

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.

Case Study 1

Client is a 54-year-old male in Tendring who has recently been diagnosed with multiple cancers – including spinal and lung cancers. He has been given a terminal diagnosis and has less than 6 months to live. He is to receive palliative treatment to reduce symptoms, as he is paralysed in his legs and experiences double incontinence. His wife has to carry him to and from the bathroom and John understands that his treatment is not curative for his cancer.

Client approached CAB Tendring because he needed employment, housing and benefits advice for his family:

Client had been dismissed by his employer because of the sudden inability to carry out his role, his employer hadn't paid him for some of his shifts or for any accrued holiday pay, there was also discrimination from the employer. Client was also concerned about his daughter's treatment by her employer when she asked for time off work to cope with stress and anxiety caused by client's terminal diagnosis and also for leave to help support his care needs. His daughter's employer has threatened to dismiss her if she does not turn up for shifts. Client's wife has also left work to care for him. They all needed advice about what this meant for his wife in relation to returning to work at some stage in the future after client's death. One of the client's sons has recently had a bad accident abroad and has been airlifted back to the UK. Client is concerned about his son's recovery, employment and housing.

Client and his wife had also moved into privately rented accommodation last year before his illness, but this accommodation is no longer suitable for his reduced mobility and care needs as the hallways are too narrow for his wheelchair, meaning his wife or daughter have to carry him around the home. Client and his wife needed advice about rehousing as their landlord has threatened eviction if any adaptations are made to the property, the landlord was given the house by her mother, who has passed away and wants to keep it in the same condition.

Client and his wife were in dire financial crisis and needed advice on which benefits were available and how to apply for these. Benefits advised/helped with were:

- Universal Credit,
- new style Employment and Support Allowance,
- Housing Element of UC, Carer's Allowance,
- Council Tax Support,
- Discretionary Housing Payment,
- Personal Independence Payment (under Special Rules),
- Macmillan grant,
- Household Support Fund grant,

- Blue-badge, free hospital parking.

The support from CAB Tendring is expected to generate **£40,000 this year in income for the client.**

It is expected that later in the year the client's wife will need further advice about bereavement benefits/grants, her employment, effect on benefits resulting from changed circumstances, and her housing. She may need debt advice as well by this stage.

Case Study 2

Client 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.

Client initially attended Citizen's Advice Tendring for support with an application for the essential living fund (ELF), and after looking at his case holistically we assessed that he may be able to claim PIP.

CAT supported the client by advice provision, acting as a scribe, and all preparation for DWP application processes and meeting attendance.

Client was claiming universal credit, but the work commitments element was incorrect due to his MH issues and needed to be reassessed. We successfully secured the LWCRA element of his UC claim.

The client was also in receipt of PIP mobility but at the lower rate of £ 23.70 and had been trying to get this reassessed unsuccessfully. We were able to assist him with his late mandatory reconsideration which although was rejected, were able to help him appeal successfully.

An application to ELF was made by CA on client's behalf but this was refused by the ELF as it was not deemed to be an emergency. An appeal was also unsuccessful. We accessed the hardship fund instead and were able to support the client with white goods he needed.

- Universal Credit - additional £128.89 per week (£6702.28 annually)
- PIP Mobility - additional £38.85 per week - (£2020.20 extra annually) with £1592.85 back payment.
- PIP Daily Living - £60.00 per week (£2460.00 annually) with £2460 back payment.
- New fridge freezer and microwave (£400)

Case Study 3

Client is single, Owner Occupier, works approximately 30 hours a week in low paid self-employment. Her house has a very low EPC rating of G - a 2-bed, end terrace. There may be some insulation in the loft but none for the solid brick walls. She has an electric boiler with

radiators – not always working. When the boiler is working it is too expensive to run so she never has it on so uses an open fire.

£10,000 - Sustainable Warmth grant for external wall insulation. Client says it has made a staggering difference, the contractors have done a wonderful job and she is thrilled.

Case Study 4

Client is single and lives in a one bed park home. His park home has no insulation. He has MS and is in receipt of enhanced PIP for mobility and standard for Daily Living. Tendring District Council has extended his bathroom and bedroom under Disabled Facilities Grant so that he can live in his home safely. Client worked for many years as a printer until developing MS 10 years ago

£10,000 internal dry lining insulation for park home - the difference he says is amazing - he had had his gas boiler on for one hour only since Xmas and reported temps of 25 degrees inside in January.

