

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

# **Annual Impact Report 2016**



# Advice in a time of austerity

**It has become clear over the past few months that far from being a temporary measure to deal with an immediate problem austerity is here to stay.**

The impacts continue to be felt across North Staffordshire by families and individuals affected by the withdrawal of public services, shortages in health and social care provision or by the succession of far reaching reforms to the social security system.

For many, many people using Citizens Advice services across North Staffordshire their lives have been made far more complicated and much harder by these changes.

The theory is that encouraging people into work and off benefit is the best route out poverty. Unfortunately for many people moving into work simply sees them swap unearned poverty for earned poverty, as low wages, insecure jobs and increasingly short-term contracts create insecurity and prevents many people from achieving any sort of stability in their lives.

This so-called 'precariat' class of people living on the margins can often find themselves still dependent on benefits to make ends meet either through supplementing low wages with Tax Credits or relying on Housing Benefit to keep a roof over their heads.

The use of short-term credit, whether through the thoroughly discredited pay day loans market, traditional sub-prime lending or illegal money lending, is one temporary solution to which many people resort. Food Bank usage, which continues to rise, fuelled by benefit delays and interruptions, is another symptom of the pressures many families face.

The past year has also seen a marked increase in visible rough sleeping in the area as more and more people struggle to cope as support services disappear and the safety net becomes increasingly threadbare. It is an uncomfortable irony that during

***“Where else would we go if you weren't here? I despair just thinking about it.”***

the 50<sup>th</sup> anniversary of the landmark documentary “Cathy Come Home” homelessness should once again become such an acute problem.



So what can we do about it? The following impact report described how we have responded to these circumstances during 2015/16.

Despite the extremely difficult financial climate facing many of our partners and funders we have been able to maintain most of our services and add some new ones, notably developing a new project, the Staffordshire Victim Gateway, to support victims of crime.

Responding to changing needs and changing circumstances, being flexible and ready to work in different ways has always been a hallmark of our service. Our contribution to the VOICES project, described in more detail later on, is a good example of where we have been able to embed a staff member within another organisation and thereby increase the skills of their staff.

Developing debt advice by webchat has increased access to this service significantly and playing a major role in the Staffordshire Adviceline has helped 18,000 people access advice who otherwise might have missed out.

44% of our clients work. Ten years ago it was fewer than 1 in 3. This shows that finding work does not remove the need for advice; it simply changes it. People in work still have financial problems, they have employment disputes, they run up debts and can equally be at risk of losing their homes.

We have responded to that and been able to provide the advice they need at a time and in ways that fit around their commitments. In doing so we have made a significant impact on poverty in North Staffordshire, as the following pages demonstrate.

The scale of the problem should not be underestimated but we are committed to making the biggest impact that we can to help as many people as we can live their lives well and free from the fear of poverty.

***“I’m sure that in Stoke-on-Trent that your services have helped thousands of people who would otherwise have had no idea at all of the help available to them, young and old alike. The CAB and Moneywise are services that are most vital in times of crisis, and I sincerely hope that funding continues.***

***I send my best wishes to all the fantastic committed staff and the biggest THANK YOU for saving us from total despair”***



**citizens  
advice**

# SNSCAB – Highlights 2015-16



**19,600** unique clients advised



**53,124** brand new problems solved



**£16.6 million** worth of debt managed



**4,090** people had specialist debt advice



**690** people had specialist housing advice



**347** people represented at court hearings



**£3.3 million** of unclaimed benefit identified



**22,000** victims of crime were offered advice and support



**£466,326** worth of time given by volunteers



**64** new volunteers recruited and trained



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



**98%** of clients were happy with the service

# Our value to society

**In 2015/16 we received funding from a wide variety of sources, local and national, totalling £2.4 million.**

This report describes how we use that money to help local people to solve the legal and financial problems that they face, build skills and capacity and work in partnership to tackle poverty and inequality.

As well as achieving positive outcomes for individuals we can also demonstrate a wider financial benefit to society with a tool developed by our national association.

Using a model approved by HM Treasury we use data about clients, volunteers and funding to calculate the value we generate each year.

**In 2015/16 for every £1 invested in Staffordshire North and Stoke-on-Trent CAB we generated at least:**

**£1.94** in fiscal benefits

**Savings to government**

Reduction in health service demand, local authority homelessness services and out of work benefits for clients and volunteers

**Total: £4.67 million**

**£8.97** in public value

**Wider economic and social benefits**

Improvements in participation and productivity for clients and volunteers.

**Total: £21.6 million**

**£11.93** in benefits to individuals

**Value to our clients**

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

**Total: £28.7 million**

However, it is impossible to put a pound sign next to everything we do.

For example we have been unable to calculate the value of the training that we have offered to partner organisations across the public and voluntary sectors or of hosting student placements.

Attending financial capability training or energy advice sessions clearly benefits people, but once again we have not been able to assess the financial value of this.

Helping victims of crime cope with and recover from the experience is of obvious value to the victim, but also enables them to participate more fully in society and reduces costs.

# Tackling Debt

**Personal debt remains the single biggest problem faced by our clients.**

Thousands of local people are struggling to manage their finances, often getting behind with essential bills such as rent, council tax and utilities.

In 2016 The Money Advice Service assessed over indebtedness nationally finding:

**21.7%** of people in Stoke-on-Trent were over-indebted – making it the 12<sup>th</sup> most over-indebted local authority in the UK and 2<sup>nd</sup> in the West Midlands

**17.4%** of people in Newcastle-under-Lyme were over-indebted – 12<sup>th</sup> most over-indebted local authority area in the West Midlands

**13.6%** of people in Staffordshire Moorlands were over-indebted – 25<sup>th</sup> in the West Midlands

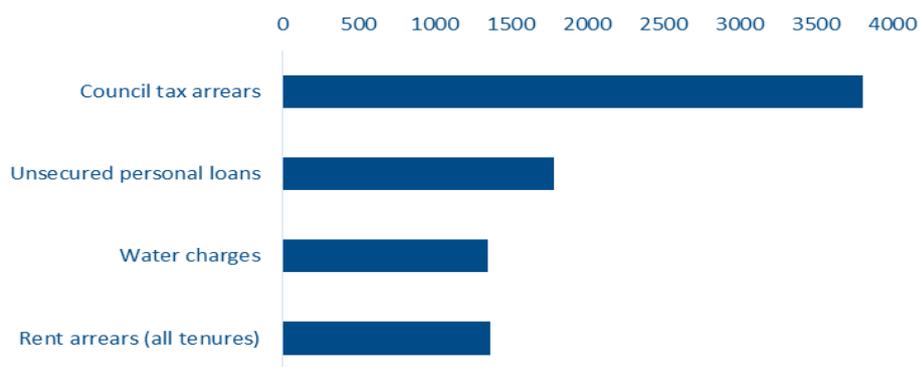
This means that by the Money Advice Service's own calculations **70,000** people across North Staffordshire are finding 'keeping up with their bills and credit commitments a heavy burden' or have 'fallen behind with or missed payments in at least three of the last six months'.

People in this situation are not in crisis yet, but are definitely vulnerable, should their circumstances change for the worse. According to the Money Advice Service the main risk factors are:

- Renting
- Having 3 or more children
- Being a single parent
- Having a household income of less than £10,000 p.a.

**In 2015-16 we helped 4,090 people by dealing with 18,775 brand new queries about debt.**

The most frequent debts people asked about are shown below:



Council Tax debts remain a significant problem for our clients.

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**In 2015/6, 1,114 people contacted us with nearly 4,000 queries about their council tax. They owed £1.44 million in total, at an average of £1,290 each.**

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We have continued to work closely with recovery teams in Stoke-on-Trent and Newcastle-under-Lyme to ensure that they can collect Council Tax efficiently but in a way that is affordable for people on a low income and sustainable, not exacerbating existing debt problems by simply shifting the debt to another creditor.

We have challenged local authority use of bailiffs where we do not think this is an effective way of collecting the debt or the bailiff's behaviour appears to have breached national standards.

Managing the tension between efficient collection and sensitivity to personal circumstances is tricky but it is essential to maximise income and minimise debt.

### **For our clients we have achieved:**

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**111** clients advised and supported to go bankrupt writing off **£2.6 million** worth of debt

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**799** Debt Relief orders successfully obtained for clients writing off **£3.7 million** worth of debt

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**786** people had payments arranged, including **46** through an Individual Voluntary arrangement and **61** via a debt management plan

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The impact of our work can not be expressed in numbers alone. The comments below and the case study at the end of this section outline the personal impact our advice can have on the lives of our clients.

