



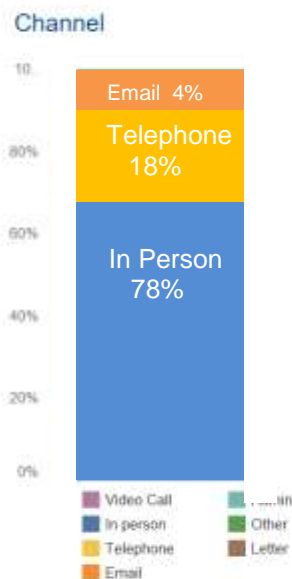
Key Statistics - Citizens Advice Cheshire North in Macclesfield January – April 2025

Summary

Clients 949
Issues 2,125

Outcomes
Income gain £680,459

Channel including follow up work



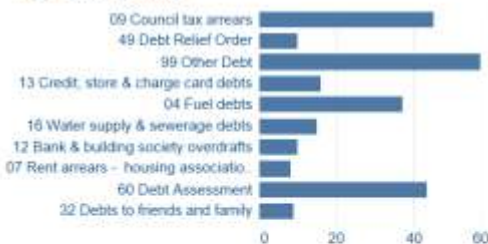
Issues

Issues	Issues
Benefits & tax credits	802
Benefits Universal Credit	201
Charitable Support & Food Bank	90
Consumer goods & services	29
Debt	308
Education	19
Employment	75
Financial services & capability	48
GVA & Hate Crime	13
Health & community care	29
Housing	169
Immigration & asylum	38
Legal	64
Other	12
Relationships & family	124
Tax	16
Travel & transport	52
Utilities & communications	39
Grand Total	2,125

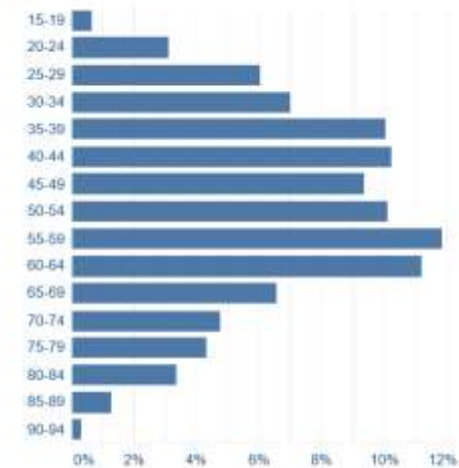
Top benefit issues



Top debt issues



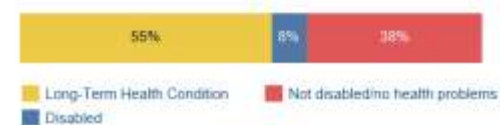
Age



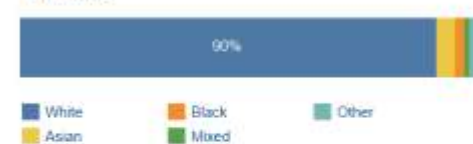
Gender



Disability / Long-term health



Ethnicity





Cheshire North

January – April 2025

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

Clients



949 Unique Clients

Issues



**2,125
Issues dealt with**

Outcomes



£680,459 was identified as additional annual income to which clients were entitled

Outcomes

“Its like someone has turned off a hi-fi that only played white noise at full blast, we can relax again”

Clients we helped resolve long standing dispute regarding boundary with neighbour's property

“The wife had been at me for ages to sort this, I wish I'd come to you sooner, this is marvellous”

We assisted client claim and then get backdated Pension Credit

“CAB has never let me down. What Lorraine has done here for me is nothing short of magic, it will change our lives”

CAB was able to obtain financial support for respite care for autistic son after we applied to a charity on their behalf.

Macclesfield

The numbers and kinds of problems we are seeing have continued to follow the pattern of previous years, with an increase in inquiries as we enter into the Spring and Summer months. Issues of income and money management continue to be the most prevalent problems – income maximisation, debt management, housing and accessibility due to language barriers – CACN continues to see more people who are in need of assistance via the use of interpreters.

We have also seen an increase in the number of people being referred to our service who have been described by the referring agents as having serious mental health issues, where their mental health is a serious challenge to their day to day functioning. These clients can require additional time and skills and therefore where necessary we have met the client with another adviser who works exclusively with this client group or indeed simply transferred them for advice from within our mental health advocacy project.

This makes the point that while many of the problems our clients bring to us can be complex, the client themselves can also be very complex, meaning that the demands on our advisers time and skills are considerable.

Enquiry areas in Macclesfield:

	April - June 24	June - Aug 24	Aug - Oct 24	Nov-Jan 25	Jan – April 25
Benefits	961	947	882	751	1,003
Consumer	25	29	26	30	29
Debts	304	137	222	301	308
Employ	79	77	80	60	75
Housing	151	136	133	171	169
Legal	39	49	50	45	64
Rel'shps	84	76	87	106	124
Tax	15	9	12	11	16
Health	35	13	21	17	29
Education	4	8	4	6	16
Immigration	29	17	21	30	38
Utilities	19	11	26	23	39
Financial	22	18	20	30	48
Travel	44	51	41	23	52
Discrimination/ GVA	5	9	6	9	13
Other	117	81	93	74	102
Total:	1,620	1,816	1,668	1,687	2,125

Case Studies**Case Study 1**

Client was not in receipt of full State Pension because of a lack of NI contributions; this was due to caring responsibility when their children were younger.

