

Citizens Advice Newcastle

Annual Report
2024 - 2025

85

Years of

citizens
advice

citizens
advice

Newcastle

Providing free, confidential
and independent advice to people in
Newcastle since 1939

Volunteers, Staff and Trustees

Volunteers

Abi McClelland
Adjoua Debra Yao
Aicha Hachlaf
Alex Michelmores
Amelie White
Anna Preston
Anna Seddon
Arsheep Kaur
Baird Cross
Barbara Duff
Barbara Rouse
Beth Orange
Beysa Sahin
Billie Martin
Carole McMullen
Caroline Dean
Cerene Naqsh
Cesur Basoglu
Colin Robson
Crisbeth Marceial
Daisy Brodie
Daniel Agar
Don Brooke
Elaine Taylor
Eliabeth Sode
Ellie Lee
Eloise Murray
Emelia McMonagle
Emma Parkes
Florence Okundaye
Frances Hill
Francesca Partington
Gilly Robson
Henry Morris
Imogen Jones
Irene Riley
Isabel Jones
Isobel Grundy
Izabela Kirschnerová
John Booth Carey
John Salter
Julianna Nnaji
Karen Gillie
Kathleen Germain
Kenneth Clarke
Krystal Chooi Ling

Laetitia Ponde Nkot
Laila Gulistrani
Lauren Kelsall
Lela Murati
Louise Sweeney
Lucey Foster-Venters
Lydia Keeley
Marilia Adamaki
Mark Edwards
Martin Donkin
Martina Kusinova
Matthew West
Megan Wyke-Ulliott
Morgan Mckittrick
Muntaha Khan
Neha Vyas
Nell Fabian
Niamh O'Gara
Nick Sharing
Nicola Render
Oghenero Akporohwo
Olha Savchuk
Olivia Jones
Osama Al- Romaimi
Richard Evens
Rohan Ahmed
Romana Ahmed
Rosa Hartley
Rosie Humphrey
Ruby Simcock
Sam Rivers
Sanam Ichobragade
Sarah Ellis
Scott Elsy
Sean Chimuka
Serxhio Lika
Slavka Polokova
Tabitha Dunn
Tam Nok Tim
Thomas Hockley

Law in the Community Volunteers

Abigail Dale
Aimee Raw
Alex Finn

Alex Weiss
Andrew Roberts
Anna Sweeney
Chloe Roberts
Daaniyah Haq
Ella Welch
Elliot Taylor
Emma Parkes
Eva Finaly
Georgia Sullivan
Holly Pickup
Isabell Wood
Jack Ogden
Jake Weldon
Jasmine White
Jay Cadwell
Jay Waller
Jed Robinson
Jessica Lea
Josh Taistrick
Keenan Davies Mosley
Lissy Neilson
Lucy Reid
Marley Alexandre
Martin Kigongo
Megan Cox
Nana Kyei-Mensah
Niyah Waters
Patrick Christian
Phoebe Bowman
Poppy Miler
QiHaobo Qi
Rhys Swanns
Ryan Jack
Saamreeta Raj'ran
Sana Younis
Sarah Ellis
Shona Moore
Sophie Franci
Summer Milson
Suwetha Khoghuelen
Tom Hockaday
Trisha Dimon
William Baxter

Staff

Abigail Watson
Claire Iredale
Claire Mulgrove
Denise Telfer
Ellie Muddiman
Fergus Roseburgh
Gayle Purves
Georgia Blenkinsop
Hannah Cooper
Kenneth Harrison
Kiran Naran Singh
Krithic Nair
Kyle Seymour
Larissa Whitfield
Lauren Mills
Lesley Childs
Linda Mael
Lynne Hunter
Peter Wilson
Russell Bell
Susan Wakenshaw
Sylvia Campbell
Thomas Roose
Thomas Hockley
Tracy Armstrong
Zakia Khatoon

Trustees

Angela Carver
Arshdeep Kaur
Claire Irving (Resigned
September 2024)
Dave Tubby (Appointed 13
February 2025)
Gillian Roll
Jemima Short (Appointed 10
February 2025)
Keith Reed, Vice Chair
Kevin Lynch (Appointed 7 March
2025)
Oliver Holmes
Richard Harris
Sangeet Jaidka (Resigned 19
October 2024)
Stuart Parker
Suzanne Wood, Chair
Tony Crawley, Treasurer
Tribe Mkwebu

WITHOUT THE DEDICATION AND HARD WORK OF ALL OF YOU CITIZENS ADVICE NEWCASTLE WOULD NOT PREVAIL. WE WOULD LIKE TO THANK EACH AND EVERY ONE OF YOU.

Chair's Report

I am extremely honoured to be writing my first annual report as Chair of Citizens Advice Newcastle this year. My time as a Volunteer Trustee started a little over 3 years ago and each year I think it is difficult to imagine that more challenges could be thrown into our communities and society as a whole, but each year seems to offer up new and unforeseen challenges which highlight the value that our service provides.

