



Key Statistics - Citizens Advice Cheshire North in Macclesfield November – January 2024/25

Summary

Clients 756
 Issues 1,687
 Activities 1,970

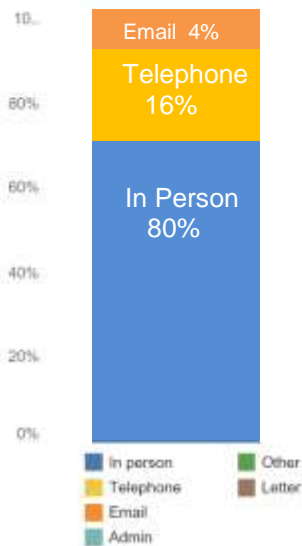
Outcomes

Income gain £520,139
 Debts written off £25,733

Outcomes

Channel including follow up work

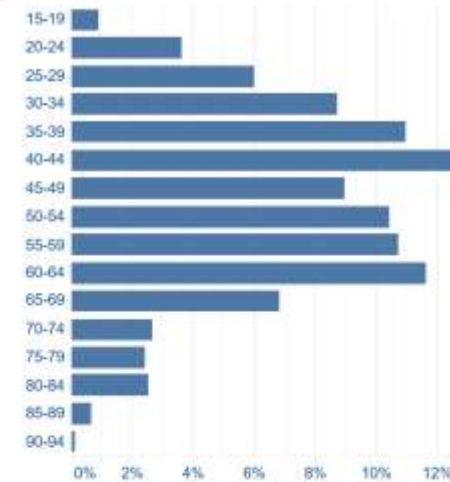
Channel



Issues

Issues	Count
Benefits & tax credits	539
Benefits Universal Credit	212
Charitable Support & Food Ban...	87
Consumer goods & services	30
Debt	301
Education	8
Employment	60
Financial services & capability	30
GVA & Hate Crime	9
Health & community care	17
Housing	171
Immigration & asylum	30
Legal	45
Other	7
Relationships & family	108
Tax	11
Travel & transport	23
Utilities & communications	23
Grand Total	1,687

Age



Top benefit issues



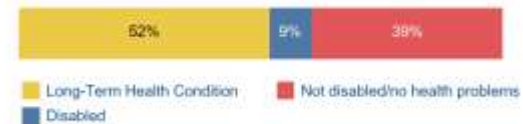
Gender



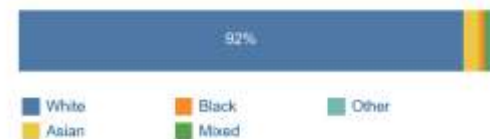
Top debt issues



Disability / Long-term health



Ethnicity






November – January 2024-25

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

Clients




756 Unique Clients

Issues



1,687 Issues dealt with

Outcomes



£520,139 was identified as additional annual income to which clients were entitled

Outcomes

“I thought bankruptcy and losing the house was the only option. Thanks you so much for all you’ve done”
Client who was drowning in credit card and loan debts, we facilitated sustainable repayments

“We thought you only did social security claims, you’ve been marvellous, absolutely fantastic”
Clients who were referred to us by a councillor with a faulty heating that the landlord had not repaired. We were able to agree a repair the same day

“It was getting so cold that I was only coming home after the library and all the cafes had closed”
Client who we helped obtain charity grant to cover winter heating costs

Macclesfield

The months running up to Christmas will usually see reduction in the numbers of people contacting us for support, as they park their problems for a while. 2024 was no exception and we saw fewer unique clients approaching our Macclesfield services, when compared to the previous 3 months. However, although there were fewer clients, we did in fact see an increase in the number of problems these people were experiencing, this may indicate that in many cases we are seeing the same client multiple times to deal with multiple issues, (we only count a client once for reporting purposes regardless of the number of visits to our services).

Debts, Housing and Relationship breakdown continue to be the areas of enquiry that dominate our activity, reflecting the local impact of a still high cost of living and a shortage of affordable housing. While we do as much as we can across the first two of these issues and for many clients, will make a genuinely positive impact, the real source of a long term solution is not local and lies with a national approach to addressing low income -v- high living costs, as well as access to affordable housing.

CACN will continue to act on behalf of clients and provide evidence of the local impact of these kinds of issues and advocate for change.

Enquiry areas in Macclesfield:

	Dec23 - Feb24	April - June 24	June - Aug 24	Aug - Oct 24	Nov-Jan 25
Benefits	680	961	947	882	751
Consumer	35	25	29	26	30
Debts	224	304	137	222	301
Employ	61	79	77	80	60
Housing	149	151	136	133	171
Legal	57	39	49	50	45
Rel'shps	117	84	76	87	106
Tax	15	15	9	12	11
Health	23	35	13	21	17
Education	5	4	8	4	6
Immigration	34	29	17	21	30
Utilities	51	19	11	26	23
Financial	18	22	18	20	30
Travel	35	44	51	41	23
Discrimination/ GVA	9	5	9	6	9
Other	161	117	81	93	74
Total:	2,262	1,620	1,816	1,668	1,687

Case Studies**Case Study 1**

Sometimes electricity bills can be complicated if clients live in retirement flats; there are a number of these buildings in the Macclesfield area. As a general rule there is no gas to these properties and residents often rely on electrical storage heaters. These can add further heaters can be set to 'charge up', and a more expensive daytime rate.

One such client had been moved from Bulb to Octopus when Bulb went into administration.

A new smart meter had been installed by Octopus, but it had not been designed to deal with two rates (the overnight rate and the daytime rate). This was eventually replaced with the correct smart meter. Prior to either smart meter the client had a comfortable amount of credit, but after the second smart meter was fitted this changed to £500-£600 of debt.

