

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

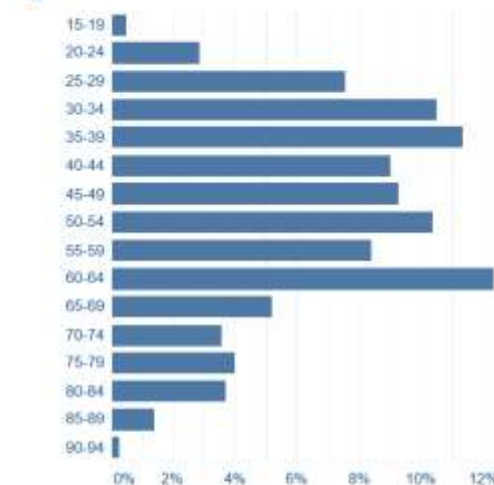
Summary

Clients	818
Quick client contacts	0
Issues	1,668
Activities	2,001
Cases	762

Outcomes

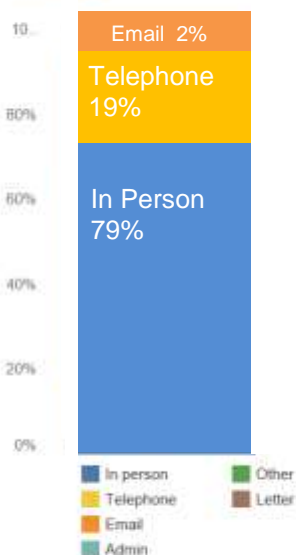
Income gain	£633,007
Debts written off	£44,537

Issues	
Benefits & tax credits	744
Benefits Universal Credit	203
Charitable Support & Food Ban...	77
Consumer goods & services	29
Debt	137
Education	8
Employment	77
Financial services & capability	19
OVA & Hate Crime	9
Health & community care	13
Housing	136
Immigration & asylum	17
Legal	49
Other	4
Relationships & family	79
Tax	9
Travel & transport	51
Utilities & communications	11
Grand Total	1,668

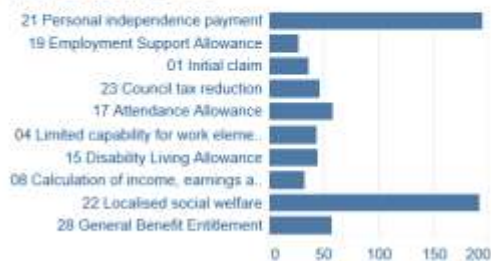


Channel including follow up work

Channel



Top benefit issues



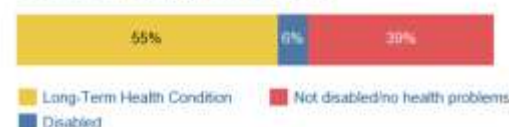
Top debt issues



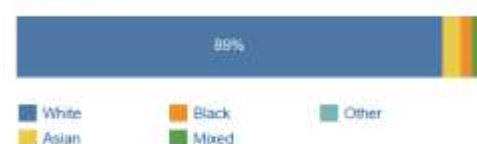
Gender



Disability / Long-term health



Ethnicity





June – August 2024-25

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

Clients



818 Unique Clients

Issues



**1,668
Issues dealt with**

Outcomes



£633,007 was identified as additional annual income to which clients were entitled

Outcomes

“My mum told me that John was good, but he worked a miracle with mine [welfare benefit appeal] it was amazing”
Client we helped with disability benefit appeal

“Thank you to you and all the team, I would’ve been lost without your help” **Client had received court papers relating to claim for car accident she knew nothing about**

“Ev is a wee terrier and you can tell her I said that”
We supported client by advocating with Cheshire East regarding their housing status

“Thank you for everything you have done for [son with learning difficulties], he really is a changed man, smiling and laughing like his old self” **Client had been dismissed from employment and subsequently had fallen into very low mood - stopped engaging with friends etc CAB helped with practical issues from the dismissal and with support from other agencies set up stepped plan to find another job**

Macclesfield

The Citizens Advice Cheshire North has seen a number of clients and types of issues, consistent with the preceding quarter - welfare rights, housing, relationships, civil legal matters and employment, with the most notable reduction being in debt, though this will be accounted for by CACN having a vacancy for a debt caseworker across this quarter.

One aspect of the enquiries we see that is not indefinable from our main case recording database is the necessary use of translation services. There has been a steady increase in the number of clients accessing our service where a translator has been required to progress their case.

Across all our services we have seen a steady increase in people from abroad with limited or no spoken English language. We have seen an increase from 6 clients requiring an interpreter for the whole of 2019 to 2022, to an average of 2 clients per month (including couples with separate problems) who need support via a translator.

The availability of many of the required languages is limited and therefore we utilise telephone paid for support via Clear Voice interpreter services. Across all our services in August 2019 the cost of this support was £19.00, while in August 2024 it was £80.00.