*"I was treated very well and helped to feel at ease in my difficult circumstances from the moment I entered the advice centre until my case was resolved in the most appropriate way. The help was invaluable and greatly appreciated."*

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*"I should like the opportunity to thank you for all the valuable advice and reassurance given to me with regard to my financial crisis and not forgetting everyone else from C.A.B your job is invaluable. Thanks again."*

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*'Mary' is 58 and lives with her partner 'Bob' in a Council property. 'Mary' suffers from multiple health problems and as a result relies on Employment and Support Allowance and Industrial Injuries Benefit as her only source of income.*

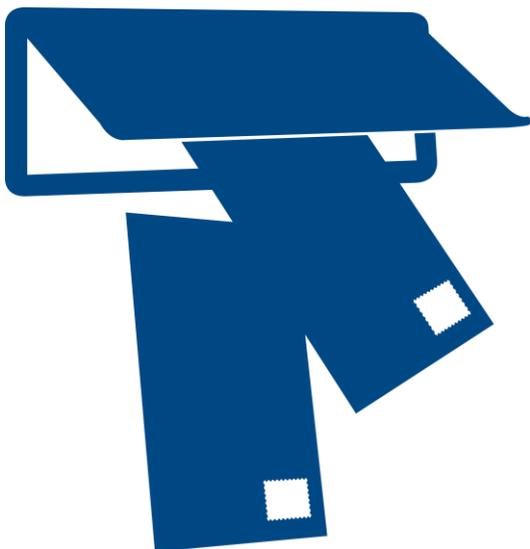
*She approached us for debt advice when Bailiffs started calling to collect the council tax arrears she owed. We discovered that she had also fallen behind with all of her priority and non-priority payments because she had been struggling with a low income and had a total debts of £13,450, including water arrears of £1,250.*

*'Mary' was very nervous and stressed due to the bailiffs visits so, under the Making Your Money Work project, funded by Severn Trent Trust Fund, we were able to provide her with a mentor and she found the additional support invaluable.*

*While her debt caseworker, sorted out the urgent and important issues such as the council tax arrears and applying for a Debt Relief Order, her mentor was able to guide her through the process of bringing her debts under control and coping with the enforcement action her creditors were taking.*

*We helped her to apply to Severn Trent Water's Big Difference Scheme and she was awarded a 90% reduction on her water charges for a year to help her to afford her ongoing water payments after her DRO.*

*'Mary's' Debt Relief Order has now been approved and our mentor has supported her with setting up and maintaining payment plans for her ongoing essential bills such as gas and electric, rent and council tax. 'Mary' is now feeling much more confident with her budgeting and is back in control of her finances.*



# Helping people to manage their money



**Managing money and juggling budgets can be a challenge for most people**, but for those on a low or fluctuating wage or reliant on social security benefits, it is even harder.

So for several years we have been delivering activities to help people develop the knowledge, skills and confidence to manage their money well. Key to this is the Big Lottery funded Potteries MoneyWise programme. This offers group and one to one sessions in the form of a short taster or full-length seminars, or even courses covering several sessions. To be most effective we have learnt that we need to be flexible, delivering amounts of information that people can cope with at times and places that are convenient.

Our financial capability sessions cover the following areas:



**Keeping track of money:** using a spending diary, for example so that people know where their money is actually going and can make changes if they need to.



**Understanding bank accounts:** how to use them effectively, how to change them and how to open a basic one if the bank is reluctant.



**Saving:** using the spending diary to identify where people can put a little bit by and introducing them to the credit union and other saving options.



**Credit:** understanding the different types of credit and the cost of each, so that if they do need to borrow money they can get the best deal for them.



**Getting the best deal:** on energy accounts, understanding tariffs, how to switch suppliers and use comparison websites to save money.



**Confidence:** by developing skills and improving knowledge we can help people feel more confident about managing their money



**Making the food budget stretch further:** by sharing recipes for cheap and healthy food and running cooking on a budget sessions too.

## In 2015-16 the financial capability team achieved the following:



**283** people received one to one support through PMW



**139** people benefited from one to one energy advice



**287** staff from partner agencies were trained



**129** local people attended group energy sessions



**92** front line staff from partners attended energy sessions



**This means that 930** local people were trained in managing their money

*"Bill" is an Npower customer for both his gas and electricity and came to us, surprised and worried when he received a demand from them for £23,703 for fuel at his home.*

*When we investigated it became clear his bills were backdated back to 2011, but nonetheless seemed very high and we suspected his bill was affected by the shop that shared the premises.*

*Despite making regular payments for many years, when he had received a bill several months before for £19,000 "Bill" stopped paying and disputed the amount. Npower failed to resolve the issue and suggested he take the complaint to Energy Ombudsman.*

*We contacted Npower to discuss the account, asking them to assess this under the Back Billing Code of Practice and to apply the Code of Accurate billing. Customer Complaints told us that they were aware that our client's property was part business and appeared to be open for long periods of time. We explained this had been the case for 19 years. Initially another energy company had supplied the property followed by Npower who have supplied the address for over 11 years.*

*After a couple of weeks of assessing our client's account npower applied The Code of Accurate Billing to the electricity account. This reduced the outstanding debt to £2,528.00.*

*A further Goodwill Gesture of £300.00 was also taken off the account reducing the amount outstanding to £2,228.00, meaning that over £21,000 has been written off.*

*We negotiated with Npower so that "Bill" could pay the outstanding bill off over 12 months and helped him get onto a new tariff, saving him £522 a year from that alone. Accurate payments meant he was paying £150 a month less. All in all we were able to save "Bill" £2,300 a year going forward as well as the £21,475 he no longer owed in arrears.*

# Meeting the challenge of welfare reform

For many people in Stoke-on-Trent managing on social security benefits is a daily struggle that has been exacerbated by the succession of changes introduced under the Government's Welfare Reform programme since 2013.

To cope with this we secured Big Lottery Fund funding to deliver 'Potteries Gold', a project designed to help people cope with the changes through a mixture of face to face advice, usually at pop-up outreach sessions often delivered in association with other organisations; recruiting, training and supporting a group of 'benefit champions', who can identify residents in their communities affected by welfare reform and direct them to sources of help and advice; and by working with community and residents groups, providing briefings and information sessions on the changes.



## Potteries Gold

The slower than anticipated roll-out of Universal Credit has meant this project has been as needed in 2015-16 as it was when it launched in 2013.

The first phase of the project finished in 2016 and the results of the first 3 years show:



By 2016 **72** briefing sessions had been held for **615** people, hosted by **38** different organisations.



**96%** of people attending felt better informed about welfare reform and **94%** were more confident in dealing with welfare changes.



By 2016 we had recruited, trained and supported **33** benefit champions and hosted **32** forums for the champions.



By 2016 **305** outreach sessions had been held, in **15** different venues around the city, attended by **562** people, addressing **1,197** separate, brand new advice issues.

We are delighted that the Big Lottery Fund has agreed to renew the funding for a further 3 years.

## Training and Supporting Partners

As well as specific projects such as Potteries Gold we have also been working closely with partners, especially those working with people affected by welfare reform.

During 2015/16 we continued to work with the Smartmoves partnership, until it ended and replicated that model of embedding a caseworker within another organisation with the VOICES project, working with people with complex needs. In both cases we added our expertise to a partnership offering a wide range of support services to train and support frontline workers in social security benefits advice, and be available to take on more complex cases and appeals.

This approach allows us to cascade our knowledge and expertise to partners in a controlled way and to maximise the value of our diminishing funding, while targeting some of the most deprived and socially excluded residents of the city.



Since October 2015 we have helped VOICES customers claim over **£300,000** of previously unclaimed benefit.

This approach has also benefited staff working with the VOICES initiative as the following comments from their staff show:

*'K being co-located in the Voices office has allowed for questions to be answered immediately. Additionally, organising appointments directly with K with the customers is very customer focused.'*

*'S and K's enthusiasm, thoroughness and constant willingness to be of assistance in the office and on the cases we deal with has proved to be invaluable. The knowledge they bring is fantastic and now feel very much part of the team.'*

We have also continued to offer training to public and third sector partners, mainly on issues around welfare reform and the raft of recent benefit changes.

