

# Citizens Advice Wandsworth

## Coronavirus and our clients

*How do I get food vouchers as I am struggling at the moment my incomings don't match my outgoings.*

*Would you be able to help at all?*

**citizens  
advice**

**Wandsworth**

June 2020  
Mary-Ann Foxwell

# Service delivery

This document describes the issues and problems we are advising on, and is written further to the [report](#) we produced earlier in the pandemic. It contrasts service data during the lockdown period to-date with the same 12 week period last year.

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	<b>1<sup>st</sup> March – 1<sup>st</sup> June</b>	
	<b>2019</b>	<b>2020</b>
<b>Number of advice contacts</b>	2920	3001
<b>Issues advised on</b>	4749	6663
<b>Individual clients advised</b>	2323	2301

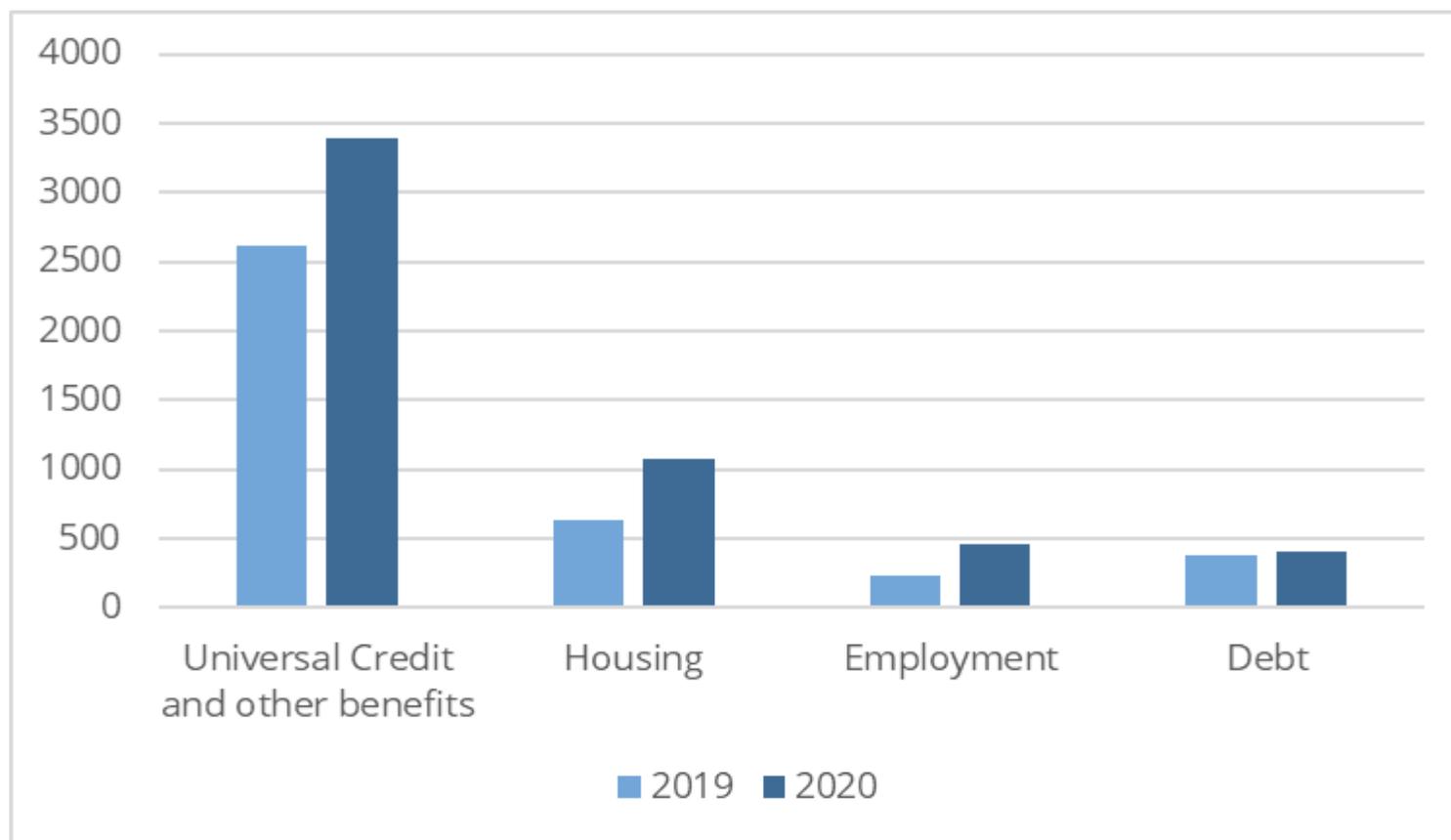
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The table above shows that we are assisting a similar number of clients – but people are coming to us with more problems. Currently each client is presenting with roughly three issues (compared to an average of two in the same period last year).

