

Key Statistics - Citizens Advice Cheshire North in Macclesfield

Q4 2022-23

Summary

Clients	863
Quick client contacts	0
Issues	1,524
Activities	1,750
Cases	767

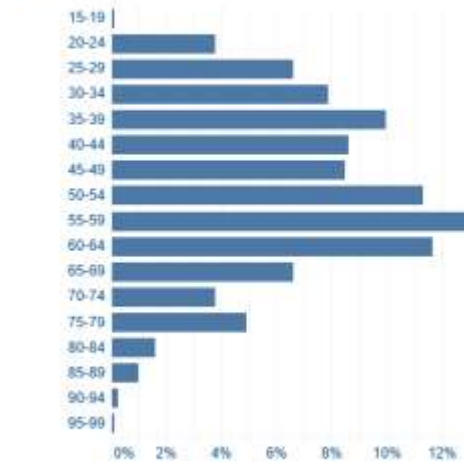
Outcomes

Income gain	£251,867
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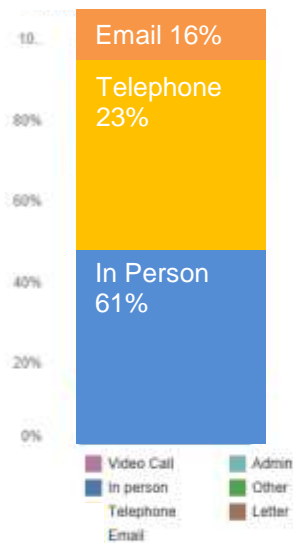
Issues

Issues	Issues
Benefits & tax credits	470
Benefits Universal Credit	141
Charitable Support & Food Bank	89
Consumer goods & services	69
Debt	102
Education	1
Employment	69
Financial services & capability	21
GVA & Hate Crime	7
Health & community care	35
Housing	125
Immigration & asylum	24
Legal	76
Other	5
Relationships & family	91
Tax	9
Travel & transport	25
Utilities & communications	75
Grand Total	1,524

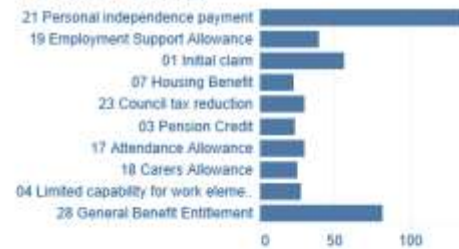
Age



Channel including follow up work



Top benefit issues



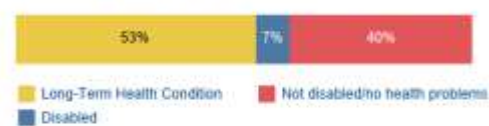
Top debt issues



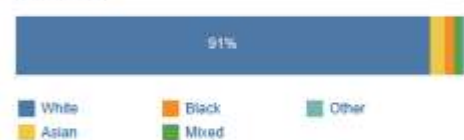
Gender



Disability / Long-term health



Ethnicity



Q4 2022-23

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

Clients



863 Unique Clients

Issues



**1,524
Issues dealt with**

Outcomes



£251,867 was identified as additional annual income to which clients were entitled

Outcomes

“They say never lend money, I know why. You have made sense of this mess and I am so very grateful” Client was helped deal with an unmanageable level of debt

“I felt awful doing this, but your [adviser] made me feel okay about it; I’m not the bad guy” Client who wanted Ukrainian refugee to leave her home after 6 months as a guest

“Paul has been fantastic. I couldn’t have afforded a solicitor, but George Carman couldn’t have done a better job” Client in dispute with ex employer for unfair dismissal. CAB was able to agree a settlement worth over £15,000

“I knew it was wrong but I could never have worked out why” Client who was being overcharged for utility costs by her private landlord. We were able to isolate costs for each utility and calculate the cost per unit and then set against bills. Client was refunded over £500

“Over £50 per week is huge to us” Elderly couple who had their income increased after a benefit check

Macclesfield

We are seeing more people now than we have for a number of years and unfortunately most of the problems clients are experiencing relate to the cost of living.

As is very well reported, people are seeing the cost of their weekly shop and gas/electricity prices go up, while their incomes are either static or certainly not keeping pace with essential expenditure.

As well as practical advice on best deals and managing finances through better budgeting, Citizens Advice Cheshire North is also able to offer direct support through the Home Energy Support Fund. This allows us to supplement peoples utility bills with vouchers, paid directly to their utility company.

Citizens Advice Cheshire North’s view on financial problems is that there will always be something that we can do, but the earlier we are involved, the more we will be able to do.

As well as helping people better understand where their money is going and whether that is in their best interests, we are also qualified to negotiate reduced repayments or in some cases a full write off of any money owed.

Clients often feel that they have no way out, CAB knows that there is always a way.

Enquiry areas in Macclesfield:

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

*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 Studies

1 Case Study

Client is single female, she has a 19 year old son who is now at university. Client is in rented social housing with 2 bedrooms. Client receives Universal Credit (UC) within the Support Group for people with severe health issues.

