



Key Statistics - Citizens Advice Cheshire North in Macclesfield November 2025 - January 2026

Summary

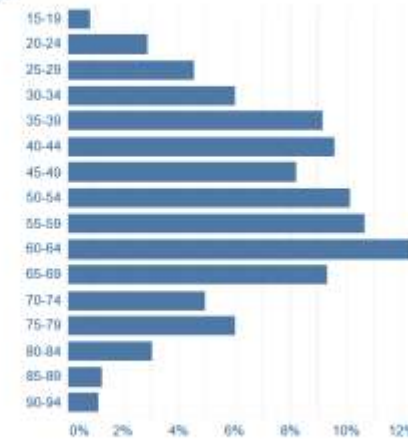
Clients 751
Issues 1,686

Outcomes
Income gain £620,150

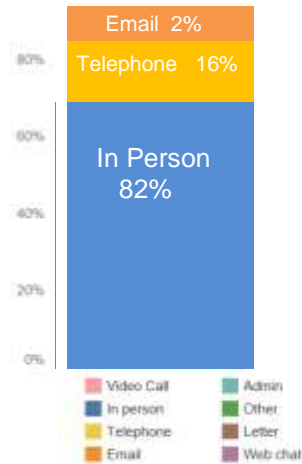
Issues

Issues	Issues
Benefits & tax credits	675
Benefits Universal Credit	148
Charitable Support & Food Ban.	56
Consumer goods & services	29
Debt	237
Education	6
Employment	60
Financial services & capability	58
QVA & Hate Crime	3
Health & community care	23
Housing	135
Immigration & asylum	10
Legal	48
Other	2
Relationships & family	76
Tax	36
Travel & transport	34
Utilities & communications	41
Grand Total	1,686

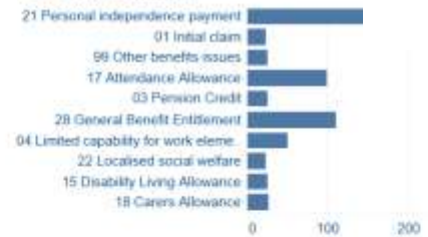
Age



Channel including follow up work



Top benefit issues



Top debt issues



Gender



Disability / Long-term health



Ethnicity





Cheshire North

November 2025 to January 2026

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

Clients



751 Unique Clients

Issues



**1,686
Issues dealt with**

Outcomes



£620,150 was identified as additional annual income to which clients were entitled

Outcomes

“My daughter told me I should see you, I can’t believe what a help you have all been, thanks you”

Client helped with thousands of pounds of electricity debts

“Until it happens to you, you have no idea what it’s like, no idea at all”

Husband died with will that could not be traced therefore client needed help to apply for probate

“Mags has been an absolute angel, so patient and kind and knows her stuff”

Dispute with landlord who was unfairly withholding full deposit

Macclesfield

The predictable seasonal reduction in enquiries was apparent towards the end of the quarter, with December in particular having fewer clients than previous months, as people “park their problems for Christmas”, although we do expect this to be reversed in the first few months of 2026.

Over the last year or so we have noticed an increase in the number of times some clients have needed to return to CAB for follow-up advice or appointments. In the main this is due to the nature of a client’s problem having a number of separate aspects to it, on average one client will bring two distinct issues for us to deal with.

As well as multiple issues, the problems people bring are also more likely to be complicated and so involve ongoing casework, which again, although only involving just one client, will involve more time from the adviser, as well as other supporting resources such as specialist caseworkers and supervisors.

Income maximisation, housing, debt and relationship breakdown continue to be the main areas of enquiry and are likely to continue to be so for many years.

Enquiry areas in Macclesfield:

	Jan - Mar 25	Apr - June 25	June - Aug 25	Sept - Nov 25	Nov - Jan 26
Benefits	1,003	901	902	834	823
Consumer	29	24	21	34	29
Charitable support	50	55	75	39	56
Debts	308	206	121	192	237
Employ	75	79	64	53	60
Housing	169	160	130	132	135
Legal	64	65	63	54	48
Rel'shps	124	112	148	116	76
Tax	16	15	14	47	36
Health	29	22	26	19	23
Education	16	8	12	8	6
Immigration	38	34	31	19	19
Utilities	39	38	37	41	41
Financial	48	43	19	46	58
Travel	52	49	51	37	34
Discrimination/ GVA	13	5	5	4	3
Other	102	10	63	6	2
Total:	1,687	2,125	1,707	1,796	1,686

Case Studies**Case Study 1**

A cancer diagnosis can cause huge financial problems, during an already very difficult time.

