



ADVICE WORKS IS 20!

Advice Works was established in September 2000 with the aim of improving the quality of life for vulnerable groups and communities in Renfrewshire through maximising income and managing debt.

Advice Works have generated an amazing

£204,036,929

in additional income for clients

since September 2000

Our staff have told us why they enjoy their job, and given some examples of the difference we make to people's lives

Staff Comments

I had a woman call up last week or so, I had helped her sort out her Mum's Attendance Allowance a while back (it had stopped when in hospital and then never put it back in payment when she got home) Basically the client has got quite bad now and the daughter called up to talk about it. She just wanted someone to say it is okay to get Social Work out to check Mum's needs and you are not a bad person for doing this. Sometimes it isn't just about the gains we get or the benefits we claim. It is that we are very good at building relationships and trust, so people can come back to us and feel safe doing that.

I love my job within Advice Works as I believe in its clear mission. The job is always challenging and varied as well as evolving. It provides the opportunity to bring a positive change to someone's life.

The high number of staff still in post since day one of Advice Works is testament to our dedication to provide a service tailored to benefit our customer base.

I have worked for Advice Works for 16 years and am proud to be part of a team who are dedicated to improving the lives of Renfrewshire residents. We are a committed, conscientious bunch and are highly motivated to assist our client maximise their benefits and challenge unfair decisions where they are turned down. We frequently see the difference our efforts make in improving people's lives. I particularly derive great job satisfaction from helping those who are unable for whatever reason, to navigate their way round the complex benefits system. I work a lot with elderly people which I thoroughly enjoy.

The main thing I enjoy about my role as an Assistant Income Advisor, is the amount of varied clients I get to meet per day, all with different outlooks and personalities, I enjoy communicating with a diverse range of clients

It makes me feel good to make other people feel good. It's mutually satisfying. At times it is a struggle because there really isn't anything practical you can do but at the very least we can be empathetic and supportive to vulnerable people.

Having been with Advice Works for 20years, I can honestly say that I enjoy my job immensely. It is a pleasure to be part of a great team that provides such a worthwhile service to the Community, making a huge difference to people's incomes and lives. Roll on the next 20 years! Long may we continue!

I have worked for Advice Works for almost 18 years. I have found it to be a very rewarding job especially when I have managed to significantly increase someone's income and this has had a significant impact on their standard of living. Since moving to the Cancer and Palliative Care team I have found my work to be even more rewarding, in that, I feel that I am taking the pressure off of the client financially and allowing them to concentrate on their health and any treatment they may be receiving. Advice Works have an excellent team who are all willing to help each other out whenever is necessary.

Advice Works has filled a large part of my working life and the only way to be truly satisfied is to do what you do and what you believe is great worthwhile work. And the only way to do great work is to love what you do and to help others.

I love working for Advice Works – Every day I am able to empower others to improve their financial situations and make a real difference to their life

We often meet people when they are at their lowest ebb. They are stressed and frustrated and frequently find it difficult to navigate their way around the benefits system.

We are able to reassure our clients that we will do everything we can to help them. We are non-judgemental and empathetic which helps put them at ease.

I feel we have built up a great relationship with the people of Renfrewshire and they know they can trust us to do our very best for them. Frequently we see client's returning and referring friends and family onto our service. We have established strong links with external agencies and make it our business to put clients in touch with all support agencies available in our area.

I am very proud to be a member of our dedicated, hardworking team and could not ask for a more fulfilling job

Working at Advice Works is a privilege. Without being too dramatic, we do change lives. Most of the time it doesn't even feel like work!

I have worked for Advice Work for 18 years and during this time there has been lots of staff changes and numerous changes to the location of our offices but the one thing that remains constant is the level of service we provide to our clients. We deal with some of the most vulnerable people in Renfrewshire and we are consistently told that they would be lost without our service. I genuinely believe this to be true as the benefit system can be extremely difficult to understand and the smallest mistake or misunderstanding could cause our clients benefit to be stopped meaning they are left with no money to pay rent and fuel bills or feed themselves and their families. We see the difference we make to our clients life on a daily basis, be it financially or by reducing the stress and anxiety they feel and that for me is the most rewarding aspect my job.

