Cheaper deals are offered by some broadband providers to customers in receipt of certain benefits.

**How much could you save?**  
Savings will differ depending on your provider

**Are you eligible?**  
Contact your current provider to ask what deals are available if you are claiming UC or other means tested benefits. Not all providers offer the deals so you might like to consider switching provider if you can get a better deal with another provider

**FOR HELP AND SUPPORT CONTACT US**  
01782 408685 | pmw@casns.org.uk

# PMW – on the cost-of-living crisis frontline



**457** clients were advised at the Newcastle and Moorlands Foodbanks following the launch of a new partnership with the Trussell Trust



**1,350** people received specialist energy advice through our projects funded by Citizens Advice, Energy Redress Fund, British Gas Energy Trust and Western Power



**764** people were supported through our other financial capability activities funded by the National Lottery, Stoke North Big Local, Combined HealthCare NHS Trust and ST4 Carers



*“My adviser was very kind, reassuring, understanding and knowledgeable. She always got back to me promptly and I don’t know what I would have done without her”*

# “Ali’s” story

*“Ali” is a 78-year-old Iranian national, who came to the UK in 2002 as a visitor. He continued to live here after his visa expired, as an ‘over-stayer’. “Ali” came to the attention of the Home Office in April 2009 and claimed asylum, but this claim and his appeal were refused in 2010.*

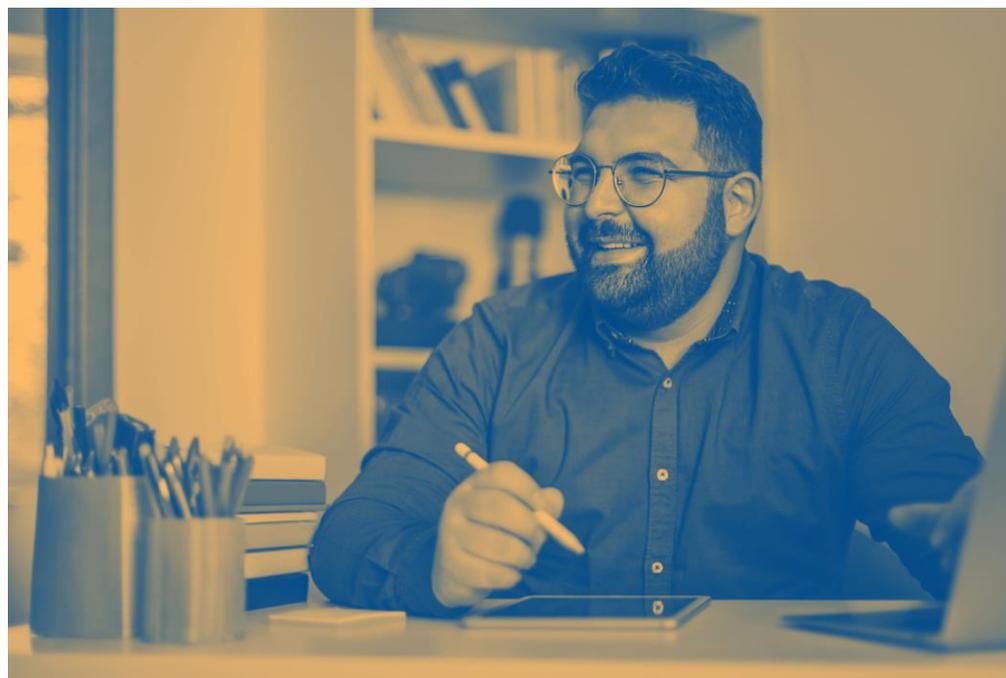
*Since then, he had made several ‘further submission’ applications, which were all refused. In 2022 a solicitor assisted “Ali” to apply for leave to remain on ‘long residence’ grounds. The application succeeded, with “Ali” granted 2 years leave to remain, but with the restriction that he had no recourse to public funds.*

