

Key Statistics - Citizens Advice Cheshire East in Macclesfield

May – July 2026

Summary

Clients 891
Issues 2,015

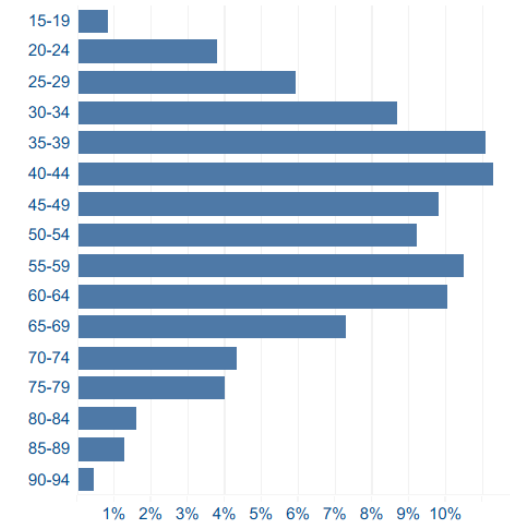
Outcomes

Income gain £81,618

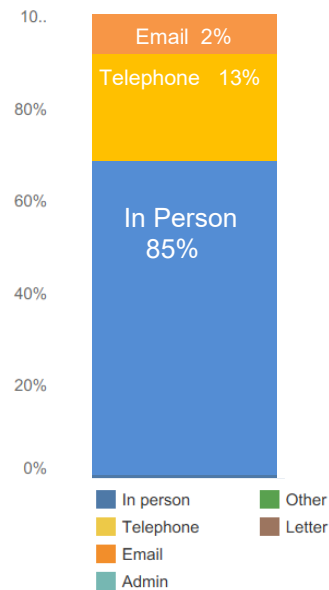
Issues

Issues	
Benefits & tax credits	663
Benefits Universal Credit	149
Charitable Support & Food Ban..	133
Consumer goods & services	67
Debt	161
Digital Exclusion	5
Education	6
Employment	117
Financial services & capability	36
GVA & Hate Crime	24
Health & community care	60
Housing	237
Immigration & asylum	26
Legal	120
Other	7
Relationships & family	121
Tax	22
Travel & transport	27
Utilities & communications	34
Grand Total	2,015

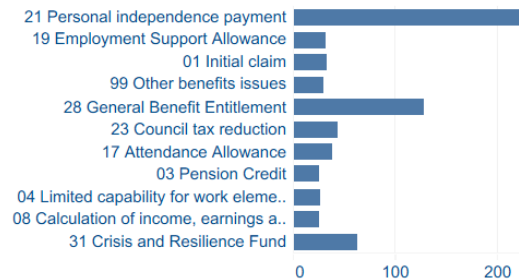
Age



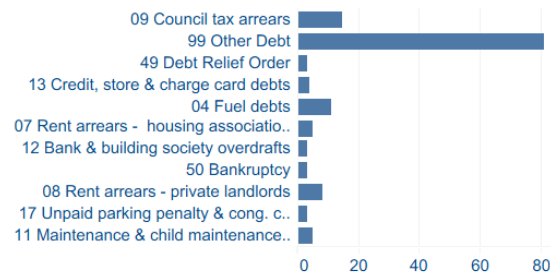
Channel including follow up work



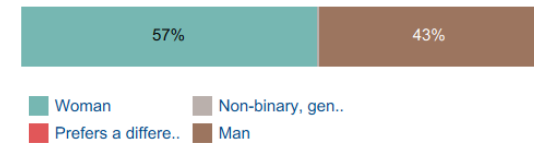
Top benefit issues



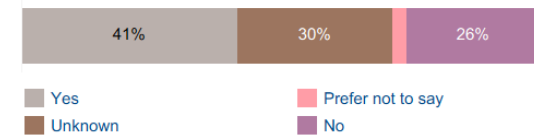
Top debt issues



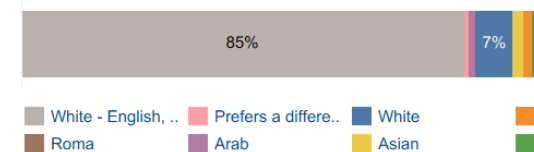
Gender



Disability / Long-term health



Ethnicity





May to July 2026

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

Clients



891 Unique Clients

Issues



**2,015
Issues dealt with**

Outcomes



£81,618 was identified as additional annual income to which clients were entitled

