Citizens Advice Staffordshire South West Report
Hednesford Pye Green Summary Quarter 2 2026-7

The purpose of this service level agreement is to provide Hednesford Town Council with a general advice service for members of the Hednesford community. The service will be accessed through an open door, drop-in outreach service at Pye Green Community Centre for one morning a week together with a digital service accessed through the Adviceline service and/or the Citizens Advice Staffordshire South West wesite (citizensadvicessw.org.uk).
Clients who need further assistance or a specialist service will be referred into the main offices.

General services continue to be provided by telephone, email and web chat, face to face appointments are being made available.

Headline figures
Total number of clients - 26

Total value of Financial outcomes recorded- £6,942

Hednesford - Pye Green Outreach Report

Client data	April	May	June	Q1 Total	July	August	September	Q2 Total	GRAND Total
Clients assisted at Pye Green	10	8	11	**29**	7	9	10	**26**	**55**

Age	April	May	June	Q1 Total	July	August	September	Q2 Total	GRAND Total
15-19	0	0	0	**0**	0	0	0	**0**	**0**
20-24	0	0	0	**0**	0	0	0	**0**	**0**
25-29	0	1	0	**1**	1	0	1	**2**	**3**
30-34	1	0	2	**3**	0	1	0	**1**	**4**
35-39	1	0	1	**2**	0	0	1	**1**	**3**
40-44	1	0	1	**2**	0	0	1	**1**	**3**
45-49	1	2	0	**3**	1	4	1	**6**	**9**
50-54	0	0	3	**3**	1	2	0	**3**	**6**
55-59	0	1	1	**2**	1	1	0	**2**	**4**
60-64	2	0	1	**3**	0	0	2	**2**	**5**
65-69	3	2	1	**6**	0	0	0	**0**	**6**
70-74	0	1	0	**1**	0	0	0	**0**	**1**
75-79	0	0	1	**1**	3	1	3	**7**	**8**
80-84	1	1	0	**2**	0	0	1	**1**	**3**
85+	0	0	0	**0**	0	0	0	**0**	**0**
Unknown/declined to reply	0	0	0	**0**	0	0	0	**0**	**0**
Total	**10**	**8**	**11**	**29**	**7**	**9**	**10**	**26**	**55**

Contacts	April	May	June	Q1 Total	July	August	September	Q2 Total	GRAND Total
Adviceline Phone	0	0	3	**3**	0	0	0	**0**	**3**
Email	0	0	0	**0**	1	0	2	**3**	**3**
In person	10	8	10	**28**	7	9	13	**29**	**57**
Letter/Admin	0	0	0	**0**	0	0	0	**0**	**0**
Telephone	0	0	0	**0**	0	2	0	**2**	**2**
Total	**10**	**8**	**13**	**31**	**8**	**11**	**15**	**34**	**65**

Gender	April	May	June	Q1 Total	July	August	September	Q2 Total	GRAND Total
Woman	7	4	7	**18**	4	4	5	**13**	**31**
Man	3	4	4	**11**	3	5	5	**13**	**24**
Prefer different term (Other)	0	0	0	**0**	0	0	0	**0**	**0**
Unknown/declined to reply	0	0	0	**0**	0	0	0	**0**	**29**
Total	**10**	**8**	**11**	**29**	**7**	**9**	**10**	**26**	**55**

