

Client Story

Julia was referred to GNWCAB by her NHS GP practice. She lives with her husband and 3 children aged 14 – 16 years. Julia was in receipt of Personal Independence Payment (PIP), some Universal Credit, Child Benefit and the Scottish Child Payment.



She has various physical and mental health conditions including depression, severe osteoarthritis and haemolytic anaemia meaning she is unable to work, whilst her husband works part time and cares for Julia the rest of the time. Julia attended an appointment with just one query: to report a change in circumstances to the DWP because her healthcare needs had changed. Our adviser supported with this, advising her that she would be transferred from PIP to Social Security Scotland's Adult Disability Payment. However, as part of the CAB's holistic service, our adviser identified various other issues that Julia had not been aware of, which ultimately resulted in life changing financial gains for the family.

Our adviser met with Julia at her GP surgery as part of the Welfare Advice and Healthcare Partnership (WAHP) project, and ran a benefit check to see if she was in receipt of all the benefits she was entitled to. The adviser realised that the family had not been receiving any financial support on Universal Credit for their rent, for Julia's husband's caring responsibilities, nor for Julia's limited capability for work.

Our adviser also helped Julia complete a 'capability for work' questionnaire, which resulted in securing entitlement to the 'limited capability for work and work-related activity element' of Universal Credit, with an additional gain of £4680.72.

A total financial gain of £39,279.85 has of course been completely life changing for a family who were living in poverty thanks to the help of our adviser in Julia's GP surgery. The family have been able to pay off all their debts, relieving enormous financial pressure, and helped to ensure financial stability for the future.

£39,279.85

secured in client financial gain

"It's satisfying to get good outcomes for clients of course - especially such a lifechanging amount of money, I know from speaking to them it allowed them to make adaptations to their house and get a car that is more suitable for the client's disabilities.. But it's also frustrating that it takes someone with expertise to get people money they are entitled to, when they've actually done everything correctly and provided all the necessary info. If they hadn't come in about something else, they never would have known and it never would have been resolved. There are without doubt thousands of households in this situation. "

Advisor who supported Client