*“Ali” is elderly and has serious health issues – in remission from cancer, with both thyroid and heart problems. His only family in the UK – an older brother - has supported him over the years but is living on benefits himself. “Ali” works in a friend’s shop when he can, but this only provides enough income to make a small contribution to household bills and leaves the brothers struggling to pay the rent and keep warm.*

*“Ali’s” brother had approached one of CASNS’s partners in December 2022 for help with rent arrears and the organisation referred him to CASNS’ Welcome Advice Project to see whether “Ali” could claim benefits himself.*

*We helped him apply for a change of conditions, to remove the bar to public funds, by showing the Home Office that he was at risk of destitution. The adviser helped “Ali” collect the evidence to support his case, including letters from his brother confirming the support he had given him, and from their landlord confirming their living arrangements, bank statements, recent utility bills, and medical evidence about “Ali’s” health. The application had to be made online and in English, so the adviser did this– making sure we had the right evidence to support it.*

*In April 2023 the Home Office approved the application and lifted the bar to accessing public funds. The adviser assisted “Ali” to make a claim for Pension Credit, so that he would be able to support himself and live without hardship alongside his brother. The brothers tell us that they feel secure and peaceful for the first time in years. Ali doesn’t have to try to work anymore, and they can pay their bills and their rent. He is pleased that he can ‘pay his way’ at last.*



# Mounting a response to a mountain of debt

Yet again debt was the commonest type of problem brought to us by clients.

Such a trend is hardly surprising during a cost-of-living crisis as more and more people across North Staffordshire struggle to maintain even their essential payments.

It has now reached the stage where more of our clients are in debt than are not. The chart below shows nearly 2/3 of our clients have debts (solid blue) while 1/3 do not (striped blue).



While we have always seen many clients in debt, never have we seen so many in a single year.

Joining Citizens Advice's national debt advice hub in February extended our services and will have helped boost the numbers but these numbers are still unprecedented.



**13,230** clients sought debt advice on **22,236** debt issues.



They brought with them **£30,300,563** worth of debt, 31% of which was priority debt and 69% was non-priority debt



**£1,174,442** worth of debt was written off by on behalf of our clients



**136** clients had their debts written off through a Debt Relief Order or Bankruptcy application



**2,355** clients were struggling to pay their council tax

# “Maria’s story”

*“Maria” and her husband “Paul” both suffer from serious ill-health with multiple issues: COPD, arthritis and psoriasis. “Paul” needs oxygen while he sleeps.*

*They had relied on their relatives to help them out during the Covid pandemic. Unfortunately, one of “Maria’s” family failed to pass on the energy payments she was meant to be paying on their behalf and they quickly ran up arrears.*

*When “Maria” approached us she had been contacted by her energy supplier who was demanding to install a pre-payment meter, which “Maria” did not want and would not accept a payment plan.*

*We checked her financial situation and found she had debts of over £30,000, including the fuel arrears, so discussed several options, including bankruptcy. Having helped her to raise the fees with an application to a charity we guided her through the process and in the end over £32,000 worth of debt were written off, allowing “Maria” and “Paul” a fresh start with their finances.*



# The Benefits of Advice

Each year it is estimated that between £30 million and £100 million worth of social security benefits and tax credits go unclaimed in Stoke-on-Trent alone.

This is money that local people are entitled to but are not claiming for many different reasons. That money can make a huge difference to hard-pressed families in North Staffordshire if we can help people claim it successfully.

Cheadle CA joined CASNS in January 2023, allowing us to re-engage with the Help to Claim service and resume supporting people to claim Universal Credit, now the main means-tested benefit for people in low-paid work or unable to work.

Benefits advice remains a core activity at all of our offices across North Staffordshire, especially Leek and Biddulph, although it is also the commonest enquiry category in Newcastle and Kidsgrove as well.



2022/23 saw the VOICES project replaced by Changing Futures and we continued to offer specialist benefits advice to people with complex needs.



