



2022/23

Staffordshire South West

Here for everyone, whoever they are, whatever their problem.

**Free,
confidential
advice.**

**Whoever
you are.**

**Whatever
your
problem.**

We give advice to thousands of people

Citizens Advice
Staffordshire South
West has been part of
the local community
since 1939.

We are a network of
independent charities
who offer confidential
advice online, over the
phone and in person
for free.

This year Citizens
Advice Staffordshire
South West helped
9,524 clients with
38,494 issues.

When we say we are
for everyone, we
mean it.

You can rely on us
because we are
independent and
totally impartial.

We make a difference

Our aim is to
empower our clients,
we give people the
knowledge and
confidence to find
their way forward.

We speak up for our clients.

No one else sees so
many people with so
many different kinds
of problems, and that
gives a unique insight
into the challenges
people are facing
today.

With the right
evidence, we can show
big organisations from
companies right up to
government how they
can make things
better for people
through our research
and campaigns work.

We see how problems
can be linked. By
helping people with
the underlying cause
of their problem and
making sure they do
not get worse, we save
the government and
public services
thousands of pounds
every year.

Citizens Advice Staffordshire South West

Chair & CEO Reports

Elaine Robinson **Chair of Trustees**

The year began as one of promise 'Back to normal' after the Covid years.

During the year the contracts from our main funders were secured by CEO Sue Nicholls who also maintains contact with the local Councils of Stafford Borough, Cannock Chase and South Staffordshire. The contracts were ably delivered by the Head of Services Claire Davis along with the team of service managers, staff and volunteers.

Our CEO Sue Nicholls tendered her resignation for March 31st 2023 and this meant the Trustee Board had to appoint a Recruitment Agency to identify and assist in the appointment of a replacement CEO.

Julie Marker was appointed and joined the staff at the beginning of March 2023. She worked alongside Sue until the end of the month. As Chair I would like to thank my colleagues for their support during this process and for the amount of time they committed to this. Thanks especially to Deputy Chairs David Mee and Paul Weetman, Martin Wallbank and Ian James the interview team.

Ian James retired after the process was completed having served 10 years on the board and been our expert on Governance which was much valued.

During this year we welcomed Wayne Curry who brought his expertise of senior management in Industry to the board.

CASSW continues its important service to all residents who require help and advice when most urgently needed and I thank you all for supporting them, senior management team, staff and volunteers.

Elaine Robinson

Claire Davis **Acting CEO**

Last year was a busy year. We saw a big increase in the number of clients seeking help mainly as a result of the Cost of Living crisis. We saw new clients that have not previously sought help before.

As food and energy costs rose at an alarming rate, families struggled to make ends meet and we made sure that they were able to access help when they needed it.

Our energy team saw a significant increase in the need for advice. The demand for debt advice continued to increase and our teams were inundated with requests for fuel vouchers, food vouchers and for help to access the Household Support Fund.

Our staff worked hard to deal with the increased demands for help and in October we took some time out together to attend an "Away Day". It was a day to work together, test our team building skills and have some fun. We were joined by trustees, volunteers and staff and the theme for the day was "Connections". After years of working from home and a return to hybrid working we felt it was important to reconnect with our colleagues and the day was a great success.

At the end of this year our wonderful CEO Sue Nicholls retired after nearly 40 years service. We celebrated her work and commitment to the service as she left us in March.

My thanks to all our staff and volunteers for their hard work and support over the year.

Claire Davis

Advice in numbers 2022-23

9,524

Clients assisted

Our volunteers have contributed an average of **399** hours each week.

399 volunteering hours equals **£329,589** per annum

Client experience: **99%** say the work we do provides them with positive change in their lives.

£6.7m

Debts

Unsecured Loans 16.9%
Credit Card arrears 16.4%
Council Tax arrears 5.7%

Benefits gained
£5.2m

Debt Relief order
£410k

Localised Social Welfare
£14K

38,494

Issues Presented

Top issues:
Debt 25.2%
Universal Credit 19.2%
Financial Services & Capability 18.6%
Benefits & Tax credits 17.2%

£7.37m outcomes achieved

Although we work closely with over 50 partners across Staffordshire, we would like to say a special thank you to the following:



Cost of Living

For millions of people in the UK, the cost-of-living crisis is putting them through a nightmare they never thought they'd experience. As energy bills hit sky-high levels and costs continue to rise, families are struggling to make ends meet. It's stressful, isolating and frightening.

No one should have to worry about making the heart-breaking choice between heating their home and feeding their family. But in towns and villages up and down the country, people are struggling to stay afloat.



People attempting to support themselves?

Many people receiving benefits who we support are already unable to cover their outgoings, particularly people who cannot increase their income from work. Over the past year we have seen an increase in many issues that highlight to us that people are attempting to support themselves in ways that will inevitably lead them into debt:

- Credit card and charge card debts up by 288%
- UC advance payment/budgeting advance up by 62%
- Unsecured loans up by 189%

The government's support in 2022/23 with energy bills put the brakes on further hikes during the winter

months, but it wasn't enough to reverse the devastating trends in people seeking our support. That's why we'll continue to raise the issues coming through our services, and elevate the experiences of people seeking our help.

Households who have previously managed are now struggling and seeking help from us for the first time. 13% of households in England were classed as fuel poor, these are the figures for our areas:

- 🏠 Cannock Chase 16.5%
- 🏠 Stafford 14.9%
- 🏠 Stone 13.9%
- 🏠 South Staffordshire 12.6%

Increase in Charitable Support

We have seen a 60% increase from last year for people coming to us who are being referred to food banks and other forms of charitable support that they cannot access without our support.

