

## **Appendix 1**

### **City Wide Advice Services Case Studies**

#### **Case study 1**

Jane\* had been in full time employment, but was diagnosed earlier this year with a debilitating health condition which severely affected her mobility. She unexpectedly found herself unemployed and relying on credit to meet her essential costs, leading to her accruing a significant amount of debt.

Our dedicated Money Advisers have been helping her to take steps forward by maximising her income and looking at how we can help her to clear the debt to get a fresh start. This has been challenging as Jane has been in and out of hospital, delaying us being able to obtain important information but persistence has paid off and we have successfully been able to write off £1300 worth of energy arrears via an application to the Scottish Power Trust fund and a further balance of £800 via a write off request to Lendable.

Whilst we are still awaiting a response from her final creditor, the client emailed to say:

*"I CANNOT THANK YOU ENOUGH!*

*I hope you realise how much this has made such a difference for me, you are absolutely amazing, so very grateful.*

*Thank you, thank you thank you"*

#### **Case study 2**

John\* lives with multiple health conditions and contacted us when he had a prepayment metre fitted for someone else's debts, despite providing evidence to his energy supplier that the debt was accrued before his tenancy started. The supplier was refusing to speak to him due to his name not being on the account, and this was even a challenge for us when contacting them on John's behalf through a dedicated adviser line, which shows how challenging it can be for energy customers. John had no money to top up the meter and was extremely worried about what he was going to do through the winter. Eventually, we managed to get an agreement for a credit meter to be reinstated, meaning that John could heat his home and cook for himself again, restoring some independence and wellbeing. We also helped John to explore his disability benefits as we believed he would be entitled to more support than he was getting; this has been approved and he will now get an increased award each month, as well as £1000 in back-payments; an incredibly welcome bit of news as we go into winter.

#### **Case Study 3**

Aatif\* had suffered a workplace injury and had been unable to return to work for a long time. As a result, he had built up a lot of debt with his water and gas accounts, which he was very worried about. We worked with him over a couple of weeks to gather evidence and made applications to charitable support funds, successfully getting £595 off his water bills and £800 towards his energy debts. We helped him to set up an affordable payment plan for the rest, so he is now much better off and feels better able to cope.

#### **Case Study 4**

We spoke to Karen\* at a community event; she had multiple health conditions, one of which left her reliant on a CPAP (continuous positive airways pressure) machine.

She was so worried about energy prices and keeping the machine switched on that she wasn't switching on the heating and rarely eating hot meals. She was especially anxious about her pre-payment metre running out of credit, and we explained to her that with a smart metre she would be able to set an automatic top-up; however, she couldn't afford data on her phone to operate any apps like this. Our team organised an emergency fuel voucher for Karen to help with the immediate concern, as well as getting her a SIM card with free data to help her with online support. We registered her on the Extra Care Register with Electricity North West so she will get additional support in case of power cuts, and arranged a full benefit check as we believed she might be entitled to Personal Independence Payment. Karen left feeling incredibly supported and much more positive about the weeks ahead

\*These are not their real names