



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

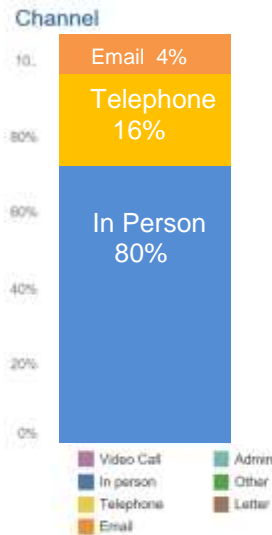
Summary

Clients	802
Quick client contacts	0
Issues	1,724
Activities	1,977
Cases	777

Outcomes

Income gain	£509,749
Debts written off	£42,659

Channel including follow up work



Cheshire East CAB North (member)

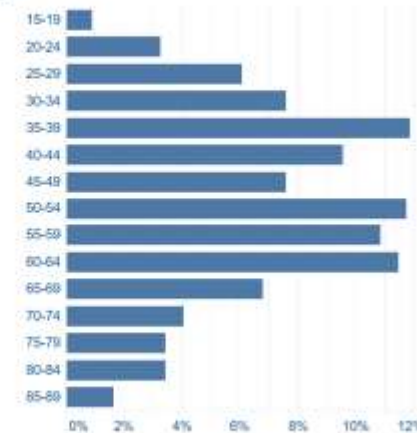
01/08/2024 31/10/2024



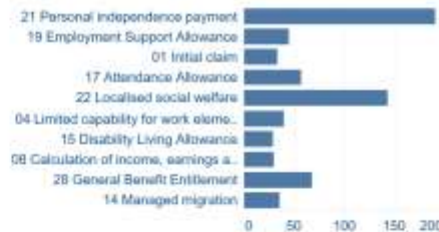
Issues

Issues	Issues
Benefits & tax credits	674
Benefits Universal Credit	208
Charitable Support & Food Ban...	85
Consumer goods & services	26
Debt	222
Education	4
Employment	80
Financial services & capability	20
GVA & Hate Crime	6
Health & community care	21
Housing	133
Immigration & asylum	21
Legal	50
Other	8
Relationships & family	67
Tax	12
Travel & transport	41
Utilities & communications	20
<b>Grand Total</b>	<b>1,724</b>

Age



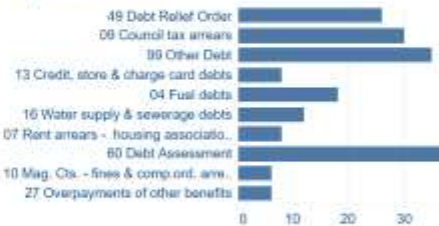
Top benefit issues



Gender



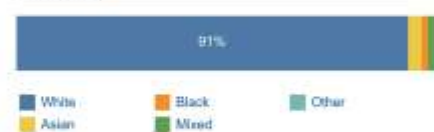
Top debt issues



Disability / Long-term health



Ethnicity






Cheshire North

## August - October 2024-25

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

**Clients**



**802 Unique Clients**

**Issues**



**1,724 Issues dealt with**

**Outcomes**

**£**

£509,749 was identified as additional annual income to which clients were entitled

**Outcomes**

“He doesn’t say much but I can tell, he’s a lot calmer at home and is sleeping much better, thank you for everything” **Mother of a client with learning difficulties we helped resolve issue with his previous landlord**

“I honestly don’t know what we would have done without your help. They say “online”, but it may as well be outer space to us, I can’t thank you enough” **Couple who we assisted with Pension Credit claim and Blue Badge application.**

“I’d been passed around like a parcel at a kids party. I should have come to your lot in the first place” **Client who had been trying to clarify the actual amount owed to his electricity supplier after moving house**

### Macclesfield

A recent highlight for CAB locally has been securing four years of funding for the Family Service we operate. This is a typical CAB type of service, but with a paid adviser who focus on supporting young families who can find accessing our core services difficult.

The Family Service has operated as a very successful pilot for the last 18 months and now, thanks to funding from the National Lottery Community Fund, we will be able expand this into more Family Hubs and family friendly venues, building on the current provision at Ash Grove.

We are also currently recruiting to an Adviser role at the CORE pantry, in Upton Priory, this will be a trial for 9 months to determine whether there is a demand and benefit of providing advice alongside a food pantry, in some localities such arrangements have been successful while in others the take up has been disappointing.