Our National Lottery Funded **Potteries Gold** project ended in 2022, having helped us re-focus how we used volunteers, supported partners to give high-quality benefits advice and developed our social media and publicity.



**Welcome Advice**, also funded by the National Lottery, started in June 2022 providing advice, support and volunteering opportunities to vulnerable migrants, including helping those able to claim to access their benefit entitlement.

# “Yaryna’s” story

*“Yaryna” sought our help through her son-in-law as she is receiving medical treatment for a terminal condition. She is worried that as she is unable to work, she won’t be able to contribute to household bills, despite her illness, which requires her to keep warm.*

*“Yaryna” left Ukraine and came to the UK in September 2022. She has come to live with her daughter and son-in-law, “Petruso”, and their children because she could not receive the necessary medical treatment at home during the war.*

*In Ukraine she lived independently and cared for her son’s children (he has been conscripted into the army). However, after emergency surgery in August 2022, she has needed care which only her daughter was able to provide, and so she travelled to the UK as soon as she could.*

*People fleeing war in Ukraine are now able to claim Personal Independence Payments (PIP) and Universal Credit (UC). “Yaryna’s” family could help her to make these claims but were completely flummoxed by PIP’s complex entitlement rules and the Work Capability Assessment within Universal Credit, understanding both of which is key to making successful claims.*

*The CASNS adviser explained the rules to “Yaryna” and helped her and her family complete the questionnaires to reflect the real level of care and her true mobility needs. The adviser also explained the application and assessment process for disability benefits and provided a written summary of all the advice - especially vital when the claimant cannot attend appointments herself.*

*If “Yaryna” cannot access her full entitlements she and her family will have great difficulty meeting the rising costs of food and fuel, and she will continue to worry that she is placing a significant burden on her family. Claiming disability benefits is complex for many UK residents but is especially challenging for someone newly arrived from abroad.*



# Rising rents + interest rates = Housing crisis



**1,119** clients contacted us with housing issues



**421** people received specialist housing advice



**148** people were represented at the county court through the legal aid funded Possession desk scheme providing emergency representation.

*"The service I got on the day I went to court was very good. I would not know what to do without your help. Thank you so much."*

*'Lisa' contacted the CASNS housing team because her landlord was trying to evict her using the accelerated procedure for assured shorthold tenancies.*

*She worked part time due to her ill-health and was very anxious about losing her home. The rent was affordable and as she had lived there for twenty-eight years, she had an established support network close by, which she feared she would lose if she had to move. She was also concerned that she would struggle to find another affordable property. She had lived there for twenty-eight years and had always been up to date with the rent.*

*When we investigated 'Lisa's' case and the law that applied to it, it became clear that in fact her tenancy had been an assured tenancy as the original landlord had not served the required notice to make it a shorthold at the outset.*

*We drafted a legal defence to the possession claim and submitted it. Shortly afterwards the landlord withdrew his claim and the threat to Lisa's tenancy disappeared as he had no legal grounds on which to regain possession.*

# Supporting Consumers

When money is tight and budgets hard-pressed it is more important than ever that consumers can enforce their legal rights. Replacing a broken-down washing machine can easily tip a family budget over the brink.

CASNS has been part of the Citizens Advice national consumer helpline since 2015, answering hundreds of thousands of consumer queries from across the country.

In 2022/23 we have added consumer energy advice to our services as more and more people have experienced disputes with their energy suppliers.

Demand for consumer advice continues to rise nationally and we are delighted to continue to be part of the service, delivering this often overlooked category of advice and providing valuable intelligence to support Trading Standards fulfil their enforcement responsibilities.

*"I just wanted to thank the team involved who managed to contact, not once but twice, Scottish Power and help us resolve our ongoing issues! I didn't think it would be dealt with so quickly, if at all without CA intervention and the ability to contact the supplier, something we had tried to do over 6 days with no heating or hot water!"*



**133,588** consumer calls answered

**31,056** energy calls answer



**10,023** energy and consumer webchats were completed



**2,989** people from North Staffordshire were advised by the national consumer helpline



We hosted two visits by staff from the Competition and Markets Authority who were keen to see consumer issues first hand



Senior staff from the Department of Business and Trade (who fund the service) visited us to see the service in action.