Areas of advice

Advice issues recorded	April	May	June	Q1 Total	July	August	September	Q2 Total	GRAND Total
Benefits & tax credits	18	2	5	**25**	2	5	4	**11**	**36**
Benefits Univeral Credit	2	2	3	**7**	6	0	1	**7**	**14**
Charitable Support & Food banks	0	0	0	**0**	1	0	0	**1**	**1**
Consumer goods & services	1	1	0	**2**	1	0	0	**1**	**3**
Debt	1	1	1	**3**	1	8	12	**21**	**24**
Education	0	0	0	**0**	0	0	1	**1**	**1**
Employment	3	1	0	**4**	0	0	0	**0**	**4**
Financial services & capability	0	0	0	**0**	0	0	0	**0**	**0**
GVA & hate crime	0	0	0	**0**	4	0	0	**4**	**4**
Health & Community care	1	1	0	**2**	0	0	1	**1**	**3**
Housing	0	1	7	**8**	2	0	1	**3**	**11**
Other	0	0	0	**0**	0	0	0	**0**	**0**
Immigration & asylum	1	0	0	**1**	0	0	0	**0**	**1**
Legal	1	2	0	**3**	1	0	1	**2**	**5**
Relationships & family	0	1	0	**1**	1	4	0	**5**	**6**
Tax	0	0	0	**0**	0	1	0	**1**	**1**
Travel & transport	0	2	1	**3**	1	0	2	**3**	**6**
Utilities & communications	0	0	0	**0**	2	0	3	**5**	**5**
Grand Total	**28**	**14**	**17**	**59**	**22**	**18**	**26**	**66**	**125**

Debt

Debt Category	April	May	June	Q1 Total	July	August	September	Q2 Total	GRAND Total
Benefit overpayment (not HB)				**£0**				**£0**	**£0**
Business debt				**£0**				**£0**	**£0**
Business hire purchase/ conditional sale				**£0**				**£0**	**£0**
Catalogue / Mail order				**£0**				**£0**	**£0**
Council tax				**£0**		£5,792	£427	**£6,219**	**£6,219**
Credit Card				**£0**				**£0**	**£0**
Credit Union Loan				**£0**				**£0**	**£0**
Dual fuel				**£0**		£5,500	£1,000	**£6,500**	**£6,500**
Electric	£210			**£210**				**£0**	**£210**
Fixed Penalty Notice (driving/vehicle related)				**£0**			£300	**£300**	**£300**
Fixed Penalty Notice (non driving/vehicle related)				**£0**				**£0**	**£0**
Friends / Family				**£0**			£6,000	**£6,000**	**£6,000**
Gas	£193			**£193**		£3,502		**£3,502**	**£3,695**
Hire purchase/condtional sale				**£0**				**£0**	**£0**
Housing Benefit overpayment				**£0**				**£0**	**£0**
Magistrates Court Fine				**£0**				**£0**	**£0**
Mobile Phone				**£0**				**£0**	**£0**
Mortgage arrears				**£0**				**£0**	**£0**
Other debts				**£0**				**£0**	**£0**
Parking / traffic penalty charges				**£0**				**£0**	**£0**
Rent arrears				**£0**		£805	£6,000	**£6,805**	**£6,805**
Telecoms packages				**£0**				**£0**	**£0**
Universal Credit new claim advance				**£0**				**£0**	**£0**
Unsecured Loan / Bank Loan				**£0**				**£0**	**£0**
Water arrears				**£0**		£1,900	£800	**£2,700**	**£2,700**
Non-Priority Total	**£0**	**£0**	**£0**	**£0**	**£0**	**£1,900**	**£6,800**	**£8,700**	**£8,700**
Priority Total	**£403**	**£0**	**£0**	**£403**	**£0**	**£15,599**	**£7,727**	**£23,326**	**£23,729**
Grand Total	**£403**	**£0**	**£0**	**£403**	**£0**	**£17,499**	**£14,527**	**£32,026**	**£32,429**