A recent client attended Citizens Advice on behalf of his wife. The client's wife had received a cancer diagnosis in September, and the client had lost his job the next day. What had been a financially stable household was suddenly struggling.

A benefit check was completed; because the client's wife was still on full contractual sick pay, the couple were not entitled to Universal Credit, but the client was helped to apply for new style Job Seekers Allowance (nsJSA). It was suggested that the client's wife could apply for Personal Independence Payment (PIP), and the different ways of applying were discussed with the client as the application route can vary depending on the prognosis of the cancer.

We assisted the client with a PIP and Cares Allowance application, which were both successful. We also assisted in the application for a Blue Badge, which was also successful.

A Household Support Fund application was made for the client, which would give some help towards food and gas/electricity. The client was advised to discuss the situation with his utility companies so they are aware, and he was also referred for debt advice.

We followed up with the client two weeks before the contractual sick pay was due to expire and assisted with the claim for Universal Credit. This was successful and therefore there was some continuity in their income once they were no-longer being paid by their employers.

While the household income took a significant reduction, the clients were already in a good position regarding essential expenditure, as well as managed maximised income, to be able

to limit the negative impact of their change in circumstances and focus on treatments and recovery.

Case Study 2

After a storm the client was concerned about the state of a tree in his neighbour's garden. A large branch had broken off into the client's garden, and the client was worried that the remainder of the tree was unsafe. The client's children were too scared to play outside, in case more of the tree came down.

The client had spoken to the neighbour but the neighbour was refusing to have the tree removed, or even cut back. The client was aware he could cut back branches overhanging his garden, but they felt that this would not be enough to make the tree safe and would also incur costs.

CAB advised the client that the council can help with a tree on private land, if the tree is dangerous. The council will only act if they can see 'reasonable steps' have been taken by the complainant.

Citizens Advice helped the client write a letter to his neighbour, detailing the client's next steps should the neighbour continue to take no action regarding the tree. The neighbour was given a time frame in which to respond, and the client was advised of the steps he needs to take in order to get the council involved.

Client returned to CAB noting that while the neighbour had acknowledged the letter and indicated they would take some steps, no action had actually been taken.

The clients next option was to discuss with CECouncil, however we were advised that there would be a delay in dealing with this therefore we assisted the client to draft a further letter to the neighbour noting that while CECouncil had been advised of the potential danger, if the matter was not taken forward in a genuine manner within 5 working days, an independent arborist would be commissioned to give a view on the tree with any costs to be recovered from the neighbour. The letter was drafted to emphasise that our clients still wished to resolve the matter amicably and that they were motivated by a genuine concern for their families' wellbeing.

This letter prompted a more positive response and both agreed to share the cost of an initial assessment by an arborist; this resulted in some heavy trimming that was covered by the neighbour. Client very happy with the outcome and CAB support in the matter.

Case Study 3

Client referred to CACN by Cheshire East Council for help with maximising benefits and debt.

Client is above State Pension age (80yrs) with a young child and a wife who has "no recourse to public funds".

Client had been working but due to ill health the client was no longer able to continue.

Client was in receipt of Housing Benefit, State Retirement Pension Child Benefit, though not Pension Credit. CI had recently been turned down for Attendance Allowance (AA) despite a 13 week stay in hospital for a long-term spinal condition.

Client also had debts of around £10,000.

CAB suggested that client request a Mandatory Reconsideration of the AA decision and to include evidence of his condition.

Benefit check showed cl should currently be in receipt of full Council Tax Support and Pension Credit of £42.28.

CAB assisted with drafting AA mandatory reconsideration letter as well as assisting in making online claim for Pension Credit. Client was then referred to Money Advice caseworker who was able to assist in establishing liability for debt and then advocated with creditors on the statutory process which saw the entirety of the debt cancelled.

Final CAB contact with the client confirmed that the AA decision had been overturned, with a lower level award made in his favour, as well as an award for Pension Credit.

Client's financial position greatly improved, with client very appreciative of CAB assistance.

Case Study 4

Client had approached CAB for assistance in 2024 when she was dismissed following time off due to problems with her own unreliable childcare provision.