2024/2025 has once again proven to be an extremely busy and challenging year, however the free, confidential, independent and impartial support our service provides is unwavering. We were able to achieve incredible results of approximately **£5 million of financial outcomes being achieved** and brought back into the local community for our clients.

What's more, we are able calculate our value to society which showed that for every £1 invested in our service in 2024/2025 we generated **£4.24 in savings to Government and public services, totalling £3.4 million; £31.25 in wider economic and social benefits, totalling £25.5 million and £17.39 in financial value to the people we help, totalling £14.2 million.** Whilst it is staggering to see the monetary figures, the data relating to the impact our service has had on our client's lives and wellbeing is also something to be celebrated with **60% of our clients saying they felt less stress, depressed or anxious; 40% having a more secure housing situation; and 40% finding it easier to do their job or find a job** after using our services.

We simply would not be able to provide the support to our community without the incredible work by our team of staff and volunteers. I cannot thank the team enough for the incredible work they have achieved across 2024/2025, with the results speaking for themselves. The support that the team are able to provide to the local community is something I and the Trustee Board are incredibly proud of.

To that end I must also provide my thanks to the Trustee Board who have continued to deliver the strategic support and challenge required to ensure Citizens Advice Newcastle can continue to grow and adapt to the needs of our community. Their continued commitment allows our service to provide the support that our clients need. We have seen a couple of changes on the Board and my thanks and gratitude go to those who have moved on and also those who have joined our Board to continue with the great work of the organisation across our 85 year legacy.

I must also thank our incredible funders, without whom we would not be able to provide the valuable service to our community. Details of all our funders can be found in our report, however I would like to highlight and extend my personal thanks to Newcastle City Council who have continued to provide vital funding and support; Northern Powergrid for their continued funding of our longstanding energy project work; Yorkshire Building Society for their continued partnership and Walker Foodbank and the Trussell Trust which has continued to grow from strength to strength.

It is evident that our service provides vital support and we will continue to work tirelessly to ensure that not only can we deliver this but also continue to grow and evolve. This year has seen our service cement an incredible 85 year legacy and we now work to build our future.

Suzanne Wood

Chair



Our Service

Citizens Advice Newcastle has existed since 1939 to help people, especially those who are most vulnerable, to navigate complex issues and campaign for positive change. We strive for a society free from poverty, injustice and inequality. We are a charity and a voluntary organisation that relies on grants from funders for our work.

We provide local advice services to local people, and we make a difference to people's pockets through our benefits, debt and financial capability work. We are a voice for local people and we support other community organisations in the work they do.

Our advice is:

Free - nobody has to pay for the services we provide.

Confidential - we don't disclose anything that a client tells us, or even the fact that they have visited us, without their permission.

Independent - we always act in the best interest of our clients, without influence from any outside agency.

Impartial - we don't judge our clients or make assumptions about them. Our service is open to everyone, with priority given to those who are least able to help themselves.

We continue to provide a face-to-face drop in service Monday's to Friday's between 10am - 12pm from our main office in the City Library. These sessions are primarily run by volunteers with some staff assistance should the need arise. We have advisers in some community venues and a good chunk of the service we provide is through our digital advice service through online self-referrals, email and telephone.

How we help

In the last year, people accessed us in different ways:



25%

by face-to-face



22%

by phone



45%

by email and webchat

Our Specialist Projects

These specialist projects provide our clients with the extra help and support they needed during 2024/2025.

Debt Advice

Our Money Advice Team provides assistance to clients who are experiencing financial hardship, providing advice in respect of strategies for dealing with their debts and income maximisation.

Yorkshire Building Society Outreach

Our Yorkshire Building Society outreach provides local, free and confidential advice through appointments at the Newcastle branch of Yorkshire Building Society.

Energy Advice

Our Energy Advice Project assists vulnerable customers of Northern Powergrid with fuel poverty advice including income maximisation, benefits and energy advice related matters. Our Energy Redress Project provides energy advice to residents and frontline staff in organisations around Newcastle and North Tyneside.

Advice in Schools

Our Advice in Schools Project, through a partnership with Stockton and District Advice and Information Services, provides holistic advice including around benefits, money and housing issues in 4 schools: Hawthorn Primary School, Moorside Primary School, St Marks Primary School and St Paul's Primary School.

Family Welfare Advice in the Community

Our Family Welfare Adviser, through a partnership with Action for Children, provides advice on a whole range of issues to families through outreaches in the Galafield Centre, the Haven, Wesley House, St Vincent Support Centre, The Bread and Butter Project and City of God Christian Centre.

Walker Foodbank Welfare Advice

A partnership with Walker Foodbank and the Trussell Trust enables two advisers to provide advice to clients affected by the cost of living crisis at The City of God Christian Centre.

We are Citizens Advice Newcastle

Every year thousands of people come to us for help solving their problems. This means we are an important part of the community, with a credible understanding of local needs. We use this to tailor our services and help improve local policies and practices that affect people's lives.



