Beneficiary Case Studies

Helping people through life's challenges

Case Study: Mr T

Customer Situation

Mr T is 53 years old and lives with his partner and 3 children, aged 17, 18 and 23, in a 3 bed-room property, which is rented from the council. He is registered on the PSR. Mr T and his partner have been claiming Universal Credit since 2019, after he had been made redundant from his role as a plasterer. Since this time his mental health has deteriorated significantly to the point where he is no longer able to work and, last year, contemplated taking his own life. He is currently under the mental health crisis team. Mr T's partner is also living with mental health issues, and the children are all type 1 diabetics.

As a result of his mental health Mr T feels unable to manage his finances. He is currently behind with rent, energy bills, council tax and advance loans on his benefits, and is having a large amount of money deducted from his Universal Credit each week. This amounts to nearly £500 in debt deductions and leaves only £306 a week to live on. This places him in a very difficult position when trying to manage his other bills, such as ongoing energy costs, food and creditors. Bailiffs visited the property before Christmas about the Council Tax debt.

The situation has resulted in Mr T not putting on his heating as he had to choose between eating and heating for his family. As the children require certain foods for their own health, Mr T chose food over heat. This has led to arrears accruing on his energy accounts of £1182.80. The energy debt is also compounded by the fact he has old and inefficient second-hand appliances, such as his cooker, washing machine and fridge-freezer. Due to their financial issues Mr T has also been using the local foodbank on a weekly basis and only eats one or two hot meals a week himself.

How we helped

Following an emergency assessment by an adviser, we were able to immediately provide a food voucher of £210.00 to help provide the family with healthy food, and an emergency fuel top up of £49.00. We have also provided 3 new winter duvets for help keep the family warm through the night.

Crucially, we have been able to completely clear his energy arrears of £1182.80. This will reduce his financial burden and allow him to focus on just managing his ongoing consumption moving forward. This will also help to reduce the stress and anxiety they are all feeling regarding their situation.

Although his energy arrears have been cleared, he still has considerable deductions coming from his UC each week, and high energy costs due to inefficient appliances. We are therefore in the process of providing Mr T with new energy efficient appliances, such as a gas cooker, washing machine and fridge freezer, which will help reduce his energy costs.

To address ways to deal with his rent and council tax arrears, as well as examine his ongoing budget, Mr T has been referred to one of our specialist Debt Advisers. They will examine whether the deductions could be reduced or removed, putting more money back into his budget, and provide longer term advice around his other debts. So far, we have allocated £2791.79 towards the family's needs.

Auriga's Support:

- Providing an emergency food voucher
- Providing an emergency fuel voucher
- Purchasing 3 new winter duvets
- Clearing energy arrears
- Providing him with energy efficient appliances to help keep energy costs down
- Referring Mr T to our specialist debt advisors to support with rent and council tax

Case Study: Mrs I

Customer Situation

Mrs I is 79 years old and lives on her own, as her husband is in a care home. She owns her property and had released some equity so still had a payment to make towards her home.

She was in receipt of State Pension and a Private Pension, her husband was in receipt of the same, but this was paid to the Care Home to cover his costs.

How we helped

Mrs I had been diagnosed with Chronic Kidney Disease, vasculitis, fibromyalgia and was deaf. We identified that due to her health conditions and how they affected her she could be entitled to Attendance Allowance and an Occupational Therapy referral. We also identified that she could be entitled to Pension Credit, Council Tax support and she needed budgeting advice to try and reduce her expenditure. She needed a new bed and mattress, as this was blood stained, as well as new carpets and household furniture.

We were able to complete the Attendance Allowance application form for Mrs I which increased her income by £72.65 per week. The Pension Credit application we submitted resulted in an additional £34.08 per week. This meant an extra £5,550 per year in income. We were able to reduce her water charges by applying to a social tariff and get her a Blue Badge.

Mrs I's council tax support award meant that we were able to put £203.15 per month back into her budget and a charity were able to provide her £300.00 for the new bed and mattress.

This increase in income allowed her to purchase the other items she needed, whilst the Local Authority were looking at providing aids to increase her independence and mobility in the home.

Mrs I was very pleased with the support we gave her confirming that our advice was easy to follow, the quality of our service was very high and the impact of our support was very positive.

Auriga's Support:

- Identified the entitlement and applied to attendance allowance
- Successfully applied for pension credit
- Reduced her water charges through a social tariff
- Successfully applied for a Blue badge and council tax support
- Provided a new mattress and bed through a charities support

Case Study: Mr B

Customer Situation

Mr B is 62 years old and lives on his own in a 2-bedroom Housing Association property.