CAB supported the client through initial stages of contesting the dismissal and looking for a resolution. These were not successful and therefore we assisted with application to Employment Tribunal. During this time we had been keeping in touch with the client and supporting them in obtaining and ordering evidence for the bundle to be considered by the tribunal. Part of this work involved obtaining evidence of the quality of her work within the organisation, supporting statements from previous employers, as well as comparable examples from similar organisations.

Initially CAB had advised the client to seek specialist advice to progress the case, however as this was financially not an option therefore the matter was picked up by our volunteer Employment caseworker.

We identified possible claims of Unfair Dismissal and Discrimination based on gender, along with value of the clients actual and potential losses, which were effected by client obtaining alternative employment at a comparable salary within six months of the dismissal.

The hearing took place towards the end of 2025 with the client representing herself, though heavily briefed and prepared by CAB. Client advised that following initial discussion at the initial hearing an agreement was made that gave her almost the full value of the award she was seeking - £27,000, plus an objective reference. Client very appreciative of support from CAB and was very clear that she would not have been able to have taken the matter on without our support and input.

Case Study 5

Client came to open door session Monday morning following weekend of dispute with her partner. Having lived with domestic abuse – physical, financial and emotional including controlling behaviour – she had decided that she no-longer wanted to continue with the marriage and wanted CAB assistance in ending the relationship. There were no children involved.

We were able to give the client outline of their position regarding accessing income, housing rights and possible criminal proceedings.

Client had no income of her own therefore CAB assisted with immediate claim for Universal Credit noting that she was leaving a domestic violence setting. We also assisted with contacting CECHousing Options and My Cheshire Without Abuse (MCWA) to ensure her immediate accommodation needs could be addressed. This was successful and the client was able to access suitable temporary accommodation.

Working with MCWA, we were also able to access legal advice on recovering her belongings from the home she had shared with her husband and was being accompanied to do so when it was known the client's husband would not be present.

Over a number of days we were able to work with partner organisations and the client to swiftly move her into safe accommodation, with income and support to legally protect herself and bring her abusive relationship to an end.

This case was an example of support organisations and service pulling together the benefit of a person at a very vulnerable time.

Case Study 6

Client had approached CAB for assistance with a claim for disability benefits, however after the initial discussion it was apparent that they did not meet the primary requirements for the benefit; we advised the client of this though should they wish to make their own application they were of course entitled to do so.

However we also explored the client's broader circumstances and they explained that they had wanted to claim a disability benefit out of desperation for their financial position, therefore CAB explored this further with the client with an adviser who was more experienced with broader issues and cost of living.

We established that while their household income could not be increased immediately by direct additional income or welfare benefits, they were entitled to assistance with their council tax which would effectively mean they had increased available income of almost £150 per month.

Client was supported with a claim for Household Support Fund, which client advised would cover arrears they had with their gas account.

Client also stated that their washing machine and fridge freezer had stopped working three months ago and so they were reliant on friends for washing clothes and not able to store chilled and frozen food.

We assisted client to apply for financial support from a national charity, based on their previous employment. This application had to be made through a third party such as CAB. We supplied supporting evidence regarding the client's financial position, as well as his employment history. This application was successful and he was therefore provided with new washing machine and fridge freezer that was installed within the week.

While meeting typical weekly bills continue to be a challenge, client's position has improved.

Case Study 7

Client was referred to Citizens Advice from Cheshire East Council. Client is of state retirement age, and has Power of Attorney for a non-dependent child (NDC).

The NDC lives independently and has done so since spring 2025. Since the house move, NDC has received a council tax bill which NDC has been struggling to pay. NDC has not previously had to pay a council tax bill for their previous property. Client would like to understand why Council tax is now payable in NDC's current property but not the previous property, they have tried to establish facts with CECouncil but with no success.

Citizens Advice were able to explore what may have allowed NDC full Council Tax relief in NDC's previous property. It came to light that a Severe Mental Impairment form had been completed for NDC, this had been registered for the previous property. With Client, we contacted Cheshire East Council benefits team and were able to identify that the Severe Mental Impairment reduction entitlement had not been transferred to NDC's new property address. Cheshire East Council were happy to transfer the eligibility across to the new property address.

Client explains that Client felt stressed by watching how much NDC's finances were struggling to cover pay day to day bills. Client feels that day to day financial life will be more manageable now.

**Will McKellar
Chief Officer
February 2026**