# 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 Staffordshire South West CA) 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.



**58,673** victims were referred to the Gateway during 2022/23



**37,361** victims received advice and information and **837** received more in-depth support



**861** victims of hate crime were referred and **365** received advice, information or support

*“Tom” and “Jean” moved to a different part of the county following long-running dispute with their neighbours.*

*Within weeks of moving into the new property they woke up in the middle of the night to a neighbour banging on their door screaming that their car was on fire. The Police and Fire Service were called. Both services confirmed that the incident was arson. “Tom” and “Jean” were bewildered as they knew no-one in the area and their old neighbours did not know where they had moved.*

*A month later they reported several incidents to the Police where their neighbour had been throwing objects into their garden and shouting abuse at them. At this point they were referred to the Victim Gateway.*

*Our Victim Care Coordinator offered telephone support and then a home visit to reassure them and discuss their support needs. They also contacted the police for an update on the arson case so they could keep “Tom” and “Jean” informed and manage their expectations about the case. We also advised them to carry on recording any incidents.*

*During these discussions, it emerged that they had been waiting for a referral to mental health services when they had moved. We chased this up and found the original referral had never been received so we advised they talk to their new GP, which they did, and a new referral was made.*

*We referred them to another team within CASNS for help with a Personal Independence Payment application, which was outstanding and liaised with the council’s anti-social behaviour team about the neighbour’s behaviour. We also referred them to Harmony, the county-wide anti-social behaviour support service who could provide longer-term support with the neighbour issues.*

# Championing equality and promoting diversity

We have always been acutely aware that many 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. In 2022/23 this has included delivering services to people fleeing Ukraine, asylum seekers housing 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.



**453** Clients received immigration advice



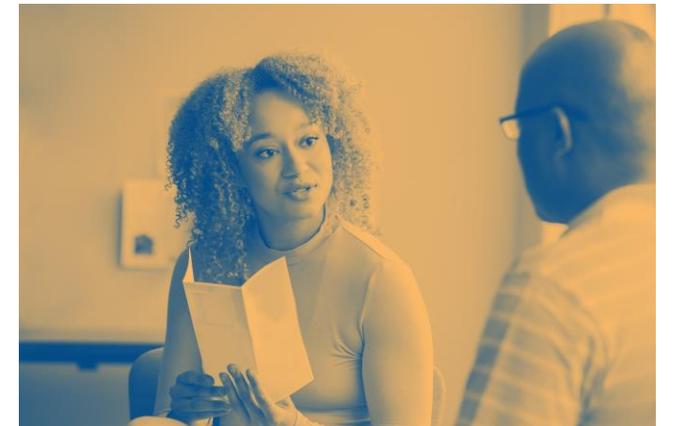
**518** clients were helped by the Refugee and Asylum Team



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



**53** clients were advised on discrimination issues



# Precious's story

*"Precious" is a nineteen-year-old asylum seeker from Africa who arrived at a contingency hotel in Stoke-on-Trent in December 2022, alone and pregnant.*

*In March one of the Serco team running the hotel brought "Precious" to the CASNS outreach clinic at the hotel to help her claim a Sure Start Maternity Grant for essential items for the baby. When we spoke to her it emerged that "Precious" didn't have a legal representative to advise her on her asylum claim.*

*We referred her into the Immigration Team where one of our expert OISC-accredited advisers has represented her through the asylum process.*

*We also advised her that although she wasn't eligible for a Sure Start Maternity grant she could receive extra money in her weekly support from the Home Office and a separate maternity grant from them as well.*

*"Precious's" baby was born in June before her grant had been paid so we chased that up with a complaint. She also told us her application for additional support had been turned down and we challenged that too. Because she could not afford nappies or baby clothes, we sourced help with nappies and donated baby clothes, none of which were provided by Serco or the Home Office.*