£14,210,360

in financial value to the people we help. This is as a result of specific outcomes for our clients.

That's **£17.39 for every £1** invested in our service.

Chief Officer's Report

As an organisation that continues to provide essential advice and support to people across Newcastle, we have once again experienced sustained – and in many areas growing – demand for our services throughout 2024/2025.

Ongoing cost of living pressures have continued to affect local residents, with increases in food, energy and housing costs placing many households under severe financial strain. Debt remains the most common issue we deal with, closely followed by energy advice, as families and individuals work hard to keep their heads above water.

Our Impact

Over the past year, we supported over **8,100 new people**, helping with around **43,000 different issues**, and achieving financial outcomes of nearly **£5 million** for the communities we serve. This represents a **13% increase in the number of issues we have supported our clients with** compared with 2023/2024, clearly demonstrating the continuing growth in demand for our support across the city.

Our Service Management and Customer Service Teams continue to do a brilliant job managing busy face-to-face sessions and supporting advisers. I also want to thank staff who go above and beyond, taking overflow appointments and ensuring that no client goes unheard – their teamwork and professionalism make a real difference.

Core Services and Funding

Our core advice channels, funded primarily by Newcastle City Council, remain the foundation of our service. We are extremely grateful for this ongoing support, which ensures that residents who might otherwise have nowhere else to turn can continue to access free, independent advice. With demand for our services continuing to rise year on year, this partnership is more vital than ever and sustaining it at the right level will be key to meeting the growing needs of local people.

We also continue to value the ongoing contributions from the Rothley Trust and Handley Trust, whose small but significant grants remain vital to maintaining our core delivery.

Responding to the Cost of Living Crisis

The Household Support Fund has again played an important role in helping residents with low incomes or negative budgets, particularly during the winter months. We worked closely with the Council to assist residents applying for the Discretionary Hardship Scheme, ensuring that help reached those most in need. The cost of living crisis is not yet over, and we have seen a **41% increase** in the number of Newcastle residents seeking charitable support and foodbank assistance – **rising from 839 people in 2023/2024 to 1,187 in 2024/2025**.

Our Energy Redress Project

This year marked the final year of our Energy Redress Project and we are proud to reflect on its success. In partnership with Stockton and District Advice and Information Services, since 2020 we have helped nearly **3,000 people** and achieved almost **£400,000 in financial outcomes**. We are grateful to have been part of this collaborative project, which has made a real difference to residents across Newcastle and beyond.



Children, Families and Communities

Our collaboration with Newcastle Children's and Families Services continues to go from strength to strength. With an adviser now based across Benwell, Newbiggin Hall and Gosforth Library, families can access the advice they need in familiar, trusted community spaces. The funding enables us to be part of the communities we serve and we truly value this strategic partnership.

This is the second year of our Reducing Child Poverty in the North East Project, delivered in collaboration with Stockton (as lead), Middlesbrough and Darlington. The project demonstrates the benefits of partnership working between schools and Citizens Advice to deliver targeted welfare advice and support to households that helps reduce child poverty.

It has been a success, engaging closely with schools and placing us in a strong position to bid for future funding.

Walker Foodbank and Trussell Trust Partnership

Our partnership with Walker Foodbank and the Trussell Trust continues to thrive. Two advisers now attend one day per week and during the year they assisted **441 residents with 1,541 issues, prevented 62 people from experiencing homelessness and achieved financial outcomes of nearly £450,000.**

The most common issues at this outreach include energy, charitable support, food bank referrals, benefits, housing and other essential needs.

Debt Advice Project

Our Debt Advice Project has gone from strength to strength, with client numbers increasing from **1,217 to 1,357**. The project has been extended to **March 2026**; however, the Money and Pensions Service is putting the contract out to tender. This means local Citizens Advice offices will need to work together to continue delivering this vital service in the future.

Law in the Community

We are glad to continue our Law in the Community Project, which welcomed over 50 law students this year. While it is a demanding project to manage, it is extremely rewarding for both our organisation and the students.

They gain invaluable hands-on experience working with real clients and our service benefits from their enthusiasm and fresh perspectives.

Northern Powergrid Project

We are grateful to Northern Powergrid for continuing to fund our long-standing project. Citizens Advice Newcastle assisted **2,380 people** with their energy bills, and distributed food and fuel vouchers, providing over **£935,000 in financial outcomes in the last year.**

Partnership with Yorkshire Building Society

The Yorkshire Building Society (YBS) collaboration, which began in mid-2023, has continued to thrive. An adviser provides weekly in-branch support and the relationship with YBS staff in Newcastle remains excellent – a great example of effective co-location and community partnership.

"The service is invaluable not only for Yorkshire Building Society members but for our wider community. They provide advice and support on a whole host of issues, helping people navigate challenges and make informed decisions. It's about being there for everyone, not just our members."