The client has received a letter from Cheshire East Council stating that from September 1st 2022 her monthly Council Tax bill has risen from £30/month paid over 12 months to £188/month. The client had been receiving Council Tax support up until 1st September 2022 and cannot afford to pay £188/month.

The client also stated that she has a gas pre payment meter but that she is struggling to pay for the gas and for food. The client has had 5 days of no gas to reduce costs and is struggling to afford food, but is reluctant to go to a food bank.

Over a couple of interviews and several hours follow up work, we were able to advise:

1. The client should receive 25% Council Tax reduction for a single person
2. The client will have £40/ week disregard on income as a result of being in the UC support group
3. When the client 's housing costs are deducted from her UC benefit the amount the client receives per week is approx £119
4. Looking at the Council Tax reduction chart the client would be eligible for a 45% Council Tax reduction, it is estimated that the client would be liable for Council Tax of just over £70/ month

With regard to the extra bedroom deduction on Universal Credit, the client was advised that if her son came home during the holidays then that could count as his permanent place of residence and he would be a disregarded person for Council Tax and that the extra bedroom reduction on UC should not be added.

CAB made telephone calls to the Inland Revenue and DWP to prepare for written submissions drafted on behalf of client. The phone call confirmed that CAB assessments were correct.

The client was also given a referral to the local food bank and was given 2x£50 top up payments on her Gas and Electricity from the Home Energy Support Fund.

2 Case Study

The client was referred to us by their GP as they were struggling with the aftermath of an accident involving her daughter who, following an overdose of insulin, was 24hr dependent on nursing care. The client was now having to assume the role of primary carer for the two children who are both under 10, as her daughter has been in hospital for a number of months and the consequences of the overdose will render her unable to self-care ever again.

At the initial meeting the client was very distressed and therefore this was spent mostly listening to the circumstances that lead to the overdose.

A second face to face meeting took place where it was possible to discuss a number of practical issues, including childcare, payment of Child Benefit, transport to and from

school, welfare benefits and assistance with school uniforms. Following on from this, we were able to advise about support with housing costs, as well as additional help with the day to day costs of supporting two children. CAB was able to assist with applications for this financial support and confirming the amounts that were to be paid.

We were also able to assist with issues relating to the client's daughter's finances, as debts had accumulated over the time she had been in hospital and wages had long since stopped. CAB was able to identify sources of financial support, a significant element of this was from insurance that our clients daughter had that the client was unaware of. We were also able to identify welfare benefits for the daughter herself. With correct authority we were also able to agree a suspension of any action relating to accumulated debts until the financial position was agreed.

Finally, we arranged an appointment with a Clinical Negligence Solicitor, given that the client believed that the machine responsible for delivering measured doses of insulin had been at fault.

Client noted that she herself had been off work with stress for four weeks in the last eight prior to engaging with CAB and stated that she was so stressed that she had lost 3 stone in weight. She had spoken with a number of services but did not feel like anything was getting done. After Citizens Advocate support she was confident that the future was now manageable

3 Case Study

Citizens Advice assisted client avoid being evicted from their home by Bailiffs. As client had no mobile telephone to allow any agency or department to get in contact with client, Citizens Advice Cheshire North were able to source and provide client with a 2nd hand smartphone.

After initial phone call, the CAB Adviser recognised how complex and significant the issues that client was describing and a face to face appointment was made available for a few days. Client attended face to face appointment with paperwork. The significance of the warrant of eviction was explained, where bailiffs would attend client's property in less than 2 weeks and remove client and belongings from the property.

A copy of the warrant was emailed to Cheshire East Council. Telephone calls were made to various council departments. Client was recognised as vulnerable and was the carer for a disabled child. Client had been receiving support from a multi-disciplinary team of professionals up to June 2022, from which Client was moved to a new geographical area. Client's child should have been receiving Social Services support but due to staff changes and shortages, an allocated Social Worker had only recently been allocated to the family. With client's consent, Citizens Advice had multiple conversations with the Social Services worker, and a plan of emergency action was agreed.

Client believed that they had informed the benefits team of her new address and they believed that their benefit claims would be updated to reflect this. Cheshire East Council had no record of a new claim for Housing Benefit. No Housing Benefit had been paid since June 2022 when client moved address.

Initially Cheshire East Council would not consider a review of Housing Benefit claim. As is recognised as an alternative, evidence was found and provided to Cheshire East

Council that the change of address was recorded on an alternative benefit claim. With this new evidence, it is believed that clients Housing Benefit was likely to be paid for the period from June 2022.

Court forms were completed, which allowed the judge to have a face to face hearing before the time given on the warrant. The Social Services worker attended Court with client, to give them the support needed. The Judge has adjourned the warrant for 28 days to allow investigation and action to be taken on the benefit issues.

Client engaged with Citizens Advice, where they had previously struggled to make and maintain contact with the Housing Association and other agencies. Should the warrant have been actioned, this would have had a profound impact on the child's mental health and physical well-being. This particular situation appeared to be a sequence of missed opportunities, for a very vulnerable household. Once alerted, all departments and agencies, worked together and resolved what were major issues.

**Will McKellar
Chief Officer
May 2023**