Client attended a face to face interview in January 2025. Client received a letter regarding the potential eligibility she had for 'Home Responsibility Protection' (HRP) and client wished to have assistance in checking eligibility. Client was supported in contacting HMRC by CAB advisor. HMRC operator checked if client had a claim, and client did qualify.

CAB assisted in the process of obtaining evidence regarding client's previous Child Benefit claim.

Client waited around 2 months without a response.

Client returned to CAB in March 2025, and was supported by the advisor to contact HMRC to chase this up.

CAB explained to HMRC operator that client was struggling financially, due to current reduced state pension amount, and therefore wanted an update.

HMRC agreed to prioritise the client's case due to need.

Client returned to service in early April 2025 to notify advisor that they have been awarded the HRP, uplifting their weekly state pension amount.

Client was receiving a weekly state pension amount of £76.03 in the year 2022 however, client should have been receiving £128.06, with the amount increasing each year.

Client received back payment of £7,484.66.

Case Study 2

Client referred to CAB by the Social Prescriber attached to their GP practice. Client is a widow, retired and has been without heating and means to cook for over a month due to costs of his gas card meter, which is now in arrears. Client has angina and believes they are developing signs of COPD due to most of their working life in a textile factory.

We explored reasons behind utility problems and discovered that the client was in fact receiving the maximum amount of income, however we identified that a significant amount of their expenditure included monthly payments that when asked about, the client was unable to identify, though payment was made electronically every month. We assisted the client to contact their bank and query the payments and then eventually stop them, when it was apparent that the client had no aspect of their life that the payments could be for. The monthly value of the payments were just over £95.00 which was a significant proportion of the client's income and would certainly cover their utility fuel costs.

Clients bank agreed to investigate further and therefore a second appointment for client to return was agreed, the client conceded at the end of the first interview that they couldn't really understand what had happened and so would prefer CAB to follow up.

When the client returned we were able to confirm that there had been fraudulent payments set up against their account and that the bank had now stopped these payments and was looking to refund over £1,300.

CAB had previously liaised with British Gas and arranged for the client to be recorded on their Priority Services Register, this would prevent disconnection and be considered for other support. We also noted to British Gas that the prepayment meter was not suitable for the client's needs as it was simply resulting in self-disconnection. It was agreed that while arrangements were made for their meter to be changed, credit would be allocated to their account, with an arrangement for repayment of arrears to be set up once the issue with their bank was finalised, this meant that the client now had gas for their heating and cooking.

Neither the bank nor the client were able to make sense of how the fraud had come about, however the client agreed for a second step verification process for any future regular payments from their bank account.

Final outcome was that with clients reinstated maximum income they were able to afford a monthly Direct Debit to cover their gas bill and with the refunded money they were able to repay the arrears of £170 in full.

Case Study 3

Client runs their own false nails business from their home, as well as visiting clients in their own homes. She had been operating for under 12 months and was now having to turn some customers away due to her inability to meet demand. She had been advised to take someone on an employee and grow her business, could CAB assist in clarifying the options for this?

Initially CAB suggested that client could source support from CECouncil Business Support Hub or the North Cheshire Chamber of Commerce who specialise in assisting businesses. Client noted the contact details for both, though also stated that she had attempted to seek assistance for another business she had considered in the past and had found neither to be of assistance, instead directed her to obtain financial advice, which would involve fees she could not afford.

Clients main concern was the implications on paying a member of staff employed at National Minimum Wage for 37 hours per week.

CAB broadly discussed employer liability insurance as well as pension and tax implications as an employer. We also explored with the client that NMW for employees varied depending on their age, though that from April 2025 these rates would increase. We also discussed with client the effective increase in Employers National Insurance rates as well as the changes in the Allowance before NI was payable. Client had been aware of the changes to NMW though not been aware of the changes to Employers National Insurance. Client had drawn comparisons with her parents business for estimation of the cost of employing someone herself and that this had been difficult to make work with the NMW increase, therefore any additional costs that may be incurred on top of this for National Insurance she concluded would make the prospect of employing someone unworkable.

CAB encouraged client to discuss the viability of her business again with the Business Support Hub or the Chamber of Commerce, we also suggested she could consider taking on an Apprentice and that the specialists may have other more informed ways she could approach growing her business.

Case Study 4

Client was referred to CAB by a support worker at Macclesfield Hospital. The client had been admitted to hospital after being picked up by the police bare footed and in a distressed state walking the streets. Could CAB attend hospital and advice on their housing and income options?

We were able to attend and met with the client while they were still on a medical ward. We explored their background and the circumstances that led to their current situation and established that following a number of life events the client had left an abusive relationship with no actual plan, just a need to get away.

We were able to assist with interim accommodation, establish source of income and a route for support to deal with her traumatic past. Accommodation for the medium long term is an ongoing challenge but with additional wrap around support from local authority and health services, client feels her life has taken a positive turn.

**Will McKellar
Chief Officer
May 2025**