Welfare Together

CASE STUDY

Mrs M appears be facing multiple challenges related to financial hardship. Here's a breakdown of the situation and the interventions made:

1. Universal Credit (UC) and Rent Arrears:

Mrs M is receiving UC, a benefit designed to help with living costs. They have fallen into rent arrears, indicating financial struggles in covering housing costs.

2. Council Tax Arrears:

They also have outstanding council tax payments, adding to their debt burden.

3. Personal Independence Payment (PIP) and Carer's Allowance:

Despite receiving PIP, which is aimed at helping with some of the extra costs of living with a long-term health condition or disability, Mrs M's child also receives PIP and has been told she is not eligible for Carers Allowance as she claims PIP for herself. However, Carer's Allowance is actually determined by the caregiving role rather than the recipient's age or their receipt of other benefits like PIP. Assistance was provided to apply for Carer's Allowance, potentially offering additional financial support.

4. Gas Arrears and Lack of Awareness of the Blue Badge Scheme:

The individual has gas arrears and was unaware of the Blue Badge scheme, which provides parking concessions for those with disabilities or health conditions that affect mobility. Assistance was provided for applying to this scheme, which can improve their quality of life.

5. Difficulty with Reading and Writing:

This suggests a barrier to accessing and completing necessary forms for various supports and entitlements.

Interventions

Debt Relief Order (DRO) Referral:

- They were referred to a debt charity for a DRO, a way to have their debts written off if they meet certain conditions, including having a low income and few assets.

Blue Badge Application Assistance:

- Help was provided to apply for the Blue Badge scheme.

Social Tariffs Advice:

- Advised on social tariffs, which are discounted utility rates for vulnerable households.

Priority Services Register

- Recommended contacting gas, electric, and water suppliers to be added to their Priority Services Register. This service provides additional support to vulnerable households, such as priority reconnection in the event of a service outage and more accessible communication.

Recommendations:

- Ensuring that the individual has access to all the relevant information and support to manage their debts and reduce their outgoings is crucial.

- Providing literacy support or access to services that can assist with form-filling and understanding correspondence can help mitigate the impact of their difficulties with reading and writing.

- Continuous monitoring and follow-up can ensure that the individual takes advantage of all the support available to them and can navigate the complexities of the benefits system more effectively.

This case underscores the importance of holistic support for individuals in financial hardship, including addressing debt, income support, and practical needs like mobility and utility costs, while also considering barriers such as literacy.

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