Case Study

Client has end of life dementia and it is her son who has contacted CAT. He has Power of Attorney for his mother and is acting on her behalf and he gave consent under counselling as client is unable to speak for herself. CI is in receipt of NHS Continuing Care and has a live-in carer. CI is not claiming any benefits. Neither the boiler nor the hot water immersion heater are working so there is no hot water for the client's carer to wash her in. A plumber has visited and is not able to repair the boiler that needs to be replaced.

- £2,523.00 pa Pension Credit
- £630 Pension Credit backdating
- £4,804.80 pa Attendance Allowance
- £1,676.88 Council Tax reduction to 0
- £150 pa – social water tariff
- Boiler grant not successful

Case Study 6

Client is single aged 49 but has suffered a stroke leaving her paralysed down one side and unable to function properly. She lives in a council flat, has a prepayment meter and heats the place with storage heaters. After deductions from Universal Credit she has very little to live on and is on emergency credit on her electricity meter and is about to run out of fuel.

- Total PIP payment £4,487.80 pa
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Case Study 7

Client aged 52 and husband Peter aged 57 were both on the phone call. Client is her husband's carer - although she can walk only a short distance due to arthritis. Her husband Peter can barely walk at all due to arthritis in the spine, fibromyalgia and other conditions including a heart attack 2018. It is essential her husband is kept warm and has hot water and not to have either puts his health at risk. They are owner occupiers (outright) and in receipt of Universal Credit, Carers Allowance and husband in receipt of PIP. Their boiler has

broken, the engineer who came to repair it has said it is too old to repair and needs to be replaced. Clients have insufficient money to pay for this.

- Successful Higher Rate Mobility PIP £2,083.64
- Carers Element on Universal Credit £2,656.68,
- Emergency Repair Grant (Disabled Facilities Grant) to replace boiler £3,500

Case Study 8

Client is aged 80 with some health issues. His wife is 75 with MS - in receipt of higher rate Attendance Allowance. Couple are Owner Occupiers with Equity Release - 2 bed house which is well insulated - EPC is rated at D but except for the heating/hot water they score very well. They have storage heaters and a big tank to heat water via electricity - no gas in the house. The hot water boiler has failed.

- £1500 grant to replace their hot water system via Disabled Facilities Grant

Case Study 9

Client is single, Owner Occupier (outright) in uninsulated wooden bungalow in Jaywick. She has a prepayment meter and not enough money to put into it. She had loft insulation and 2 storage heaters fitted 2 and a half years ago on a grant. She had an accident at work 15 months ago at the Care Home she worked at - a fire drill at night.

- Refused to take injury at work up with employer/tribunal
- Limited Capability for Work Related Activity on her Universal Credit (£354.28 pw) = £4,251.36 pa
- Pip Mobility Enhanced (£64.50 pw) = £3,354.00 pa
- Pip Daily Living standard = (£61.85 pw) = £3,216.20 pa

Case Study 10

Client is 73, single, lives in private rented 2- bed flat. She has gas central heating and pays by Direct Debit. Her only income is £160 pw state pension. We assessed her as being entitled to Pension Credit and helped her to claim this. She was also entitled to council tax support.

- Pension Credit £5,209 pa
- Council Tax Support £2,364 pa

Case Study 11

Client is 84 and in good health. Her husband is 86 and has suffered a catastrophic fall. His neck and back are broken and he cannot recover. He is now at home with live-in carers (free until October 22), electric bed and can do nothing for himself. The couple had decided to move to Clacton and planned good times together - they moved in March 2022. Then the client's husband fell and sustained terminal injuries. Client is coping but very upset at having moved and for this to then happen.

- Not entitled to means-tested benefits
- Warm Works Insulation Grant £5,000

- Attendance Allowance for a few months for her dying husband £92.40 @ 4 months = £1,478.40 – he died Jan 23)

Case Study 12

Client lives with her partner who is aged 34 and who is not working. Council tenants in a 2 bed flat with 3 children. They have 3 children, two have disabilities and they were not in receipt of DLA. Client and her partner do not have any disabilities.

- DLA middle for two children - £6,432.24 pa
- Disabled Child Element for two children £3,189.36 pa
- Lifting of Benefit Cap £888.65 pcm = £10,663.80
- + 2 carers elements on UC £2,025.72 pa – to be confirmed