



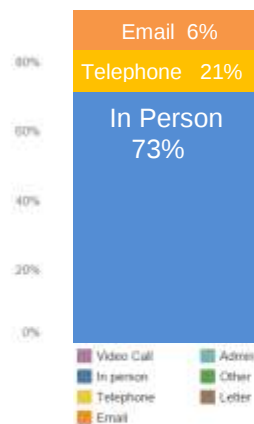
Key Statistics - Citizens Advice Cheshire North in Macclesfield April - June 2025

Summary

Clients 795
Issues 1,828

Outcomes
Income gain £389,290

Channel including follow up work



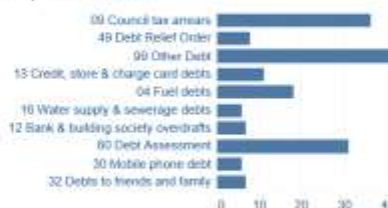
Issues

Issues	Issues
Benefits & tax credits	660
Benefits Universal Credit	241
Charitable Support & Food Bank	57
Consumer goods & services	24
Debt	206
Education	8
Employment	79
Financial services & capability	43
GVAs & Hate Crime	5
Health & community care	22
Housing	160
Immigration & asylum	34
Legal	65
Other	10
Relationships & family	112
Tax	15
Travel & transport	49
Utilities & communications	36
Grand Total	1,828

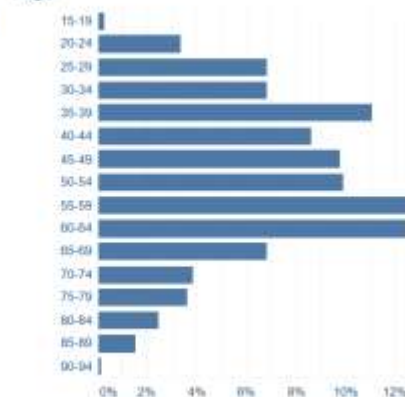
Top benefit issues



Top debt issues



Age



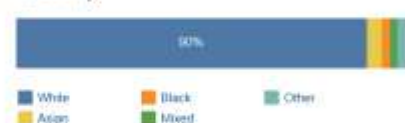
Gender



Disability / Long-term health



Ethnicity





Cheshire North

April - June 2025

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

Clients



795 Unique Clients

Issues



**1,828
Issues dealt with**

Outcomes



£389,290 was identified as additional annual income to which clients were entitled

Outcomes

“I had nowhere else to go, nobody would help”

Client had immigration and complex relationship issues that were compounded by very little spoken English

“When the whole world is out to get you, you need a Nevil”

After years of being refused access to social housing near to his mother, we were able support and increase the “points” awarded for Cheshire Homechoice

“Nobody we know is flush with cash, but this will help us for sure, thank you”

CAB assisted in appeal and then obtain backdated payment for child’s DLA

Macclesfield

Well over 60% of the people who use our face to face service have mental health issues, where the face to face and in particular the opportunity to “drop-in” really makes the difference for these clients; we understand and accept that a client’s poor mental health can impact on their ability to engage with services in an overly formal way and therefore the opportunity to call into the office and see an adviser, when the client feels able to do so, really makes the difference.

The potential draw back from this kind of working is that advisers will be hanging on, waiting for a client to call into the office. As we also offer email and telephone advice, it is in fact less of an issue, as an adviser can take a call or draft an email reply while waiting for a client.

We have been able to respond to the particular needs of people with mental health issues over the years due to some additional financial support from the ICP for an advocacy service specifically for this client group, however the funding for this service across 2024-25 expired in March and we are now awaiting the result of a review of all non-NHS contracts by the *Turn Around Director*, however we have committed reserve funds to enable this to continue and are in fact looking for additional money to enable us to expend this service further.

Enquiry areas in Macclesfield:

	June - Aug 24	Aug - Oct 24	Nov - Jan 25	Jan - Mar 25	Apr - June 25
Benefits	947	882	751	1,003	901
Consumer	29	26	30	29	24
Debts	137	222	301	308	206
Employ	77	80	60	75	79
Housing	136	133	171	169	160
Legal	49	50	45	64	65
Rel'shps	76	87	106	124	112
Tax	9	12	11	16	15
Health	13	21	17	29	22
Education	8	4	6	16	8
Immigration	17	21	30	38	34
Utilities	11	26	23	39	38
Financial	18	20	30	48	43
Travel	51	41	23	52	49
Discrimination/ GVA	9	6	9	13	5
Other	81	93	74	102	10
Total:	1,816	1,668	1,687	2,125	1,828

Case Studies**Case Study 1**

There is currently a high proportion of clients struggling with managing their Universal Credit.

