

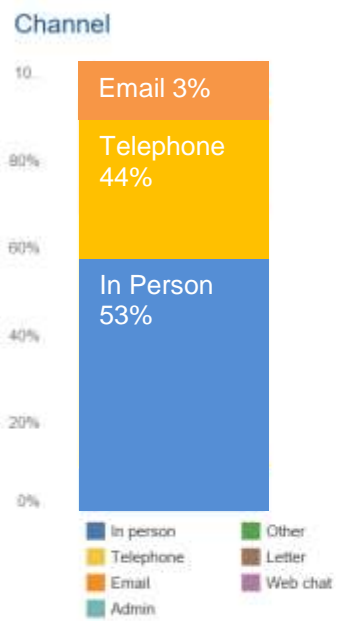
Key Statistics - Citizens Advice Cheshire North in Macclesfield

Q1 2022-23

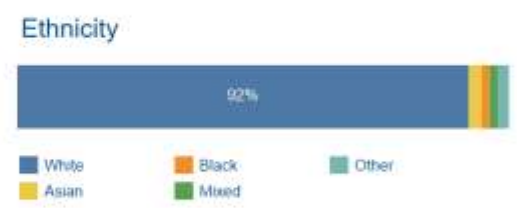
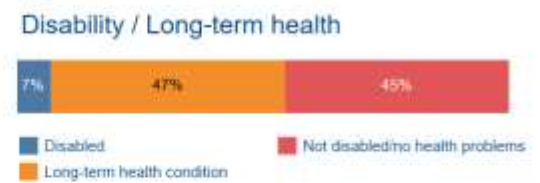
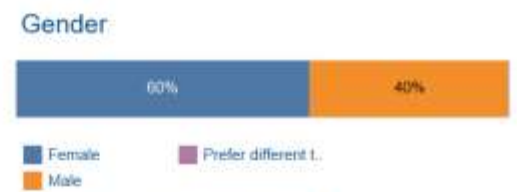
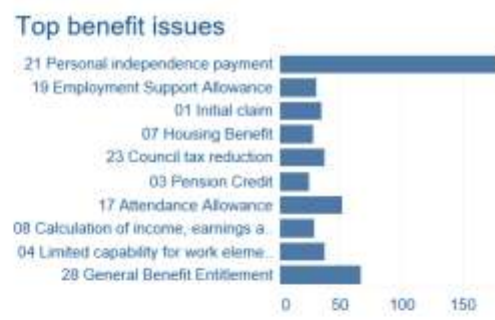
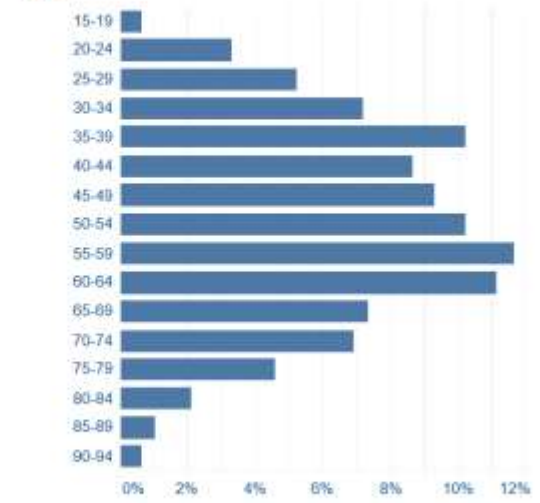


Clients	812
Quick client contacts	
Issues	1,673
Activities	1,851
Outcomes	
Income Gains - £125,475	
Debts Written Off - £35,285	

Channel including follow up work



Issues	
Benefits & tax credits	495
Benefits Universal Credit	166
Charitable Support & Food Ban	48
Consumer goods & services	72
Debt	232
Education	7
Employment	97
Financial services & capability	32
GVA & Hate Crime	6
Health & community care	45
Housing	152
Immigration & asylum	19
Legal	73
Other	17
Relationships & family	96
Tax	20
Travel & transport	28
Utilities & communications	68
Grand Total	1,673





Q1 2022-23

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

Clients



812 Clients
68 Clients per week

Issues



1,673
Issues dealt with

Macclesfield

The service out of our Macclesfield office has been very busy with more people asking for our help across all areas of enquiry.

We have had to say goodbye to some of our volunteer advisers who have either moved into paid work or just feel that it's time to retire. Advisers "moving on" is not unusual, however during the Covid restrictions we were not able to recruit or train new volunteer advisers and so a net reduction in the number of available advisers is something that we are wrestling with at the moment, as demand continues to increase, not just in numbers, but also in complexity and the time required to deal with that complexity. We do now have new trainee advisers going through the adviser training programme, although they will not be available to us until later in the year.

