

Appendix 2

Case Study 1 Compassionate Communities Hub Food Pod

A single mum with 2 teenage children, who works as a cleaner, called for advice as she couldn't work, has no transport and one of her children is on the clinically extremely vulnerable list. She did not know how to register her child as shielding to qualify for a food parcel. Her children were eligible for free school meals and initially her children's school were providing packed lunches but she couldn't get to the school to pick them up as she doesn't drive. She was worried about money and food provision during lockdown.

The food pod helped her to register her child on the shielding list so the family would qualify for a weekly food parcel. To support her in the short term the Hub delivered a week's supply of food to the home. They advised that the school had changed their approach and now provided shopping vouchers which she was eligible for. After discussing income and expenditure briefly it came to light that she would benefit from support from Citizens Advice and a referral was made to discuss debt management.

Case Study 2 Citizens Advice

Client was introduced to us at the One Stop Shop by her housing support worker who was helping her with a back payment of housing benefit she was owed. She needed emergency food and an energy top up. Over the next few weeks we built a relationship with the client and set out a plan of action together with her support worker to stabilise her benefit situation and manage her debt.

This was a complex case that involved multiple benefit and debt negotiations. In addition to complexity of the issues, the client was experiencing acute mental health issues and told us the stress of her situation was making her feel suicidal.

Her benefit issues included underpayment of around £2,000 housing benefit, overpayments of tax credits, incorrect application of under-occupation to her UC housing costs, and incorrectly applied deductions for court fines. This left her with around £120 per month award to manage all her bills and housekeeping.

Although we quickly identified that bankruptcy was the best option to deal with her £19,000 debt, it would only be an effective remedy if we were able to raise the £680 application fee and manage the fines not covered by a bankruptcy order. This involved making representation to the fines office and successfully appealing for the case to be taken back before the Magistrate for a means enquiry. We successfully applied for the bankruptcy fee and assisted the client to apply for bankruptcy.

The client has now managed to find work and is managing her budget well.