Key Statistics - Citizens Advice Cheshire East in Macclesfield February – April 2026

Summary

Clients	**793**
Issues	**2,185**

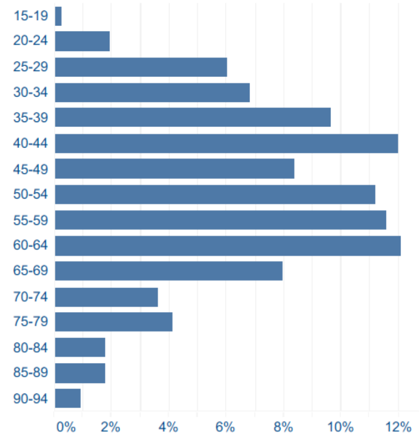
Outcomes

Income gain	£453,936

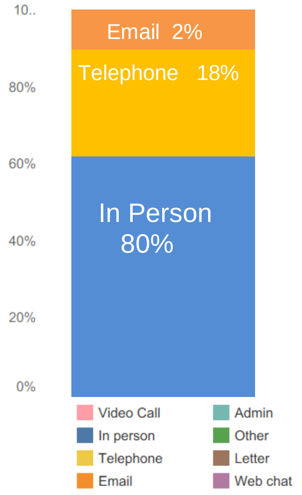
Issues

	Issues
Benefits & tax credits	716
Benefits Universal Credit	186
Charitable Support & Food Ban..	93
Consumer goods & services	48
Debt	328
Education	7
Employment	74
Financial services & capability	153
GVA & Hate Crime	9
Health & community care	43
Housing	173
Immigration & asylum	21
Legal	73
Other	13
Relationships & family	116
Tax	45
Travel & transport	37
Utilities & communications	50
Grand Total	**2,185**

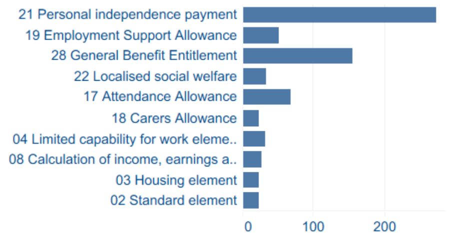
Age



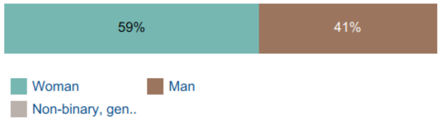
Channel including follow up work



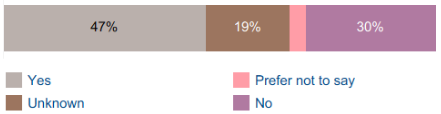
Top benefit issues



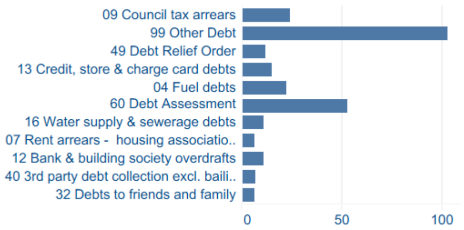
Gender



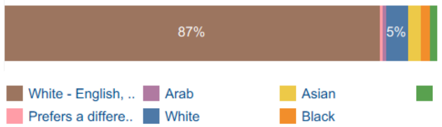
Disability / Long-term health



Top debt issues



Ethnicity



citizens advice Cheshire East

February to April 2026

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

Clients

793 Unique Clients

Issues

2,185
Issues dealt with

Outcomes

£

£453,936 was identified as additional annual income to which clients were entitled

Outcomes

“I had no idea what to do when I received this letter, I felt so stressed, I can’t thank you enough’
Letter about a debt to a company client had never heard of, debt written off.

“Your adviser was a good listener and helped me get things sorted right away.’
Father died and client needed help with funeral costs.

“I feel so much better, thank you”
Landlord not carrying out repairs until we intervened.

‘I don’t know what I’d have done if you weren’t here.’
Agency worker with incorrect deductions from her pay. Agency refunded her and corrected issue on system.

Macclesfield

The big news for Citizens Advice locally is that on the 1 April 2026 we merged with the CAB service based in Crewe and although we now cover the whole of Cheshire East and have changed our name to Citizens Advice Cheshire East, the primary roles at Trustee Board level and senior management remain unchanged.

The effects on the service across the whole of the borough will be steady and progressive as we move to increase the availability of face to face advice, while the impact of the service in Macclesfield will be almost zero, as we continue to help local people with general and casework support.

We experienced extremely high demand for advice over this period.