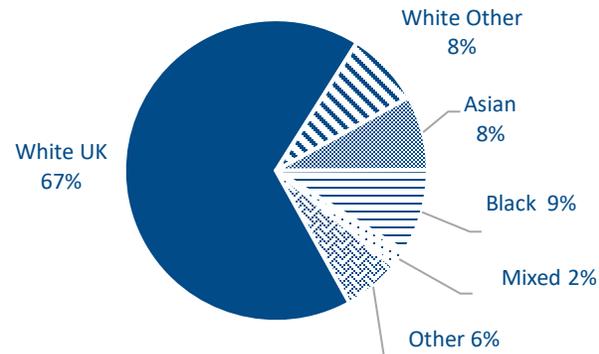
*Having your first child as a lone parent can be daunting enough, to do so in a foreign country and in such an unsuitable place as a contingency hotel, made the experience even more difficult for "Precious"*

*It is part of our commitment to helping those in greatest need that enabled us to provide "Precious" with the help she needed and was unable to get elsewhere.*

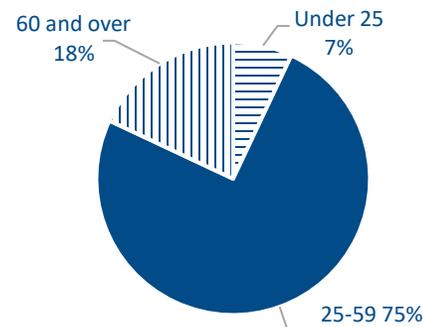
# Who uses our service?

At CASNS we have always sought to make our services as accessible as we can to ensure that everyone who needs advice feels able to do so from us. The charts on this page demonstrate the diversity of the clients using our service.