A feature of many of these enquiries has been that, after being granted leave to remain, there is little or no support provided and it is often only good fortune that results in the client making contact with CAB

Enquiry areas in Macclesfield:

	Q2	Sept - Nov23	Dec23 – Feb24	April – June 24	June - Aug 24
Benefits	1,023	1,048	680	961	947
Consumer	47	46	35	25	29
Debts	306	378	224	304	137
Employ	78	65	61	79	77
Housing	190	178	149	151	136
Legal	57	58	57	39	49
Rel'shps	130	119	117	84	76
Tax	14	20	15	15	9
Health	29	26	23	35	13
Education	3	4	5	4	8
Immigration	25	37	34	29	17
Utilities	56	57	51	19	11
Financial	21	31	18	22	18
Travel	26	35	35	44	51
Discrimination/ GVA	5	7	9	5	9
Other	88	101	161	117	81
Total:	2,135	2,262	1,620	1,816	1,668

Case Studies**Case Study 1**

Citizens Advice have helped a client to 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. The landlords finance team were unwilling to allow the tenancy to continue because of the significant rent arrears.

Client contacted Citizens Advice for a benefit check along with a financial income and expenditure assessment. This revealed possible savings as well as opportunity to increase their income. CAB liaised with the landlord on clients behalf, demonstrating that they could pay their rent and something towards the rent arrears, the landlord was willing to accept them back as a tenant.

Client had been a good tenant, paying rent on time each month, up until 18 months earlier. Client's health had deteriorated, however a parent had died and while they themselves had been diagnosed with cancer.

Citizens Advice worked with the client to help maximise their income. With Client's poor mental health at this time. With CAB assistance they have now successfully claimed State Pension. During the benefit check, additional benefits were identified that they would be eligible to claim.

With this increased income, CAB assessed the client's essential expenditure, this showed how they could now afford to pay the current monthly rent together with a substantial

payment towards rent arrears. Client's over-riding wish was to move back into the cottage that they had lived in for many years.

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.

The outcome for the Client was the best that they could have wished for. Client was given a new tenancy agreement from the landlord and keys to the cottage were returned.

Case Study 2

Clients were couple with child under 1 year. Had been living in the same privately rented property for over 3 years, but now wanted to find somewhere a little larger, as they will want to move the child into its own room soon. Clients had mentioned this to their landlord and it seems he has taken this as the opportunity to sell the property as he is struggling with the increases in interest rates; the landlord issued notice for them to quit the property.

CAB discussed matter with Homeless Prevention at CECouncil as well as second tier support from Housing Specialist. There were opportunities to delay the recovery of the property by the landlord, but unless they decided not to pursue the possession proceedings, clients would eventually need to find an alternative property.

With clients agreement, CAB advised the landlord that we were now attempting to secure alternative accommodation and so requested some consideration with this, which was agreed.

CAB helped client with search for another private accommodation, but also advised of opportunities and process through social housing and thereby assisted with registration and bidding on Cheshire HomeChoice website.

CAB supported clients for a couple of months with bidding for property in the HomeChoice website, until they were offered two bedroomed Housing Association property within their preferred locality. After this, we assisted with claims for welfare benefits which enabled them to reduce liabilities for housing and council tax.

Case Study 3

Client visited Citizens Advice as they were finding it impossible to open a basic bank account. Client was looking for assistance to understand why this would be the case.

Client first visited Citizens Advice 18 months ago with significant debts. Client has now received a mental health medical diagnosis and is receiving assistance in managing their day to day life.

As client's health has improved, they were now trying to better manage their own financial affairs but had found that banks are refusing to open a basic bank account. Currently any money paid has to be paid into his mother's bank account who then pays for items for the client or obtains cash for him.

We advised that he could ask the Credit Industry Fraud Avoidance System (CIFAS) for details that are held on client. Citizens Advice was able to help make the application and to identify what paperwork they could submit to prove their identity.

Client returned to Citizens Advice for a further appointment once the details from CIFAS were received. One of the creditors had lodged details with CIFAS indicating that the client had provided information for the purposes of committing fraud. The creditor noted that the client 'knew' that they would be unable to pay the finance offered and therefore obtained the credit fraudulently.

Citizens Advice supported the client to make a Subject Access Request to the creditor for the period from when client first made contact with the creditor to date. The creditor has 28 days in which to provide this information.

Client returned with this information and it was apparent that information used by creditor was in fact incorrect. We drafted statement to this effect and registered with the creditor. Creditor affirmed that this was their error and immediately amended the records with an apology tot client.

Client expressed appreciation of the CAB as he didn't know where to start. Client can see the way forward and feels empowered to work on the next steps as information comes available from the creditor.

Case Study 4

Client was from abroad working in UK under spousal visa, with permission to work. Client had been forced to leave partner due to domestic abuse and was seeking assistance on establishing her rights. Client was practically concerned for her right to remain in the UK as her husband had told her that if she left him, he would have the police deport her immediately.

CACN is qualified to advice on matters of immigration at Level 1 by The Office of the Immigration Services Commissioner (OISC) and so were able to put clients mind at ease regarding the wholly incorrect threats by her husband to have her deported.

We were also able to assist client establish a supporting link with Cheshire Without Abuse (Domestic Abuse) and Cheshire and Halton Race and Equality Centre (CHAWREC) for confirmation of immigration rights.

We were able to help client navigate entitlements for financial support, as well as options regarding housing, though client opted to move in with a work colleague as this was preferable to the accommodation that was available as a homeless person with priority need due to vulnerability. We were also able to advise on the options regarding her relationship which included - divorce, separation, spousal maintenance and non-molestation order, as well as the process for regularising her immigration status.

The case is ongoing and likely to be for a while, however client is now settled, is fully aware of her immigration status and seeking to progress this and get on with her life.

**Will McKellar
August 2024**