

## Outcomes and Case Studies

Presented below are a selection of case studies in order to get a flavour of the human side of CAT client outcomes.

### **Debt**

#### Case Study 1

Mr B had an alleged energy debt of £310.07 to a company that had gone out of business, which was now being managed by a solicitor. He had been trying to dispute this for over a year without success. After acknowledging the meter readings appeared incorrect, the creditor agreed to reduce the debt by half, but the client disputed the whole amount. We assisted Mr B to raise a formal complaint and was able to have the whole debt written off.

The client sent a £30 donation to the service, and emailed to say 'so many thanks, also, for your dedicated work in supporting me over the months since August 2020 in order to achieve a very satisfactory outcome.'

#### Case Study 2

Mrs P had fallen behind on her mortgage payments following a misunderstanding about her Support for Mortgage Interest Loan, mistakenly thinking that it covered the whole monthly mortgage amount. She had the aim of selling her home to downsize and live nearer to her family.

She stated, 'I was always a very independent single parent of two kids. I owned my home and put my kids through university. Then 3 years ago I woke having suffered a severe stroke. I tried to manage but recently got into a big muddle resulting in an eviction order'. The debt was already at the stage where bailiffs had come to evict Mrs P, but were unable to do so on the day as she became unwell. By the time she came to us, she was due to be evicted in 2 weeks.

We worked with Mrs P to draw up an accurate budget and used it to evidence that she is able to afford her current monthly agreement. A relative also offered to clear the arrears, which needed to be agreed with the mortgage company as a possession order had already been granted. We assisted Mrs P in negotiating with her mortgage company, and successfully managed to arrange for the arrears to be paid, and for the eviction to be cancelled allowing her to stay in her home giving her time to sell.

Mrs P was so happy with the service that we provided, she sent a card to us and asked us to display it in a public place so that others could read her story and be encouraged to get help. She said:

'The ladies from the CAB have helped me to stop the eviction so I can sell my house and move near my kids for their support. I was embarrassed admitting my problem to the CAB but without their hard work I would be homeless now.'

If you're suffering debt or not opening letters or having issues that you can't cope with then please seek their help. They don't judge and are so friendly and helpful. I'm so thankful for their help. What they did for me was amazing.'

### Case Study 3

Mrs C was a vulnerable client with multiple complex health issues. Mrs C came to us as she had two parking tickets which were both being collected by bailiffs. She explained that the stress of this was causing her health conditions to get worse and making her feel scared.

Due to Mrs C's vulnerabilities a Standard Financial Statement could not be generated, so we were only able to consider non-financial options. We went through these options with Mrs C, and because of the impact the tickets were having on her health, she decided that she wanted to pursue a write off. We wrote to the creditor and bailiffs on the client's behalf requesting a write off and providing medical evidence to support the request, and were able to convince the creditors to write off both debts and withdraw the bailiffs.

Mrs C stated she could not thank us enough, and that the service had gone 'over and above' to support her.

### Case Study 4

Mr C was a retired man who contacted the service enquiring about bankruptcy – he had £29,942.00 of debt, and despite not being able to afford the cost of £680 fee he could not see another way out of his financial situation. He contacted the service just as the Debt Relief Order limit was increased to £30,000. We advised him of the option to apply for a DRO instead as he fit the criteria, and was much more attainable as the fee was only £90. Mr C was very keen on this option, and we assisted him to gather the necessary paperwork and refer him to our DRO Unit for completion. This resulted in Mr C's whole debt being written off under the DRO.

After the DRO went through, Mr C's daughter contacted us to say, 'you have supported this process with very clear direction and a level of compassion that makes the service you offer stand out.'

## **Families Adviser (Outreach)**

### Case Study 1

#### Background

Mr Mc is a 34-year-old single man who suffers with mental health issues and epilepsy due to an accident that caused damage to his brain.

He is unable to use computers and is also dyslexic – he can read but cannot write and does not retain the information relayed to him.

Mr Mc initially attended Citizen's Advice Tending for support with an application for the essential living fund, and looking at his case holistically we also offered to help with his Universal Credit and PIP.

Mr Mc has been supported throughout by us providing advice, acting as a scribe, and supporting him through all the processes including preparation for attending meetings with the DWP

Universal credit: Limited work capability

Mr Mc was claiming universal credit, but the work commitments were incorrect based on his MH issues,

Mr Mc was supported through the process of obtaining the correct level of commitments and was awarded the LWCRA element of his UC claim

Mr Mc received an additional £128.89 per week (£6702.28 annually)

PIP

Mr Mc was in receipt of PIP mobility at the lower rate £ 23.70 and had been trying to get this reassessed unsuccessfully,

In November 2021 within the 13-month late mandatory reconsideration time period, a mandatory reconsideration was completed for the client which also failed. An appeal was then put in, and this went to tribunal on the 15th March 2022. The decision was made to award Mr Mc mobility at the higher rate £ 62.55 per week, and additional £38.85 per week - £2020.20 extra annually backdated to the 7th June 2021 with £1592.85 back payment

Mr Mc was also awarded the lower daily living element £60.00 per week (£2460.00 annually with a further year of backpaid money)

ELF:

Mr Mc had moved into a new property approx. 4 months before attending CA.

He had called the Essential Living fund to request a telephone application but had been advised it had to be completed online. As he is unable to use a computer MrMc was unable to do this and took an advance on his UC claim to buy second hand white goods.

Subsequently and very quickly these broke down leaving Mr Mc with a debt and still no white goods.

An application to ELF was made by CA on Mr Mc's behalf.

This was refused by the ELF as it was not deemed to be an emergency. An appeal was also unsuccessful.