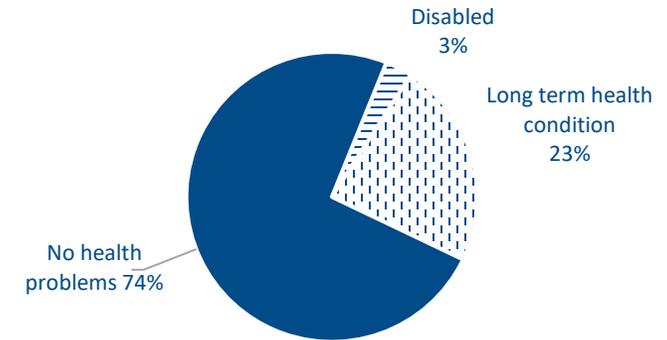
### Ethnic Heritage



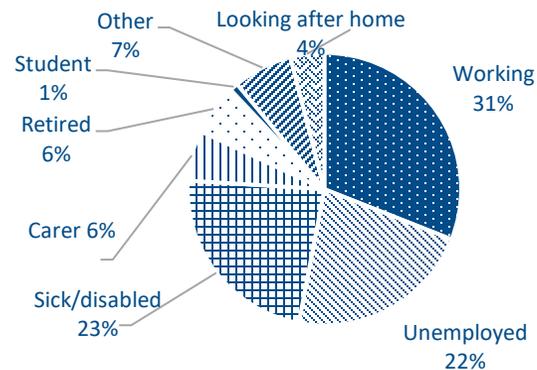
### Age



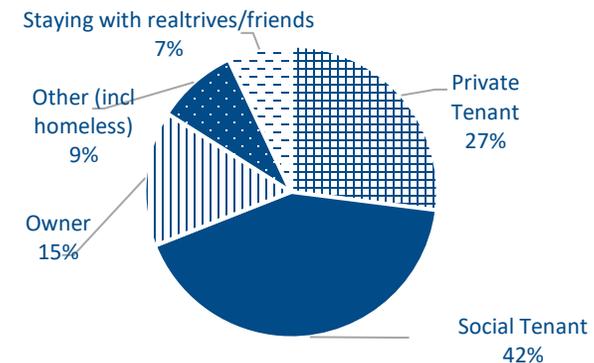
### Health



### Occupation

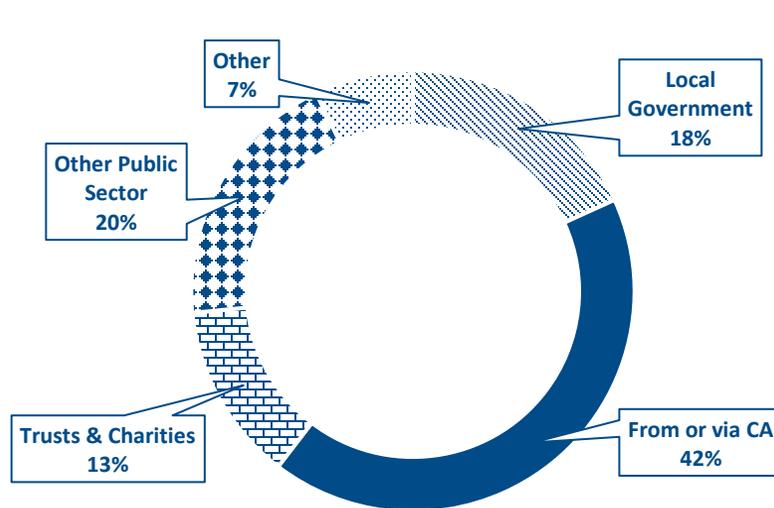


### Housing Tenure



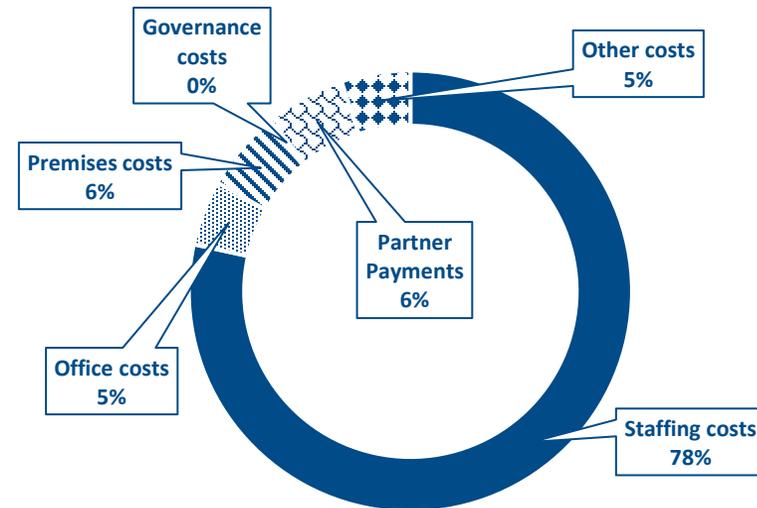
# Our Money in 2022/23

## Income £4,925,979



The income figure includes £185,830 that was transferred to CASNS from CA Leek and CA Cheadle when they merged with CASNS on 1/1/23