It's the job satisfaction I get working here, not had that elsewhere for some time. I like the fact you can take people on a journey to get the help they need, and see/hear their reactions at the end of that journey, makes me feel that I'm doing my bit to bring a bit of happiness and relief to someone else's life who may have either not got it trying themselves, or thought they maybe didn't need/qualify for help and I've helped them reach that goal.

Advice Works is a great team to be part of. I like being able to help people in vulnerable situations. We work hard to get the best possible outcomes for them. We all bring a lot of knowledge and experience together and we rely on each other for support. Advice Works has gone through many changes over the years, especially this year and I feel very supported by my management team.

I am so proud to work for Advice Works. I have been here almost since the start, and I have never stopped believing in the ethos and value of the work that myself and my colleagues do. I love when I tell someone that I work there, and they start to ask me questions, or tell me about someone they know, or themselves, who we have helped over the years. I work with a great team of people, who are supportive, caring and knowledgeable. I absolutely love my job, and care about our service so much.

I am interested & enjoy listening to the lives of fellow Renfrewshire residents & participating in the Advice Works service by providing relevant welfare & financial information to individuals who are not as well informed about financial & practical help available to improve their lives

Case Studies

I was involved in maximising the benefits for a 75 year old man who had been referred to me by Social Work. He suffers from multiple ill-health and at time of my visit, was very emaciated and bedbound. His living conditions were exceptionally poor and he couldn't afford to have a cleaner to assist him maintain basic standards in his home which he was unable to do himself.

Was only on State Pension and basic Pension Credit Guarantee. I did an Attendance Allowance claim and he was awarded the high rate. I also completed a form over phone with the Department of Work and Pensions. Initially, his benefit wasn't backdated which I discovered in my follow-up telephone call. I challenged this decision and he was been awarded £1,594.70 in backdating. Therefore, the total weekly increase in the client's benefits amount to £156.10. Between the backdated Pension Credit and Attendance Allowance, the total was £2383.55. This has obviously made a significant difference in making the client's life more comfortable

I helped to complete an ESA50 form for a client with severe mental health issues and was severely distressed about attending the service unaided. I was able to find common ground with her and provided a relaxed environment to prevent any unnecessary stress. It was identified that she was not in receipt of other benefits available to her, I was able to use the time within appointment to make an initial Personal Independence Payment call, alleviating further distress and I made a further appointment with myself in order to complete the PIP form as I already knew her health conditions and daily struggles and this provided her with a sense of consistency. Proved a successful outcome with a substantial backdated amount, enabling her to use this money to make adjustments to her home and dramatically helped the client change her lifestyle to incorporate her ongoing needs for the better

I had an older couple with many health conditions living with a very low income, e.g. would only put heating on at certain times of the day, waited at Tesco until 6pm until that days loaves went out of date. I discussed their benefit needs and made two Attendance Allowance claims, the clients were reluctant to take help at first due to pride, I put the clients at ease and reminded them what the benefit was for. After both clients received the Attendance Allowance and Carers Premiums their finances improved drastically, which meant a less stressful situation for the couple which let them enjoy their retirement after years of hard work

The client came for a duty appointment for an Attendance Allowance claim on 22/7/19 but didn't have the form. Normally, I would have organised for the form to be sent out and asked her to make another appointment but she was extremely distressed having just lost her husband in a couple of months previous so when she asked if it would be me she would see next time I agreed to make an appointment with her directly when the form arrived.

On 12/8/19 I completed the form. She attended with her daughter who explained that since her dad had passed away she was staying with her mum most nights, sleeping on a couch or sometimes in beside her mum when she needed extra support during the night. I advised I could assist them to apply for a Community Care Grant for a bed for her daughter which I then did. It was awarded a couple of days later. We also discussed the fact that there was no central heating system in the house and as an owner occupier there was no landlord who could install one. I referred the client to the Energy Management Unit to be assessed for a government grant for a central heating system.

On 17/10/19 the client's daughter text me to say Higher Rate Attendance Allowance had been awarded and a Severe Disability Premium added to her Pension Credit. She also advised that she was to have a full central heating system installed, fully funded by a government grant.

On 20/2/2020 the client's daughter text me again to say the heating system had been installed and they were now having some decorating done. She said they "can't thank you enough".