He is in receipt of Employment and Support Allowance (ESA) and is in the Support Group. He has been diagnosed with chronic obstructive pulmonary disease (COPD) and mental health issues. He is receiving Council Tax reduction but not support. Mr B currently has £435 of energy arrears and some water arrears but is unsure of the amount.

Mr B applied for Personal Independence Payments (PIP) in 2024, but this was declined.

How we helped

We went through the PIP descriptors with Mr B during the assessment to see if he was eligible and we could support him through the application process. We identified that PIP should be something he is entitled to, so explained the process and how we could help him through that, so it would be less stressful for him.

We were also able to identify his need for support with energy and water arrears. Although these may not be considered high sums, they are causing Mr B considerable stress and anxiety. Having them cleared will allow him to address his ongoing consumption with them both, freeing up money in his already very limited budget.

Mr B assured us that he was currently able to purchase food and had £153.00 on his energy meter, so did not require any food or fuel vouchers, at this time. We have made it clear to him that should be struggle with these in the future to get in touch so we can provide.

Our advisers are assisting with an application for Council Tax Support to put more money back into his budget and will assist him in making a new application for PIP.

This will increase his income by approximately £3500.00 over the next year. We are also arranging for his energy and water arrears to be cleared. These interventions will mean that he no longer needs to request credit on his meter and maintain his payments.

Auriga's Support:

- Supported PIP application process
- Cleared energy and water arrears
- Assisted with council tax support application to increase his income by £3,500 over the next year
- Advised him on future food support

Case Study: Mr P

Customer Situation

Mr P is a 46-year-old man who lives with his 13-year-old daughter in a 2-bedroom property that he rents from his local housing association.

Mr P suffers with his mental and physical health suffering from Arthritis in his hip, back and neck, Incontinence, PTSD, personality disorder and a physical impairment to his right hand due to a car accident in 2022, leaving him with limited use of that hand. Due to his health conditions Mr P has been deemed not fit for work by the DWP and receives the Limited Capability for Work and Work Related Activity (LCWRA) component of Universal Credit, as well as the disability payment, Personal Independence Payment (PIP), and Child Benefit.

Mr P recently moved into the new property after living in a 1-bedroom flat with his teenage daughter, whilst awaiting more appropriate accommodation for the two of them. Going from a small 1-bedroom property to a generous 2 bedroom has proved difficult for Mr P to furnish; the curtains he had were far too small, there was no flooring or carpets in the new property, and he had minimal furniture due to the limited space in his previous property.

How we helped

After completing the initial assessment, Mr P advised he has attempted to apply to a disabled person's bus pass but was unsuccessful. We were able to successfully apply for a disabled person's bus pass on his behalf, added him onto the priority service register, as well as successfully apply for funding from a charity for £266.66 to purchase a fridge freezer. Following these awards and successful applications the client required further support.

His daughter needed a single bed, bedroom furniture, carpets or flooring throughout the property and new curtains that fitted the bigger property.

We applied to Kingston council household support fund for it to be refused, due to a previous sum of money being provided to the client before our support was in place.

Due to the circumstances, we made the decision to dispute the council's decision. After putting his case forward as to why the support was needed and the circumstances warranting a further award from the household support fund, the client was awarded a further £1000 worth of vouchers to help towards furnishing the property for himself and his daughter

Mr P was very grateful for our help and said "Your support was impeccable. So much love, gratitude and appreciation to you."

Auriga's Support:

- Successfully applied for disabled persons bus pass
- Added him onto the priority service register (PSR)
- Secured funding for a new fridge freezer
- Applied to Kingston Councils household support fund
- Appealed the rejected claim and the client was awarded £1000 of vouchers for furniture

Case Study: Ms Y

Customer Situation

Ms Y is 47 years old and lives with her 3 children in a 3-bed rental property.

She suffers with double incontinence after undergoing surgery for 2 hernias. She was in receipt of Universal Credit and was awaiting a decision on her Work Capability Assessment, and Child Benefit.

Her Personal Independence Payment (PIP) application had been declined last year and she needed assistance with reapplying.

How we helped

Following our initial assessment it was discovered that Ms Y was also in need of a washing machine and gas cooker, as she did not have these in her property, and would benefit from a Blue Badge and an Occupational Therapy referral as she was struggling to get around her property.

We were able to purchase her a new washing machine and gas cooker which improved her physical and mental wellbeing. We assisted her with applying for PIP which was successful and increased her income by £101.35 per week, which equates to £5,270 per year. The Blue Badge was awarded, and the Local Authority are now looking at ways to improve her wellbeing at home.

The support we have provided to Ms Y has allowed her to live more independently and given her peace of mind.

Auriga's Support:

- Purchased a new washing machine and gas cooker
- Assisted in PIP application which was successful, increasing her weekly income
- Successfully awarded a Blue Badge
- Local authority are now supporting her wellbeing

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