



Key Statistics - Citizens Advice Cheshire North in Macclesfield April – June 2024/25

Summary

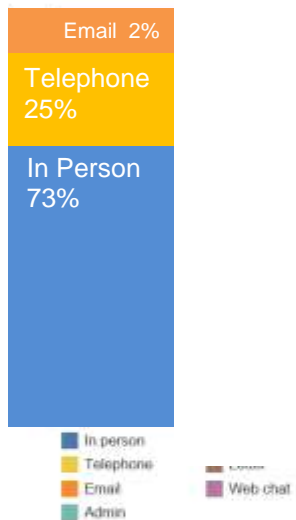
Clients	870
Quick client contacts	0
Issues	1,924
Activities	2,182
Cases	827

Outcomes

Income gain	£617,639
Debts written off	£103,180

Channel including follow up work

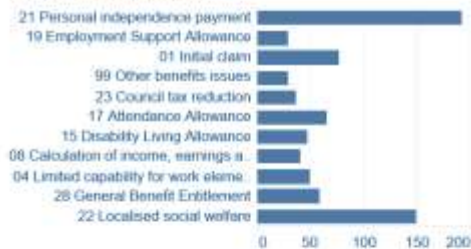
Channel



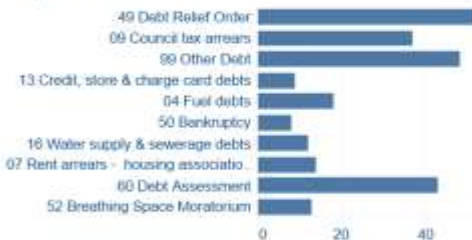
Issues

Issues	Count
Benefits & tax credits	714
Benefits Universal Credit	247
Charitable Support & Food Ban.	103
Consumer goods & services	25
Debt	304
Education	4
Employment	79
Financial services & capability	22
GVA & Hate Crime	5
Health & community care	35
Housing	151
Immigration & asylum	20
Legal	30
Other	5
Relationships & family	84
Tax	15
Travel & transport	44
Utilities & communications	10
<b>Grand Total</b>	<b>1,924</b>

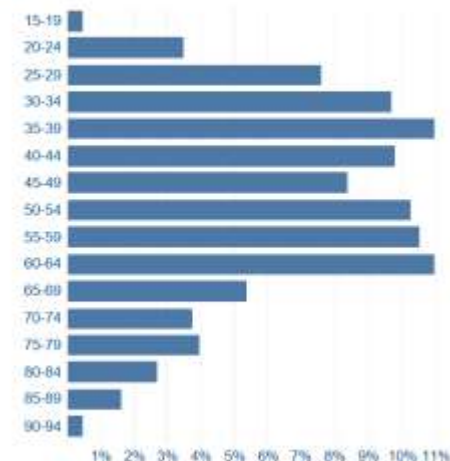
Top benefit issues



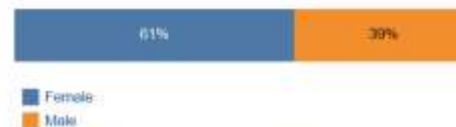
Top debt issues



Age



Gender



Disability / Long-term health



Ethnicity



## April – June 2024-25

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

<p><b>Clients</b></p>  <p><b>870 Unique Clients</b></p>	<p><b>Issues</b></p>  <p><b>1,924 Issues dealt with</b></p>
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**Outcomes**

**£**

£617,639 was identified as additional annual income to which clients were entitled

**Outcomes**

“If you hadn’t have been there he would be dead or in prison”  
**Sister of client we helped get medical help with his mental health issues**

“Thank god for Claire, she was so kind and patient with us”  
**Client s husband had died and she was unable to navigate all the things she had to do to deal with, as well as regularise her own situation**

“You don’t think it could happen to you, we all think we are bomb proof and will live forever”  
**Client had a stroke and was unable to return to work. Needed help to get daily help and support, as well as reconcile his new income and lifestyle**

**Macclesfield**

Many of the issues that CAB is seeing still relate to cost of living, which of course for so many people, can be reduced down to people simply not having enough money for the basics - food, utilities and housing. The introduction of the Household Support Fund in May was an opportunity for some for the impact for the costs of living to be eased a little – specifically food and energy, as financial support from central government filters down to local people.

The administration for the Household Support Fund requires applications to be made through a “trusted professional” which includes CAB and so we have seen that despite an initial slow take up of the scheme, the numbers of people contacting CACN to facilitate a HSF application have been considerable; in June over 80% of the telephone calls we are able to answer to our Adviceline were people asking for assistance to make a HSF claim – we are taking about 8-10 calls a day solely for applications to HSF.

A further recent development for the CAB service in Macclesfield has been the number of people with refugee status who are approaching us for help with basic issues such as welfare rights and housing; a compounding aspect of this is that many of these people have little or no spoken English, requiring the use of translator services to navigate what will often be a complex and time consuming processes. That people have been assessed and approved centrally for their refugee status, but are then left with little or no arrangements for local support is placing already vulnerable people in what can quickly become very challenging circumstances.