Tracey Turnbull
Yorkshire Building Society

Our Volunteers

None of what we achieve would be possible without the dedication and enthusiasm of our volunteers.

Over the past year, they contributed an incredible **11,242 hours** of their time – equivalent to around **£291,110 in staff costs**. Their commitment, skills and lived experience bring depth and diversity to our service and we thank each and every one of them for their contribution.

Our Trustee Board

Finally, our Trustee Board continues to provide strong governance and strategic leadership. We welcomed several new members during the year and said goodbye to others who stepped down after giving invaluable service. I'm deeply grateful for their commitment, insight and ongoing support. Citizens Advice Newcastle continues to thrive because of the people behind it – staff, volunteers, Trustees and partners – all working together to make a tangible difference to people's lives. Thank you all for another outstanding year.

Tracy Armstrong

Chief Officer

Financial Capability Project

We continue to have a very successful Financial Capability Project with St Vincent de Paul. The project is due to end at the end of this year and, as it has been so successful, we are working together to try and raise funds to continue it into the next financial year.

We also continue to benefit from a three-year grant from the Sir James Knott Trust, which supports our core service and helps us to provide translation services for deaf clients and those for whom English is an additional language.

Research and Campaigns

Towards the end of March 2025, we secured a small amount of funding from Newcastle University to conduct research into Universal Credit sanctions and access to free public transport for people on means tested benefits.

Cesur Basoglu, a member of our Research and Campaigns Team, led this short 10 week pilot project, which involved surveys and interviews with our clients.

Our Value to Society

For every **£1** invested in our service in 2024/2025, we generated:

£4.24

in savings to government and public services (fiscal benefits)

Total:
£3,463,261

£31.25

in wider economic and social benefits (public value)

Total:
£25,544,954

£17.39

in financial value to the people we help (specific outcomes to individuals)

Total:
£14,210,360

How we Calculate our Financial Value

It's impossible to put a financial value on everything we do – but where we can, we have. We've used a **Treasury-approved model to do this**. From our robust management information, we've also separately considered the financial benefits to the people we help.

Our Value to People

£2,011,558

worth of debt was written off for our clients. That is nearly £1500 per debt client.

This is only a fraction of our true impact.

- 60% said they felt less stress, depressed or anxious as a result of the help they received from us.



£2,923,162

worth of income was gained by our clients by helping to apply for additional benefits, increasing the value of existing benefits, budgeting changes and other types of financial gains.

- 40% had a more secure housing situation.



- 40% found it easier to do their job or find a job.



Local Delivery

At Citizens Advice Newcastle, we have specialist advice programmes, including our energy advice service and debt advice service.

2,380

individual clients accessed our energy advice service



1,357

unique clients came to us to help manage their debts

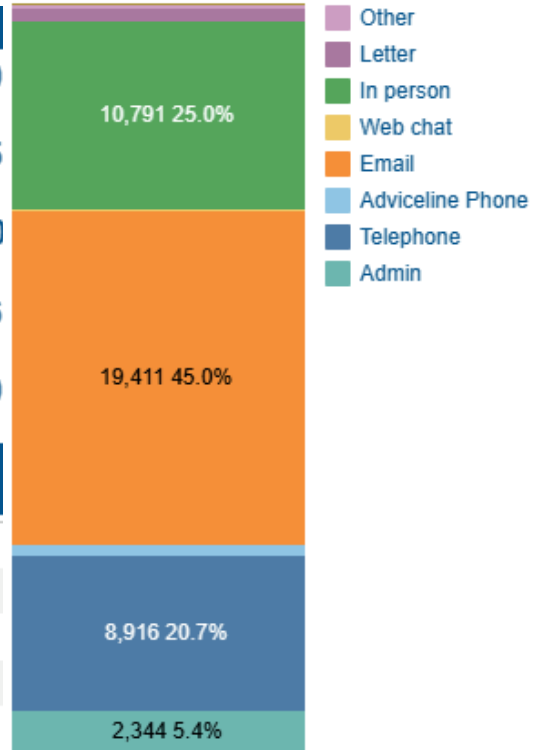


Our Year in Key Statistics

Summary

| | |
|------------------------------|---------------|
| Clients | 8,170 |
| Quick client contacts | 905 |
| Issues | 43,180 |
| Activities | 43,096 |
| Cases | 14,650 |