We believe we have a responsibility to share our expertise with partners and can thereby increase the number of local people who benefit from our knowledge as a result. The scale of the challenge facing the city is such that we do not believe any one agency working alone can meet it. It is vital therefore that we work alongside other agencies to meet these present needs.

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**£** 50 million per year: the estimated value of the financial loss to Stoke-on-Trent through unclaimed social security benefits

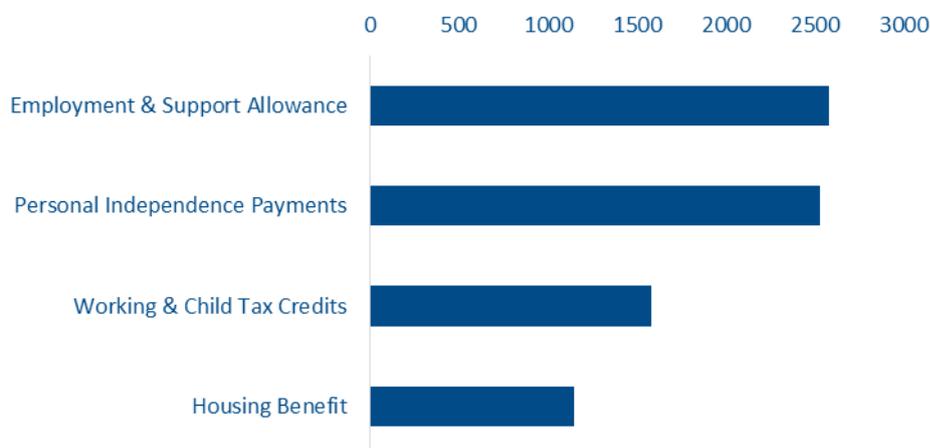
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Under the Advice House brand we have offered training to other organisations for several years. In 2015/16 we delivered training on a wide range of social security related subjects to **688** participants from **45** organisations.



### Direct advice to local people

Our core activity remains advising local people on the problems they face with their social security benefits. The chart below shows the main enquiry areas that we deal



with. Not surprisingly the largest categories of enquiries involve Employment and Support Allowance and Personal Independence Payments. This reflects the high levels of sickness and disability in North Staffordshire and the problems many local people face in negotiating complex assessment processes that often produce arbitrary and baffling decisions on benefit entitlement.

As long as the benefits remain in the current form we will continue to see thousands of local people affected by such problems seeking our help and advice.

*“Tom” came to us about a decision that stated he was not entitled to ESA. We helped “Tom” request a Mandatory Reconsideration of the decision but it was not changed. He suffers from paranoia, sleep problems and severe anxiety and depression. These problems have existed for about 10 years, following a nervous breakdown after problems at his former place of work (which he described as a hate campaign).*

*We assisted “Tom” appeal against the decision, and also provided written representations which argued that he should be awarded ESA with the support component, on the basis that undertaking any work-related activity would present a significant risk to his health in the form of a deterioration in his condition. The Tribunal that heard the appeal awarded ESA with the work-related activity component but did not award the support component.*

*We requested a statement and applied for permission to appeal against the decision on a point of law. The judge at the first tier Tribunal agreed that the decision was incorrect in law and gave permission to appeal to the Upper Tribunal. We continue to assist him with his appeal.*

In cases such as “Tom’s” it is highly unlikely that he would have been able to put forward this case without our help and the expertise of our social security caseworkers. Arguing cases such as “Tom’s” requires a high level of legal expertise.

*“Claire” received the lower rate of the care component and the lower rate of the mobility component of Disability Living Allowance on the basis of significant learning difficulties.*

*When she was reassessed for Personal Independence Payments we helped her to complete the needs questionnaire outlining her care and mobility needs. She was awarded 5 points for the daily living component and no points for the mobility component by the decision maker and which were not enough to qualify for an award of either component of PIP. We helped “Claire” to request a Mandatory Reconsideration, setting out what we understood her difficulties to be.*

*However, the decision wasn’t changed. We then assisted her to appeal, and agreed to act as representatives. We were contacted by the Tribunals Service and asked to provide direct representation, because the client was a vulnerable person.*

*We attended the tribunal hearing with her, as well as providing written arguments on her behalf. The Tribunal that heard her appeal and made an award of the standard rate of the daily living component and the standard rate of the mobility component, worth £76.90 a week.*

It is very unlikely that “Claire” would have been able to handle the appeal on her own due to her learning disability. Without our help she would be £77 a week worse off.

# Preventing Homelessness

Helping people remain in their homes and advising them on issues that arise during their tenancies is the third biggest area of work we have.

For many local people keeping a roof over their heads is a daily struggle. Welfare changes, housing shortages and the insecurity endemic in the private rented sector make this an increasing challenge for many people on a low income.

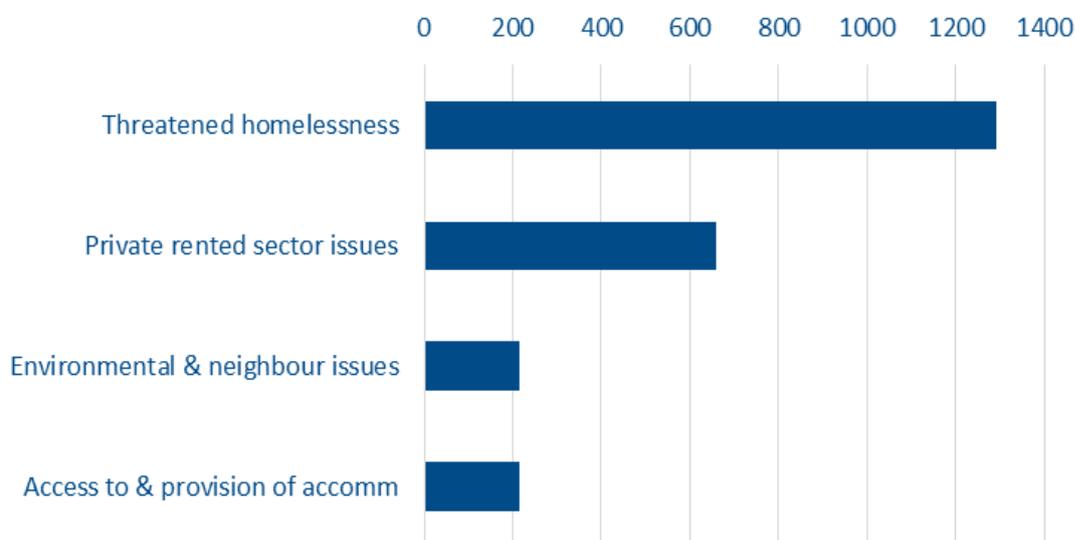


**In 2015/16: 237 families were saved from homelessness**

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Low interest rates, massive increases in court fees for possession cases and new approaches to managing arrears adopted by some public landlords have all reduced the number of people facing eviction. Alongside this restrictions in the scope of legal aid mean we can now help fewer people than was the case in the past.

Despite this we still dealt with nearly 3,500 brand new queries about housing issues in 2015/16. The main subject areas are shown below:



By far and a way the biggest call for help was from people threatened with homelessness. Often a possession order or an eviction notice acts as a spur to action. Our court based possession desk scheme offers advice, information and representation at the county court, often as a last resort before eviction. This invaluable safety net helped over 200 people in 2015/16.

Looking ahead we are concerned that the proposed reduction in the benefit cap will cause many people even in an area with rents and house prices as low as Stoke-

on-Trent's to experience serious difficulties in paying their rent. Already we have seen the numbers of people at risk of losing their home begin to rise slowly. Changes such as this could accelerate that process into a crisis.



