

Key Statistics - Citizens Advice Cheshire North in Macclesfield

Q2 2023-24

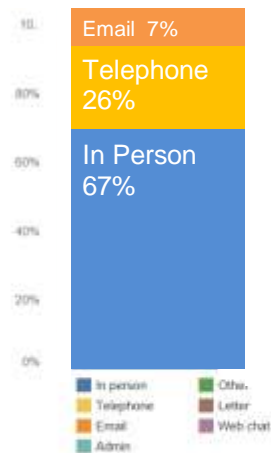
Summary

| | |
|-----------------------|-------|
| Clients | 924 |
| Quick client contacts | 0 |
| Issues | 2,135 |
| Activities | 2,568 |
| Cases | 923 |

Outcomes

| | |
|-------------------|----------|
| Income gain | £340,289 |
| Debts written off | £100,027 |

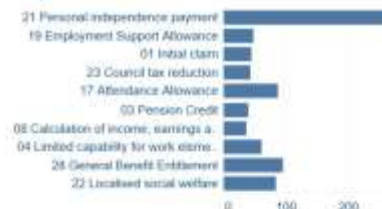
Channel including follow up work



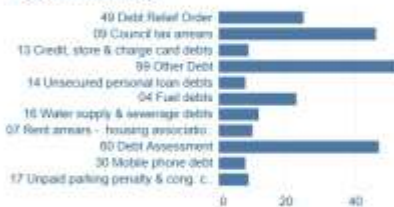
Issues

| Issues | Issues |
|---------------------------------|--------|
| Benefit & tax credits | 791 |
| Benefit Universal Credit | 232 |
| Charitable Support & Food Bank | 107 |
| Consumer goods & services | 47 |
| Debt | 306 |
| Education | 4 |
| Employment | 79 |
| Financial services & capability | 31 |
| QVA & Help Crime | 6 |
| Health & community care | 29 |
| Housing | 100 |
| Immigration & asylum | 37 |
| Legal | 57 |
| Other | 4 |
| Relationships & family | 130 |
| Tax | 14 |
| Travel & transport | 26 |
| Utilities & communications | 57 |
| Grand Total | 2,135 |

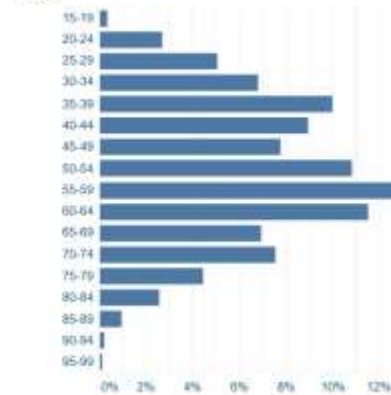
Top benefit issues



Top debt issues



Age



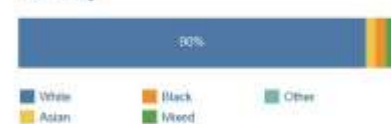
Gender



Disability / Long-term health



Ethnicity





Cheshire North

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

Clients



924 Unique Clients

Issues



**2,135
Issues dealt with**

Outcomes



£340,289 was identified as additional annual income to which clients were entitled

Outcomes

“Nevil worked some magic on them and this nightmare is finally over” **Client who we helped with a claimed debt by mortgage company dating back to end of Northern Rock**

“I was going around in circles and was about to give up....you were amazing” **Client was in dispute with large landowner regrading a boundary on her smallholding**

“This extra [money] will mean we can get....a new school uniform” **Clients were awarded grant from national charity following redundancy just before start of new school year**

“I know I would have paid thousands for the same work Paul did for nothing, he’s been amazing” **Client who was assisted by our Employment specialist advisers for Unfair Dismissal**

Q2 2023-24

Macclesfield

Despite some upbeat news stories around the rate of inflation and house prices reducing, at Citizens Advice we are seeing an increase in people who are struggling with money and who need support to manage their finances and make ends meet.

In this last quarter we saw 306 individual clients who wanted help with their debts, last quarter this was 228 and the quarter before that it was 192.

The kinds of debts people are struggling with are often what we call “priority” debts - Council Tax, rent or mortgage arrears, while we are also seeing consumer debts. But in the main it is those liabilities that if not paid, carry the harshest sanctions that people are bringing to CAB.

Debt problems however are a symptom of another problem - relationship breakdown, poor physical health or loss of a job, are the most usual causes; a change in circumstances that means the client no-longer has the income to cover their financial liabilities.

But no matter what the cause of the problem may be, there is always something that can be done and always something that CAB can do. So regardless of the cause of the problems and regardless of the size of the debt, there will always be something that we can do.