Channel



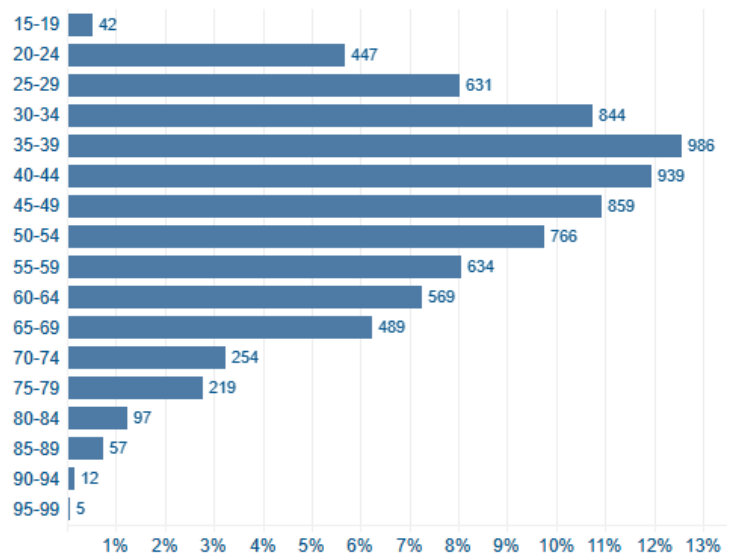
Outcomes

| | |
|---------------------------------|------------|
| Income gain | £2,325,647 |
| Re-imburements, services, loans | £175,459 |
| Debts written off | £2,011,558 |
| Repayments rescheduled | £40,678 |
| Other | £381,378 |

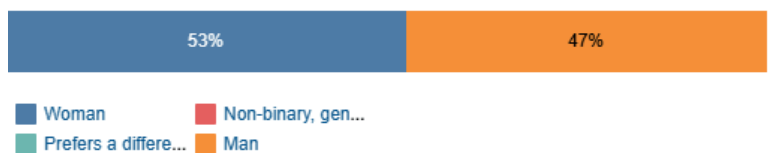
Issues

| | Issues | Clients |
|---------------------------------|---------------|---------|
| Benefits & tax credits | 5,109 | 2,230 |
| Benefits Universal Credit | 1,974 | 931 |
| Charitable Support & Food Ban.. | 3,412 | 1,186 |
| Consumer goods & services | 3,550 | 1,794 |
| Debt | 10,723 | 1,357 |
| Education | 135 | 97 |
| Employment | 885 | 525 |
| Financial services & capability | 2,248 | 979 |
| GVA & Hate Crime | 82 | 46 |
| Health & community care | 269 | 166 |
| Housing | 2,670 | 1,443 |
| Immigration & asylum | 1,004 | 645 |
| Legal | 1,756 | 662 |
| Other | 293 | 106 |
| Relationships & family | 884 | 556 |
| Tax | 268 | 204 |
| Travel & transport | 301 | 226 |
| Utilities & communications | 7,617 | 2,007 |
| Grand Total | 43,180 | |

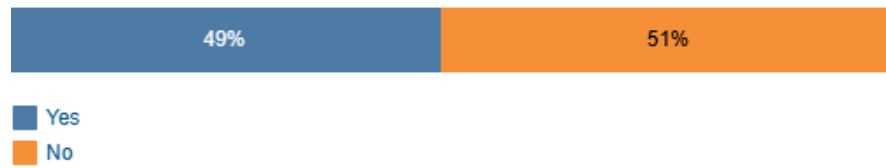
Age



Gender



Disability / Long-term health



Ethnicity



Case Study #1

Sylvia and Abi, our Family Welfare Adviser and one of our Money Advice Caseworkers, have been working with two clients over the last year, supporting them with benefits and debt advice. The couple had an income of just £700 a month before contacting us and had accrued thousands of pounds of debt due to their insufficient income. Abi managed to write off their debts and Sylvia had been supporting them to maximise their income.

Sylvia noticed that one of her clients' health had deteriorated and he was entitled to the higher rate of Personal Independence Payment (PIP) so they completed the PIP Review Form to show the need for the enhanced rates of PIP. However, after calling the DWP three months later to chase where their PIP Review Form had got to, the call handler said that they were taking around 52 weeks to process PIP Review Forms. Sylvia explained this to Hannah, our Research and Campaigns Manager, who contacted the clients' MP office to raise a written parliamentary question about waiting times for PIP Reviews to find out if this was accurate. The MP's office also took on the case to push the DWP to process the form more quickly.

Within a week, the client was called by Sylvia to discuss the Household Support Fund. However, the client informed Sylvia that they had been awarded a higher rate of PIP and received a backdated payment of £5000. Their monthly income had also doubled due to this award. This highlights the issue that delays on PIP Review Forms are having to people who should be awarded a higher rate of PIP after their health has deteriorated.

Sir Stephen Timms MP responded to our written question:

'We make every effort to conduct award reviews as soon as possible. Most decisions are made without the need for an assessment by a Healthcare Professional. Where the claimant requests a review of their Personal Independence Payment award, the median wait is 69 working days as of September 2024. Where the review is initiated by the department, the median wait for a decision that is referred to an assessment provider is 290 working days as of September 2024, and 252 days where it is not referred to an assessment provider.'

'Whilst reviews are outstanding, all payments to existing claimants continue. Should a review identify eligibility for an increased award, backdated payments will be made where appropriate to ensure claimants are not adversely impacted by delays.'

The written question has been included in numerous articles to highlight this issue. We have also now put pressure on the Government to take steps to reduce the waiting times for Personal Independence Payment Reviews.