## In 2015/16- 347 people were represented at court hearings

*'Karen' and 'Paul' own their own home and approached us when they received a warrant of eviction from their mortgage lender due to arrears. They lived in the property with their three children aged 16, 11 and 8.*

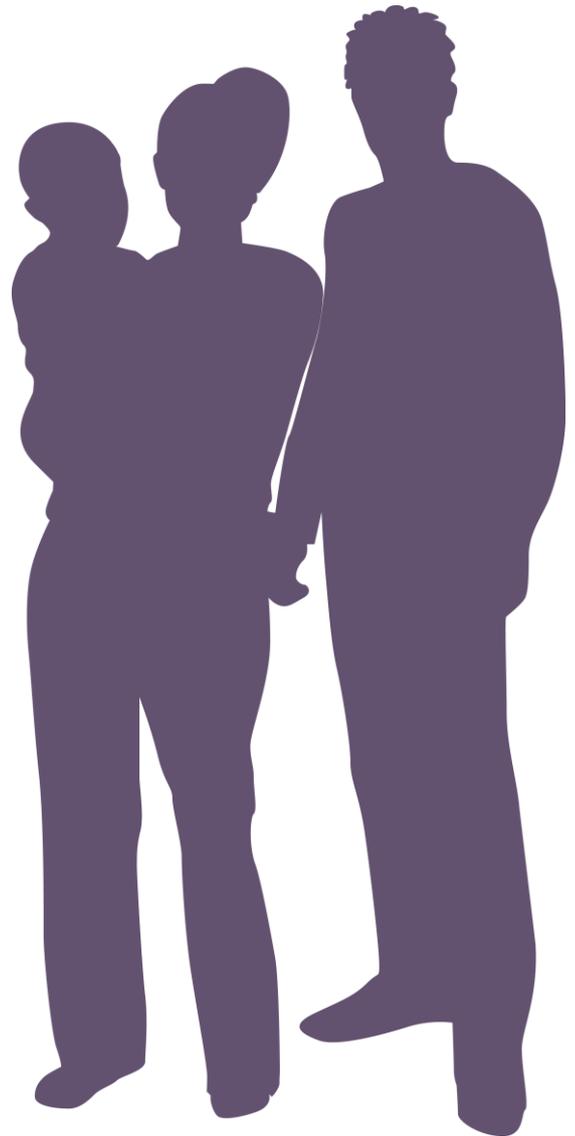
*Their mortgage arrears had risen to more than £7,500 over a four year period, during which they had struggled with other debts and experienced periods of unemployment due to ill-health and low paid agency work.*

*We advised them that the court could only consider stopping the eviction if it could be satisfied that they could pay the contractual monthly instalments plus enough to clear the arrears by the end of the mortgage term.*

*We completed a financial statement with the client, which showed that they could afford to make an offer towards the arrears. The HP repayments on the car had recently ended and their tax credits had been finally been sorted out. We also advised them to reduce payments on their non-priority debts to free up money for the mortgage.*

*At the court hearing we represented 'Karen' and 'Paul', and the judge made an order suspending the warrant on payment of the monthly contractual payment plus £75.00 a month towards the arrears.*

*They have been able to afford this arrangement and they and their children have been able to stay in their home*



# Putting victims back in charge of their lives

Working in partnership with Citizens Advice East Staffordshire and Staffordshire South West and commissioned by the Office of the Staffordshire Police and Crime Commissioner, we launched the Staffordshire Victim Gateway in September 2015.

The service offers advice, information, support and referrals to specialist agencies to anyone who has been a victim of crime in the county to help them cope with and recover from their experience of crime.



## Highlights:



**24,012** people were referred for advice, information and support by Staffordshire Police between September 2015 and March 2016



**604** support cases were opened in those first seven months.



**182** people were offered referrals to specialist providers, mainly for domestic abuse or sexual violence issues in that period

The service is available 365 days a year, which is unique among SNSCAB's services, and operates evening and weekend sessions to make sure local people can access the support when they need it.

Referrals have risen throughout the first six months and we have begun to receive them from Action Fraud, other local agencies and also from victims themselves.

As the service develops we expect self-referrals and other third party referrals to increase so that more and more victims can access the advice and support that they need. We have also made contact with the Citizens Advice run Witness Service to ensure that we can provide a seamless service to victims when they are also witnesses.

*“To D thanks for all your help and support over the last few months. You have been a God send. I really appreciate your phone calls and your kindness. Once again Many Thanks”*

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## MAGISTRATES COURT

*K has been married for almost 4 years to an emotionally abusive and controlling man and has a 3 year old daughter. In December 2015 she suffered serious verbal and physical abuse, which she recorded on her phone. When her husband discovered this he assaulted her outside their home and called the police claiming that she had assaulted him.*

*Because of the allegations and counter allegations and the lack of witnesses the CPS decided not to proceed with a prosecution. K then approached SVG to find out if she could appeal the decision not to prosecute. K stated that she did not need a support worker to do things for her, just advice and information on what steps to take. With our help K lodged an appeal and was told that the case was being reviewed in the light of the evidence she had recorded on her phone.*

*Six months after the original offence K's husband was prosecuted for common assault. During this period K was dealing with her divorce, a non-molestation order and sorting out the residence and contact with her child. These were adjourned pending the outcome of the criminal case.*

*During this period we supported K, helping her with a Victim Personal Statement that was presented to the court hearing at which her husband pleaded not guilty. Throughout the proceedings we supported K, liaising with Witness Care to ensure she was kept up to date with progress and suitable arrangements were in place for her to give evidence without having to face her husband. We liaised with the Witness Service prior to the hearing so she could be shown round the court and become familiar with the procedure.*

*We also helped her deal with a court hearing that lacked evidence, the technology to play the recordings on her phone and various other delays, all of which added to K's stress. In the end her husband was found guilty and will be sentenced in due course.*

*After the case K commented: “I can't thank you enough for the support & hard work you have shown me S. It was a very difficult day for me today, but I feel the right decision was made. Your support was more than just beneficial, I can't explain what it meant to have the voice at the other end of the phone, and physically there to support me in person.*

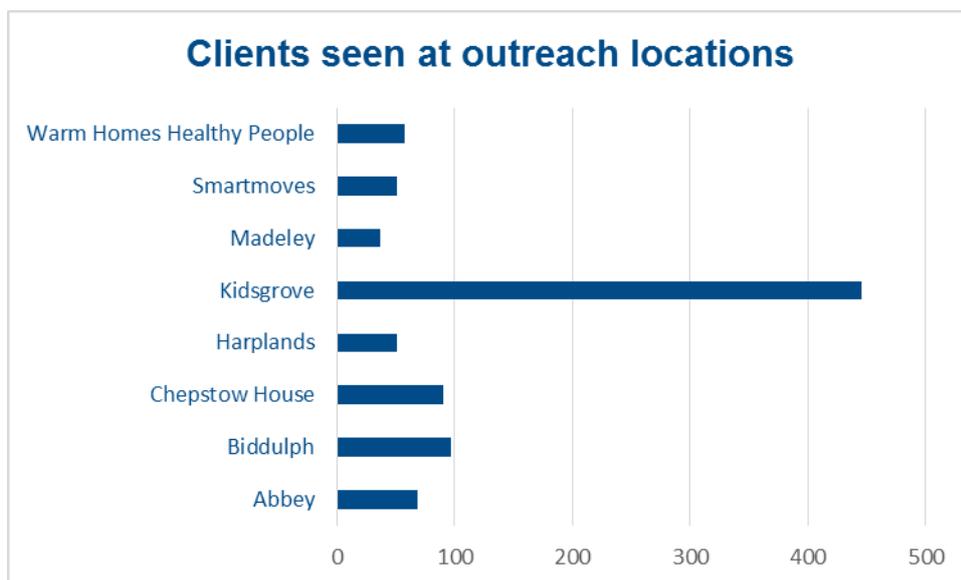
***“I would also like to say, please feel free to share my story with other victims that you support, to give them strength to fight for justice. Thank you once again, I couldn't have got through this year without you”.***

# Access to Advice

If we are to have the greatest impact on the lives of most people, then we need to ensure our advice is as accessible as possible.

## Outreach

To make it more accessible we have been developing outreach services targeted at specific groups and communities. In 2015/16 we began to pilot advice sessions for patients at the Harplands acute mental health unit and delivered advice at a range of outreach locations across North Staffordshire and through several projects specifically designed to take advice to the people who need it.



Both Warm Homes Healthy People and Smartmoves only operated for a limited part of the year, and Kidsgrove offers two sessions a week. Nearly 900 people received advice through these activities during the year.

## Telephone

For the past two years we have been part of the Staffordshire Adviceline. Funded by Staffordshire County Council and delivered by three local Citizens Advice, the service provided a service to over 20,000 people. Most of the calls were answered at one of the three county contact centres, while some were answered by providers working for the national Citizens Advice Adviceline and some people used the county line to access information or another related service.



20,060 calls to the Staffordshire Adviceline received a service.



