

# Key Statistics - Citizens Advice Cheshire North in Macclesfield

## Q2 2021- 2022

citizens  
advice

Cheshire North

### Summary

<b>Clients</b>	<b>786</b>
<b>Quick client contacts</b>	
<b>Issues</b>	<b>1,371</b>
<b>Activities</b>	<b>1,589</b>
<b>Cases</b>	<b>730</b>

### Outcomes

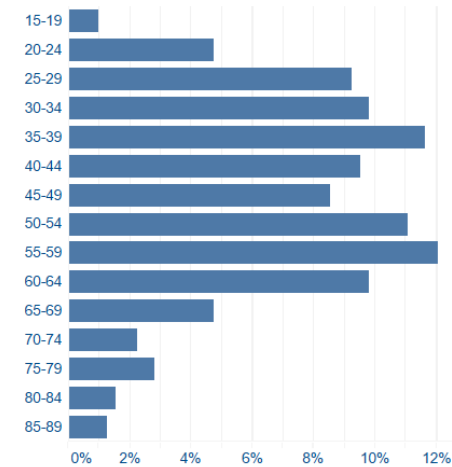
Income Gains - £19,687

Debts Written Off - £14,452

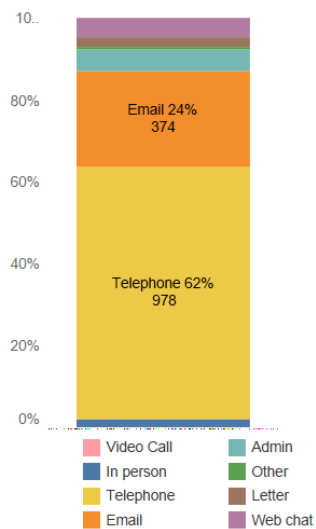
### Issues

Issues	
Benefits & tax credits	261
Benefits Universal Credit	336
Consumer goods & services	57
Debt	230
Education	6
Employment	76
Financial services & capability	19
GVA & Hate Crime	5
Health & community care	21
Housing	129
Immigration & asylum	15
Legal	66
Other	31
Relationships & family	72
Tax	12
Travel & transport	23
Utilities & communications	12
<b>Grand Total</b>	<b>1,371</b>

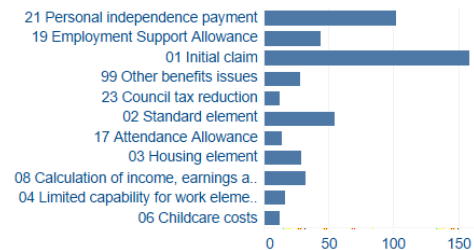
### Age



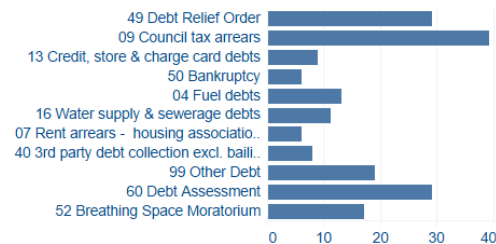
### Channel including follow up work



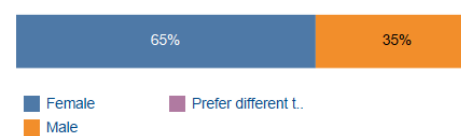
### Top benefit issues



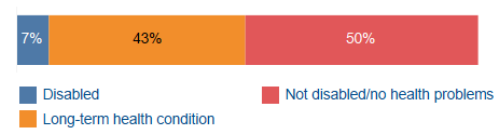
### Top debt issues



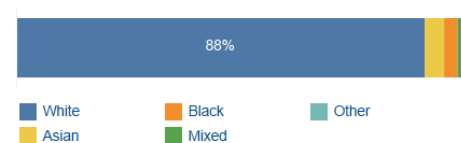
### Gender



### Disability / Long-term health



### Ethnicity





Cheshire North

## Macclesfield

### Q2 2020-21

Citizens Advice Cheshire North provides 10 sessions in Macclesfield every week from our offices on Sunderland Street and a half day session at Just Drop-In every Thursday afternoon – Pre-Covid

#### Clients



**786 Clients**  
**65 Clients per week**

#### Issues



**1,371**  
**Issues dealt with**

We are still dealing with a high number of problems that have arisen due to Covid. These are mostly welfare rights and employment, though Debt continues to be a growing issue, following the lifting of restrictions on debt collection and then the end of furlough and the real concerns about domestic fuel costs.