Our Core Advice Service

During this financial year our Generalist Service has been characterised by multiple rounds of the Household Support Fund and the managed migration of people on legacy benefits such as Tax Credits and Employment and Support Allowance onto Universal Credit, which was brought forward, beginning in September 2024.

The Household Support Fund is an opportunity for our clients to apply for a much needed income boost of £200 if they are householders with a deficit income. We have worked closely with Newcastle City Council to make the process as simple as possible and ensure that people get the financial assistance they need. The applications do take time but our team has ensured that the most vulnerable can access this support. As a result, since its inception we have helped the Council to distribute over £500,000 in Household Support Fund payments, directly benefitting our clients.

Migration to Universal Credit has also not only been about the claiming process and supporting our clients to apply for Universal Credit, but also the change in culture. Some claimants have spent many years with very little contact from the DWP under their legacy benefits. With Universal Credit, they now must commit to more contact with the job centre as well as 'to do' tasks. This, plus the change to monthly payments, is a source of anxiety for many of the clients we have assisted. Our advisers have helped to explain the changes and expectations of Universal Credit to ease this transition for our clients.

We are unique in the North East in the number of minority communities we serve, especially at our face-to-face drop in. Additional barriers such as language and knowledge of services often make us the first port of call for people who don't know where to turn. In the 2023/2024 financial year, 28% of our clients came from minority communities and this rose to 34%, just over a third of our clients, for 2024/2025.

A new issue for us this year were a number of migrant care workers, recruited abroad and charged thousands of pounds in agency fees to come to the UK who were not getting paid and were destitute, living in poor conditions in a property owned by an employer. We helped by providing food bank vouchers and the Red Cross helpline. Following raising safeguarding concerns, Newcastle City Council have successfully prosecuted the employers who were fined £60k.

"I enjoy volunteering at Citizens Advice Newcastle because, I can make a positive contribution to my local community. Being a volunteer helps me to keep my mind active, make a difference to peoples lives and keeps me in touch with local and national issues."

"Working on reception has given me a great insight into the variety of issues that people face in everyday life. It has also contributed to a boost in my confidence as, by engaging with many people, it has also made me feel part of a team as I have people I can refer to if I am struggling or unsure."

“Working on reception has really helped me with communicating with different people having difficulties in different areas of their lives. I feel more confident in myself and also being able to welcome people when they arrive. Staff have been so helpful.”

“Working on reception gave me an insight into the type of issues that I will deal with as an adviser and increased my confidence speaking to clients.”

“Working on reception gave me a great insight into the variety of problems people face and some of the barriers to accessing help.”

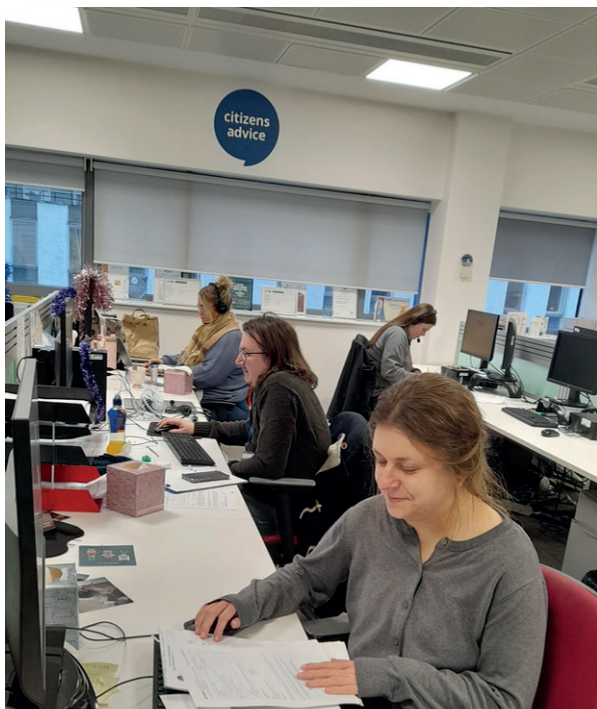
Our Volunteers

Our face to face advice service is still volunteer led and our digital, phone and email services are mostly staff led. Kiran, a highly experienced adviser, works remotely from home on our digital work queue and we have staff supporting our telephone advice. We are currently looking for new funding to support and expand this vital service for the community.

A member of our team, Ellie, who is an outreach adviser, has taken on a new role as Volunteer Coordinator, managing training and recruitment of new volunteers to meet the ever-growing demand for our advice services.

Our volunteer capacity expanded in February when a cohort of students joined from Northumbria University's Law in the Community Project. Over 50 students finished their placement with us and the feedback from them is always very positive about the experience they gain while with us and how valuable it is for future job applications.

Finally, we were fortunate to have Sean, a full time placement student from Birmingham University, this year to boost our advice team. We also provided work experience for students from local schools during the summer.



