

Key Statistics - Citizens Advice Cheshire North in Macclesfield

Q3 2022-23

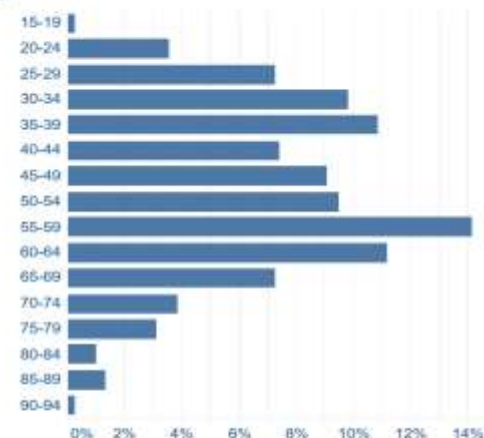
Summary

Clients	718
Quick client contacts	
Issues	1,501
Activities	1,505
Cases	690
Outcomes	
Income gain	£407,672
Re-embursements, services, loans	£1,487
Debts written off	£90

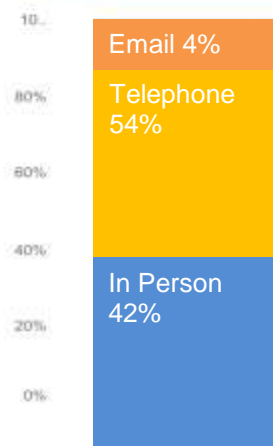
Issues

Issues	
Benefits & tax credits	475
Benefits Universal Credit	146
Charitable Support & Food Ban...	66
Consumer goods & services	59
Debt	246
Education	10
Employment	60
Financial services & capability	26
GVA & Hate Crime	7
Health & community care	38
Housing	138
Immigration & asylum	12
Legal	45
Other	7
Relationships & family	85
Tax	9
Travel & transport	20
Utilities & communications	52
Grand Total	1,501

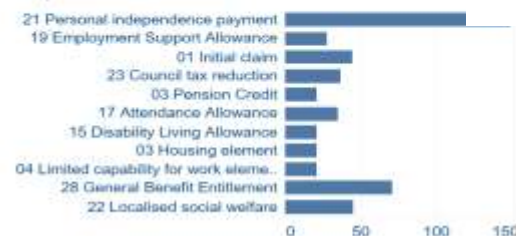
Age



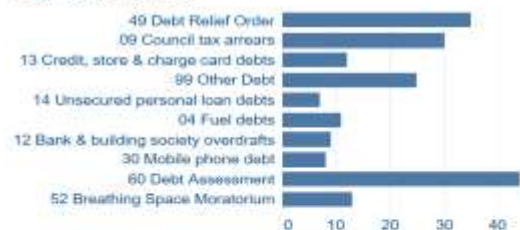
Channel including follow up work



Top benefit issues



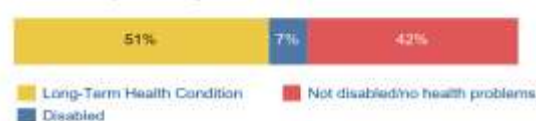
Top debt issues



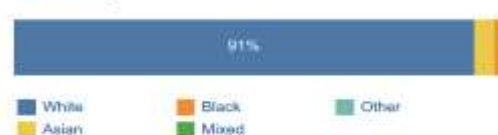
Gender



Disability / Long-term health



Ethnicity



Q3 2022-23

Citizens Advice Cheshire North provides 10 sessions in Macclesfield every week from our offices on Sunderland Street

Clients



718 Clients

Issues



**1,501
Issues dealt with**

The Cost of Everything

Even with the predictable fall in people asking for our help on the run up to Christmas, people are still telling the CAB in Macclesfield that there is more and more that they can't afford. People are restricting their spending to only the essentials and even then, they are still having to cut back.

As well as the actual increase in the cost of food and other essentials on the shelves, people are also of course very worried about the prospect of gas and electricity bills being beyond what was affordable.

The message from CAB however is that there is always something that can be done, from budgeting advice, to liaising with creditors to maximizing income - if people are worried, contact CAB.