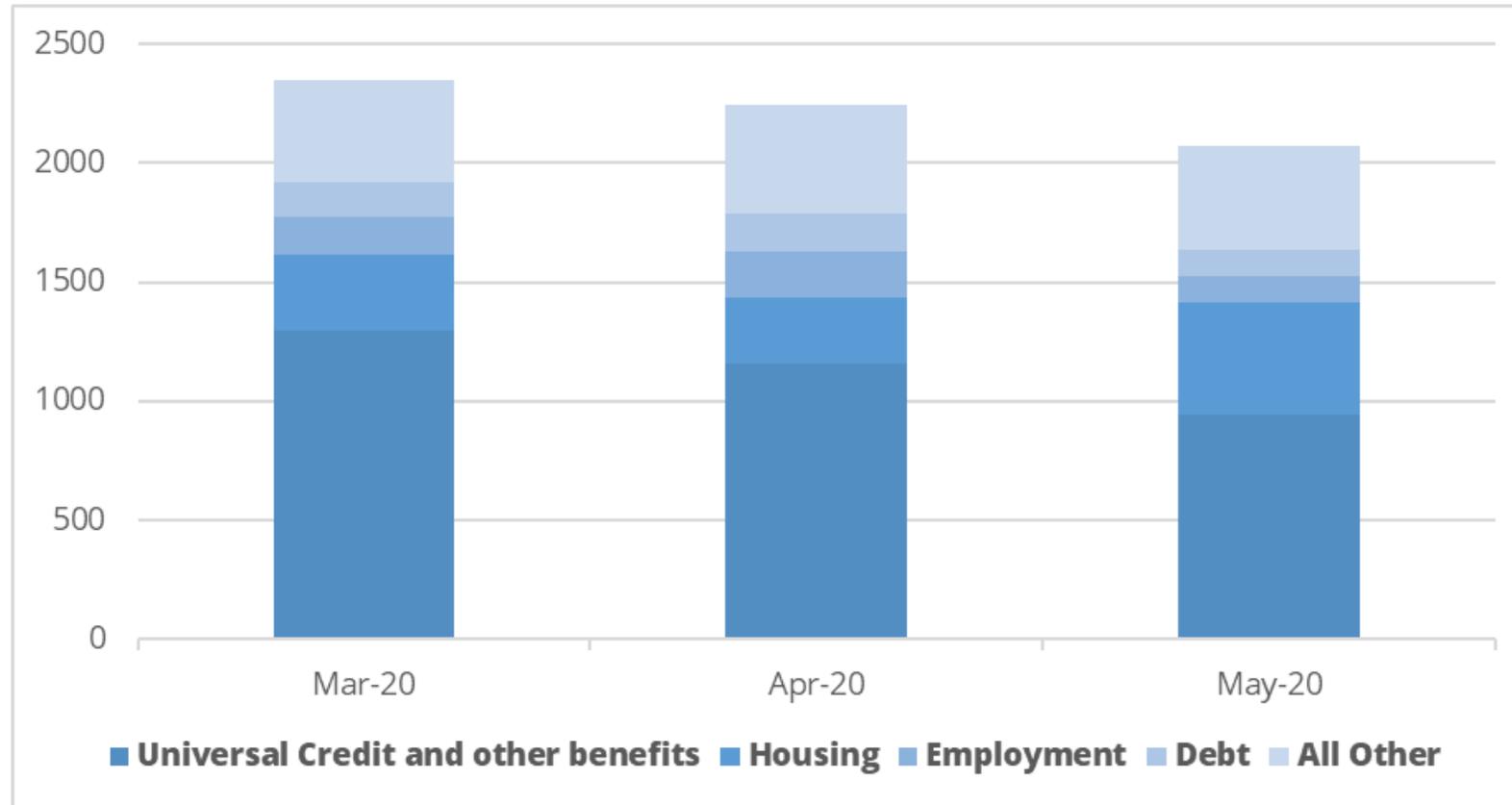
Most frequently people come to us because their income has dropped and they want to know about claiming benefits. Their questions about eligibility often overlap with debt/housing or employment issues – and most commonly the client also has an immediate hardship issue.