“We help people in need who turn to Citizens Advice Newcastle - often when there is nowhere else to go. There is a particular satisfaction in helping people get access to the disability benefits that they are entitled to by helping them to complete their application forms.”

Volunteer Adviser

Northern Powergrid Energy Advice Project

Northern Powergrid have funded Citizens Advice Newcastle to provide energy advice to those in fuel poverty since 2015, with the project now in a more stable situation with a longer-term contract. In staffing terms, we have retained the higher number of energy advisers we had last year and have seven in the team.

Our telephone and webchat portal, in conjunction with Citizens Advice Leeds, has continued. The free phone number is: **0800 448 072** and it is available **Monday to Friday, 9am - 5pm**.

There are now more Citizens Advice local offices including Northumberland and County Durham working with Northern Powergrid and we have taken opportunities to work with them and share our experience.

During 2024/2025 our advisers have helped **2380 clients** with energy issues, amassing **£935,637 in financial gains for our clients**. This is comparable with the year before and it indicates a continuing, if stabilised, energy crisis that is still leaving people with higher bills than in the past.

Our outreach work has also continued during this time. We have been receiving referrals from Building Futures East in the East End as well as other partners. As well as this we run several outreaches in and across Newcastle at the Society of St Vincent de Paul's, West End Foodbank at St James' Church, Benwell and Walker Foodbanks and the Bread and Butter Project.

Case Study #2

A retired client on a low income, living in supported accommodation and in receipt of State Pension, Pension Credit and Attendance Allowance for his disabilities, came to see us because he was very stressed due to his unpaid utility bills.

We began by establishing that he had some unpaid pension payments which we were able to assist him to access. We also found out that the Department of Work and Pensions (DWP) had the wrong address for him and so he wasn't receiving some correspondence that he needed. We ensured that all of his payments would now be received and that any underpayments were backdated.

The client had not been making the necessary payments for his utility bills as he believes that standing charges are unfair and he also has health issues which affect his memory. The consequences of not paying his energy bills were explained to him and he wanted assistance in re-establishing payments.

As a result of our benefit work and the underpayments from the DWP, the client received a backdated payment which was enough money to pay all of his outstanding energy arrears. We supported him to set up a Direct Debit payment to prevent arrears in the future and he was also helped to take up-to-date meter readings so that he received accurate energy bills in future.

Debt Advice Team

2024/2025 presented many challenges for our debt team; due to a vacancy arising and difficulties recruiting an adviser for several months. The team had been unable to function at full capacity pending the vacancy being filled. The demand for our service, however, did not reduce which placed immense pressure upon the team. Despite this, we maintained our usual level of service both in terms of volumes of clients seen and quality of advice provided to clients who accessed the service.

During the last financial year, our debt advice team **achieved debt write offs totalling £1,967,588** and **income gains of £316,702** for our clients accessing the service.

Here is some feedback from our debt clients:

- Clients surveyed advised that following assistance from our debt team, **their issue was mostly, if not fully, resolved** and their **worries regarding money were significantly reduced**.
- Clients surveyed were **very satisfied** with the service provided and **found the service highly accessible**.
- Clients surveyed **would recommend our debt advice service to their friends and family**.

"Because I received help with my debts from Citizens Advice Newcastle, my mental health improved and I am better able to manage."

Client

"I would not go to any other organisation for help with my debts; I contacted several advice services for help with my debts and Citizens Advice Newcastle was the best by far."

Client

"When everyone else closed the door in my face, Citizens Advice Newcastle opened every door for me. "

Client

"Just to say a big thank you for helping us with the power of attorney (application), we were so worried as to how to sort it out. From the bottom of our hearts, thank you."

Client



Research and Campaigns

Research and campaigns is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives. As a service we have a huge amount of insight and data about the problems our clients and their wider communities face. Through research and campaigns work, we use this insight to focus on 4 key priorities as well as working collectively with other local Citizens Advice offices across the region and feeding into national policy work. These priority areas are: The Living Wage, Universal Credit, Debt and Housing.

We are incredibly thankful to the Millfield House Foundation for funding our work, which provides our team with security, stability and support to help us to make a real difference in the North East.

Our Team's Awards

This year, The Living Wage Action Team in Newcastle that we Co-Chair, was shortlisted for the Living Wage Foundation's 'Living Wage Place' Award after successfully accrediting 25 more employers in Newcastle. Our Research and Campaigns Manager Hannah was also shortlisted for the 'Local Champion' Award. This national recognition highlights the incredible work that our team has done in the past year in tackling in-work poverty through the real living wage.



What we have achieved this year?

The Living Wage

We are involved in the Tyne and Wear Citizens Cost of Living Group, which is working with Kim McGuinness, the North East Mayor, to push towards establishing a Living Wage region as well as a living wage for care workers. The North East Combined Authority has now accredited as a Living Wage employer. Kim McGuinness has committed time, resources and money to make the North East a Living Wage Region. We have discussed the process of accrediting and shared the current work happening in the region as well as the work of other regions such as Greater Manchester Combined Authority. We are delighted to be working with the Mayor and other regional partners on this work.



