

APPENDIX 2

ADVICE CENTRE CASE STUDIES

Oxford CAB

Following a diagnosis of terminal cancer, a client had taken early retirement. He had come to terms with his diagnosis and prognosis, but was extremely worried about how he and his wife were going to manage financially. They contacted Oxford Citizens Advice Bureau and were helped to apply for pension credit and council tax benefit, as well as assisted successfully to chase up unpaid state pension. While they still have to be very careful with money, they are better off than they were before and said that the help they receive took a lot of worry and stress from filling in forms and knowing what benefits they were entitled to, (never having dealt with benefit claims before), at a time when the client had terminal lung cancer which was at the forefront of their minds.

Blackbird Leys Neighbourhood Support Scheme Ltd (Agnes Smith Advice Centre)

A client visited the centre seeking assistance with her disability living allowance. She had completed a renewal form and had been refused despite being entitled to high rate mobility and middle rate care in the previous year. Her circumstances had not changed and apart from the wording being different the form contained exactly the same information.

On behalf of the client the advice centre wrote to the disability benefit unit to request an appeal of the decision indicating more information would follow. We worked with the client to create a personal statement detailing her medical problems. Then sent her statement to her doctor and hospital asking them to add any further comments and information or make correction where required. The statement was then sent to the disability benefit unit.

As a result the clients' entitlement was re-instated. Plus it became evident that the client needed considerable help around the home and in light of this the centre assisted her in obtaining an assessment visit from the occupational therapy team. They agreed to several adaptations that includes a stair lift, hand rail, and raised furniture.

This has improved her life considerably, increased her independence and ability to be more active in her home.

Rose Hill & Donnington Advice Centre

A client came into the office; she was a very worried single pensioner who has been struggling to pay her debts for many years. She has also taken out a second mortgage on her home and is struggling to pay non priority debt.

She is currently working 30 hours a week but she can no longer pay her debts because her income dropped dramatically since losing her job and having to take a lower paid one. She was not sure how she was going to cope and in her own words "feeling like doing herself in".

The advice centre wrote to all of her creditors who agreed to hold off payments while a review was being done and requested an update in 6 months.

The client completed a budget form which showed she does not have any spare income to pay non priority creditors. We talked to her about selling her home.

6 months later the client came in to update us, she has sold her home and with the proceeds paid off her mortgage and creditors and bought a small flat. She is now debt free and smiling.