# A comparison of overall issues helped with in the 12 weeks of lockdown

Unsurprisingly, overall we have seen a significant rise in the numbers of clients seeking help with Universal Credit, Housing and Employment issues.



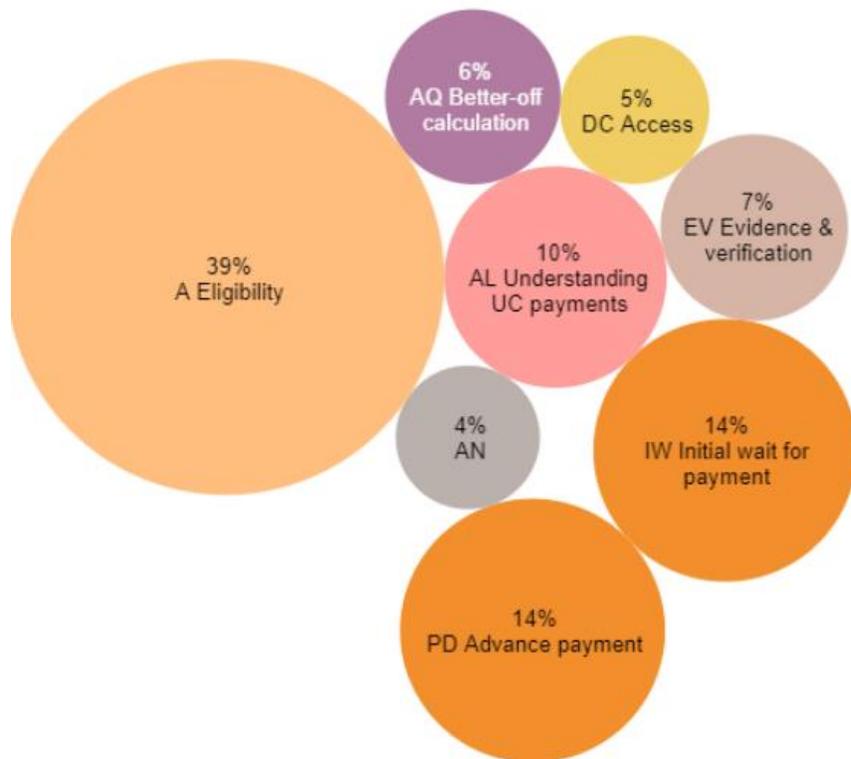
# Changes in presenting issues



As the weeks have passed the number of people wanting advice about making benefit claims, and about their employment has reduced. Meanwhile, more clients are seeking advice about housing, and more are presenting in extreme hardship. This report gives some information about what lies underneath these headline trends.

# Universal Credit

Most of our Universal Credit (UC) enquiries (58%) are from people finding out how to make an initial claim. Sometimes people are faced with hard choices - because claiming UC following a job loss will result in the ending of legacy benefits. Many clients are claiming UC for the first time - and are surprised about how low the awards are. Particularly people are worried when UC doesn't cover all their rent.



"My Dad has been unable to return to the UK from abroad - where he went in February to see my Grandfather who was unwell because of the Coronavirus. My Mother has been struggling to pay the rent because she has no income whilst my Dad is away (he is self-employed). Can we claim Universal Credit?"

"I made an application for unemployment benefit and they send rejection letter, that I don't qualify for job seekers allowance. They told me, in the same letter to get in touch with them, and I have been trying to get access to them through telephone to no avail. I lodged my application the 7th of April. Can you help?"

"My UC has increased which I needed a lot. But the benefit cap is now nearly £100. So I have no extra money. Has the cap been raised in line with the increases in benefit during the Covid-19 crisis?"

# Housing

Housing issues have been rising over the lockdown period. Issues with private landlords (see extract from graph below) have been particularly common, and we have been contacted by several clients threatened with eviction – despite the current eviction ban. We are extremely worried about the impact of the ban being lifted later this summer.