These are some of the outcome areas we have provided clients assistance with:

- Priority services register
- Obtaining fuel bank vouchers
- Applying to a government scheme for financial help/energy efficiency measures
- Gaining goods or services from charities

Project Work

Local, specialist and targeted services

Energy Advice - dedicated to helping combat fuel poverty. It provided one-to-one advice and support to people experiencing difficulties with their energy costs and information provided on how to save energy and getting the best deals.

Cannock Chase District Council (CCDC) - housing options and debt prevention assist residents in risk of losing their home and assist with rent arrear issues to build sustainable tenancies.

Henry Smith - enables the delivery of specialist advice and support for people with enduring mental health issues. The service works alongside specialist mental health professionals, taking referrals and ensuring that the holistic needs of clients are met.

Help to Claim - a telephone service that gives people the support they need to make a claim for Universal Credit.

MaPS DAP (Money and Pension Service Debt Advice Project) - offers a full debt management service to help people begin the process of getting their finances back in order, this is often their lives too.

MPFT patients - provides advice and support directly with people from the communities in Staffordshire via

the Community Mental Health Teams within MPFT to support underpinning challenges that are related to financial instability and challenges.

MPFT- Staff - a comprehensive service on financial wellbeing including, but not limited to: advice, signposting, debt, welfare benefits and bills for staff of MPFT.

Pension Wise - a free, impartial guidance service to support clients aged 50 and over to provide them with their options with a defined contribution pension.

Pye Green Community Centre - an outreach service available for the residents of Hednesford to receive help and support with their issues, and be provided with information or offered further support by appointment.

Staffordshire Borough Council (SBC) - Housing and Money Advice - a comprehensive service on debt, welfare benefits and housing for people facing homelessness or loss of tenure.

Staffordshire Victim Gateway - a partnership project across Staffordshire and Stoke on Trent. Victims of crime are supported to get back in control of their lives as quickly as possible so they can move on.

Special events

This year, colleagues and volunteers have continued to be a great team, working together and shared many milestones. Two particular special events stand out this year, a great team building experience and a well earned retirement.

Away day

In February this year, all our staff and volunteers were invited to an away day, and spent the day away from the office, at a great venue at Yarnfield Park near Stone in Staffordshire.

It was a fantastic opportunity to get together after the last two years where we all have had to adjust to a very different working environment during the pandemic.

The theme for the day was Connections, meeting up with colleagues that we hadn't seen for sometime and for many of our new staff and volunteers to meet up for the first time. The objective was "have a good time and enjoy re-connecting as colleagues, friends and the wider family of Citizens Advice Staffordshire South West."



The day turned out to be great fun. We split into teams with a theme name and took part in lots of games and activities, including build a tower with spaghetti, drawing games, and of course a fantastic lunch and prizes.

Sue Nicholls —retirement

In March this year, we said goodbye to our friend and colleague Sue who made the decision to retire after nearly 40 years of working with Citizens Advice Staffordshire South West.

During her time here, she made an undeniable difference in supporting everyone connected with the service over the years including both colleagues, partners, and clients.

Sue will be missed and we thank her from the bottom of our hearts for all the hard work, guidance, dedication, support and achievements, and for being an incredible boss.

Sue is a true professional who's shown by example that excellence is something to aim for daily. She inspired everyone around her, which we are sure will continue during her retirement. In the years she has been with Citizens Advice, she has made a tremendous difference.

She will certainly be missed, but we wish her well in her retirement.



Our volunteers



"I very much enjoy and value the work I do for CASSW. It challenges me intellectually, provides friendships and enables me to give back to the community I have lived in for many years. Helping clients, who might be in difficulty for all sorts of reasons, and getting them on the road to be in a better place is a great feeling."

David

All our volunteers have an important role and provide their time free of charge. They are fundamental to our operations and we are exceedingly grateful for every contribution we receive,

They contributed an average of **399** hours each week which is equivalent of **£329,589 per annum** through their efforts to help the residents across Staffordshire.

"Primarily, volunteering gives me the opportunity to provide help and support to those who are less fortunate than myself. It also gives me the opportunity to meet and communicate with people from all walks of life, people who I would not normally come into contact with. Also to work with like minded colleagues. It has also given me the opportunity to learn more skills and develop as a person together with a wider understanding of the issues affecting many people."

Steve



Client stories and feedback

Sarah's story

Sarah had reached state pension age and was not receiving any money as she was in a transition period from employment support allowance stopping and her state pensions being received.

She had not received any money for two months and her rent arrears were building, she was feeling very upset and anxious over it all.

Following a benefit check and assistance she was guaranteed the following benefits:

- **pension credit**
- **housing benefit**
- **council tax support**
- **warm home discount of £140**

She was also told that her benefits could be backdated which would settle her rent arrears.

Sarah was extremely grateful for all the support she had received and felt relieved that her rent arrears would be cleared and would not be an issue going forward.

"As always, an excellent experience using the Citizens Advice charity.

The staff are kind, considerate and attentive to my additional needs.

CAB is outstanding."

"Absolutely fantastic help and advice. Feel a lot better and have a direction of where to go."

"A mahoosive thank you! I just wanted to let you know that we had our call with the lovely helpful Helen today.

I cannot explain to you the most horrendous week we have had but the call today restores your faith in good genuine human beings."

"Help and advice from Citizens Advice made a difficult task so much easier to deal with."

Contact details



Adviceline

0808 278 7874

Universal Credit

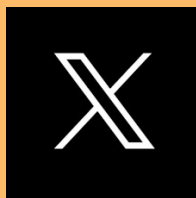
0800 144 8444

Pension Wise

0800 138 1585

For information of our offices and all services please access our website

www.citizensadvice.org.uk



24 hour self-help advice

www.citizensadvice.org.uk