Outcomes

“Thank you, Citizens Advice! That one phone call sorted it out for me.”

Benefit overpayment issue resolved.

“Talking to you has been so helpful. I just didn't understand what it meant and thought I owed them that money”

Client had received a detailed council tax statement which they thought was a demand for payment.

“Thank you, I could not have applied without your help.”

Attendance allowance application for client with care and support needs.

‘It is such a relief to have someone to guide me through all this.’

Advice on care costs and accessing support for care needs for a client whose husband had been diagnosed with dementia. Client also signposted for introduced to support.

Macclesfield

We often see what, on first reading, looks like significant changes in the kinds of issues that people bring to us. For example in the previous quarter we saw 328 debt problems, while in the last three months, we only saw 161 debt cases. Changes of this kind often occur for no apparent reason and therefore we may be inclined to dismiss it as an anomaly. In some cases however, we are able to attribute some causal factors to the variation: many of the people who ask us for help with unmanageable debts have young families and therefore there will be times within the year when accessing our services is either more difficult or is simply superseded by another priority, in this case the demands of children during the summer holidays will prevent parents with care the opportunity to use our service; this is then further reflected in the following quarters when numbers of debt cases increase as children return to school.

The number of housing enquiries also saw a significant change, from 173 in the previous quarter, to 237 in the last quarter, this was a change that we saw across all our services, driven not least by changes to legislation relating to private tenancies, which resulted in a number of landlords serving notice, appeals to this action, as well as worried tenants seeking clarification on their rights following the changes.

Enquiry areas in Macclesfield:

	June - Aug 25	Sept - Nov 25	Nov - Jan 26	Feb - April 26	May - July 26
Benefits	902	834	823	902	812
Consumer	21	34	29	48	67
Charitable support	75	39	56	93	133
Debts	121	192	237	328	161
Employ	64	53	60	74	117
Housing	130	132	135	173	237
Legal	63	54	48	73	120
Rel'shps	148	116	76	116	121
Tax	14	47	36	45	22
Health	26	19	23	43	60
Education	12	8	6	7	6
Immigration	31	19	19	21	26
Utilities	37	41	41	50	34
Financial	19	46	58	153	36
Travel	51	37	34	37	27
Discrimination/ GVA	5	4	3	9	24
Other	63	6	2	13	12
Total:	1,707	1,796	1,686	2,185	2,015

Case Studies**Case Study 1**

Our client approached us for help as she had just separated from her husband. She was still in their jointly owned home with their three young children.

She worked part-time, and he had been the main breadwinner. They had a joint mortgage. He had left the former marital home and gone to live with a new partner. She was very distressed and worried about money and arrangements for the children and told us that she had been feeling very low in mood.

We carried out a benefit check and found that she was entitled to Universal Credit to top up her income; we supported her applying for this. She was also entitled to the Council Tax reduction.

We explained her options for agreeing finances and child arrangements with her husband and she decided to try mediation. We also supported with a referral into NHS Talking Therapies.

Client received £1,614.93 per month Universal Credit and Council Tax Support of £22.97 per month. Through mediation, she was able to agree arrangements for the children and start to make financial arrangements with her husband. She had an assessment with Talking Therapies and was waiting to start a course of therapy.

Case Study 2

Our client contacted us to ask for help with a problem at work. She was in her mid 30s and had been experiencing bullying at work by her colleagues, she explained that she was not

allowed rest breaks and had been experiencing inappropriate behaviour (touching) from male colleagues.