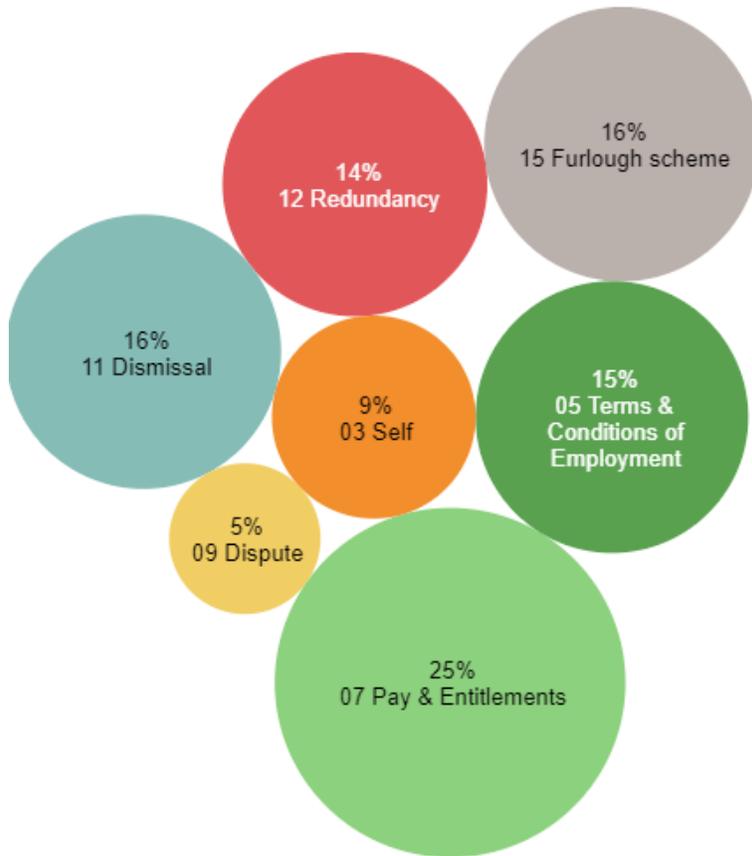
"We are now both unemployed and the Landlord has threatened eviction if we cannot pay the rent. We have no money for food and the next UC payment is not due for 2 weeks."

"When I told my partner I was pregnant he left and did not return. I kept working but wasn't able to keep my room and had to leave and move in with a friend. I've had my baby now and can't stay here anymore. The Council won't answer the phone. Please help"

"I was living with my employer rent free for last 15 years as I was helping with her care needs as she has Alzheimer's. I was told to leave the property by her daughter due to Coronavirus. I suffer Depression myself and would like help on making a homeless application please."

# Employment

Initially we have had a 200% increase in employment queries, these have reduced - but are still double what we would usually receive. Increasingly, queries are shifting from questions about furlough to questions about dismissal and redundancy. Also we are advising more on employment disputes and the fairness of decisions. We anticipate discrimination becoming a significant issue.



"I've been on furlough and now my boss has said because I'm pregnant there is no point keeping me on. He has ended my contract early. Can he do this, and what pay will I get?"

"Until 5 weeks ago, I was an agency worker as a hospital carer. I complained about the lack of PPE. I have not been offered any work since as the agency says 'hospitals are not hiring any more.'"