**6,244** calls were answered by the Staffordshire North & Stoke contact centre



**1,792** people received full advice by telephone



**4,201** people from Stoke-on-Trent received telephone advice through the Citizens Advice adviceline.

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Many people still choose to use our main offices and are advised by our team of volunteers. 64 new volunteers were recruited and trained during the year, gaining skills and experience which helped 34 of them gain employment.

*Earlier this year the Sentinel reported on the case of three rogue plumbers from Birmingham jailed for fraud, having massively overcharged vulnerable consumers for routine plumbing jobs.*

*One of their victims visited our Newcastle office to raise their concerns having been charged £2,000 to fix a leaking pipe. Suspecting they may have been the victims of a scam, we referred the issue to Staffordshire Trading Standards.*

*Taking our client's case along with several other complaints, Staffordshire Trading Standards launched an investigation with Staffordshire Police that led to the plumbers' eventual arrest, charging and conviction for fraud.*

*Citizens Advice local offices are extremely well placed to pick up information about rogue tradespeople and scam artists. Working with those partners who have an enforcement role, we can help to bring such crooks to justice and protect vulnerable consumers from exploitation.*



*I came with my daughter in late November. She was having landlord problems at the end of her tenancy. The information and advice you gave was very helpful. Following this she had a successful outcome - the landlord withdrew his claim and my daughter had her deposit returned in full. Thank you for your help.*

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# Championing equality and promoting diversity

**Tackling inequality is a key part of our mission** and has been a Citizens Advice priority for many years.

In North Staffordshire we run a number of projects designed to meet the needs of excluded groups, in particular refugees and people seeking asylum and victims of hate crime.

## From dispersal to integration

Ever since Stoke-on-Trent became a Home Office dispersal area for asylum seekers, we have been advising and supporting people from these communities. Whether it is helping them deal with vagaries of Home Office bureaucracy, providing specialist immigration advice or supporting them to engage with other local services, Staffordshire North and Stoke-on-Trent CAB has been the first port of call of refugees and asylum seekers needing advice.

In 2015/16 we saw significant increases in demand for our services mainly as a result of an increase in the number of people seeking asylum in the UK. People who were fleeing from many of the world's worst trouble spots in search of safety and a chance to rebuild their lives.



**821** people were advised and supported by the Refugee and Asylum team in 2015/16 – up 35% on the previous year



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



**51** cases we prevented someone becoming homeless

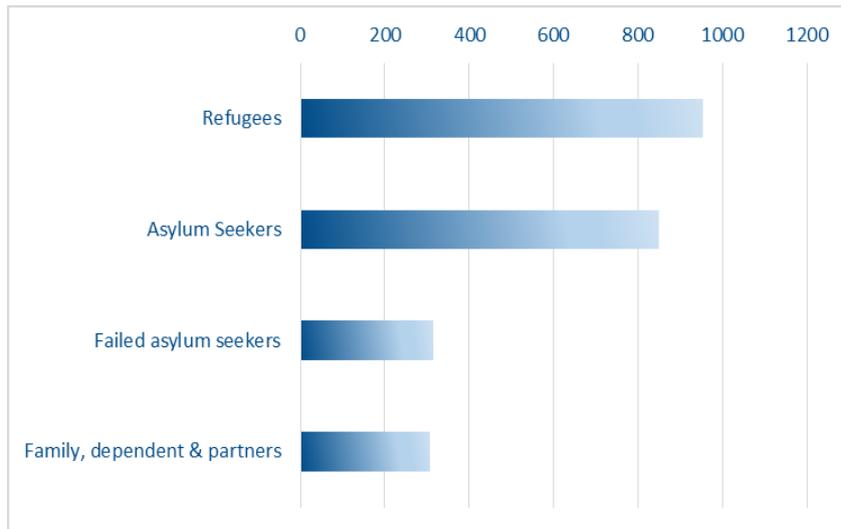
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Each of these individuals brings with them several different issues, depending on the complexity of their situation. These advice issues are often aggravated by the person's lack of English and unfamiliarity with British institutions and services.

We have supported 94 refugee families to access education for their children or healthcare, enabling them to navigate complicated and unfamiliar procedures so they can benefit from essential services.

Alongside that, we are now the only publicly funded local provider of specialist legal advice on immigration matters. The nearest alternatives are in Manchester or Wolverhampton. So anyone wanting a local adviser will come to us.

The immigration and Refugee and asylum teams, between them, dealt 3,035 brand new advice issues in 2015/16. The main areas were:



*“Rez” is an Iranian national; he is 41 years old with complex health problems including curvature of the spine, respiratory issues and clinical depression. He made an asylum claim and has recently been dispersed to Stoke on Trent. He lives in a room in a shared house provided to him by G4S. He speaks no English and required help from our Kurdish interpreter to help him communicate.*

*His accommodation is very dirty, with outside drainage issues causing waste to build up and cause a foul smell. The other residents smoke heavily in the property which exacerbates his breathing problems. His mattress is old and dirty and very uncomfortable, given the medical issues with his back he says he is not sleeping due to the mattress being inadequate. In addition he has no legal representative, no GP and no ARC card with which to buy food.*

*Having been referred to the refugee and asylum team, they contacted G4S to raise the issues with the accommodation, referred him to the Asylum Seekers Health Project for support with registering with a GP.*

*We also contacted the asylum support customer contact centre to request an ARC card and to request emergency support to be in payment during the period he is without an ARC card (used to buy food and essential items). We also found him a specialist immigration lawyer to take on his appeal.*

*As a result of our intervention G4S addressed the issue with accommodation introducing a no smoking policy in the property, replaced his mattress and repaired the drains.*

*“Rez” now has an appointment to complete the GP registration process so he will be able to get medical care.*

*His ARC request was logged and an interview date was due to be sent out to enable him to acquire the card, in the meantime he has been given emergency support.*

*He also has legal representation to help him appeal the refusal of his asylum claim.*

## Challenging Hate

Challenge North Staffs supports victims of hate crime. Hate crimes are any crimes where the victim believes that the crime was motivated by hate. The organisation works to encourage people to report hate crimes, provide casework support to the victims and to raise awareness and improve practice amongst partners and other organisations.



In 2015/16 CNS supported **77** separate victims of hate crime



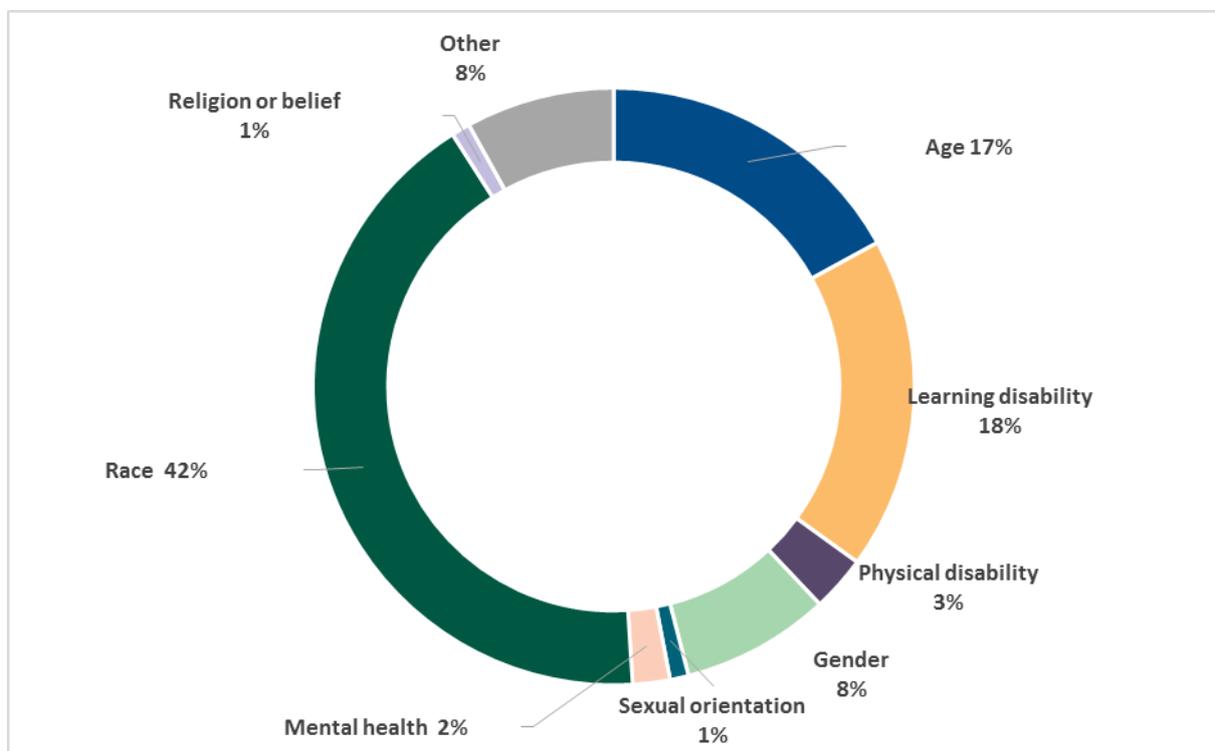
In 2015/16 CNS recorded **1,166** separate incidents or alleged hate crimes

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In several cases individuals have suffered many incidents before plucking up the courage to report them or finding out about CNS. Repeat victims are common as many appear to be experiencing sustained victimisation.

