

Key Statistics - Citizens Advice Cheshire North in Macclesfield

Sept - Nov 2023

Summary

Clients	923
Quick client contacts	0
Issues	2,262
Activities	2,822
Cases	912

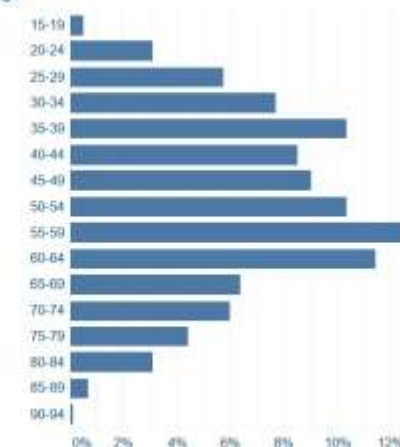
Outcomes

Income gain	£380,766
Debts written off	£81,114

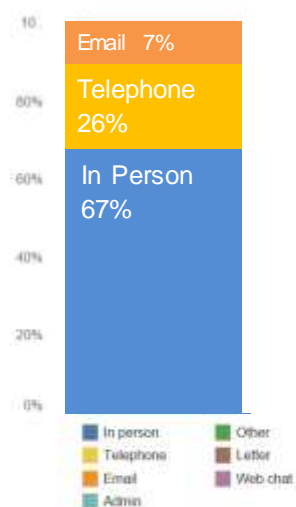
Issues

Issues	Issues
Benefits & tax credits	830
Benefits Universal Credit	218
Charitable Support & Food Ban.	154
Consumer goods & services	46
Debt	378
Education	5
Employment	65
Financial services & capability	31
GVA & Hate Crime	7
Health & community care	26
Housing	178
Immigration & asylum	34
Legal	58
Other	7
Relationships & family	119
Tax	20
Travel & transport	35
Utilities & communications	51
Grand Total	2,262

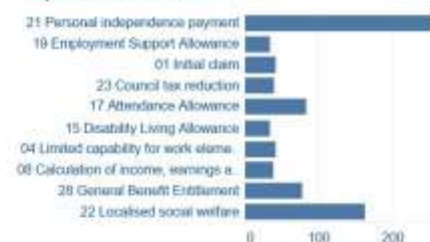
Age



Channel including follow up work



Top benefit issues



Top debt issues



Gender



Disability / Long-term health




Ethnicity




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

Clients




923 Unique Clients

Issues



2,262 Issues dealt with

Outcomes



£380,766 was identified as additional annual income to which clients were entitled

Outcomes

“You have worked a miracle, I can’t believe it” **Client who we helped increase weekly income by over £120 per week**

“She can’t thank you herself, but on behalf of us all [family] a thousand thank yous” **Daughter of an elderly woman we assisted and identified financial abuse by her nephew**

“My sister told me to speak to you, I wish I’d come years ago” **Client who we assisted with a debt of her late husband, she was still paying 18 months after his death**

“Lisa was so kind and so patient with me, she’s a star” **Client with learning difficulties who was struggling to pay all her bills, we helped her budget and prioritise her debts**

Macclesfield

We are seeing more people come to us for help with their debts, people are finding it difficult to meet their basic living costs - food, gas, electricity and council tax.

The challenge for many people is that their maximised income still does not cover their minimum living costs – increasing numbers of people have *negative budgets* - their income does not cover their outgoings.

There is some help available through Cheshire East Council, as well as other support with living costs locally and nationally, however the problems people experience, although aggravated by the need for increased use of energy for heating during the colder months, are in fact all year round - inflation may not be as high as it was 12 months ago, this just means the rate of price increases has slowed down, the price of everyday essentials is still increasing, just not as fast.

While the solution to the problem of a *negative budget* is a national one – increase low incomes or reduce the costs of essential costs such as gas/electricity, there is always something that can be done for people who are struggling.

CAB is now linking in with services at some of the Children’s Centres as well as Macclesfield General Hospital to increase early access to our support.

