



Key Statistics - Citizens Advice Cheshire North in Macclesfield September - November 2025

Summary

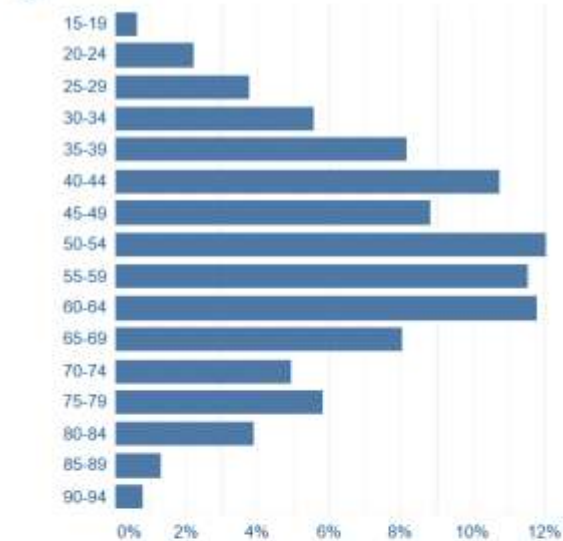
Clients 786
Issues 1,796

Outcomes
Income gain £621,963

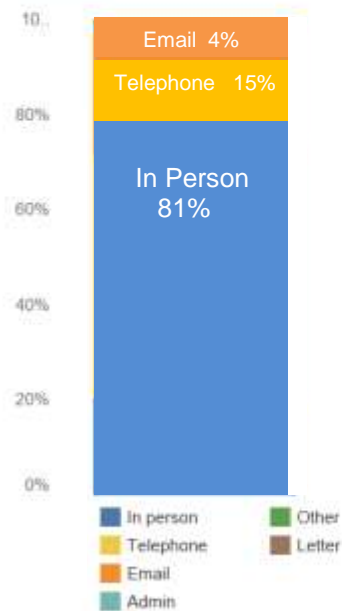
Issues

Issues	
Benefits & tax credits	708
Benefits Universal Credit	226
Charitable Support & Food Ban	54
Consumer goods & services	34
Debt	192
Education	8
Employment	53
Financial services & capability	46
GVA & Hate Crime	4
Health & community care	19
Housing	132
Immigration & asylum	19
Legal	54
Other	6
Relationships & family	116
Tax	47
Travel & transport	37
Utilities & communications	41
Grand Total	1,796

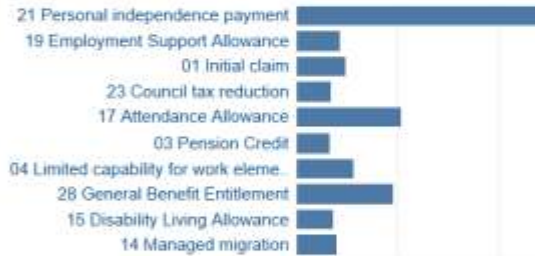
Age



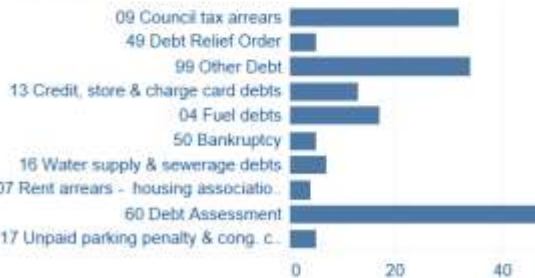
Channel including follow up work



Top benefit issues



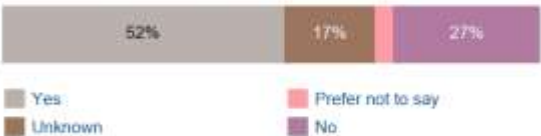
Top debt issues



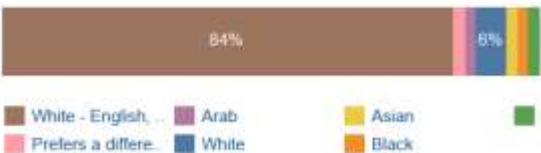
Gender



Disability / Long-term health



Ethnicity



September - November 2025

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

Clients



786 Unique Clients

Issues



**1,796
Issues dealt with**

Outcomes



£621,963 was identified as additional annual income to which clients were entitled

Outcomes

“Chrissy was an angel, give her a pay rise”

We assisted with navigating Continuing Healthcare support

“We have endured this poverty for years, this help will give us hope”

Couple we assisted in maximising their financial in work options

“I can’t imagine how much this would have cost me if I had gone to [solicitors] but they couldn’t have done a better job”

Client had been unfairly dismissed, we assisted throughout the process of challenging this to settlement of over £10,000

Macclesfield

As stated in previous reports, many of the problems clients bring to us, although on the face of it not directly linked to welfare benefits, will develop to have a welfare benefit aspect to them.