Reports come from each of the three local authority areas, with the majority of reports from Stoke-on-Trent.

The chart below shows the breakdown of incidents by protected characteristic.



By far and away the largest category of incidents are race hate crimes.

During 2015/16 the CNS team undertook awareness raising activities across North Staffordshire. In particular they focused on working with young people, delivering 20

session for PM Training apprentices, sessions at 2 primary schools in Newcastle-under-Lyme and at an event attended by 25 young LGBT people.

CNS organised 3 events to engage with learning disability groups, provided an awareness raising session for the Multi Agency Safeguarding Hub (MASH) and to 100 nursing students at Keele University.



The most exciting new development has been the launch of our training partnership with Stonewall, the national LGBT charity. Two members of the CNS team have been trained by Stonewall to deliver training to teaching staff at local schools to help them protect young people being victimised by homophobic, biphobic or transphobic bullying.

The CNS Young People's Project had raised the issue that homophobic language and bullying occurs frequently in schools and many young victims feel that their schools are not well equipped to respond or support them. The training is designed to give those staff the skills, knowledge and confidence to provide better support.

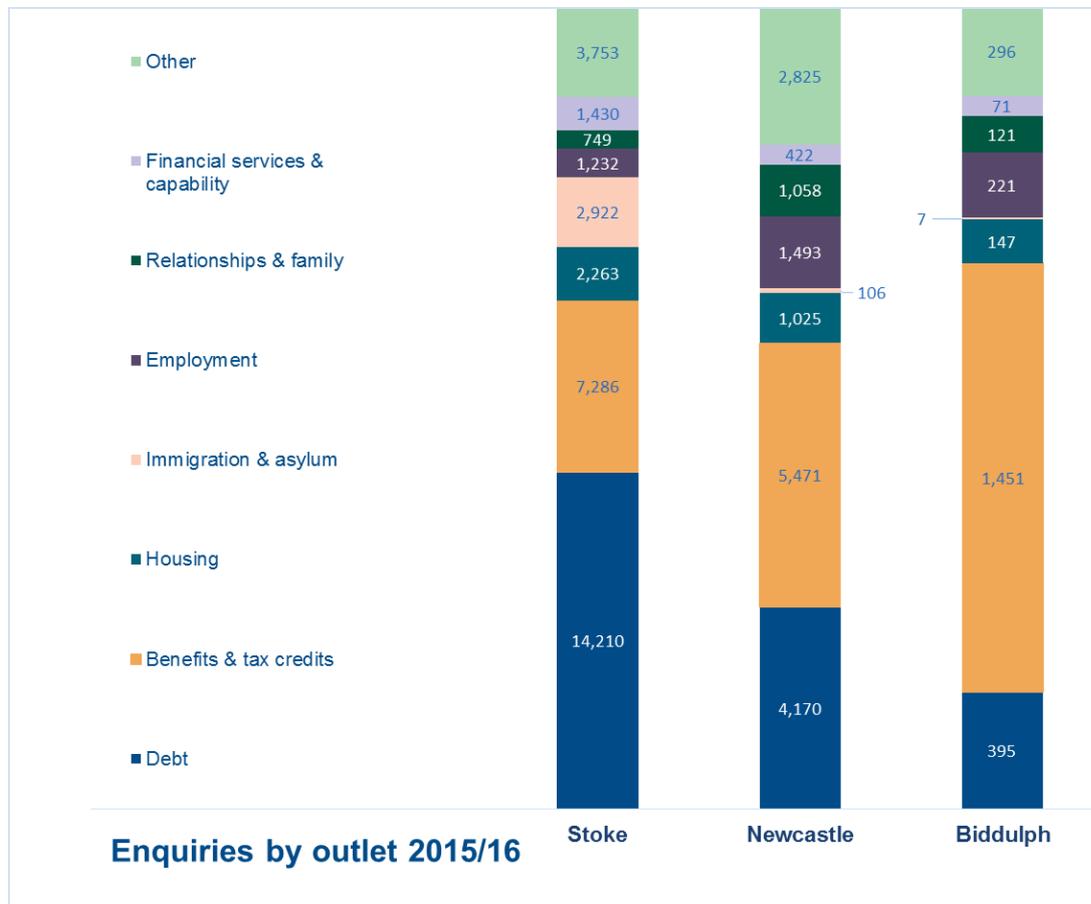
# What we've done in 2015-16

## New advice issues by category and outlet.

In 2015-16 we dealt with 53,124 brand new advice issues brought to us by 19,600 unique clients.

	Stoke	Newcastle	Biddulph	All outlets	%
Debt	14,210	4,170	395	<b>18,775</b>	35.3%
Benefits & tax credits	7,286	5,471	1,451	<b>14,208</b>	26.7%
Housing	2,263	1,025	147	<b>3,435</b>	6.5%
Immigration & asylum	2,922	106	7	<b>3,035</b>	5.7%
Employment	1,232	1,493	221	<b>2,946</b>	5.5%
Relationships & family	749	1,058	121	<b>1,928</b>	3.6%
Financial services & capability	1,430	422	71	<b>1,923</b>	3.6%
Other	3,753	2,825	296	<b>6,874</b>	12.9%
<b>Grand Total</b>	<b>33,845</b>	<b>16,570</b>	<b>2,709</b>	<b>53,124</b>	<b>100.0%</b>
<b>Unique clients</b>	<b>12,893</b>	<b>7,027</b>	<b>762</b>	<b>19,600</b>	

Debt remains the single largest category of new advice issues in Stoke and across the organisation as a whole (see chart on following page), accounting for over 35% of all our new issues. In Newcastle and Biddulph queries about benefits and tax credits form the largest proportion of new issues.

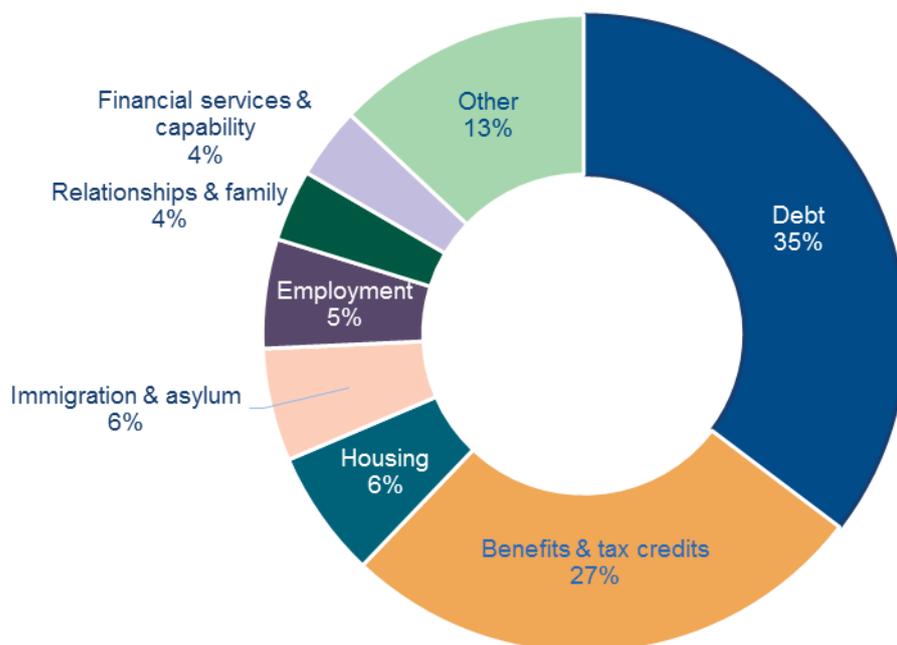


The chart above shows how the pattern of enquiries is different in each outlet, reflecting the different needs of the local communities we serve.