An area of enquiry that we are seeing more of than in previous years and proves to be one of the most difficult challenges for people, continues to be access to affordable housing. There is an ongoing reduction in the availability of affordable privately rented accommodation along with an overall shortage of Social Housing when set against demand, especially within Macclesfield. The options for people in this position are to either make do while living with family or friends until their circumstances change or to move to an area where the demand is not so great, though for many this then involves moving away from family and employment.

The latter months of the year often see a reduction in the numbers of people coming to CAB, as they park their problems for Christmas. However while the numbers may be fewer, those who do contact us tend to be in the most need and with the most complicated of problems, therefore our services will be available across the Christmas period. .

**Enquiry areas in Macclesfield:**

	Sept - Nov23	Dec23 - Feb24	April - June 24	June - Aug 24	Aug - Oct 24
Benefits	1,048	680	961	947	882
Consumer	46	35	25	29	26
Debts	378	224	304	137	222
Employ	65	61	79	77	80
Housing	178	149	151	136	133
Legal	58	57	39	49	50
Rel'shps	119	117	84	76	87
Tax	20	15	15	9	12
Health	26	23	35	13	21
Education	4	5	4	8	4
Immigration	37	34	29	17	21
Utilities	57	51	19	11	26
Financial	31	18	22	18	20
Travel	35	35	44	51	41
Discrimination/ GVA	7	9	5	9	6
Other	101	161	117	81	93
<b>Total:</b>	<b>2,262</b>	<b>1,620</b>	<b>1,816</b>	<b>1,668</b>	<b>1,716</b>

**Case Studies****Case study 1**

Client initially contacted Citizens Advice as Client's property was being repossessed by the mortgage lender.

Citizens Advice were able to offer assistance with the Court process, explore with Client the options available to Client and what information the Client could consider submitting to the Judge in support of Client's wishes.

In exploring Client's situation, Citizens Advice were able to identify other areas that we could offer information and advice on. The negative equity on the property may be substantial where the mortgage lender repossesses the property. We discussed possible options for managing debts. We discussed housing options, as Client was living in an annex of an ex-spouse and this accommodation was not offered on a long term basis.

In exploring Client's health, we were able to identify a possible entitlement to a health benefit. Client was empowered to initiate the claim, and returned to us for assistance to complete the health questionnaire.

We also identified that Client may have entitlement to contribution based benefits and explained to Client how to check entitlement with HMRC.

Citizens Advice through discussion found that Client was incurring further debts with HMRC due to non-submission of a tax return. We were able to explain to Client that where Client has interim figures only, this information can be provided on the self-assessment tax return submission and the fact that some figures are interim can be explained. The submission of the return will stop further penalty fines being issued to Client.

Client explained that Client felt so low when Client initially approached Citizens Advice, and was not sure what help could be offered. Client felt they had received a steadying hand that was helping them work through tasks, at a time when Client felt very overwhelmed. This work was completed over multiple appointment slots with the Client returning to us as Client was able to complete actions.

### **Case study 2**

Client is in 80 years old. Client has a letter from a Debt Collection company who wishes to review Client's repayment terms for a debt that Client acknowledges as owed by Client.

Citizens Advice were able to offer Client assistance to complete an Income & Expenditure sheet that presented an affordable offer to the recovery company. The Company has replied to confirm that the offer was acceptable.

During the appointment it came to light that Client may have eligibility for a Pension Credit award. We were able to help Client initiate a claim for Pension Credit. Client explained that this extra money would make a significant difference, as their savings were quickly being depleted.

### **Case study 3**

Client came back to Citizens Advice having received assistance to complete an Attendance Allowance (AA) claim form. Client confirmed that an AA award had been received and Client was delighted with the outcome.

Client and spouse had discussed eligibility for Carer's Allowance with DWP staff and the couple were advised that claiming CA would have no financial benefit for the couple.

Citizens Advice were able to guide the couple through the different eligibility criteria for health benefits and their subsequent impact on eligibility for low income benefits. The advice previously received was correct for the couple's situation. However a further part of eligibility had not been explored and explained. The spouse appeared to be eligible for a Carer's Premium under the couple's Universal Credit claim. This would give the couple an extra £198 per month. Explained to the couple how to make this request. The couple were delighted. Adviser was unable to take the action to request the inclusion of the premium with Client's Universal Claim as Client did not have Client's login details with Client at the appointment. The couple felt confident to take these extra steps when at home. The couple were invited to return to Citizens Advice should any further assistance be needed.

**Will McKellar  
Chief Officer  
November 2024**