

Key Statistics - Citizens Advice Cheshire North in Macclesfield

Q1 2023-24

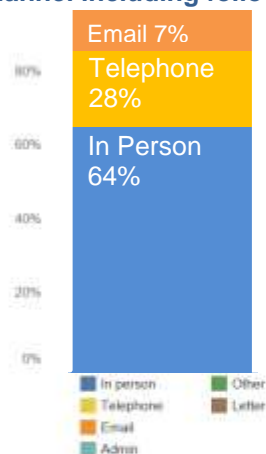
Summary

Clients	909
Quick client contacts	0
Issues	1,788
Activities	2,018
Cases	887

Outcomes

Income gain £295,813

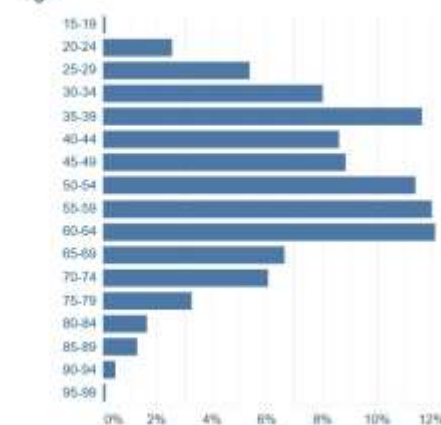
Channel including follow up work



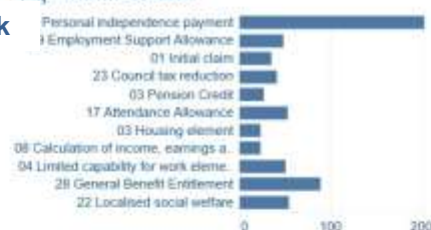
Issues

Issues	Issues
Benefits & tax credits	644
Benefits Universal Credit	163
Charitable Support & Food Ban.	84
Consumer goods & services	59
Debt	220
Education	3
Employment	63
Financial services & capability	21
SWA & Hate Crime	5
Health & community care	41
Housing	165
Immigration & asylum	25
Legal	65
Other	4
Relationships & family	100
Tax	15
Travel & transport	27
Utilities & communications	56
Grand Total	1,788

Age



Top benefit issues



Gender



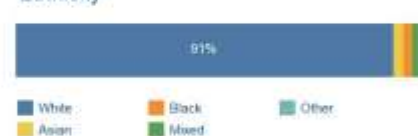
Top debt issues



Disability / Long-term health



Ethnicity



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

Clients



909 Unique Clients

Issues



**1,788
Issues dealt with**

Outcomes



£295, 813 was identified as additional annual income to which clients were entitled

Outcomes

“I’d forgotten how to light it [gas central heating boiler], that’s how long it’s been since I used it, but now I can at least put it on when I get in at night” **Client who we helped stabilise her utility costs and obtained some extra money for heating**

“I was scared and thought I’d lose everything, but Lorraine somehow just made it all go away” **Client had received a letter from debt collector threatening court action for debt that CAB established was not in fact hers.**

“I felt so foolish, but it could have been so much worse” **Client had been scammed out of several hundred pounds, when she was told her bank account had been hacked. Client came to CAB when there as an issue with her online banking and we identified the fraud.**

“The both of you [CAB and Cheshire Without Abuse] have made the hardest decision of my life possible” **After years of domestic abuse client asked for help to leave her partner.**

Macclesfield

One aspect of the cost of living challenges that people are experiencing at the moment relates to mortgage interest rates rises, as we have seen a definite increase in the number of private landlords serving notice on their tenants as they look to sell the property because of the increase in mortgage payments.

There is a housing shortage across all sectors and so the private lets in Macclesfield help support those people who need to rent. Consequently a private rented property that is sold into owner occupation will cause even more pressure on social housing, as well as the remaining private rented sector - whilst at the same time driving demand led rent increases.

Another current feature of the cost of living problems people are experiencing is the number of people approaching CAB for help to apply for welfare benefits that we know they do not meet the minimum requirements for.

A particular aspect of this is people who want to claim a disability benefit, when they do not in fact have a disability.

When CAB explains the basic criteria, clients advise us that they are in fact just looking, wherever they can, to increase their income. These clients are not trying to commit fraud, they are simply driven out of desperation to apply for welfare benefits that for many, they know they will not qualify.

Enquiry areas in Macclesfield:

Full Council 24 07 23 Agenda Item 8.2

	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1
Benefits	661	711	621	611	807
Consumer	72	59	59	69	59
Debts	232	265	246	192	228
Employment	97	76	60	69	83
Housing	152	178	138	125	165
Legal	73	79	45	76	65
Relationships	96	116	85	91	100
Tax	20	16	9	9	15
Health	45	41	38	35	41
Education	7	8	10	1	3
Immigration	19	23	12	24	25
Utilities	68	52	52	75	56
Financial	32	21	26	21	21
Travel	28	23	20	25	27
Discrimination/ GVA	6	7	7	7	5
Other	65	85	73	94	88
Total:	1,673	1,760	1,501	1,524	1,788

Case Studies

Case Study 1

This case illustrates multi agencies helping a vulnerable client.