For example someone who may have lost their job or enforced reduced hours, developed a debilitating health condition or have separated from a long standing partner, will have income problems on top of their “presenting problem”; this is why we, along with every other CAB service, deal with a lot of welfare rights issues.

On top of this, in towns such as Macclesfield, we have an ageing population, we see a higher number of people contacting us for help with assistance as their age related health issues begin to impact on their day to day living, this is where assistance accessing disability benefits would feature, especially Attendance Allowance, the disability benefit payable to people above retirement age, but who have additional care needs - 69% of the people accessing our service this quarter had a health problem or disability, with about 53% of Macclesfield clients above the age of 55.

Consequently this quarter we were able to raise our client’s income by over £620,000.

Enquiry areas in Macclesfield:

	Nov - Jan 25	Jan - Mar 25	Apr - June 25	June - Aug 25	Sept - Nov 25
Benefits	751	1,003	901	902	834
Consumer	30	29	24	21	34
Debts	301	308	206	121	192
Employ	60	75	79	64	53
Housing	171	169	160	130	132
Legal	45	64	65	63	54
Rel'shps	106	124	112	148	116
Tax	11	16	15	14	47
Health	17	29	22	26	19
Education	6	16	8	12	8
Immigration	30	38	34	31	19
Utilities	23	39	38	37	41
Financial	30	48	43	19	46
Travel	23	52	49	51	37
Discrimination/ GVA	9	13	5	5	4
Other	74	102	10	63	6
Total:	1,668	1,687	2,125	1,707	1,796

Case Studies**Case Study 1**

Client was not in receipt of full State Pension because of a lack of NI contributions, 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

Clients were couple with child under 1 year. Had been living in the same privately rented property for over 3 years, but now wanted to find somewhere a little larger, as they will want to move the child into its own room soon. Clients had mentioned this to their landlord and it seems he has taken this as the opportunity to sell the property as he is struggling with the increases in interest rates; the landlord issued notice for them to quit the property.

CAB discussed matter with Homeless Prevention at CECouncil as well as second tier support from Housing Specialist. There were opportunities to delay the recovery of the property by the landlord, but unless they decided not to pursue the possession proceedings, clients would eventually need to find an alternative property.

With clients agreement, CAB advised the landlord that we were now attempting to secure alternative accommodation and so requested some consideration with this, which was agreed.

CAB helped client with search for another private accommodation, but also advised of opportunities and process through social housing and thereby assisted with registration and bidding on Cheshire HomeChoice website.

CAB supported clients for a couple of months with bidding for property in the HomeChoice website, until they were offered two bedroomed Housing Association property within their preferred locality. After this, we assisted with claims for welfare benefits which enabled them to reduce liabilities for housing and council tax.

Case Study 4

Client was seeking advice on managing County Court papers that they had served on another person, as the defendant in a claim. With CAB support, the client had already been successful in a claim and was now trying to enforce that judgement.

At each stage, the client has approached CAB for what could be considered as the next step. Client does not have finances to engage a solicitor, and has welcomed any options that CAB were able to highlight.

We assisted with the drafting of the required forms noting the costs involved. Agreed that client would note a figure that he would settle the issue for and while this was below the actual judgement, was worth it to him to end the issue.

The client received an offer from the other party for an amount less than the claim but higher than his settlement figure and so we were able to assist the client in accepting this and thereby ending the dispute.

Case Study 5

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. 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 trace 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. CI was put in touch with CIFAS, Gambling Aware and Gambling Ombudsman.

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

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

Case Study 6

Benefit check resulting in significant increase in income.

Client'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. Client 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 council tax 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 7

Client home was re-possessed in 2024. The Solicitor engaged by the lender for the sale of the property had received the proceeds of the sale in April 2025. Client explains that there was approximately £73,000 in equity release by the sale of the property. Client had contacted the Solicitor on a number of occasions by both telephone and email, but as yet the firm had not transferred the equity sum.

CAB adviser telephoned the Solicitor who advised that the equity could not be released as there had been a Charging Order attached to the property. Solicitor was able to confirm that no action had been taken on the client's case at this point. The situation was not easily resolved as the charging order was for a company that was itself currently under liquidation proceedings. Citizens Advice were able to explore with the solicitor what the next steps would be and the time scales for completing these steps; we were able to agree with the solicitor that there would be no action taken until we were able to confer with our client.

The adviser liaised with the solicitor involved on behalf of the client over the following two week, looking to resolve the matter and free up the clients equity. Finally the solicitor advised that as the business who had the charge on the property had failed to respond to several attempts to make contact with them, the claim would now be submitted to the court for authority to release the whole sum to the client.

Client is aged 81 years and has expressed their gratitude for the help from Citizens Advice. Client believes that Client was being ignored by the solicitor and had made no progress before contacting us.

**Will McKellar
Chief Officer
November 2025**