Outcomes

Outcome Area	April		May		June		Q1 Total		July		August		September		Q2 Total		GRAND Total	
	No.	Annualised	No.	Annualised	No.	Annualised	No.	Annualised	No.	Annualised	No.	Annualised	No.	Annualised	No.	Annualised	No.	Annualised
Benefits & tax credits																		
New award or increase							**0**	**£0**							**0**	**£0**	**0**	**£0**
Claim or complaint - not possible							**0**	**£0**							**0**	**£0**	**0**	**£0**
Credit maintained							**0**	**£0**							**0**	**£0**	**0**	**£0**
Household Support Fund							**0**	**£0**							**0**	**£0**	**0**	**£0**
Improved health / capacity to manage	11	£14,939	2	£3,988	2	£5,564	**15**	**£24,491**	1	£0	4	£6,942	2	£0	**7**	**£6,942**	**22**	**£31,433**
Non-financial admin issue resolved							**0**	**£0**							**0**	**£0**	**0**	**£0**
Staffordshire SW- Client empowered to self-help							**0**	**£0**							**0**	**£0**	**0**	**£0**
Staffordshire SW - SCC Household Support Fund							**0**	**£0**							**0**	**£0**	**0**	**£0**
Benefits Universal Credit																		
Client familiarised with UC and what it means for them							**0**	**£0**	1	£0					**1**	**£0**	**1**	**£0**
New award or increase							**0**	**£0**							**0**	**£0**	**0**	**£0**
Improved health / capacity to manage	1	£0	2	£0	2	£6,960	**5**	**£6,960**	5	£0			1	£0	**6**	**£0**	**11**	**£6,960**
Charitable Support & Food Banks																		
Food provision / referral							**0**	**£0**							**0**	**£0**	**0**	**£0**
Improved health / capacity to manage							**0**	**£0**							**0**	**£0**	**0**	**£0**
Consumer goods & services																		
Improved health / capacity to manage	1	£0	1	£0			**2**	**£0**							**0**	**£0**	**2**	**£0**
Debt																		
Budget Sheet completed							**0**	**£0**							**0**	**£0**	**0**	**£0**
Debt consolidation							**0**	**£0**							**0**	**£0**	**0**	**£0**
Improved health / capacity to manage	1	£0					**1**	**£0**	1	£0	7	£0	8	£0	**16**	**£0**	**17**	**£0**
Not liable for debt			1	£0			**1**	**£0**							**0**	**£0**	**1**	**£0**
Repayment negotiated							**0**	**£0**							**0**	**£0**	**0**	**£0**
Education																		
Improved health / capacity to manage							**0**	**£0**					1	£0	**1**	**£0**	**1**	**£0**
Employment																		
Improved health / capacity to manage	3	£0	1	£0			**4**	**£0**							**0**	**£0**	**4**	**£0**
Financial services & capability																		
Improved health / capacity to manage							**0**	**£0**							**0**	**£0**	**0**	**£0**
Staffordshire SW - SCC Household Support Fund							**0**	**£0**							**0**	**£0**	**0**	**£0**
Health & Community Care																		
Improved health / capacity to manage	1	£0	1	£0			**2**	**£0**					1	£0	**1**	**£0**	**3**	**£0**
Housing																		
Homelessness delayed							**0**	**£0**							**0**	**£0**	**0**	**£0**
Improved health / capacity to manage			1	£0	3	£0	**4**	**£0**	2	£0			1	£0	**3**	**£0**	**7**	**£0**
Immigration & Asylum																		
Improved health / capacity to manage	1	£0					**1**	**£0**							**0**	**£0**	**1**	**£0**
Legal																		
Legal aid obtained - successful							**0**	**£0**							**0**	**£0**	**0**	**£0**
Will /probate outcomes - unsuccessful							**0**	**£0**							**0**	**£0**	**0**	**£0**
Improved health / capacity to manage	1	£0	2	£0			**3**	**£0**	1	£0			1	£0	**2**	**£0**	**5**	**£0**
Relationships and family																		
Improved health / capacity to manage			1	£0			**1**	**£0**	1	£0	4	£0			**5**	**£0**	**6**	**£0**
Tax																		
Improved health / capacity to manage							**0**	**£0**			£1	£0			**1**	**£0**	**1**	**£0**
Travel & transport																		
Improved health / capacity to manage			£2	£0			**2**	**£0**	1	£0			£2	£0	**3**	**£0**	**5**	**£0**
Utilities & communications																		
Better deal with same supplier							**0**	**£0**							**0**	**£0**	**0**	**£0**
Fuel voucher							**0**	**£0**							**0**	**£0**	**0**	**£0**
Improved health / capacity to manage							**0**	**£0**	1	£0			£2	£0	**3**	**£0**	**3**	**£0**
Referred for enegy efficiency advice							**0**	**£0**							**0**	**£0**	**0**	**£0**
Staffordshire SW - Client empowered to self help							**0**	**£0**							**0**	**£0**	**0**	**£0**
Staffordshire SW - SCC Household Support Fund							**0**	**£0**							**0**	**£0**	**0**	**£0**
Grand Total	**20**	**£14,939**	**14**	**£3,988**	**7**	**£12,524**	**41**	**£31,451**	**14**	**£0**	**16**	**£6,942**	**19**	**£0**	**49**	**£6,942**	**90**	**£38,393**