**Enquiry areas in Macclesfield:**

	Q1	Q2	Sept - Nov23	Dec23 – Feb24	April – June 24
Benefits	807	1,023	1,048	680	961
Consumer	59	47	46	35	25
Debts	228	306	378	224	304
Employ	83	78	65	61	79
Housing	165	190	178	149	151
Legal	65	57	58	57	39
Rel'shps	100	130	119	117	84
Tax	15	14	20	15	15
Health	41	29	26	23	35
Education	1	3	4	5	4
Immigration	24	25	37	34	29
Utilities	75	56	57	51	19
Financial	21	21	31	18	22
Travel	27	26	35	35	44
Discrimination/ GVA	5	5	7	9	5
Other	88	101	161	117	108
<b>Total:</b>	<b>1,788</b>	<b>2,135</b>	<b>2,262</b>	<b>1,620</b>	<b>1,816</b>

**Case Studies****Case Study 1**

Despite the current high cost of living and the resulting financial difficulties caused, some clients are still reluctant to claim benefits they are eligible for. This can be due to a number of factors, for example being unsure of the system and not wanting to ask for help. We had a recent client in this situation. She was on a low state pension which she topped up with self employed earnings.

Her business was struggling in the financial climate and the client was finding it very hard to make ends meet. A benefit check was completed which found entitlement to guarantee Pension Credit, Housing Benefit, and Council Tax Support. This totalled a potential amount of £233 per week. Attendance Allowance was also discussed with the client; this is a benefit for people over state pension age who need help with daily care tasks. The client did not feel she wanted to claim that right now, but she would bear it in mind for the future.

During the appointment, the client became upset at the thought of applying for benefits. The client was reassured that the benefit system was there for people in difficult situations, and that there was no shame in applying or in being eligible. The client left the appointment with details of how to apply for Pension Credit, Housing Benefit, and Council Tax Support, and feeling more comfortable about applying.

**Case Study 2**

Citizens Advice often has queries from people regarding the procedures that need to be followed after a death in the family. This can be quite daunting, especially if it is a situation you haven't had to deal with before, and the stress is compounded by grief.

We recently had a client who was helping to deal with the estate of a relative. It was a straightforward situation with the estate passing to the wife of the deceased, and the adviser was able to reassure the client with information re the process and procedures that need to be followed. A different client was dealing with her father's estate and enquired about the effect an inheritance would have on her benefits. The client was on Universal Credit, which is means tested and therefore would stop, but she was also on Personal Independence Payment which is not means tested and would continue. The client left the appointment with clarity on what her financial situation would be once the inheritance comes through.

### **Case Study 3**

Citizens Advice Cheshire North recently helped a client appeal his Personal Independence Payment decision. He had been turned down in his initial application, his first appeal, and was now taking his appeal to a tribunal, which is independent of the DWP.

We helped the client research, draft, evidence and then submit his appeal.

The client won his appeal on the strength of his submission alone and was awarded standard rate PIP daily living at £72.65 per week and back pay totalling £8,255.22; the back pay is a considerable sum due to the length of time it has taken for the appeals to go through. We then established that with the award of PIP the client's Universal Credit had been reduced due to the PIP back pay. This is against Universal Credit rules, as benefit arrears should be disregarded as capital for at least 12 months after receiving them. With the client's consent, the adviser called Universal Credit and escalated this issue to a case manager. The client was later advised that this had in fact been an error and there was no reduction in UC.

### **Case Study 4**

Client had recently been granted refugee status after seeking asylum in the UK. He had to leave the hostel where he lived as an asylum seeker and was homeless. He had not eaten for two days and had not yet received his first UC payment so he had no money. Client had asked the local council for help and they had been trying to find him accommodation. However, so far they had not been able to offer him anywhere to live. In addition, Client had mental health challenges and had recently been discharged from hospital after an episode. He was very vulnerable.

CACN arranged for the client to be able to collect a food bag from the local food bank and told him where he could access a free meal. CACN also contacted the local authority to enquire about help for the client and was told that they were looking for accommodation for him. After that, CACN contacted the YMCA in Crewe, which sometimes takes homeless people and were told that there was space. The client was offered a bed for the night and that the YMCA would help the client further in finding permanent accommodation.

### **Case Study 5**

Client's husband had passed away recently. And they were worried about money as she wasn't able to work due to health issues. The adviser discovered that the client was entitled to bereavement payments but had not claimed them. The adviser helped the

client to make a claim, which meant that the client would be paid a £2,500 lump sum and £100 for 18 months.

The adviser also checked to see if the client would be entitled to any ongoing benefits. They had some savings which meant that she could not get universal credit or help with her council tax. However, there was a possibility of PIP as the client's health conditions meant that she needed more help with daily living. The adviser offered help with the application if they decided that she wished to apply for PIP.

Client was given information about PIP and also told that she could apply for UC when her capital fell below £16,000.

### **Case Study 7**

Sally is self-employed and a lone parent. Sally has a child who is coming up to two years old and the client would like to know if she can get any help with child care, as she is struggling to carry on working because child care is so expensive.

The adviser found information that the government is introducing 15 hours of free childcare for parents who are on particular benefits. Sally fits the criteria so she will be able to access this help, which means that she will be able to carry on working in a job she enjoys and isn't so reliant on benefits.

### **Case Study 8**

Client was referred to CAB following breakdown of the relationship with their elderly parents at home and were looking for rental accommodation.

We discussed with client the options for housing - private and social rental. Client preferred social housing and was therefore advised of the process for renting via Cheshire HomeChoice and with that the scoring that would mean that as a healthy, male, in work, with no vulnerabilities, his housing opportunities would be greatly reduced and he was in fact only able to bid on properties that would have meant moving a long way from home. We also explored privately rented properties near where the client wanted to live and he could not believe that the rents were 75% of his monthly earnings.

Client concluded that he would try and patch things up with his parents for now.

**Will McKellar  
Chief Officer  
July 2024**