Our client had raised the matter with her employer, but this had not resulted in any positive change. She wanted advice on her options in resolving the matter. The situation had become so difficult at work that it had affected her health, and she was signed off work due to stress.

We discussed client's options with her and supported her to raise a grievance with her employer about the lack of rest breaks, which were her statutory right, and also on the grounds of sexual harassment.

As this was not successful in resolving the matter, we then supported the client through the ACAS conciliation process. Unfortunately, the matter remained unresolved, and we then assisted the client to take her case to an Employment Tribunal claiming constructive unfair dismissal, sexual Harassment covered by discrimination law and lack of statutory rest breaks.

Before the final hearing, the matter was settled and our client accepted £10,000. She felt she could draw a line under the episode and was now in a position to move on again.

Case Study 3

Worried about increasing costs and the limited amount of money he was left with after paying his bills, our client, aged 80, came to us to check whether he might be entitled to any additional financial help. He suffered from COPD and was partially sighted and lived alone in a Housing Association property.

Our adviser explored the client's financial situation with him. The client was in receipt of a small private pension, state retirement pension, and had savings less than £16,000. The adviser carried out a detailed benefit check and identified that the client was entitled to Pension Credit, Housing Benefit and Council Tax Support. Our adviser helped the client to apply for these.

Overall our client was £156.55 pw better off. The client indicated that this amount would make a big difference to his ability to manage financially and took away the worry he had been feeling.

Case Study 4

The client was living on her own in a property she had bought 4 months earlier. She was confused by her council tax and thought she was being billed incorrectly. The client had tried to talk to someone at the council about it, but had been unable to get through to the right person.

Our adviser discovered that the client had applied to the council for a single-person discount. Rather than receive a discount, she then received a higher council tax bill than her initial one. This appeared to be based on the fact that the council thought her property had been unoccupied by her for a year.

The client said that the property may have been unoccupied prior to her purchasing it. We were able to reassure the client that this should not affect her own council tax bill. In the meantime, she was paying the amount that the council said she owed, but this was a higher sum than she had budgeted for.

We showed the client how to complete an online inquiry with the council tax department and advised on what information to provide.

We followed up the next week, the client's council tax was reviewed, and she had a letter indicating that it had been recalculated. She was now in credit with that year's council tax.

The client was relieved to have had the matter resolved.

Case Study 5

Our client, age 47, came to us very worried about having debts which she had accrued since becoming redundant about a year previously. She lived with her young daughter in a housing association property.

She was being supported by a social worker due to her mental health problems which were being exacerbated by her debt problems.

We arranged for the client to meet with one of our specialist debt advisers. Our adviser discovered the client had 12 debts, including council tax and rent arrears adding up to approximately £13,000. She was on Universal Credit. Our adviser provided ongoing casework support over several months.

The adviser helped the client apply for a debt relief order, which is a low cost insolvency solution which meant she wouldn't have to make payments towards her debts for a year and unless her situation improved and after that, her debts would be written off.

The client felt the burden of the debt and fear of bailiffs and other debt collection pressures list and was very grateful for all the help she had received.

Case Study 6

The client and her husband had been in their private rental property, rented via a letting agent, for about two and a half years. They had recently been contacted by a social housing landlord saying that they owned the property and that the client and her husband were living there illegally and must move out right away. It transpired that the property was being illegally sublet. The client was very worried as they had nowhere to go and they had a baby of 3 months old.

Our adviser discussed the case with a specialist housing consultant (part of the Citizens Advice expert advice team) and established that the housing association would have to issue a formal notice to quit to the tenants, and this would at least give them 28 days' notice to move out. He also signposted them to the council's housing options team for support finding alternative accommodation.

The clients had the immediate pressure removed from them and were able to move into a new home suitable for their needs.

**Will McKellar
Chief Officer
August 2026**