## Expenditure £4,641,349



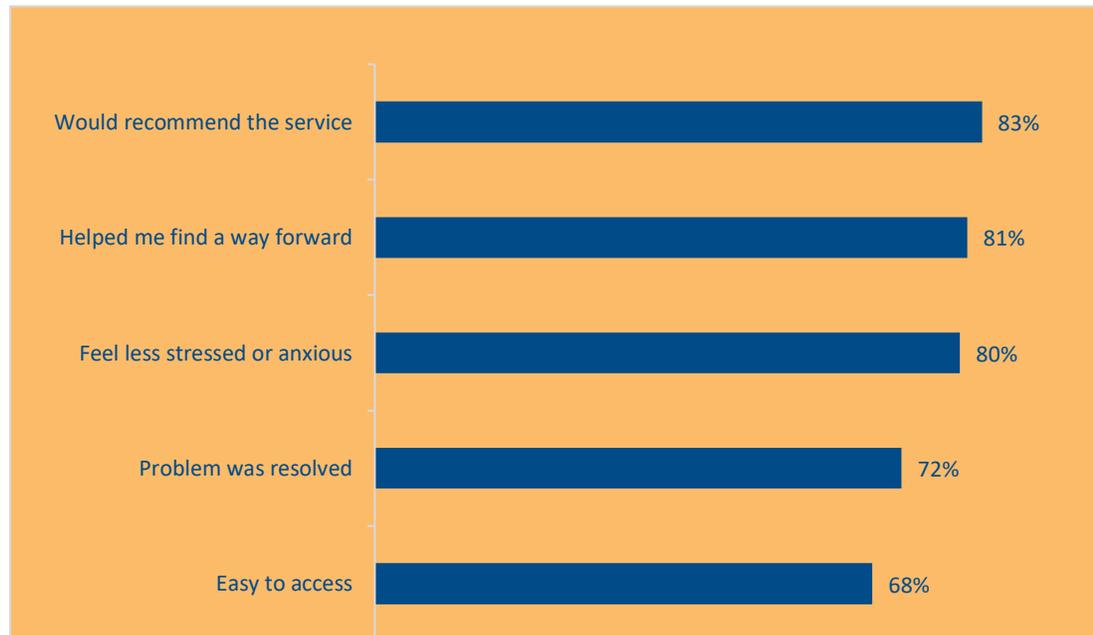
Partner payments are funds that we pass on to partners working on joint projects where we are the lead organisation

# 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 Commissioner for Police, Fire & Crime
- 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

It seems only fitting to give the last word to our clients. We carry out two client satisfaction surveys each quarter. The combined results for 2022/23 are shown below:



The disappointing response to the question on ease of access simply reflects the increase in demand for our services and the difficulties we have experienced meeting it from our limited resources.

*"Really helpful, brilliant service, I always recommend you to others who have a problem."*

*"J---, the advisor I can absolutely recommend her 100% she was so good, I endorse Citizens Advice, brilliant all round, I could definitely not have dealt with my problem on my own as suffering with Mental Health. Your service has helped me to feel so much better than I was feeling before with all my problems mounting up."*

*"Since using your service I have felt so much better in myself, there was only you that I knew I could come to, I didn't know where else to go, now my issue is totally resolved thanks to you. It's like a weight has been lifted from my shoulders, you are all fantastic."*

*"Brilliant service, advisor was absolutely fabulous, all the help was exactly what was needed to move me forwards"*

# And some more kind words

*"Absolutely amazed with the professional and proficient service I received; all positive, clear information provided by confident staff."*

*"I was really anxious trying to find the information related to my issue and before contacting Citizens Advice my health was suffering due to the stress. We are so lucky to have such an amazing service to contact for help, free of charge too, I really cannot thank you enough, the service is excellent, completely put my mind to rest knowing the information I was given was totally correct and I knew exactly where I stood with the situation I was in."*

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

*"Thank you to everyone for all your help. You have all been so great, compassionate and friendly, it been an amazing experience, really I can't thank you enough, I could not have asked for better service, your team are all so kind and professional and really cared to help me".*

*"I always use Citizens Advice, I always come to you when I have a problem, it is a very good service."*

*"Very grateful for your help, you do a cracking job!"*

*"I spoke to P-- and she didn't just help with my form filling claim, she was so understanding, wonderful and compassionate, she made you feel as though she did actually care about what she was doing, that's very unusual these days. She made me feel like a huge weight had been lifted from my shoulders. I don't know what I would have done without her support, she's a wonderful member of your staff."*

# And Finally

## Contact Us

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

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

**Tel:** (01782) 201234

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

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

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

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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  
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## For everything else:

**0808 278 7876 (local advice line)**

**0808 144 8848 (national advice line)**