Debt

We have raised local issues around council tax collection practices at Newcastle City Council with Councillor Paul Frew and the Council's policy team. They were keen to understand the barriers of why people do not engage with the Council earlier in the process when issued with an arrears notice. Our debt team conducted research into some of this work. 12 themes emerged around key barriers. This includes a lack of translation services provided by the Council, people not being aware that they are entitled to Council Tax Support, lack of digital literacy skills with no alternative but online tools to claim support as well as vulnerabilities being ignored such as a client who has multiple cancer diagnoses. We are now working with the Council to establish a working group to improve collection practices and ensure that people receive the support that they are entitled to.

We have seen cases of unfair collection practices, such as a client being sent to court for just £5.26 of council tax arrears, as well as the inappropriate use of bailiffs. We have raised this key concern with our local MPs, including Mary Glendon MP who has called for changes to current unfair practices at a national level.



Universal Credit

Over the past year we have developed relationships with DWP officials which has helped to influence policy. Hannah has now set up a regional DWP and local Citizens Advice Forum to discuss issues and work together more closely. In collaboration with Newcastle University, led by one of our volunteers called Cesur, we worked on a research project to better understand Universal Credit sanctions as well as to research possible solutions moving forwards. Evidence shows that increasing numbers of people are being sanctioned on Universal Credit, leading to financial hardship. Over 90% of people who are sanctioned fail to make an appointment. The survey focused on 3 key areas: work coach appointments, contacting the job centre and public transportation.

After sharing our research around sanctions and public transport with DWP colleagues and colleagues in the North East Combined Authority, it has been confirmed that 6 local job centres in the Tyne and Wear region will be able to provide more flexibility, support and a more tailored service to meet customer needs. This is a pilot project for a year and we will be able to influence this work as a strategic partner. This is a huge win!

We have also expanded our research on sanctions with the North East Cluster Group, formed of other local Citizens Advice offices across the North East region to conduct surveys and 20 interviews with people who have been sanctioned. Funded by the Millfield House Foundation, this work will enable us to fully inform policy staff in the DWP of our findings, strengthen our recommendations by gathering more responses and we will be sharing this research with both regional Mayors and the DWP in 2026.

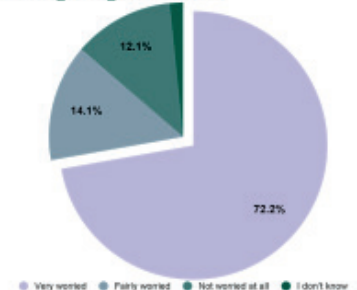
The Pilot Survey

38 people surveyed over 2 months. The survey focused on 3 key areas:

- Work coach appointments
- Contacting the jobcentre
- Public transportation

Of our respondents, 10 have previously missed an appointment with their work coach in the last 2 years and 4 have been sanctioned. We also conducted interviews with two of the sanctioned participants.

86.3% of our respondents are worried about being sanctioned, with 72% saying that they are **very worried** about getting sanctioned.



Fuel Poverty Research

This year our energy team worked with colleagues from Citizens Advice Gateshead to collect data on the provision of translation services, including BSL, by energy suppliers. The results were shocking. Only a minority of energy suppliers provided independent, fully funded translation services for all languages that their customers could access. Many do not provide translation services, relying on customers to provide their own or they will use members of their own staff for translation, which could disadvantage those who require translation.

These case studies informed an evidence pack to Ofgem on energy suppliers' customer service responsibilities towards those with English as an additional language from National Citizens Advice. As a result, the regulator has clarified that "vulnerable customers...are not excluded due to language barriers" in their vulnerability strategy refresh. This now regulates energy suppliers to provide accessible translation services for their customers.

We have also met with the lead for vulnerability at British Gas to share cases where translation services have not been offered despite clients needing this support and they have amended their practices and provided training to staff as a result. Our data and evidence has been used to change national Government policy and remove barriers for our clients moving forwards.

Housing

We have re-established regular meetings with the Housing Advice Centre in Newcastle, following a number of clients contacting us due to precarious housing situations. Most recently, we have raised with the Housing Advice Centre that our clients are being advised to stay within their property following a valid section 21 eviction notice being issued. Tenants are then being taken to court by their landlords. The court costs for valid section 21 evictions can be passed to tenants, further adding to tenant's debt issues. As the Council is currently advising people to stay within their properties leading to these court costs, we feel that the Council have a duty to pay for any incurred court costs as the Council has a responsibility to re-house the tenant and is currently unable to do so due to housing stock shortages. Alongside Shelter, we have met with the Cabinet member for Housing and Communities, Vicky McDermott, to raise this issue and we are continuing to work with her and the Housing Advice Centre on this issue moving forwards.



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We help people to find a way forward with their problems and campaign on big issues when their voices need to be heard.

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