Although we are still very busy with enquiries from clients, there has been a slight reduction of about two clients per day in the numbers approaching us for help in Q2 when compared to the numbers for Q1. There is no discernable reason for this, the nature of dealing with high volumes of enquiries is that sometimes there will be a variation in the numbers for no apparent reason. Although our own staff holidays over the summer will have reduced our capacity and the demand may still be there but it was a seasonal reduction in our capacity to respond.

The problems we are dealing with remain mostly - Welfare Rights, Debt, Housing and Employment.

We expect a steady increase in people asking for our help with debt issues going into 2022, as the broader financial impact of Covid begins to bite.

#### Outcomes

**“I didn’t know where to start, I was desperate” – Single parent who had been contacted about Court Action for Council Tax debt.**

**“My head was spinning, thank you so much” – Newly retired woman assisted with benefit claims**

#### Macclesfield

Our service operating out of Macclesfield continues to provide the bulk of the response to the requests for help we receive and during the last quarter we reintroduced face to face advice for those clients whose personal needs or complexity of enquiry means that their situation can only really be dealt with through a face to face interview.

Although much of the work we are seeing at the moment centres around welfare rights issues, out of work claims for Universal Credit as well as supplementing low earnings, we are also seeing a real increase in the proportion of clients who are asking for our help with out of control debts.

The financial position of people contacting us are directly impacted by Covid, whether they have lost their job due to the end of the furlough scheme, the reintroduction of debt recovery options for landlords and debt collection agencies or the concerns for things such as domestic fuel price spikes.

We are bracing ourselves for significant increases in debt enquiries and are restructuring our services to be able to respond as clients find that maximised income is eclipsed by essential expenditure; as the financial fallout of Covid begins to bite and people's lives are seriously compromised.

**Enquiry areas in Macclesfield:**

	Quarter 4	Quarter 1	Quarter 2
Benefits	1,164	782	597
Consumer	59	49	57
Debts	349	235	230
Employment	148	99	76
Housing	191	114	129
Legal	94	55	66
Relationships	134	87	72
Tax	11	9	12
Health	45	25	21
Education	4	4	6
Immigration	20	27	15
Utilities	30	13	12
Financial	28	12	19
Travel	32	15	23
Discrimination	8	3	0
Other	41	18	36
<b>Total:</b>	<b>2,358</b>	<b>1,547</b>	<b>1,371</b>

**Case Studies****Case1**

Client lives in rented property for which she had not been able to cover full rent for the last 6 months due to a reduction in her working hours – client works at the local supermarket. The client has now been contacted by her landlord advising that at the first opportunity he will have her removed from her flat, what can she do?

Within the initial interview, conducted over the phone, we were able to carry out a calculation to increase the client's income by over £50 per week.

The client was very upset and therefore we agreed a face to face interview to explore the issue of her accommodation and the examples. The client attended a face to face interview and we were able to advise that the contact that her landlord had taken to date did not constitute correct process and therefore she was not required to vacate the property.

With the clients permission we were able to make enquiries for a financial charitable award based on her area of employment, as well as discussing her housing vulnerability with Cheshire East Council.

The result of Citizens Advice Cheshire North's intervention over a number of weeks was the clearing of her rent arrears thereby removing the threat of eviction and an increase in her income to make home finances manageable until she is able to find additional earned income.

## **Case2**

We were approached by the Cheshire East Council Mental Health Reablement (MHR) team, and with client giving consent to MHR, CACN were asked to contact the client directly. CACN often work with MHR, looking to provide clients with timely advice and exposure to Citizens Advice as a resource that they can contact independently in the future should this be helpful.

The client is currently in receipt of ill health benefits. She lives with her Mum, and for some time has been Mum's full-time carer. Due to the impact that this caring role is having on the client's health, the client has been advised that her health would benefit from some activities outside the family home.

To this end, the client has secured a part time job. The client wanted to understand the implications on her benefit entitlement where she completed part time work. Discussed with the client the Department of Work and Pensions (DWP) rules in relation to keeping DWP informed, permitted hours of work and permitted earnings levels. Provided the client with assistance to complete the relevant DWP form.

The client was very grateful that she was able to check the rules with CACN. She felt that this gave her the opportunity to continue with her care role while still being able to explore activities that could help with her own mental well being.

**Will McKellar  
Chief Officer  
November 2021**