This client is self employed, and she submits her earnings to Universal Credit as required every month. The client only works 7 hours per week due to health problems. Due to the client's health problems she was also in receipt of LCWRA (Limited Capability for Work and Work Related Requirements) which is the Universal Credit ill health element.

After a rent change, the client was being repeatedly asked to verify the increase. The client did this every time she was asked, but Universal Credit didn't acknowledge it. The situation was escalating and Universal Credit were threatening to stop paying the housing element.

The client was also getting similar repeated requests to verify her work hours - the client does this on the same date every month, via her online journal. The situation was causing the client a great deal of stress.

With client's consent we called the Universal Credit helpline. The Universal Credit adviser confirmed that the rent verification and working hours had been received, and that client's account was now up to date. He explained that the client would be sent £758.88 which was the outstanding housing element owed to client. Client discussed with the adviser the best way to submit information, to try and prevent this situation arising again.

Case Study 2

Citizens Advice Cheshire North often receives enquiries regarding divorce, as it is a daunting process. It is even more daunting if you are a victim of domestic abuse. One such client had a face to face appointment in Poynton; they were too afraid to talk over the phone as the client believed the house/car had been bugged and her husband was

listening in. We were able to refer the client to the Cheshire East Domestic Abuse Hub for immediate assistance.

Once the client and her children were in safe accommodation, the client returned to Citizens Advice and we were able to talk through the divorce process with the client. We also advised the client on benefits; the client was eligible for £1,725 per month Universal Credit, and she was informed of Poynton Larder.

The Child Maintenance Service and how to apply was discussed with the client. Client was also directed to a number of solicitors who work under legal aid contracts (client was likely to be eligible due to her low income and the domestic abuse). The client was also looking for more permanent accommodation, so she was advised of the Cheshire Homechoice system and how to apply.

At the clients request we contacted a local law firm and arranged an initial free interview to explore options. Client called in the day after this appointment to advise that she was feeling much more positive about the options and the next steps, she would be entitled to "legal aid" and was now feeling very positive about the future.

Case Study 3

Client came to CAB in Handforth requesting assistance accessing his joint bank account as his ex-partner was withholding funds from him.

Following initial interview we established that the client was in fact homeless, ex-military and living with PTSD, for which he was receiving support from a psychiatrist and counsellor in North Manchester, where he had been living until two weeks ago when he had to leave his flat due to an alleged assault against a neighbour.

We explored client's initial circumstances and agreed that the priority actions were establishing his income and dealing with his housing needs. Client noted that while his Universal Credit was still being paid into a joint account he has with his ex-partner, he also received PIP which was being paid into an account that was solely in his name. With clients authority we contacted UC and after submitting additional documentation was able to commence the payment of UC into his own account. Client noted that while he had some cash for food, he was living rough. We contacted Housing Options at CECouncil and noted his personal circumstances. As client actually had accommodation in Manchester that he was still entitled to live in, there was little chance of support locally. Client was not ready to return to his flat therefore we contacted Armed Forces HQ, an organisation that support ex service men and women across a number of areas, though significantly regarding accommodation. As CACN had worked with them before we were able to move our client's situation along relatively quickly and arranged temporary accommodation for a few nights.

Week later client returned and we made contact with his exporter regarding access to the funds he had been denied, we were advised that this had been a misunderstanding and that this money was in fact readily available to him, an electronic transfer to the clients other account was agreed.

Client had returned to his flat in Manchester and while had had been warned about his behaviour, was not going to be prosecuted or action taken by landlord. Client did not feel that he could continue to live in that area though and so was now talking with Armed Forces HQ about moving to a property supported by them.

In total we saw the client three times and spoke with him on the telephone on four occasions – we were able to move forward with his income becoming only accessible to him, address immediate and long term housing needs and link him in with additional support for his day to challenges that run from his PTSD. Client is now living in supported accommodation in Cheshire with a view to moving into independent living towards the end of 2025; client aware that he can return to CACN at any time.

Case Study 4

Client approached us via referral from Social Prescriber, has received letters from debt collection agencies but does not know what they relate to or have any money with which to pay what is claimed.

We initially rang client and discussed his situation before agreeing an in person interview at our offices in Macclesfield. At this interview, with information provided by the client and use of online accounts, we were able to trace all but two of the debts he was being pursued for, we arranged for a credit history check and agreed that client would return with the details of that then we would have a complete picture and be in a position to proceed with more detailed advice. In the interim we were able to agree suspension of recovery action by the agents while enquiries were made. We were also able to review income and found that there was an element of his Employment Support Allowance that had not been paid, follow up enquiries established that while he was entitled to this £80 plus a week addition to his income, this had not been paid due to a belief that the client lived alone – his brother had in fact died 9 years previously and client had lived alone since that time. A notice of this mistake was discussed with DWP and confirmation of the change in the client's circumstances was sent to DWP in the way of evidence for entitlement to the additional award and for this to be backdated.

