



CASE STUDY – Advice and Guidance

AP (originally from Poland, aged 56) came to ICOS in late 2021. She was facing significant financial problems, as she had had an accident at work and was unable to work. Her only income was Universal Credit, which she was receiving due, but which did not include the sickness element. She was unable to even use her heating and she was in debt with her bank, as well as a significant amount in store debt, as well as owing her social landlord over £2000. Altogether, her debt was over £4000. AP needed support with applying for PIP and to apply but needed help from ICOS to identify and find the medical documentation and describe her health problems, which included headaches and fainting, as well as other problems unrelated to the accident, such as instable sugar levels. AP spoke limited English and found herself in a very difficult situation and unable to apply for more support on her own. Her support worker provided her with support to apply for PIP, as well as to liaise with the housing association to ensure she was not evicted and that there was a repayment plan in place. She also received help to recognize her health problems, so that that her Universal Credit category could be upgraded, which happened in May 2022. Shortly afterwards, she also received a positive PIP decision.

Due to our support, her income increased and she started paying off her debts. She is now much happier and most of her debts are gone and due to an increase in her income, she feels safer and is in a better financial situation. She has also received a pension, pension credit and housing support, which she applied for with support from ICOS (due to receiving her pension, she no longer qualifies for Universal Credit, but her overall financial situation is better). She has also been able to stay at her current property- her tenancy was previously at risk due to debt.