When lockdown came along during the COVID19 pandemic, the client's daughter contacted me again to say her own business would have to close and could I assist with a Universal Credit claim. At that point, I arranged for her to register with Invest and referred her to Citizens Advice Bureau's help to claim service.

I think this is a good example of the holistic service we offer, we don't just deal with the presenting issue i.e. the Attendance Allowance claim. I felt so privileged to be able to support this woman, not just with getting the money she was entitled to and the central heating but being in a position to be able to offer her ongoing support as and when required.

Referral received from the Improving the Cancer Journey team. Client lives with his wife and she gets Disability Living Allowance higher rates of both components. They are already in receipt of Pension Credit, Housing Benefit and Council Tax Reduction. Assisted client to fill out Attendance Allowance form and he was awarded the high rate so now due double Severe Disability Premium in their Pension Credit. Client already gets Carers Premium for caring for his wife. Financial gain of £223.05 per week. Client also got a Macmillan Grant of £300. Blue badge also received. Client advised Improving the Cancer Journey adviser that he was very happy with the assistance he received.

During lockdown I helped a young mum with 3 children move from being a single parent to a couple which involved moving the family onto Universal Credit. Mum is very uncertain about change and needed lots of support to get her through this . The emotional support was as valuable as the benefit advice given. Together we ensured that the family had all the information they needed to make a successful change. They are now very happily settled on Universal Credit with all the appropriate additions as carers addition etc had to be applied for . School Clothing Grants have also been applied for and the children are now settled back in school.

This was work carried out over a number of weeks and the mum certainly expressed her appreciation at the assistance given to guide her through this difficult procedure to assist her family to come together.

“Anyone who has struggled with poverty knows how extremely expensive it is to be poor” (James Baldwin)

This client (and her family) were very frustrated when she migrated from Disability Living Allowance (DLA) onto Personal Independence Payment and did not get an award. She had previously qualified for the DWP’s Access to Work program (because she was on DLA) which meant she could get a taxi to and from her part time job. She has lifelong moderate learning difficulties. She is unable to use public transport on her own due to safety concerns as she is naïve and vulnerable.

Her family have supported her throughout her life and helped her gain tenancy in a nearby flat. She was entitled to some Housing Benefit (HB) and Council Tax Reduction due to her part-time wage and Disability Premium on her HB (due to DLA award). They manage her finances and support her on a daily basis in order that she can sustain some sort of independent living.

When her DLA was stopped she was completely traumatised. She lost her place in the Access to Work program which meant she would have had to give up her work. She also lost her Disability Premium on her HB (making her rent unaffordable) so they faced the prospect of her having to give up her flat.

Her PIP appeal was successful and she was awarded PIP (standard rates of daily living and mobility). This meant she could go back on the Access to Work program and her DP was reinstated on her HB.

This has allowed her to continue with her tenancy and her job (which she loves). Her family have spent years building her confidence and promoting some level of independent living and preparing her for the future when they are not around.

I interviewed a client who has cerebral palsy and with income maximisation increased his Disability Living Allowance from Middle care and Low mobility to High mobility and High daily living and Severe Disability Premium resulting in backdate £3,280.05.

Also Severe Mental Impairment exemption awarded and backdated refund £1,699.92 for Council Tax.

Client also had multiple debts which were causing him stress however I managed to apply for a write off and this was also awarded resulting in client being debt free and more income to support his illness and disability and independent living.

I enjoy helping older people with Attendance Allowance who feel they aren't due it and just get on with it, regardless of health.

I chose this as they are mainly the generation where they don't feel entitled to get help other than a pension, and working with them to get the correct information (from our point of view) is challenging but rewarding as it gives them a different perspective on their life and shows where any help will be useful, I remember one woman say to me she didn't realise she was as not well as she was!!

I recently worked with a client and his wife as he had been in receipt of Disability Living Allowance (DLA) for a good number of years, due to the Personal Independence Payment (PIP) rules he missed the cut off date by two years, this essentially means that he had to be reassessed for PIP at age 68 years. The gentleman has previously had mouth cancer so underwent significant facial reconstruction, suffered from anxiety/depression and poor mobility. The man had a face to face assessment in his home, the health care professional then completed a report that had inaccuracies, previously my client was getting High Rate Care and High Rate Mobility from DLA. Based on her report they reduced his award to standard rate daily living and the same for his mobility, this was a loss of almost £70 per week. We discussed the risk of asking the tribunal to look at this again, but it was a point of principle as the report was incorrect in a number of details. The outcome was that even before the hearing started the judge advised me that it would be a very short discussion, and his appeal was successful and he regained both the enhanced rate for daily living and mobility, an added bonus was they owe him backdated benefit of approx. £2,500.