Outcomes

"It's been a really tough year and I didn't see things getting any better but Claire helped so much and now we see a way through" **Client was helped deal with unmanageable consumer debts amassed by her late husband**

"It's nothing to most people, but to me it's a palace" **Client who CAB helped find and move into new flat after 2 years living with his mum after his marriage broke down**

"I'd offer to pay but even with this, I couldn't afford to pay for everything you've done for me" **Client who CAB helped reclaim money owed for overpayment of service charge in her flat - £1,800**

Macclesfield

Citizens Advice Cheshire North currently has two full time Advocacy posts that are specifically geared to providing support to people who are struggling with their mental health.

This work addresses the usual kinds of issues that CAB deals with Debt, Employment, Housing, Welfare Benefits, Relationships etc, but our Advocates have the skills and the time to help clients deal with these problems while at the same time working with and around their mental health challenges.

Many of the problems that people bring to CAB are either complex in their nature or the client themselves are complex and this is a barrier to them resolving their problem - or a combination of both.

With so much information and support available online, people who can resolve a problem themselves are often able to do so, but for those people who are not able to get a satisfactory outcome, there is CAB.

Most people are touched in one way or another by the financial challenges currently effecting the country, while many others are finding the situation unbearable. CAB is committed to supporting everyone with any problems and will continue to do so through 2023.

Enquiry areas in Macclesfield:

	Quarter 4	Quarter 1	Quarter 2	Quarter 3
Benefits	854	661	711	621
Consumer	67	72	59	59
Debts	129	232	265	246
Employment	104	97	76	60
Housing	122	152	178	138
Legal	54	73	79	45
Relationships	89	96	116	85
Tax	17	20	16	9
Health	47	45	41	38
Education	7	7	8	10
Immigration	18	19	23	12
Utilities	43	68	52	52
Financial	25	32	21	26
Travel	17	28	23	20
Discrimination/GVA	0	6	7	7
Other	45	65	85	73
Total:	1,638	1,673	1,760	1,501*

*There is a predictable reduction in people asking CAB for help in the months prior to Christmas as people “park their problems” for Christmas

Case Study 1

Client sought advice as a couple for any additional income they may be entitled to. One member of the couple was 3 weeks from their state retirement date and when their State Retirement Pension would come into payment. The older member of the couple was in receipt of health benefits, and the client had been caring for the older member for some time.

On completing a benefit check the couple were advised that in order for them to continue to receive assistance with rent costs, then the couple's only route would be for them to make a new claim for Universal Credit. The couple were advised that this new route for accessing low income benefits would give the couple approximately £100 more each week.

The couple explained that neither had digital skills and that they were very concerned with the reduction in weekly income. Client asked for assistance to complete the Universal Credit benefit claim as the rules appeared very different to Client. The couple attended a further face to face appointment where the Adviser assisted with initiating the new claim.

Client was encouraged to return to CAB should this be helpful.

Case Study 2

Client is being excluded from entering the home shared with ex-partner as he has been accused of violence towards her. Client and dependent daughter have moved out of the family home. Client wishes to know whether they can be excluded from the home by their ex-partner.

Client's name is on the property "title deeds", so the initial advice was that client has a legal right to access the property, however there are court and police powers that will supersede this.

Discussed and wrote down for client to take away and consider, contact details for the Cheshire East Domestic Abuse Hub and the Cheshire Without Abuse who run a support service for perpetrators of domestic abuse. Client was also given information on ways to access legal advice around domestic abuse and housing.

Adviser encouraged client to keep written notes and relevant photographs of events and their understanding of the situation. Keeping notes may also help observe where conduct could be inappropriate.

Adviser re-iterated the advice, to seek legal assistance and to contact the domestic abuse support organisations.

Confirmed that there was no issues with regards to his daughter and she was permitted to continue living with him

Case Study 3

Client suffered a non-malignant brain tumour 2008, several operations leaving her with no hearing in her right ear and severe balance issues. Client wished our assistance to apply for PIP.

Client is 65 and is due to reach State Pension Age in January after which she would not be able to make an application for PIP, but would have to look at applying for Attendance Allowance.

We assessed clients entitlement and assisted with the claim, ensuring all appropriate evidence was available to ensure that the initial claim would have the best chance of succeeding.

CAB assisted client with the interview stage of her application and was advised four weeks later that the claim had been successful. We were then able to assist with other welfare benefits payable as a consequence of the PIP award and that the clients weekly income was increased by almost £90 per week.

**Will McKellar
Chief Officer
January 2023**