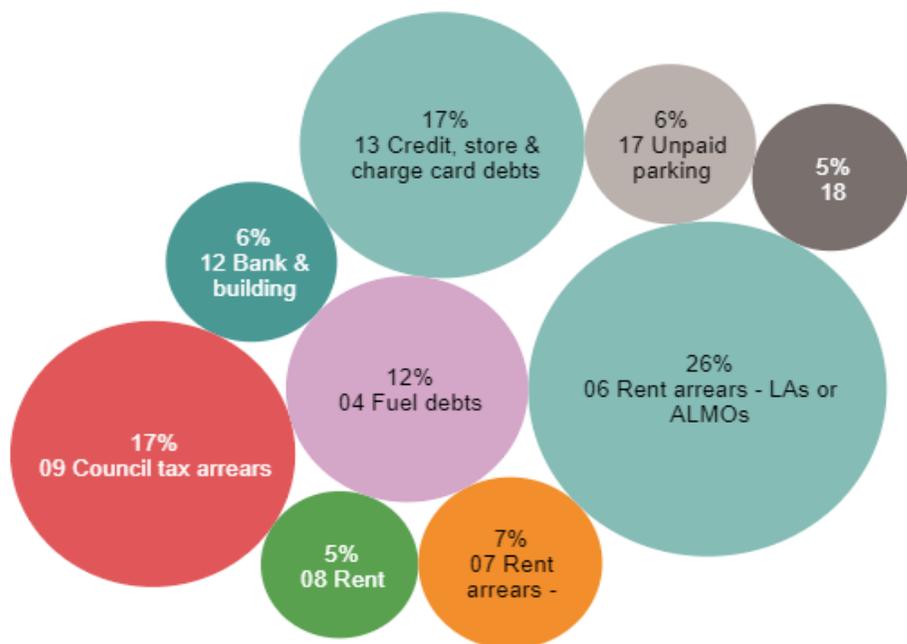
"I normally work 37 hours a week as bank staff. I have Rheumatoid arthritis and I am now shielding and so can't work. I have applied for UC. Is there anything else that can help?"

# Debt

More clients than ever tell us: 'we don't have enough money to live on' .

The suspension of bailiff and eviction action is currently protecting these residents. We are really concerned about what will happen when these protections are lifted, particularly as we know many residents have rent arrears.

"I was self-employed, but my business closed on 16th March due to Corona virus pandemic. I began receiving UC in March. I have bills and debts which I have tried to repay. I have now cancelled my direct debits due in March and April. The next UC payment is due end of this month and I need food assistance until then."



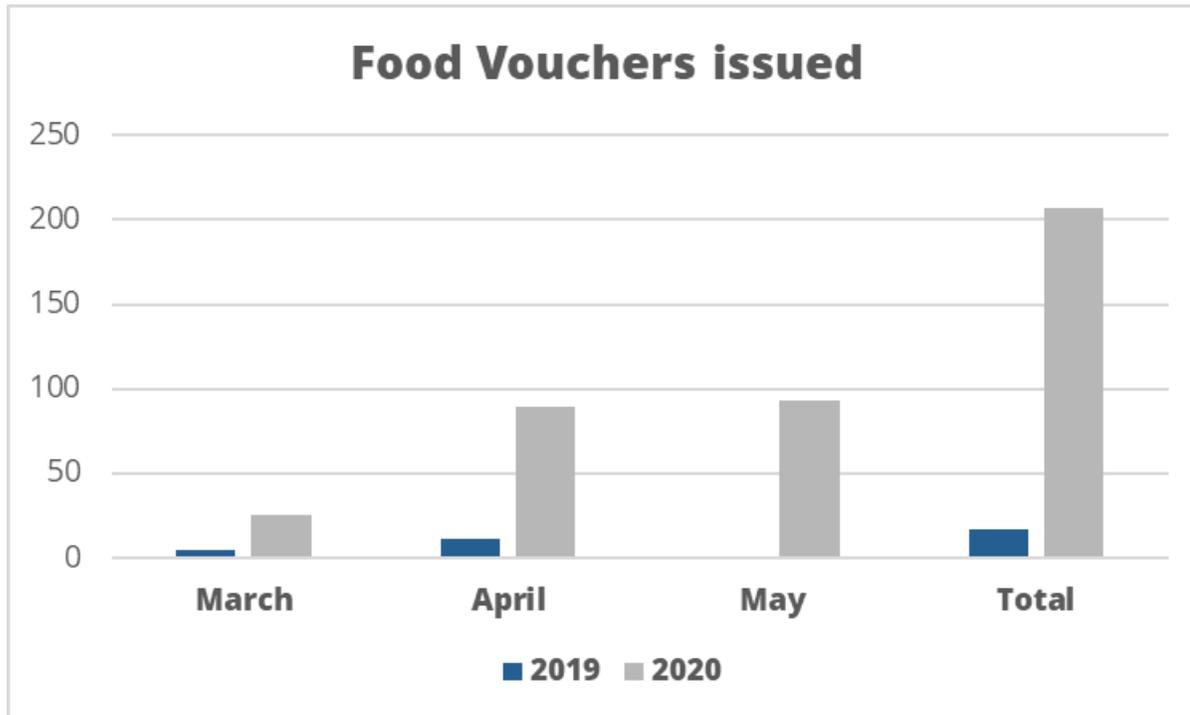
"I have not paid my gas or electricity for the last 2 months. My rent is due this week. I have been using my credit card to pay my rent and have outstanding debt of £1,200. I cannot pay my bills and support my family."