As client still needed help and could not access ELF, we accessed the hardship fund instead and were able to support Mr Mc with a new fridge freezer. Our Mental Health Hub also supplied the client with a microwave.

Case Study 2

Ms C is a 32-year-old single mum of 3 children.

Ms C came to a face-to-face appointment referred by her health worker via the Barnardo's network. Ms C's youngest daughter suffers with MH issues & PICA.

Her daughter has been under Colchester hospital for issues with her bowel movements and had been on 2 x laxatives since November 2021.

Ms C has been trying to get a follow up appointment due to her concern about the length of time she daughter had been on these meds.

The family adviser emailed the hospital on the 7th March requesting a follow up appointment.

Ms C received a letter advising her daughter had a follow up appointment on Saturday 19th March 2022.

Client attended this appointment and is still unhappy with the treatment received, an email has been prepared and sent to PALS, and Ms C will be supported during this process.

Ms C had applied for Child DLA prior to being supported by CA which she advised had failed.

A follow up appointment has been made for a mandatory reconsideration to be completed on her behalf.

Potential benefit award of £23.70 per week (£1232.40 annually) - £89.60 per week (£4659.20 annually)

We also offered to make a referral to North East Essex Autism Advocacy service, which had been accepted by Ms C and a future appointment has been made to complete the application for further support.

### Case Study 3

Miss P is a 30-year-old single lady with 3 children under 6 years of age.

Miss P wanted help with but her housing situation where she was struggling to get a move to a larger property,

A larger property was required, because her 4-year-old daughter has mental health issues and needs a bedroom of her own.

An email was scribed and prepared for the client to send to Tendring housing dept

Miss P sent a follow up email advising:

'Good news! She (TDC Housing) had a look at my banding which is high up and in a very good place. However she also said my housing case is actually in line to be discussed in the medical panel on 10th March.'

### Case Study 4

Mr P is a 75 year old married man who looks after his wife and disabled son.

He wanted to know if he was entitled to claim Carers Allowance.

Mr P is on state pension and has a small private pension and his wife receives state pension and Attendance Allowance

Mr P exceeded the £67.60 per week pension allowance for claiming Carers Allowance but fell within the overlapping benefit rule.

Carers Allowance and Pension Credit were applied for: Mr P was able to receive £18.51 per week Pension Credit (£962.52 per year) and £37.70 per week Carers Addition (£1960.40 per year).

#### Case Study 5

Mr K is a 65-year-old single man who suffers with mental health issues and lived with his father in his father's house until his father passed away early this year.

Mr K has been left the property but was now faced paying site fees.

Mr K is in receipt of ESA (Employment Support Allowance) basic rate.

He was informed he could claim Universal Credit to claim Housing Element for the site fees or alternatively we could help the client apply for the SDP on his ESA which is more than the site fees and he could remain on ESA.

Client wanted to apply for the SDP as this was a better option for him, both financially and mentally.

Client was helped with this claim and was awarded £67.30 per week (£3499.60 per year).

### **Domestic Abuse Adviser**

#### Case Study 1,

Mrs B had first approached CA Tendring face to face but this was severely restricted by language issues, first language is Czech. Mrs B seemed very distressed. Mrs B gave her mobile phone number and email address. It was decided that on what we could make out the Domestic Abuse Adviser would contact Mrs B.

We worked with Mrs B on a number of issues, been a police bail letter, her husband been abusive, her daughters missing, no money, no washing machine and wishing to move from the home she was now scared of living in.

We found that face-to-face appointments were best as this helped with the language issues. We also have language line set up if needed.

We wrote a letter to the police requesting in writing what was happening, charges were dropped.

We were informed that the husband was moving away with his daughters and would leave Mrs B alone.

Mrs B contacted daughters with our support.

We assisted Mrs B with a new claim for Universal Credit while explaining to Mrs B what she needed to do.

We assisted Mrs B to apply for help from Essential Living Fund for a washing Machine.

We assisted Mrs B to apply to Tendring Council for a transfer.

We are still supporting Mrs B.

## Case Study 2

Ms P came to us in October 2021 requesting help as she had fled the family home with her two daughters.

Ms P stated that her husband was 'controlling, abusive, manipulative and coercive'.

We worked with Ms P on a number of issues, where to live, how to stay safe and keep children safe and benefits.

We supported Ms P request for help from Tendring Council and request a review for help with housing, Ms P is now rehomed with her two daughters.

We assisted Ms P request a non-molestation order which is now in place.

We assisted Ms P with applying for Universal Credit and other financial support, e.g., Essential Living Fund.

Ms P and her daughters are now happy and settled.

## Case Study 3

Miss D first came to us in 2018. She was in the process of getting a Divorce she had a solicitor who advised her to return to the marital home but she was afraid to do so. Miss D said her husband has been very controlling and emotionally abusive but she had only realized this when he became physically abusive.

Miss D was very concerned for her daughter who had stayed with her father and now was controlled by him.

We assisted Miss D with her issues, housing, court proceedings, how to stay safe, changing details on bills,

Miss D moved in with her parents, court proceedings went on, Miss D became aware of recording evidence, Miss D changed names on bills and informed who needed to know of changes.

Miss D came back to us in 2021 stating that the court proceedings were still on going and her husband was delaying every possible time which meant she had to pay fees. Miss D stated that her husband was still controlling her and calling her family.

The police had advised her to seek a protection order.

We assisted Miss D requesting a non- molestation order which is in place.

We supported Miss D on informing her Solicitor that this case had to end or she would seek another Solicitor. The court case ended with Miss D collecting her belongings, receiving funds owing which means Miss D can find a property to live in.

Miss D, Outcome now Miss D is working part time as local artist, renting property and is settled.