We are still offering a blend of face to face advice alongside telephone and email, with the numbers of clients being seen in person increasing steadily. With recent increases in the reported numbers of Covid infections, we are also seeing that some clients are once again preferring the remote way of being supported by CAB.

The types of problems that people are bringing to us continue to reflect those issues that we were dealing with prior to Covid.

Most notable in this is the increase in people asking for help with debt issues, in the last quarter debt issues were 129 of the total while in this quarter they are 232. We anticipate this number to only increase as the squeeze on finances continue to bite. It is worth noting that for the same period in 2019 we dealt 429 debt issues and therefore we expect demands in this area to only increase.

We have also seen an increase in Housing issues, due to issues such as disrepair and overcrowding, as well as Relationship issues, as domestic tension lead people to look for advice on their options.

Outcomes

"I was thinking about just leaving and starting again, but you made it all so clear and I can see I'm in the right" **Client who had been suspended by employers for no apparent reason**

"I can't believe that I can get this money, it will make things so much better" **Lone parent who had not been aware that she was entitled to additional benefits due to her child's health problems**

"I've not been able to sleep properly for years...I've tried to pay when I can, but I just don't have the money. **Client with multiple debts who had never had the money to cover all her debts.**

Enquiry areas in Macclesfield:

	Quarter 2	Quarter 3	Quarter 4	Quarter 1
Benefits	597	790	854	661
Consumer	57	60	67	72
Debts	230	95	129	232
Employment	76	93	104	97
Housing	129	121	122	152
Legal	66	52	54	73
Relationships	72	70	89	96
Tax	12	5	17	20
Health	21	27	47	45
Education	6	8	7	7
Immigration	15	20	18	19
Utilities	12	35	43	68
Financial	19	19	25	32
Travel	23	21	17	28
Discrimination	0	0	0	6
Other	36	29	45	65
Total:	1,371	1,445	1,638	1,673

Case Studies**Case Study 1**

Client came to Citizens Advice for assistance to write a letter. The letter was to a debt collector who wanted to increase the amounts that the Client had been repaying each month. Client felt unable to increase the monthly repayments and felt any increase would push the family further into financial hardship. Client's household include dependent children. Client explains that the adults choose to miss a meal at times in order to ensure that children are fed and cared for, and the bills are paid.

In exploring the situation with Client, Client explained that the household had this one small non-priority debt and that all household bills were paid up to date. In further exploration it was not clear that the debt being repaid was the legal responsibility of the Client. Client explained that day to day living expense debts had been accrued by extended family members during the 1990's, and Client had taken on to clear these debts on behalf of the extended family. Client was unsure whether this was a debt that Client had accrued directly or whether this debt was a debt signed up for by an extended family member.

With Client, a letter was drafted for Client to consider and send to the debt collector. In this letter, we requested a copy of the evidence that shows that the debt is the responsibility for Client to pay. We explained Client's circumstances, and the hardship that Client's household were experiencing and asked that the creditor consider writing off the debt. Client has received confirmation from the debt collector that the account is on hold until a response is received from the creditor.

As Client had disclosed the hardship that the household are experiencing, the Adviser was able to discuss:

- how to access the local food bank
- benefit options for low income households

- school meals eligibility, and
- the Cheshire East Council Household Support Fund

Client explained that the advice and assistance that Client felt they had received was significantly more than Client had expected, and how Client felt that a significant weight had been lifted off their shoulders.

Case Study 2

Client attended the appointment to understand Client's options. Client's partner has applied for a no fault divorce, using the new divorce laws that came into effect in April 2022.

Citizens Advice had to advise the Client that where the partner continues to pursue this divorce route, then the divorce will be progressed regardless of whether the Client completes the Court papers or not.

On separation of a partnership there are many topics that benefit from being explored, including:

- whether there may be any concerns of domestic abuse or violence that could suggest immediate exploration for options on the grounds of safety for Client and children
- client's current banking arrangements
- immediate financial security including possible benefit entitlements
- living arrangements for children, and the right of the children to have access to both parents
- each party's right to remain in the family home
- options for suitable and affordable accommodation
- possible options for distribution of family assets
- any debts that client could be held responsible for repaying
- accessing Mediation services
- accessing Legal advice

Client was very thankful, explaining that now having a much better understanding of Client's rights and responsibilities helped ease some of the anxiety that Client felt. Client had previously felt overwhelmed since Client had received the Court papers for the no fault divorce application.

**Will McKellar
Chief Officer
July 2022**