"I'm in debt and have £1,000 rent arrears. I've approached step change and have now sorted out a repayment plan but am short on shopping money and I have a 15 year old teen that eats alot especially since he's been off school"

# Hardship

As well as providing advice we refer clients in hardship to local sources of emotional and practical support. We make charity applications for clients, and issue foodbank vouchers. Over the last 12 weeks we have issued 207 foodbank vouchers – compared to 17 over the same period last year. We are noticing demand for food vouchers increasing almost daily.

“I am incurring extra costs on food as my daughter is currently unable to attend school due to Coronavirus - she is entitled to free school meals – I have received some vouchers but not had any for some weeks now. I am feeling very anxious are there any talking therapies available locally?”

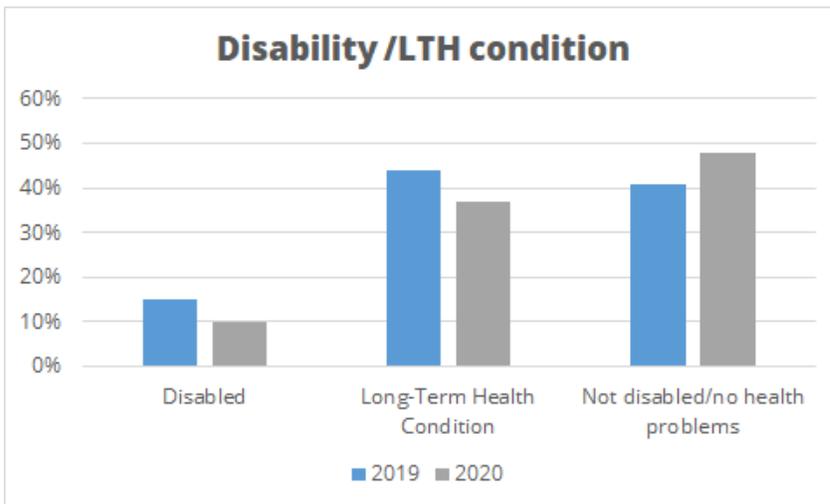
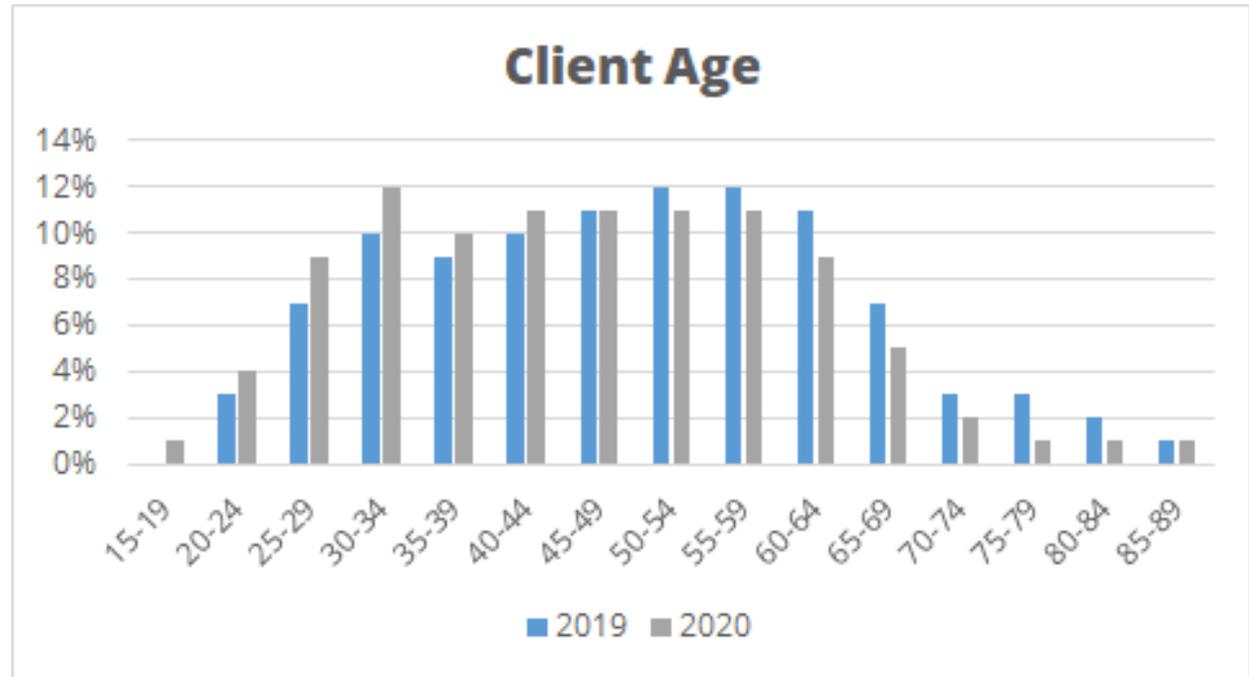
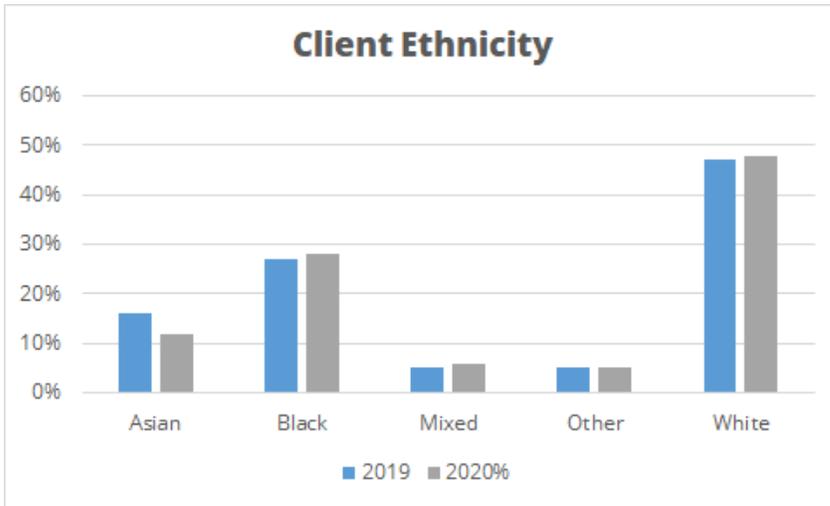