Client was helped to call Octopus. It eventually transpired that the times for Octopus's night rate did not match the times the client's heaters were set to store overnight. Octopus agreed to look into changing the times for the client's night rate to bring the client's bill down, and they are looking into reducing his debt. The client will also discuss the situation with the building manager to see if the times his heaters store energy can be altered, as currently the client has no control over this. The client was also put on Octopus's priority services register.

Case Study 2

Met this client earlier this year with her mother. Cl's partner had died by suicide two weeks previously. After his death it became clear that he had been gambling, taking loans out in cl's name and maxing out her credit cards and overdraft.

Cl had been an alcoholic and her partner had helped her get clean. For the last 15 months she had been working full time as a nurse. Partner had taken over the household finances and had control of cl's bank account. This arrangement became more controlling, he would take her phone away, deny cl's mum access to the house, had a stalking app on her phone and had access to her texts and emails.

Cl's direct debits were being refused by her bank. She did not know the extent of her debts. The house was in joint names of cl and her previous partner who is the father of her daughter. Mortgage was in both names, cl was paying with the help of parents and there was £50k equity in the house. Cl was worried she would lose the equity and her credit rating would be adversely affected.

Advised that debt letters to the house in partner's name could be returned to the creditors noting that partner had died. Cl's bank had already started investigations and had stopped all payments to loan and betting companies. Cl was put in touch with CIFAS, Gambling Aware and Gambling Ombudsman.

Cl gave her mother permission to challenge and investigate on her behalf. Adviser saw cl's mother twice over the next months helping her put together arguments to the bank and the gambling companies who gave loans in cl's name without proper checks.

At the last appointment cl had recouped all that she had lost. Total £6380.

Case Study 3

Client is 56 and a carer for her elderly Dad who owns the house. Dad gets Attendance Allowance. Cl has been claiming Carer's Allowance which is topped up with Income Support. This has been the case for many years.

First met this client on a completely different matter earlier in the year. In the general chat she opened up on her difficulties with her dad, the extended family and dealing with her mental health problems. Suggested that she may qualify for PIP award and explained what this application involved. Client applied and came in for help completing the form which we did.

Client then booked an appointment for help with a letter she had received about migration to Universal Credit. When she arrived at the appointment she had just heard that she had been awarded PIP and had been paid a large amount as a back payment. The PIP award brought up benefit issues. She would now be eligible for a severe disability and disability premium on her Income Support backdated to when her PIP had been applied for. Whilst this is an easy thing to deal with, these extra benefits would have to be in place prior to the migration date to Universal Credit in order to get the maximum transitional element.

This was a problem given that Income Support generally take time over making these changes. It was possible to put back the date for migration to Universal Credit and this migration has been delayed for 2 months. This is where we are now.

Changes were made to cl's IS and she received back payments of £1,046 and £5,060. In addition her UC was increased through the transitional element by £535.34pm

Case Study 4

Client was getting Universal Credit with limited capability for work. He lived with his Dad in a 3 bedroom Housing Association property. The lease and the bills were in his Dad's name. Cl's dad died in March 2023. Client knew he would have to move into a smaller property so continued to pay the bills until December 2023 when he moved to a one bed flat. He had not changed the name on the account for British Gas. He gave British Gas final meter readings for gas and electricity when he left the house. He got a letter from British Gas to say they were sorry he was leaving them and gave him a £280 cheque because there was a credit on the account.

Client assumed this was for gas and electricity and deleted the final readings on his phone. It turns out this was just for the electricity account. He received a £4,700 bill for the gas and he was being chased by debt collectors to pay this.

This threw up a number of problems. It transpired that the gas account had been billed and paid for based on estimated readings over a number of years. There was no smart meter. The heating had been used more than usual over the months before client's dad died. There was the question of how to allocate the amounts due before the bill payer's death and afterwards during summer months when client did not use the heating. The amounts due prior to client's dad's death would be the responsibility of the estate. Cl's dad did not leave any money.

British Gas sent a closing account letter to cl with a £46 refund for overpayment. He had nothing to pay.

Case Study 5

Benefit check resulting in significant increase in income.

P's only income was state retirement pension and a small occupational pension. He was disabled and had been awarded attendance allowance, which had increased his income, but he was struggling to pay his rent and bills. P had been told by another agency that he was not entitled to any other benefits but he thought that he was paying too much council tax and asked for our help to check this. We looked at his CT bill and discovered that he was not getting the 25% discount that he was entitled to as someone who lived alone. As a matter of routine, we then did a full benefits check, which identified that he was eligible for pension credit despite what he had been told previously. While this was only a few pounds a week, this also meant that he would get the £300 winter fuel payment and, more importantly, full housing benefit and council tax benefit. The extra benefits increased his income by over £10,000 per year.

Case Study 6

Cl is disabled and has been accepted as not fit for work by the DWP. She is in receipt of UC, including the LCWRA rate, and PIP. She lives with her parent.

Cl would like to study at the Open University as she will be able to live at home and will be able to study part time. She will be applying for student finance and wanted to know if her benefits would be affected.

We were able to tell cl that her PIP would not be affected. We also told her that usually it is not possible to get UC if you are a student but that, as she was on disability benefits, she could still be eligible for UC. However, any student loans that she received may affect the amount of UC that she would be paid, depending on what that loan was for. Loans for tuition

fees would not affect UC but any loan for maintenance would reduce her UC by the same amount.

In addition, we advised CI to consult her workcoach at the jobcentre plus before making her decision as there may be a risk that the DWP would consider her fit for work if she is able to maintain a course of study.

CI was able to plan her future in a more informed way.

**Will McKellar
Chief Officer
February 2025**