The figures for Newcastle include those for the county advice line, which explains the high proportion of employment and 'other' queries.

Stoke-on-Trent's status as an asylum dispersal area explains why so many more queries around immigration and asylum are handled in the Stoke office compared to the other offices.

### New Advice Issues by Category SNS CAB 2015-16

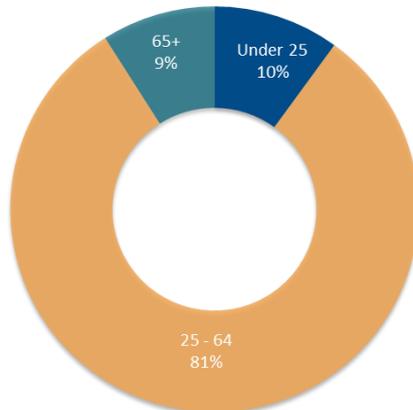


62% of our new queries involve either welfare benefits or debt, reflecting the fact that many of our clients struggle for money and need help either dealing with the DWP or HMRC or staving off their creditors. The poverty experienced by many people across north Staffordshire lies beneath the financial problems people face.

This sad fact has not changed significantly for the last 30 years.

# Who uses our services?

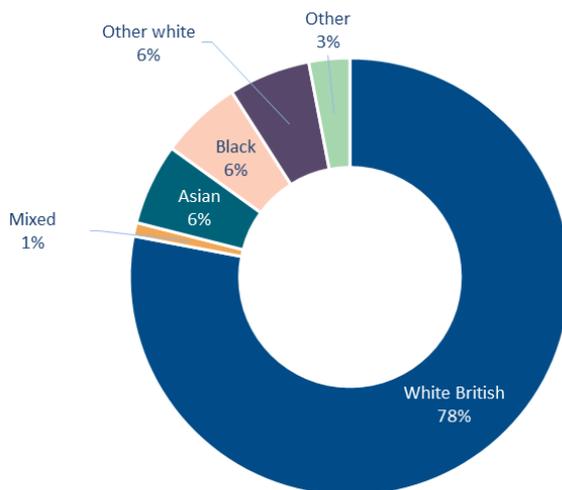
## Age



In line with most years the majority of people using our service in 2015/16 were aged between 25 and 64. However, 1 in 10 of the people we advised were aged under 25.

Compared to the CAB service as a whole we see more young people (10% compared to 8% nationally) but fewer older people (9% compared to 13% nationally).

## Ethnic origin

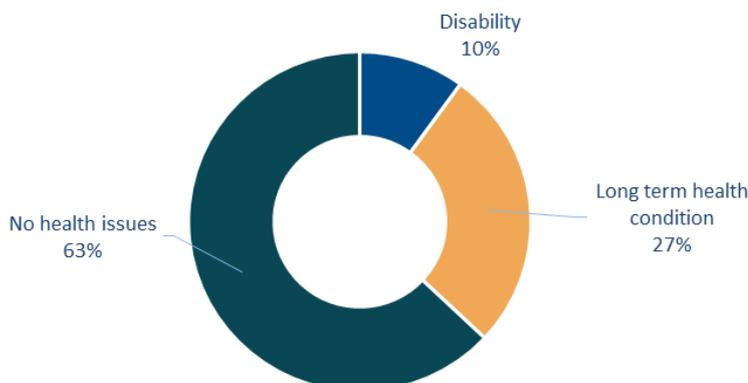


The proportion of people we advised from non-white British groups (22%) demonstrates the diversity of the CAB client group.

Nationally 25% of CAB clients are from minority ethnic groups.

Locally 11% of the Stoke population does not describe itself as white British or white English, with fewer in Newcastle and the Moorlands.

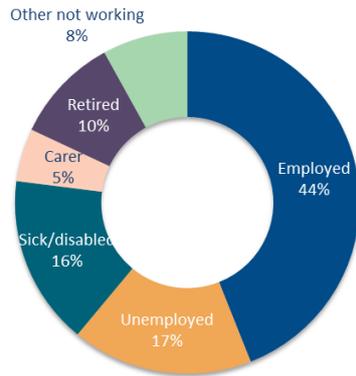
## Health



1 in 3 of our clients reported suffering from some form of disability or long term health condition in 2015/16.

This is a slightly smaller proportion than the CAB service as a whole (39%) but significantly higher than the local population, where between 6% (SMDC) and 8.5% (SoT)

## Occupation

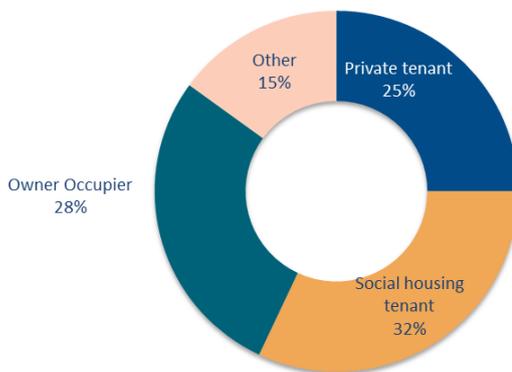


44% of our clients work full or part time or for themselves. This is in marked contrast to previous years when typically 1/3 would be working and 2/3 not.

Nationally, 40% of CAB clients work.

Locally, 59% of the 16-74 population works.

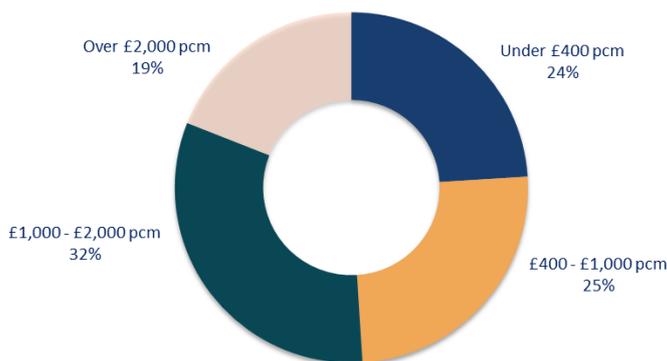
## Housing



Rates of home ownership among our clients are relatively low compared to the population at large, while the proportion of social housing and private tenants is high, reflecting the circumstances our clients experience.

These figures are typical of CAB clients nationally.

## Household Income



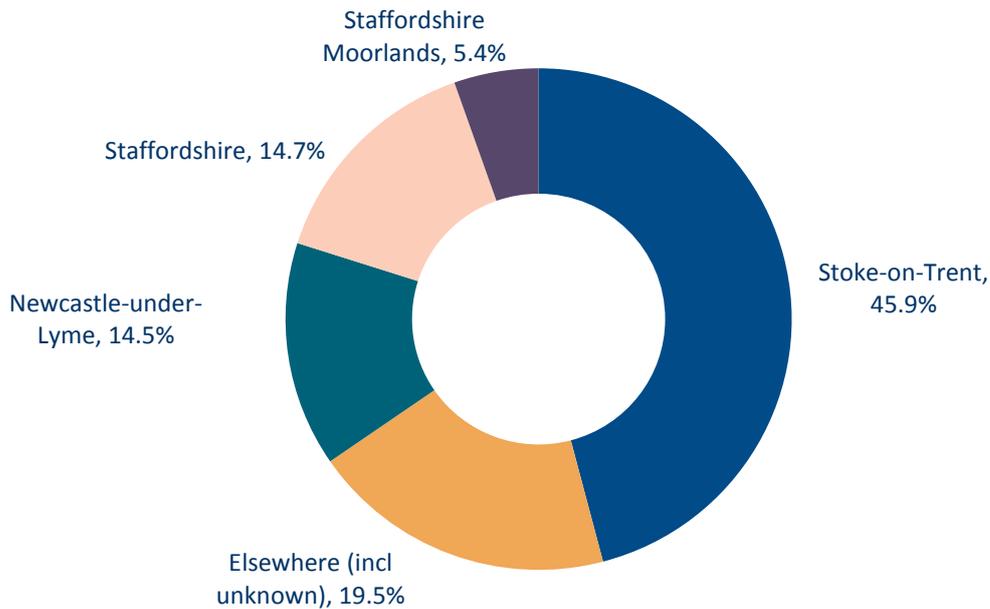
Half of our clients live on incomes of less than £12,000 p.a. (regardless of size) which is less than the national living wage for a single person.

