



Key Statistics - Citizens Advice Cheshire North in Macclesfield December – February 2023/24

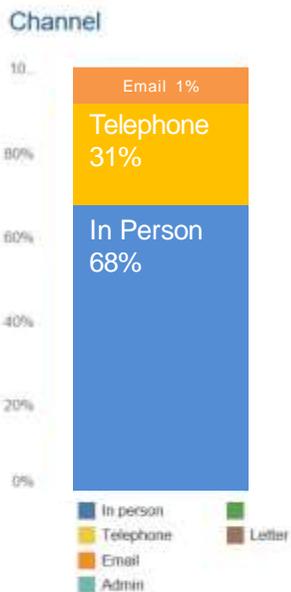
Summary

Clients	721
Quick client contacts	0
Issues	2,262
Activities	2,822
Cases	912

Outcomes

Income gain	£430,857
Debts written off	£25,615

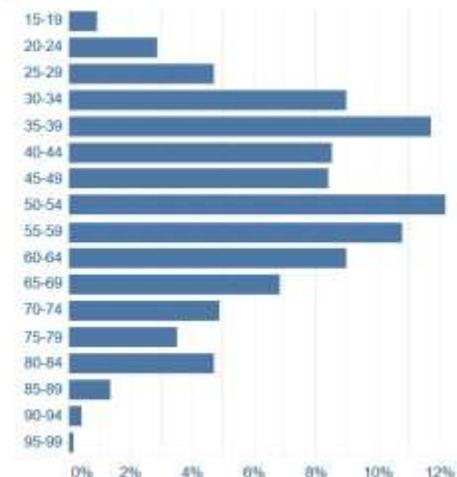
Channel including follow up work



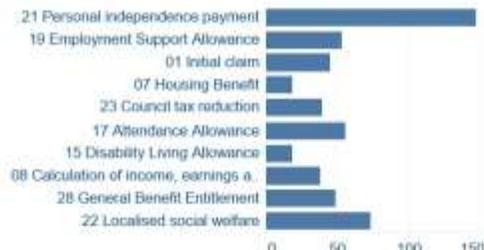
Issues

Issues	Count
Benefits & tax credits	528
Benefits Universal Credit	152
Charitable Support & Food Ban	102
Consumer goods & services	35
Debt	224
Education	6
Employment	61
Financial services & capability	18
GVA & Hate Crime	9
Health & community care	23
Housing	149
Immigration & asylum	34
Legal	57
Other	0
Relationships & family	117
Tax	15
Travel & transport	35
Utilities & communications	49
Grand Total	1,620

Age



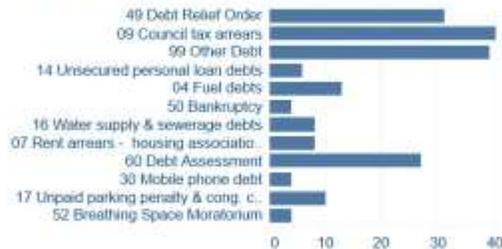
Top benefit issues



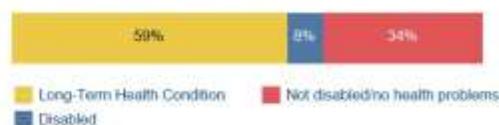
Gender



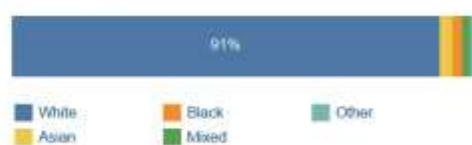
Top debt issues



Disability / Long-term health



Ethnicity





December – February 2023-24

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

<p>Clients</p>  <p>721 Unique Clients</p>	<p>Issues</p>  <p>1,620 Issues dealt with</p>
------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------

Outcomes

£

£430,857 was identified as additional annual income to which clients were entitled

Outcomes

“Lorraine has helped him [son] get off the street when nobody was helping”
We assisted client and her estranged son apply for assistance when he was street homeless

“We could never thank you enough, we will have something like a Christmas now”
Client was struggling after losing his job at the end of November, CAB was able to help access money for gas/electricity as well as a grant from local charity for Christmas dinner and some presents for his two children

“A thousand times thank you”
We helped the client successfully challenge a decision regarding their Cheshire HomeChoice rating after they were unable to consider properties near to his carer sister

Macclesfield

The months leading up to Christmas and the weeks just after, usually see a reduction in people coming to CAB for assistance, as people park their problems for Christmas. After the restrictions of 2020 and 2021 it seems that people bring forward Christmas.

While the number of clients seen in the months December to February was fewer than in the preceding three months, 721 and 923 respectively, the number for clients seen in the last three months of 2022 was comparable, 718 last year against 721 for the last three months.

So we have seen a predictable “seasonal” reduction in numbers of people accessing our service, though do expect this to reverse in the coming months.

The kinds of problems people are bringing to our service remains unchanged - unmanageable debt, basic living costs outstripping income, housing and employment, all issues that directly or indirectly have insufficient income at their heart.

The trend appears to be that while there is a reduction in client numbers between the last two quarters, there is still an overall increase in the numbers of people looking for our assistance year on year.

The enduring message from CAB for all these issues is that there is always something we can do, but the sooner people contact us, the more we will be able to do.