Enquiry areas in Macclesfield:

	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Sept – Nov 2023
Benefits	621	611	807	1,023	1,048
Consumer	59	69	59	47	46
Debts	246	192	228	306	378
Employment	60	69	83	78	65
Housing	138	125	165	190	178
Legal	45	76	65	57	58
Relationships	85	91	100	130	119
Tax	9	9	15	14	20
Health	38	35	41	29	26
Education	10	1	3	4	5
Immigration	12	24	25	37	34
Utilities	52	75	56	57	51
Financial	26	21	21	21	31
Travel	20	25	27	26	35
Discrimination/ GVA	7	7	5	5	7
Other	73	94	88	101	161
Total:	1,501	1,524	1,788	2,135	2,262

Case Studies

Case Study1

Fortunately hate crimes and hate incidents are unusual for CAB in Macclesfield, however as a Hate Crime Reporting Centre, we do see the occasional case. A client approached us for help following repeated verbal abuse and harassment they had been receiving, they believed due to their assumed sexuality.

The harassment was carried out by pupils from a local High School who had developed the habit of shouting at our client as they passed his home to and from school and on occasions would kick his gate until it broke off the hinges; they had also banged on his front door.

Client lived in supported accommodation due to his mental health issues and therefore the behaviour of the school children were also a cause for concern for the others in his house.

The client advised that they had spoken to the police but nothing had been done.

With the client's permission our adviser spoke with the police, the housing trust who managed the supported accommodation and the school where our client believed the young people were students. This had some effect for a few weeks, though more anti-social behaviour followed.

We, maintained a supporting input with the client and it was necessary to make a further two approaches to the school and the police, eventually advising that our client would be taking formal legal action should the problems persist, emphasising the point that our client believed that due to some of the comments that had been aimed at them, that the

anti-social behaviour was based on a belief that they were gay and as such was a Hate Crime/Incident.

Our client received confirmation that the matter was being addressed and within a week the school confirmed that they had addressed the issue and that the incidents would cease. We followed up with the client on a weekly basis for two months and there had been no reoccurrences. Client insisted that all they wanted to do was to be left alone. However, the client had an incident number and should the harassment reoccur the police would be advised and formal action would be taken. Client will contact CAB should they have any further assistance.

Case Study 2

The clients were a retired couple who approached the CAB while at a promotional event in the town. The clients had applied for Attendance Allowance for the husband but that this had been turned down. We made an appointment for a face to face interview with an adviser to discuss their situation.

As well as confirming that there was grounds for an appeal against the Attendance Allowance award, we also concluded that both should in fact be receiving Attendance Allowance, as well as an entitlement for Carers Allowance, along with Pension Credit and Council Tax support.

Clients struggled to understand the processes involved with all the different opportunities for support and therefore CAB supported and assisted throughout the claims and appeal. CAB drafted applications as well as the submission for the Attendance Allowance appeal, including supporting evidence from the clients GP, as well as their niece who also provided personal care.

We were able to obtain an increased income of almost £650 per month; links with carers support was also identified, particularly around caring for someone with dementia, we are also looking at options for respite support, as both in fact provide support and care for one another. One of the couple had worked within the public parks in another authority and was therefore eligible for support due to this occupation, consequently they will both be having separate respite holidays in the summer of 2024.

Case Study 3

Client had moved to UK to take up research position with local international company. He was scheduled to be living in the UK for 3 years and wanted to know how he could arrange for his wife to visit him with their young daughter. Client's visa allowed him to work and to travel, however his work meant that leaving the UK for a prolonged period of time was not practical, but if his wife could visit for a few weeks it would make living and working away from them bearable.

Immigration law advice is a heavily regulated area, however so long as the nature of the inquiry is not contentious, CAB is able to assist. We advised the client on the processes, timescales and costs for applying for a visitor visa to enable his wife and daughter to stay for 4 weeks. With the CAB support, the client was able to support his wife make the application while she was in India along with the costs involved.

There were some language challenges however CAB was able to use telephone interpreters and synchronise communications with our client's wife to guide her through the required processes.

Latterly, the client, his wife and their four year old daughter called in to our office to say thank you and left some sweets for our adviser in the way of a thank you for the help.

**Will McKellar
Chief Officer
December 2023**