Client was seen in person again and we addressed his debts, establishing that while there were a number of individual liabilities, the overall value was less than £5k in total and that we could negotiate with his creditors rescheduled and affordable payments; alternatively client could apply for a Debt Relief Order and his debts "written off". Although the debts were a recurring cause of stress for the client, he felt a responsibility for them and therefore did not wish to simply have them written off. Subsequent we were able to assist in realistic minimum offers being made to his creditors until he was in a position to make more payments.

There is a yet to be decided request for backdated ESA be awarded to the client, for the element that had gone unpaid for 9 years; if this is successful it will mean a payment of over £30k, from which the client will repay all of his debts. As CACN are authorised representative in this matter, we will be aware of the outcome of the appeal at the same time as the client.

Case Study 5

With Client's consent, Client was referred to Citizens Advice by Lisa, a Cheshire East Council (CEC) Community Connector. Client has debts, Client had no source of income, multiple debts and health issues.

Client is the main carer for a very elderly father and their self-employed earnings have been decreasing as father's care needs have been increasing. The father has been in hospital with a degenerative disease. Client and father live in a remote property where there is no mobile network available. Client also struggles with reading and writing and is very anxious if he has to speak on the telephone – he only manages to engage with services where the appointment is face to face assistance.

CACN supported the client was given assistance over multiple appointments.

The most immediate issue was that British Gas were threatening legal action for an outstanding gas bill. We were able to telephone British Gas, request that copy bills be sent to client's home address and the account was placed on hold. British Gas thanked us for advising them that the person named on the gas bill was Client's father who was very elderly, has a degenerative disease and is currently in hospital. Client said he felt a huge weight had been lifted off his shoulders.

Client appears eligible for PIP and he was unable to make the call to register for PIP himself, we acted in his behalf in this.

Client would also like assistance to deal with debts. Client explained that he struggled to understand numbers, and would only be able to receive debt advice where the advice was given face to face. Discussed the Christian's Against Poverty offer face to face debt advice. Client was happy to contact CAP. Client was given the contact telephone number for Christians Against Poverty (CAP) and was happy to make this call from home.

Citizens Advice also helped client register a claim for Universal Credit and also discussed Carer's Allowance.

Client booked a further appointment when we established that he had been unable to telephone CAP. CACN telephoned CAP and was advised that they were unable to support him as he had a debt relating to a self-employed business. Contacted Business Debt Line (BDL) with client, who can offer assistance, but only by telephone. BDL would send a pack of papers to client after each call to them, however client was unable to read the papers or make sense of the numbers.

Client has attended further appointments to try to understand the paperwork that is being sent by BDL and is struggling to gather the information that BDL require in order to progress the issue.

Client gave explicit consent for Citizens Advice to explore face to face support that may be available. Client is welcome to attend the Life Skills sessions that are offered by Hope Central. The Community Co-ordinator is also looking into what resources there may be locally to offer Client more hands on support.

We were able to help client navigate the support from BDL to the degree that he is now clear about what he can do to resolve the debt issues. With the finalised UC and PIP he is able to better support himself and father and will return to CACN to explore other options once his father returns home.

Client expressed so much thanks each time Citizens Advice supported him.

Case Study 6

Client initially approached Citizens Advice asking for a food parcel. When we contacted the client we discussed their circumstances and were able to offer the food parcel referral, and also help with debts and housing.

Client is living in the community and has a court appointed mental health worker who meets with them every week. Citizens Advice worked closely with the mental health worker in managing the client's expectations and navigating their particular needs.

In exploring the client's circumstances further, we were told that they had received an eviction notice; we were able to confirm that this notice was valid. With the client, we worked with the mental health support worker and CEC Housing team. We were able to help client look at what properties were available, helped Client understand the restrictions that were present in the housing available and over a number of visits we were able to help the better understand their housing needs and with the Housing team at CECouncil, gather evidence to demonstrate these needs. Eventually the client was offered a property that they were very happy to accept and was very grateful to Citizens Advice for helping client have their voice heard.

Client also raised concerns about debts. We assisted them in completing an Income and Expenditure sheet. This allowed the client to see how they were spending their income and to better help them in their expenditure choices. This also allowed the client to consider what money may be available to offer creditors. Over a few appointments we were able to contact the creditors. We negotiated one debt from £500 to £50, which Client was able to clear the following month. We negotiated repayment offers for the remaining debts that client believed were affordable and was happy to follow.

Client expressed a huge thank you for all the assistance they had received, stating that they believed that their life was now back on track.

Will McKellar
Chief Officer
July 2025