Living

Enquiry areas in Macclesfield:

	Quarter 4	Quarter 1	Quarter 2	Sept - Nov 23	Dec 23 – Feb 24
Benefits	611	807	1,023	1,048	680
Consumer	69	59	47	46	35
Debts	192	228	306	378	224
Employment	69	83	78	65	61
Housing	125	165	190	178	149
Legal	76	65	57	58	57
Relationships	91	100	130	119	117
Tax	9	15	14	20	15
Health	35	41	29	26	23
Education	1	3	4	5	6
Immigration	24	25	37	34	34
Utilities	75	56	57	51	49
Financial	21	21	21	31	18
Travel	25	27	26	35	35
Discrimination/ GVA	7	5	5	7	9
Other	94	88	101	161	117
Total:	1,524	1,788	2,135	2,262	1,620

Case Studies

Case Study1

Client is a full time carer for their sibling (S). Client is recognised by DWP as an Appointee for S. Client visited Citizens Advice as they had been advised that they could claim Carer's Allowance for looking after S.

Explored the eligibility rules for claiming Carer's Allowance and explained that Carer's Allowance can be considered where a DWP disability benefit is in payment. S was not in receipt of a qualifying benefit, although they had applied for PIP but the claim had been turned down a few months ago. Client and S wished to understand if there is any opportunity to challenge the PIP decision.

S has an enduring mental health diagnosis. Client and S believe that S would be at significant risk of physical harm should they be left without direct support and guidance for anything other than short periods of time.

In working through the eligibility rules for PIP, it appeared that the full extent of S's daily challenges had not been taken into consideration when assessing S's PIP claim. CAB adviser was able to offer options available to S for challenging the original decision and also for looking at making a new PIP claim. S's eligibility for PIP could allow client to remain at home to look after their sibling and to ensure they came to no physical harm. S may be eligible for additional weekly income of up to £172.75 per week.

As the client felt unable to assist S with the challenge to the PIP decision, a further appointment was booked to allow Citizens Advice to be with Client and S when the call

was made to DWP. With assistance from Citizens Advice, the next steps were completed.

Citizens Advice then assisted client and S gather evidence to support their claim and draft a submission document that outlines the nature of the condition, as well as the support that is needed. An important source of support was obtained from S's psychiatrist who had in fact advised S to claim PIP in the first place, such was their concern for their wellbeing.

After a four week wait following the submission of documents client contact Citizens Advice to advise that the challenge had been successful and that they now were able to claim Carers Allowance, while the PIP award provided S with additional income to take advantage of local social groups.

Case Study 2

Client referred to CAB by Housing Association landlord following issues with paying his bills.

CAB initially rang client to explore his problems but then arranged a face to face appointment when it was apparent that he was struggling to deal with an interview over the telephone and that he was a single parent of a primary school aged child.

Adviser met the client to explore his problems, which were multiple, reduced hours at work, relationship breakdown, accumulating priority debts and as a result enduring anxiety.

CAB met the client on a number of occasions and systematically addressed each issue in turn, with the result that we were able to help claiming in work benefits to supplement the clients earned income, negotiate a realistic repayment of rent arrears with his landlord, agreed a hold on all recovery action for other debts pending a negotiated settlement. We also accessed direct financial support for the client to ease immediate concerns for heating and food.

We also explored with client and the Social Prescriber linked to his GP surgery, access to peer support for dealing with his mental health. Client expressed his appreciation for the depth of work covered and the direct benefits it had on him.

Case Study 3

We recently helped a client aged 96 who was having financial difficulties. The client had been to the bank and was told they had no money in their account. The assistant in the bank looked at the client's account and told the client that their state pension had not been paid since June 2023.

Citizens Advice were able to see the client at very short notice. A call was made with the client to the Pensions Service, and the client was helped to navigate the phone call. The adviser from Citizens Advice was able to explain the situation, and the Pensions Service confirmed that the client's account had in fact been suspended in April 2022, as they had not been able to make contact with the client.

CAB advocated on behalf of the client, as they were unable to liaise with the DWP themselves and established that they were owed £15,589.54 in Retirement Pension

back pay and an ongoing state pension payment of £784.24 every four weeks. The client would receive the back pay within a few days.

Case Study 4

Client is mid 30's male was referred to CAB for help obtaining appropriate accommodation by one of the Social Prescribers attached to their GP surgery.

Client made an application for housing via Cheshire HomeChoice but believe they have not been allocated the correct banding of priority. Client had been living with their mother who recently died, but due to the size of the house they would not be able to inherit the property. Client therefore applied via HomeChoice but is now only able to access social housing in areas that would take him several miles away from the rest of his family who still live in the Macclesfield area.

Client was living with his mother due to physical and mental health issues. He suffers with severe Crohns which, due to his severe anxiety and depression, prevents him from leaving the house most of the time.

CAB met with client and discussed the impact of his health issues and the information that he had included as part of his online application, as he was not comfortable sharing such information. It was apparent that he had not given a full account of the impact his anxiety had on him on a daily basis. He had approached the HomeChoice team by email but had been advised that his option was to appeal.

CAB was able to liaise directly with the HomeChoice team and noted that our client had not fully disclosed his condition. We were able to obtain supporting evidence of the nature of client's mental health issues and how these meant that practically he needed to be able to access family members on a day-to-day basis for emotional support as well as for shopping and housekeeping.

The client's additional submission of needs was accepted and while there was a delay in the processing of his updated application, he was then able to apply for accommodation that was in a locality that was more accessible to his family.

**Will McKellar
Chief Officer
February 2023**