

APPENDIX 2

Case Study from the Domestic Abuse Outreach Worker

This is a live on-going case. Names have been changed.

Brief Synopsis of circumstances

- Lisa has been with her partner for 8 years and they have been living together for 7 years. They have a 6 year old son
- Lisa is experiencing financial, emotional, sexual and psychological abuse within this relationship
- There are high elements of control, excessive jealousy and her mobile is constantly checked and often confiscated
- Lisa is employed in full time work and is often accused of infidelity with colleagues at work
- Her partner is a window cleaner but does not contribute to the household finances
- He drinks excessively on a regular basis and whilst drunk is verbally abusive and demanding sexually
- This has resulted in a complete loss of dignity and self-esteem for Lisa

Lisa referred herself for support through the helpline. The contact number she provided was her work number as her mobile number is not safe.

The outreach worker met her in a public café, near her place of work during her lunch break. She was accompanied by her mother. The both seemed very nervous. Lisa spoke honestly and clearly but the lack of confidence and embarrassment was pertinently clear. The outreach worker had initially thought her mother accompanied

Lisa for support but the actual reason was that her mother presented an alibi in the event that Lisa was “seen”. I could then be presented as a “friend” of her mothers.

Lisa is very scared and undecided about what she wants to do. The outreach worker has made it clear that her role is to support her and to assist in her safety, not to judge or rush her into anything she was not ready to do.

APPENDIX 2 continued:

ADVICE CENTRE CASE STUDIES

Debt is an increasing issue that people are seeking help with. Clients looking for help with debt problems continue to increase for all of the Advice Centres. The total of client debt dealt with, by all of the Advice Centres, over the year amounts to £10,611,435. They are all reporting that priority debt (rent, mortgage, council tax etc) is now the biggest problem

There are a couple of ways the advice centres can help, first by helping them look realistically at their household budgets and how much they are spending. Liaising with their creditors and setting up informal repayment plans.

Another option is to apply for a Debt Relief Order (DRO).

Available from 2009, a DRO is a form of insolvency which is designed to help people who have relatively low debt (less than £15,000), little surplus income and few valuable assets - and who have no realistic chance of paying off their debts within a reasonable time.

There are strict rules for applying and anyone with assets worth over £300 or a motor vehicle worth more than £1,000 would not be eligible to apply.

There are disadvantages to a DRO it will appear on your credit rating for 6 years, it may affect some people's ability to get credit in the future and they may not be able to open a bank account.

A DRO will last for a period of 12 months and during which time, any creditor named on the order cannot take any action to recover their money unless they have the courts permission. After which, the individual will be freed of the debts included in the order (unless their circumstances have significantly improved).

Certain debts such as student loans and fines cannot be written off.

DROs don't involve the courts, and are run by The Insolvency Service in partnership with debt advisers known as `approved intermediaries` - the people who actually help individuals apply to the Service for a DRO

Debt Case Study from Rose Hill & Donnington Advice Centre

Mrs C is disabled and came in for the first time in January 2013 as her husband passed away in the previous month and she needed help with her benefits and debt problems. She wanted to know what she could do about the outstanding cost of her late husbands' funeral. The client also finds it difficult to read and write.

The case worker decided to apply for charity grants to help with some of the funeral cost. With regard to her debts the caseworker wrote to all of her creditors and they did a budget to establish what she income is and what she could afford to pay.

They were successful in getting two charity grants towards the funeral costs but this still left her with £1,000 to pay. After going through a budget and looking at all of her debts (which totalled £5,049.01) they talked about her options that included doing a DRO.

The client agreed to go ahead with the DRO. The caseworker submitted the DRO which was accepted which wrote off all of her debts.

The advice centre continues to support this client with her housing benefit and council tax issues. She also comes in on a regular basis for the case worker to read her letters and explain them to her because of her reading difficulty.

Debt Case Study from Blackbird Leys Neighbourhood Support Service (Agnes Smith Advice Centre)

Mrs L came into the centre for help with debts that were spiralling out of control. She explained that her husband had been able to manage their finances until Mr L had to give up work due to ill health. They have used up all of their savings and tried to meet their commitments but it was becoming increasingly difficult the longer Mr L was unable to work. They struggled on until the situation took a dramatic turn for the worse when Mr L was rushed into hospital with acute kidney problems.

Mr L is now on dialysis, confined to a wheelchair and unable to work again. Mrs L continued her part time job as a shop assistant on top of caring for her husband. The stress of trying to deal with her debts on top of her caring role has got on top of her.

The caseworker worked with her to go through a budget and look at her income and the options open to Mrs L. There was no real prospect of paying back the creditors on her income alone. It was at this point that Mrs L accepted the advice that bankruptcy was the best solution to her debt problems.

The caseworker successfully applied to a local charity for help with the bankruptcy fee of £525 and prepared all the forms for Mrs L to present to court. The application was successful and Mrs L is now debt free.

Mrs L says that she could see no real alternative to bankruptcy when her circumstances changed so drastically. Now that she is debt free, she feels a sense of overwhelming relief.

APPENDIX 2 continued

CASE STUDIES FROM OXFORDSHIRE COMMUNITY & VOLUNTARY ACTION (OCVA)

The Leys CDI (Community Development Initiative)

The Leys CDI got in touch the OCVA because they needed to find funding for their youth work. This work included preventative work and specialist intervention work with older young people on the estate who have already been involved in the criminal justice system or are at risk of being involved with criminal activities.

Working with the development team they identified the Big Lottery Reaching Communities fund as the most appropriate funding source but they need assistance with the complex application form.

They had a number of meetings with OCVA who helped strengthen the bid and supplied them with the appropriate statistics including child wellbeing index figures.

OCVA redrafted the opening section of the application for them juxtaposing high levels of disadvantage in education, learning and training with the international reputation of Oxford.

OCVA also help them liaise with a Big Lottery advisor who helped them identify weaknesses in the bid that were addressed and strengthened.

Comment from the Leys CDI

“I have found the support from OCVA invaluable. It was a real hand on support based on outstanding expertise, knowledge and experience for the benefit of the community always recognising the immense value small local organisation and their workers bring to the community.”

Cotteslowe Community Association

A locality officer from Communities and Neighbourhoods team contacted OCVA to assist the trustees of Cotteslowe Community Association. They were keen to become a corporate body but were concerned about the process and how complex, lengthy and expensive it would be.

The Development Team Manager at OCVA, met with a sub-committee of the Trustees to talk through the appropriate legal form for the Community Association. She outlined all the steps which would need to be taken, and the key decisions which had to be made. She subsequently sent more information by email and signposted the trustees to other useful information.

Cotteslowe Community Association became a Charitable Incorporated Organisation in January 2014. This limits the liabilities of individual trustees, creates permanent succession with no need to transfer contracts, leases or other legal agreements to new signatories and gives the association its own legal personality.

The Chair of Trustees wrote in an online survey, '(We received) Very clear and detailed account of the process involved in becoming a Charitable Incorporated Organisation from OCVA. And an invaluable checklist on-line of steps required

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