We saw an influx of housing enquiries, a number of these were related to landlords rushing to evict their tenants prior to the Renters Rights Act coming into force at the beginning of May.

There were an increased number of clients requiring help with accessing charitable support including food banks, fuel vouchers and community supermarkets as many people struggled with the cost of living, particularly high gas and electricity prices.

We saw a seasonal peak in debt enquiries; these commonly peaks at this time of year as people struggle to repay credit of credit cards and loans taken out to fund Christmas expenses.

We have attended a number of local community events and continue to support collective information and advice sessions, where we are able to provide direct face to face support, as well as get updates on what is happening with other services.

Enquiry areas in Macclesfield:

	Apr - June 25	June - Aug 25	Sept - Nov 25	Nov - Jan 26	Feb - April 26
Benefits	901	902	834	823	902
Consumer	24	21	34	29	48
Charitable support	55	75	39	56	93
Debts	206	121	192	237	328
Employ	79	64	53	60	74
Housing	160	130	132	135	173
Legal	65	63	54	48	73
Rel'shps	112	148	116	76	116
Tax	15	14	47	36	45
Health	22	26	19	23	43
Education	8	12	8	6	7
Immigration	34	31	19	19	21
Utilities	38	37	41	41	50
Financial	43	19	46	58	153
Travel	49	51	37	34	37
Discrimination/ GVA	5	5	4	3	9
Other	10	63	6	2	13
Total:	**2,125**	**1,707**	**1,796**	**1,686**	**2,185**

Case Studies

Case Study 1

A client came to us very worried as she had received a letter from a mobile phone provider chasing her for an outstanding bill. However, she did not have a mobile phone with that provider and wasn't sure what to do.

Client had mental health problems and was neurodivergent as well as being severely dyslexic - she needed support dealing with day-to-day forms, letters etc.

Client thought it was possible an ex-partner had taken out the contract in her name. She explained to the adviser that she had been in a relationship a number of years before and that he had been abusive and when they split up there had been some bills related to debts he had run up that were in her name. These had been sorted out with help from Citizens Advice, and she had assumed the issue was now resolved.

Our adviser contacted the mobile phone provider to explain the situation; the matter was put on hold whilst the client obtained specialist debt advice from CAB to dispute the debt.

We checked what income the client had and found that she had applied for the disability benefit PIP, but this had recently been turned down at both initial claim stage and at the Mandatory Reconsideration stage, she had received help to lodge an appeal but had not heard anything else about this.

We also found that the client and her partner were receiving less Universal Credit than they should have been. We explored this and found that the client's partner had recently had his hours cut at work. We explained to the client how her partner could report this through his Universal Credit journal.

Our adviser referred the client to our money advice team for support with resolving her debt issue and our money adviser helped her to resolve the issue and gave budgeting support to help her manage her money as she found this challenging. We also signposted her to services offering her support around her mental health needs.

The client felt much less stressed now the debt issue was successfully resolved; the debt was not hers and was no-longer being pursued as such, and her partner had an increase in Universal Credit, and she had support with her benefits appeal.

Case Study 2

A client with early onset dementia came to us for help with some bills he had received. One of them was from a debt collection agency for council tax but the client did not think he paid council tax, the other was from an electricity supplier that the client did not think supplied his electricity.

He explained that he had asked his electricity supplier to move to a pay as you go meter because he felt this would be a better way to ensure he didn't accrue any debt, but he thought this had been sometime previously and he hadn't heard anything.

We provided ongoing support to the client over several months as his memory problems meant he struggled with understanding correspondence and with advocating for himself.
We explored the electricity bill issue and found that the client had briefly been with another electricity provider and had a bill from them for the short period he was with them. His request to move to a pay as you go meter with his current provider had been outstanding for several months and our adviser supported the client to make a formal complaint about the length of time this was taking.

We contacted the council on the client's behalf and ascertained that he was exempt from council tax bills because he had a severe mental impairment. The bill that the debt collection agency was pursuing had arisen from several years previously before the exemption was put in place.

Our adviser talked to the electricity provider the client had been with briefly and explained his circumstances and the provider agreed to write off that debt.

The council agreed to take back the bill from the debt collection agency and make arrangements for the client to repay the amount over the next 24 months.

The delay in moving the client to a pay as you go meter went to the ombudsman who found in his favour and ordered the electricity provided to provide the pay as you go meter and credit his account with a compensation payment of £75. Unfortunately, this did not happen until we assisted the client with pursuing the remedy the ombudsman had ordered on the client's behalf. He was finally fitted with a pay as you go meter.