“I am struggling with food. I have tried to borrow money. I have no money and I have two young children. I was told I can apply for a box of food for the week but I’m not sure how to apply.”

‘Since Covid-19 I have been skipping breakfast and lunch so that there is food for my son. My wife works but because I am disabled, she only works part-time. We put an amount of money aside for food every month, but it is not enough for all of us. Can you help?’

# Our client profile

We are worried that for some people the loss of face to face access to our services is a barrier to getting help. Our client profile has changed; fewer older people, fewer Asian people and fewer people with disabilities are contacting us compared to the same period last year.



We have worked hard to establish referral routes with partner organisations and are always keen to develop relationships with, and provide support to, our community and faith partners. Our service is **free, independent and confidential**, and we use Language Line interpreting services whenever we identify a language barrier.

# What's next?

**For residents:** The Government have taken welcome steps to protect people and jobs. The furlough scheme, support for the self-employed and Universal Credit changes put much-needed money in people's pockets. Mortgage holidays and a temporary pause in evictions and bailiff action helped to reassure people they wouldn't lose their homes, or possessions, during lockdown.

Despite this, we know that many people are increasingly experiencing real hardship.

**We are concerned that as the Government concessions are lifted people will lose their jobs, and will at the same time lose the measures that protect them.**

**For CAW:** As lockdown lifts our regular clients will return – needing help with benefit reassessments, making claims and managing their paperwork. We'll also have residents who will need our help for the first time; help with making claims, managing debt, negotiating with employers and maintaining their tenancies.

As well as managing increased demand we need to reconfigure our services and premises; we are determined to equip ourselves so we can provide a service to those clients who depend on face to face help from us.

We are pleased to be able to support residents at this time. We are recruiting additional volunteers and are seeking extra funding to increase our capacity in order that we are prepared to meet the increased demand for our help.

# Contact

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