Client has been a longstanding client of AW and due to depression and changes to circumstances over the years she has not completely followed through any of the options available to her. She approached AW again in July 2019 and we have worked together, when she has been able to emotionally deal with her issues. She has maintained contact to advise when she felt she needed a break.

Client was previously self employed and struggling to maintain her rent payments and ongoing commitments since moving to a rented property. I advised that she could make a claim for Universal Credit to supplement her limited income, help with her rent payments and take the pressure off her when she was not in a position to work due to her health and client advised that this relieved some of her pressure. She had debts built up from a previous relationship and all in her name only totalling £57k approximately after the sale of her property. The Council Tax department were contacted with respect to outstanding arrears and a retrospective backdating meant she had a credit in her account which was refunded to her.

Client found it hard concentrating on evidence for bankruptcy. She requested that emails were sent to her guiding her along each step and support was given in getting evidence. We worked through the issues with signing documents during COVID to enable her bankruptcy application to be progressed and bankruptcy was awarded last week. Client is relieved that the debt of almost £57k is no longer an issue for her and that due to COVID the fee was waived as part of her issue was that she could not afford to pay £200 for Full Administration Bankruptcy. She has emailed her appreciation for the service provided as detailed. *“Thank you, I am so pleased that you are acting as a buffer as I fear dealing with formal serious legal and debt related matters. I really appreciate your support. I could not have gone through this process without YOU.”*

I have been working with one client since 2018 when she was diagnosed with breast cancer. At the time she was working and had some Tax Credits and some Housing Benefit. I assisted with the claim to Personal Independence Payment (PIP) and she was awarded enhanced rate for both components. This was a great help financially as my client's Statutory Sick Pay came to an end. She made a claim for new style Employment and Support Allowance and had to migrate to Universal Credit (UC) for her income related top up. This came with the usual stresses of claiming UC and the PIP kept her financially stable while it was being processed.

My client returned to me in 2019 for help with reassessment forms for UC and then PIP. At the appointment for the PIP form she told me that her UC had stopped. She had been talked out of going for the assessment by her work coach, therefore losing her limited capability for work related activity element (LCWRA). We called UC and established that my client had never been assessed for LCWRA. After many phone calls and complaints to their Complaints Resolution team, my client was awarded LCWRA until the close of her claim. I am now liaising with UC to have the whole claim reinstated. The mandatory reconsideration was turned down and an appeal is being completed.

My client was unaware that she had been given the wrong information and she is very concerned that her PIP may reduce or even stop and she will be left with her part time wage only. Part of my role is to reassure her and guide her, and try to alleviate the stress she feels.

Financial gain for client-

PIP – £151.40 per week x 52 = £7872.80 per year

UC+LCWRA - £173.49 per week paid only for 6 months = £4510.86 per year

Macmillan grant- £400.00

Mum and Dad had struggled since getting diagnosis of Ehlers-Danlos Syndrome for daughter. Dad had struggled with his mental health, hadn't been able to work, mum had had to give up work to look after daughter. They were behind in mortgage payments, Council Tax payments and all other bills. Helped mum to claim Child Disability Living Allowance for daughter, she had completed form herself and been turned down in the past. I completed a Mandatory Reconsideration and the Department of Work and Pensions (DWP) overturned their decision without appeal. Mum had been claiming Employment and Support Allowance (ESA), I advised mum to claim Carers Allowance (CA) as there was underlying entitlement.

Mum got in touch as she had stopped claiming ESA and had claimed CA for her daughter, but the CA was not in payment as she kept being told she was still receiving ESA. I made a telephone call to DWP to check that ESA claim had ended. They confirmed this so I called CA to advise that ESA is no longer in payment. The DWP Adviser immediately changed their system and confirmed that an award of CA would be made, with a payment being made the following Monday. Backdated CA of £2,976.75 and ongoing award of £66.15 per week. This will allow mum to catch up on mortgage payments, and Dad had returned to work now.