The client had been stressed by the issues and felt extremely relieved to have them resolved.

Case Study 3

A client came in asking for help as he had received court papers asking for payment of just under £300 and telling the client that he had a County Court Judgement (CCJ) against him. The client was extremely concerned, explaining that he had never had any debt or court issues before.

The client was of pension age. He struggled with both paper and electronic forms and was finding all the paperwork from the court hard to understand.

Our adviser discovered that the client had received a parking fine which he disputed as he had not actually parked in the relevant car park. He had been angry about receiving the incorrect parking fine but had not challenged it and the matter had eventually gone to court.

We explained to the client that his options were to either pay the fine in full (client had some money in a savings account which was enough to do this) which would stop the CCJ appearing on the client's credit record as long as he paid it within one month and asked the court to take his name off the register, or to complete an N245 form asking the court to allow the client to repay the amount in instalments.

The client initially thought he would ask the court to repay the amount in installments, however, when considering the information we provided in detail, he decided that paying the fine in full would be the better option for him.

The client left the session feeling less anxious with the knowledge that he would be able to avoid having a CCJ on his record.

Case Study 4

A client asked for our help with a problem he was having with his car insurance company. His car had been stolen and involved in an accident. It was now at the garage for repairs.

The client needed transport and had bought an insurance policy which guaranteed a courtesy car should the clients caught need repairs due to an accident. However, the insurance company had failed to provide a courtesy car and we're also asking him for a higher excess than was stated in his policy.

The client was unsure how to progress the issue and was feeling very frustrated.

We assisted the client with making a formal written complaint to the insurance company and also advised him on the time frame for the insurance company to respond to the complaint and on what to do if his complaint did not resolve the situation.

The client sent off the complaint, and the insurance company satisfactorily resolved the issue which allowed the client to get back on the road and get a refund on the extra excess he had paid.

Case Study 5

A client came to us having recently separated from her husband. He had been abusive and so she and their two children had moved out of their jointly owned house into a rental property. She was receiving counselling from the Cheshire East Domestic Abuse Hub And had been to a solicitor to initiate divorce proceedings.

The client worked full time but was finding money tight as she now had a large percentage of her income going on rent and she was also still responsible for half the mortgage payments. She wanted to know whether there was any financial help that she was entitled to. The solicitor had already tried to get maintenance payments in place, but her husband was refusing to divulge financial information, so the matter had to go through various court proceedings.

We completed a detailed benefits check which identified that the client was entitled to some Universal Credit to top up her income and help with housing costs. We assisted the client with initiating the claim and explained what information she would be asked for and how Universal Credit payments are made.

The client was very grateful for our assistance during such a stressful time.

Case Study 6

Following a stroke aged 45, our client was unable to work and was being cared for full time by his wife. The couple had been signposted to our service by one of the health professionals looking after him who had suggested to them that the client was entitled to the disability benefit PIP. The client’s wife had obtained the form but needed help with completing it.

Our adviser helped the couple complete the form which requires a lot of detailed information about the person's health condition and how it affects them. This was quite difficult for the couple as they were having to adjust to the client being suddenly disabled at such a young age.

Our adviser explained how PIP claims are assessed and that on the basis of the information provided he expected the client to be awarded the highest level of both the care and mobility elements (the enhanced rate) totaling £194.60 per week. We explained that if the client was not awarded this, he could challenge the decision and that we were able to assist with this.

We checked whether they might be entitled to any other benefits, they had already applied for Universal Credit, we explained that if the client receives PIP, his wife would be entitled to the carer’s element of Universal Credit (£209.34 per month) and that this would be backdated.

Whilst nothing could make up for the devastating blow the couple had received when he had had his disabling stroke, making him unable to work and her his full-time carer, our intervention meant that they were going to increase their income by £1052.61 per month.

Case Study 7

A client in her 90s came in to see us worried about her phone bills which had recently gone up. She showed us the bill which indicated a phone and broadband package however the client explained that she did not use the Internet.

She thought that previous bills had always been under a certain level and told the adviser she rarely used the phone.

We spoke to the client’s phone provider who explained that the client was on a telephone and broadband package. They agreed with our adviser that this did not appear to meet the client’s needs and offered an alternative telephone plan.

We discussed this with the client and explained how to compare and access other cheaper phone provider options. She decided to move to the cheaper plan with her current provider. This was a fixed cost which gave her peace of mind.

Will McKellar
Chief Officer
June 2026