Enquiry areas in Macclesfield:

| | Quarter 2 | Quarter 3 | Quarter 4 | Quarter 1 | Quarter 2 |
|------------------------|--------------|--------------|--------------|--------------|--------------|
| Benefits | 711 | 621 | 611 | 807 | 1,023 |
| Consumer | 59 | 59 | 69 | 59 | 47 |
| Debts | 265 | 246 | 192 | 228 | 306 |
| Employment | 76 | 60 | 69 | 83 | 78 |
| Housing | 178 | 138 | 125 | 165 | 190 |
| Legal | 79 | 45 | 76 | 65 | 57 |
| Relationships | 116 | 85 | 91 | 100 | 130 |
| Tax | 16 | 9 | 9 | 15 | 14 |
| Health | 41 | 38 | 35 | 41 | 29 |
| Education | 8 | 10 | 1 | 3 | 4 |
| Immigration | 23 | 12 | 24 | 25 | 37 |
| Utilities | 52 | 52 | 75 | 56 | 57 |
| Financial | 21 | 26 | 21 | 21 | 21 |
| Travel | 23 | 20 | 25 | 27 | 26 |
| Discrimination/ GVA | 7 | 7 | 7 | 5 | 5 |
| Other | 85 | 73 | 94 | 88 | 101 |
| Total: | 1,760 | 1,501 | 1,524 | 1,788 | 2,135 |

Case Studies**Case Study1**

Due to health conditions, clients sometimes find it very difficult to deal with organisations such as the Department for Work and Pensions without help. One such client has a brain injury, alongside other conditions, and so struggles with understanding conversations and remembering what has been said. The client had the daily living element of Personal Independence Payment taken off him after review. If anything, the client's conditions had worsened over time, and so the client was helped to understand he could submit a mandatory reconsideration to appeal the decision. The client was helped at every stage to do this, assessing their qualification, drafting documents and submitting submission statements. The appeal was successful, and the client's Personal Independence Payment was restored to its previous level. This meant the client gets £3,541 per year that he otherwise would have lost.

The same client is also having difficulties with their Universal Credit. When they went from a joint claim to a single claim after a change of circumstances, their Limited Capability for Work Related Activity element was incorrectly taken off the claim. This element is related to ill health, and is worth an extra £390 per month. We negotiated with the Dept of Work and Pensions and this has now been reinstated.

Case Study 2

Due to the current high cost of living, some older people are finding it more difficult to retire when they want to. One such client was eventually forced to retire because of ill health, but then he was struggling to manage financially on his state pension and small private pension. The client applied for Attendance Allowance but was turned down, and when he came to an appointment with Citizens Advice he was running out of food and getting into debt.

The client was helped to appeal the Attendance Allowance decision; it appears that he should be entitled to the lower rate of £68.10 per week (£3541 per year). A benefit check was also completed with the client, which showed he could be entitled to £57.75 Pension Credit each week (£3,003 per year), in addition to the Housing Benefit and Council Tax Support he was already receiving. The client was advised on how to apply. To help the client in the short term he was given a foodbank voucher and referred to the Cheshire East Council Household Support Fund for food and fuel vouchers. The client was also referred for debt advice.

A significant proportion of older people applying for Attendance Allowance are also found to have financial difficulties. These clients are also helped with benefit checks, access to the Household Support Fund or the Home Energy Support Fund, and they are offered foodbank vouchers. If clients struggle to access online applications they are also offered more direct assistance; for example the Household Support Fund vouchers are only ever sent to email, which makes them difficult to access for some clients. Workarounds are found and the vouchers printed off for clients.

Case Study 3

Citizens Advice have helped a client negotiate with their landlord. The negotiations were protracted and very involved, across multiple departments and organisations. The process included securing assistance from the Cheshire East Council Homeless Prevention team. The actions taken by Citizens Advice were fundamental in getting Client back into the rented property.

Client had been evicted lawfully by Court Bailiffs, following a Warrant of Eviction being issued by the Court. A housing officer employed by the landlord had listened to the client's circumstances and wanted to help. The Housing Officer was unable to allow the client back into the property, due to rent arrears. The landlords finance team were unwilling to allow the tenancy to continue because of the significant rent arrears.

The client contacted Citizens Advice for a benefit check as advised to by the landlord. When the client accessed our support we were able to evidence that they could in fact pay their rent and pay something towards the rent arrears, when this was put to the landlord, they were willing to accept client back as a tenant.

Client had been a good tenant, paying rent on time each month, up until 18 months earlier when they experienced a sequence of profound events. Client's own health had deteriorated, Client's surviving parent had died and their child had been diagnosed with cancer.

Citizens Advice worked with the client to help maximise their income. With the client's poor mental health at this time, they had not realised that they had to actively claim State Pension.

The client has now claimed State Pension.

During the benefit check with CAB, additional benefits were identified that the client was entitled to. With a full and detailed Income and Expenditure sheet, it was then possible to demonstrate to the landlord how they could afford to pay the current monthly rent together with a substantial payment towards rent arrears.

Multiple calls were made to different Cheshire East Council teams. On the 4th call, contact was made with a very experienced officer who had authority to ring fence a small amount of council money that could be offered to the landlord. Citizens Advice contacted the landlord and explained the offer of a small contribution towards the rent arrears, together with Clients income sources going forward, and plan to pay off the rent arrears. The landlord was persuaded to accept the offer.

Client was given a new tenancy agreement from the landlord and keys to the cottage were returned to Client.

**Will McKellar
Chief Officer
October 2023**