I was allocated a case to do a home visit for an elderly couple who were quite vulnerable and one of them had early onset dementia. They were living off one State Retirement Pension (SRP) and their Pension Credit (PC) had stopped. On checking with Pension Services, Mrs. A. had just been awarded SRP in her own right hence why the PC had stopped. On doing a benefit check they only missed out on PC by a small amount. Checked health issues and as Mr. A. has early onset dementia, advised applying for Attendance Allowance (AA) for him. Explained if this was awarded then Mrs. A. could apply for Carer's Allowance to trigger the Carer's Premium which would entitle them to get back on PC. After a couple of visits and form completion etc, Mr. A. was awarded AA, and they got back on PC with full Housing Benefit/Council Tax Reduction. Their income was maximised by £411 per month. They were absolutely delighted with this increase in their income, but were also delighted with the service we provided and said that without our dedicated help, patience and support they would not have known what they were entitled to, or have been able to deal with it on their own. They concluded that we are an invaluable service to the community.

My case shows the importance of looking at the whole picture. I had a client who was initially an appeal client who was awarded Enhanced Rate Mobility of Personal Independence Payment (PIP) at her latest reassessment but she wanted to appeal the decision as she had previously been in receipt of Standard Rate Daily Living as well as the Mobility. On discussion I was worried that an appeal may jeopardise her Mobility award and I explained this to her, but she still wanted to go ahead regardless. She came for her pre appeal interview with her sister, and after an indepth discussion I felt it was less of a risk than I first feared. Her appeal against the Daily Living component was unsuccessful, I requested a Statement of Reasons however didn't find any errors in law that would allow me to challenge decision despite feeling that they could have been a bit more sympathetic with her award. At this stage the client felt she did not want to take it further anyway as it was causing her too much anxiety. However, during the pre appeal interview it came to light that her sister was her carer and had previously been receiving Carers Allowance. Her sister cared for both her Mum and my client and owned a property that she rented out. When questioned about Mum it was apparent she was not in receipt of any Attendance Allowance so explained this should be claimed asap and the sister could claim Carers Allowance for looking after her mum.

So in conclusion, my client's appeal was not successful but her Mum ended up with lower rate Attendance Allowance of £58.70 pw = £3052.40 pa with a backdate of £ 880.50 and her sister was awarded Carers Allowance and put in a top up Universal Credit claim for total income of £110.31 pw = £5736.12 pa with a backdate of £859.95.

I then completed a supersession claim for my original client at the end February, and she has been awarded Standard Rate Daily Living now as well as Enhanced Rate Mobility so additional income of £58.70 pw = £3052.40 pa with a backdate of £832.00.

My initial contact with my client was as her representative at a first-tier tribunal, having been refused Personal Independence Payment (PIP). She was quite unwell at the date of decision and had reduced her hours at work but was afraid to give up work in case she was refused Employment and Support Allowance (ESA). My client lived alone and owned her property outright. She was a few pence above the limit for Council Tax Reduction (CTR)

At the PIP hearing, my client did not present well and spoke at length about her work, without emphasising how difficult her job had become. I attempted to demonstrate how she met the criteria for PIP, while still being able to carry out some work functions. However, her job was as a cleaner in a school and it was difficult to justify an award. PIP was refused at that time.

My advice to my client was to wait six months and gather evidence from healthcare professionals of ill-health and difficulty working. I completed a new PIP application giving additional information on health problems and difficulty with daily living tasks. Following assessment, she was awarded standard rate daily living and standard rate mobility. She was also entitled to an increase in Working Tax Credit as a result of the PIP award. My client attempted to carry on working for a short time but has now been off sick for seven months. Her employers are in the process of paying her off through ill-health, she was initially extremely anxious about not managing financially without her wages but the PIP award has given her confidence that she will be due ESA. She has now claimed new-style ESA and CTR.

In this case, my client was working part-time, although struggling to continue but afraid to resign. I maximised her income which allowed her to stop work as trying to carry on was affecting both her physical and mental health. She states that removing the physical challenge and emotional stress has changed her life. The fact she is better-off financially by not working is also a bonus.