The average household income in Stoke is £27,000, which is lower than the other North Staffs areas.

The client figures here are drawn from our local client profile and the national Citizens Advice client profile. Comparisons with the local area are drawn from 2011 Census figures, mainly, alongside other nationally available figures.

It is clear that people who use our services once again are poorer, enjoy poorer health and are more likely to be tenants than the population at large.

## Where our clients come from



Nearly half our clients live in Stoke-on-Trent, which is not surprising given the relative population sizes. What is notable is that one third of the people using our service come from outside North Staffordshire. Many of the 19.5% 'elsewhere (including unknown)' clients did not give us their address so may well live within our primary catchment area.

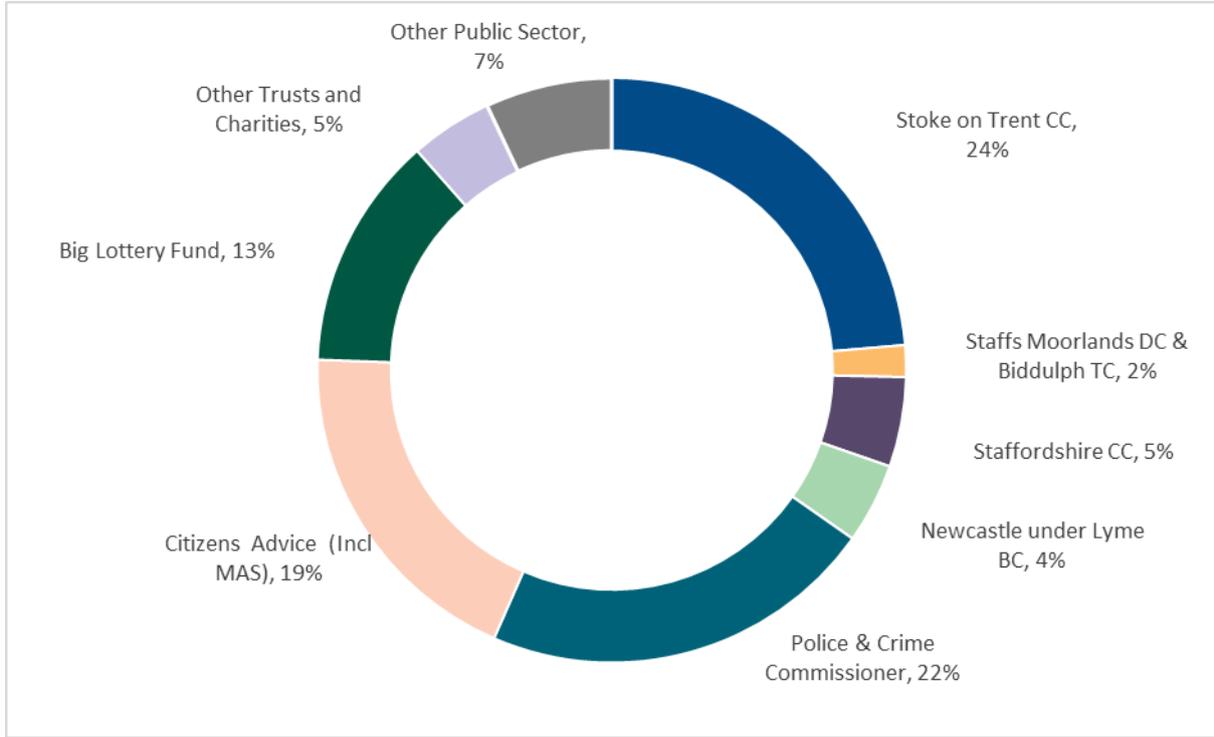
While some of the rest are accounted for by people in neighbouring districts of Staffordshire or East Cheshire, who have always used our services, it does emphasise the extent to which, as the Citizens Advice service works more closely together (e.g. through the Staffordshire wide Adviceline) and develops a more varied service offer, with more telephone advice, email advice and webchats, so the traditional local boundaries become less significant.

For example our webchat debt advice project is part of a national project and used by people from around the country.

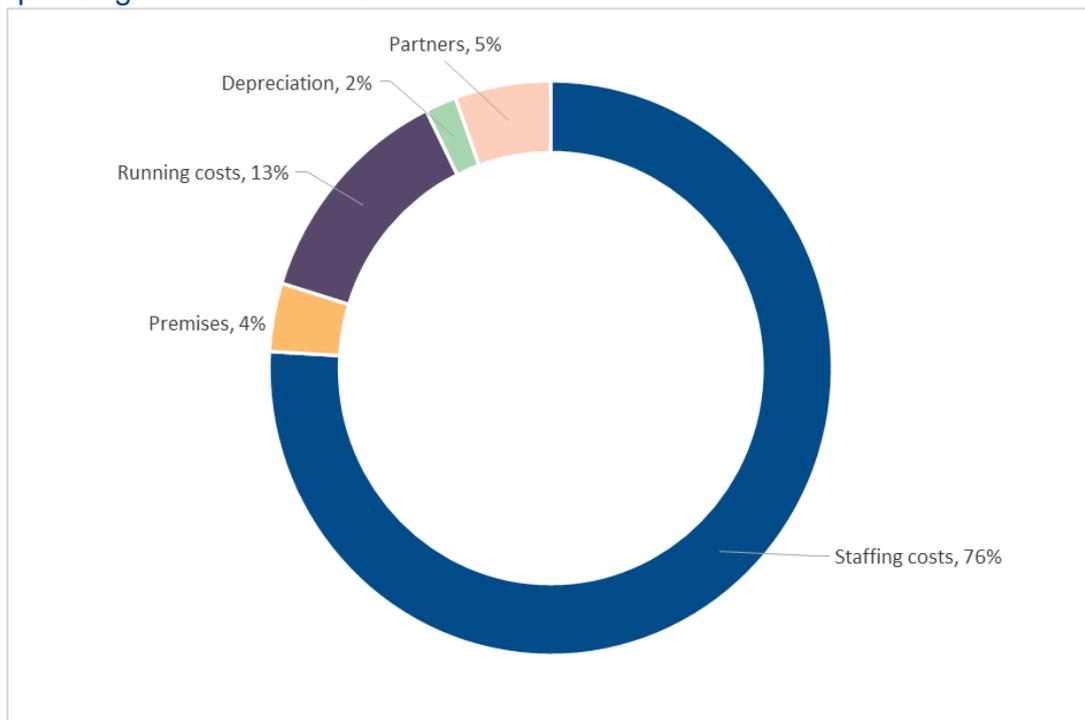
Just as we are advising more people from outside our traditional catchment areas, so people from North Staffordshire are being advised elsewhere in the country. 1,800 residents of Stoke-on-Trent or Newcastle-under-Lyme were advised by other parts of the Citizens Advice service in 2015-16.

# Our money 2015-16

Our income for 2015-16 was £2,579,048 (up 6% on 2014-15). The breakdown of sources is shown on the chart below.



We spent £2,660,235 delivering those services. This left a deficit of £81,187 for the year. Of this £47,641 represented provision for depreciation and £33,647 the cost of redundancies during the year, for which provision had been made. The breakdown of our spending is shown below:



## **We could not have delivered our services without the support of our principal funders, whom we would like to thank:**

Stoke-on-Trent City Council  
Staffordshire County Council  
Newcastle-under-Lyme Borough Council  
Staffordshire Moorlands District Council  
Biddulph Town Council  
The Big Lottery Fund  
The Staffordshire Police & Crime Commissioner  
Brighter Futures  
The North Staffordshire Combined Healthcare NHS Trust  
Legal Aid Agency  
The Money Advice Service (via Citizens Advice)  
The Severn Trent Trust Fund  
Henry Smith Charity  
Children in Need  
Ben Cohen Stand Up Foundation  
The North Staffordshire Multiple Sclerosis Society  
The Early Action Neighbourhood Fund  
The Future Advice Fund (via Barings Foundation)  
The Legal Education Foundation  
The JP Getty Trust  
Staffordshire Housing Association  
The Department for Energy and Climate Change  
The Abbey Partnership  
HMRC (via Citizens Advice)  
The Cabinet Office (contribution to ASTF)

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