Residents from the Hednesford area are not always assisted in Pye Green, see the table below for total number of residents assisted in the area

Hednesford Area	April	May	June	July	August	September	Total
Hednesford Green Heath	11	7	10	15	15	12	**70**
Hednesford Hednesford Pye Green	28	19	29	21	15	29	**141**
Hednesford Hednesford Hills & Rawnsley	12	6	13	12	15	16	**74**
Total	**51**	**32**	**52**	**48**	**45**	**57**	**285**

Background

Client stated that he lives with his wife in a 3 bed privately rented property.

Client stated that he owns a small business which is failing and he has business debts that he is struggling to manage.

Client stated that his wife also ran a self employed business but due to the Clients debts and the affect on the household income his wife suffered with mental health issues and her business deteriorated.

Client stated that he is in the process of closing the business and releasing staff due to the debt and stress.

Client stated that he has just got a night shift job at a parcel depot and will be earning a monthly salary.

Client stated that he and his wife are now claiming Universal credit to help with income.

Client stated that due to the business issues he also has considerable personal debt due to rent arrears £6000, £6,000 to a family member used to support the business, £1,000 in utility debt and £800 in Water debt.

Client stated that he has also self acknowledged that he has a Gambling addiction due to his regular spending on Day Trading platforms and any gains have gone in the business which have then been lost and so he has continued to gamble and ended up losing more money.

Client stated that he feels in financial crisis due to the Business and Personal debt and does not know how to manage the debt or his creditors.

Client stated that he is worried about being evicted as his landlord tried to do this prior to the renters rights act starting but the process failed at court due

Advice

Client was advised that CASSW cannot support him for Business debt but can signpost him to other agencies that can manage this with him and offer guidance.

Client was given the business debt line for help and support and signposted to the GOV website for further advice and support regarding closing his business.
https://businessdebtline.org/
https://www.gov.uk/browse/business/business-debt-continuity-options

Client was advised that a face to face appointment has been arranged for him to attend a debt consultation on the 20th October 2026 at Cannock.

Client was advised that he will be sent a debt pack for him to complete prior to his appointment in order to document all personal debt and confirm all income streams.

Client was signposted to Gamble Aware and advised to take action to stop his addiction for Gambling and was advised that his self acknowledgment was a positive step to an addiction free lifestyle.
https://www.gamcare.org.uk/
https://www.gambleaware.org/

Client was advised that if eviction proceedings start he can return to CA for Legal Housing advice with One Law solicitors and we can make the referral for him.
https://one-law.uk/contact-us

Client was made aware of the Crisis and Resilience Fund through Staffordshire County Council to which he confirmed he had already had a referral for support submitted. Client was made aware that if eligible he will have a Financial wellbeing officer work with him regarding Crisis payments for Housing, Food, Utilities and Water.
https://www.staffordshire.gov.uk/community-support-and-safety/crisis-and-resilience-fund

Client was advised to return to CA if he needed any support with further areas of need.

Client was happy with his appointment for Debt support and happy to be signposted for Business Debt support and managing the closure of his business.