Client was referred to CAB from “Help through Hardship”. She is 16 years old and had been ‘kicked out’ by her mother. She had been sleeping in fields until she was taken in temporarily by a friend’s grandmother. She is vulnerable due to her age, her mental health (bipolar) and is autistic.

Client had started a Universal Credit (UC) claim but did not know what stage this was at and at present had no money. Grandmother did not have the resources to pay for food for client. Her friend was allowing her to use her phone for calls and data when she attended CAB.

Over the course of several in person interviews CAB was able to clarify and update the client’s UC claim and eventually ensure payments were being made. We also liaised with Cheshire East Homelessness team along with other Council teams for support to the client due to her vulnerability. Client was very suspicious of “Social Workers” and therefore CAB was able to ensure the right people were involved to reduce the chance of disengagement.

The client agreed that she was not able to stay at her friend’s grandmothers home indefinitely and therefore was prepared to look at supported accommodation, although due to her ability to make some payments to her friend’s grandmother, she had some stability for now.

This case is ongoing but to date we have also supported with a claim for disability benefit, food parcels and support with energy costs while she is at her friend’s grandmother’s.

CAB did explore the possibility of mediation with her mother, but client did not feel that was a realistic option.

Working with Just Drop In we have also been able to put the client in touch with some peer support.

While this case is ongoing, the client is a lot safer than she had been when CAB were first involved.

Case Study 2

Client had been living in a rented flat for a number of years, however following a dispute with the police at his flat he had been detained on a Section 2 and then Section 3 of the Mental Health Act. He had in fact been in hospital for a number of months and in that time his flat was reclaimed by his landlord.

Client was referred for support via the CAB service in Wilmslow after the clients sister had made contact on his behalf as he was now sleeping on her sofa having been discharged from hospital.

CAB met with the client initially at a local church café and then over the next six weeks at a variety of venues that suited the client. We were able to develop a practical relationship with the client and identified his priorities as moving back to independent living and some purposeful voluntary work. Client noted that the longer he was staying with his sister the greater the chances were that he would find himself back in hospital, as while she was very supportive, very often all he needed was his own space.

While helping with an application for social housing through Cheshire Home Choice, we identified that the clients previous landlord had ended the tenancy based on “abandonment” and that this was being assumed as intentional homelessness. CAB was able to present the documentation of client’s detention under the MHA along with a summarising submission that outlined the circumstances that led to the loss of the property; client was not accessing his post. It was accepted that the client had not directly contributed to being homelessness and therefore he was able to make applications for housing with added priority due to his vulnerability.

CAB was also able to help maximise our clients income through welfare benefits and with that some support from the Royal British Legion (RBL) for his sister while she was supporting him, as client had serviced 7 years in the British Army.

With additional support from RBL the client was able to secure a private rented cottage in a quiet location and while his rent was not fully covered by Universal Credit, he was able to “top up” the difference with an additional disability benefit CAB had identified for him.

Finally, CAB liaised directly with a charity in Wythenshawe about volunteering with their furniture warehouse, the client was able to start within a week and when his case was closed, had thanked our service for helping him “turn things around”.

Case Study 3

Clients were a couple in their 70’s who had recently had a new heating system fitted to their owner occupied property. In the same week the heating system was fitted they experienced problems with the boiler not firing and an engineer having to return to the property on three occasions to make adjustments.

Clients attended CAB drop in session as they were still experiencing problems and had lost faith with the competence of the firm that installed the system; clients also noted that the firm in question was no-longer answering their calls.

CAB outlined the clients basic consumer rights and that given the short length of time the system had been installed and the expertise required for the system, there was a case that their rights had been breached and that they could take action against the company responsible.

Clients preferred not to pursue the matter with the national Gas Safe service and therefore CAB in Macclesfield attempted to make contact with the firm responsible for fitting the heating system. This was unsuccessful and therefore with the clients’ authority we enlisted the opinion of a local gas engineer identified via Cheshire East Council and the “Buy with Confidence” website. This allowed us to identify a Trading Standards approved engineer who agreed to visit the clients’ home and assess the work done to fit their heating system. Client later advised that within 10 minutes the engineer had identified a problem with a poorly installed flue and that he had repaired

this within another 30 minutes. The engineer made no charge for their work and clients reported that the heating system now worked fine.

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Clients did not wish to pursue the matter with Gas Safe for the original poor work, however did agree that CAB could send the original company a copy of the remedial work that had been carried out so that they would at least be aware of what the actual fault was and that it was of their making.

**Will McKellar
Chief Officer
July 2023**