

Citizens Advice Wandsworth

Coronavirus and our clients

**citizens
advice**

Wandsworth

30th April 2020
Mary-Ann Foxwell

Service delivery

Since the 23rd March 2020 our services have all been delivered remotely. We have maintained our capacity. This document describes the issues and problems we are advising on.

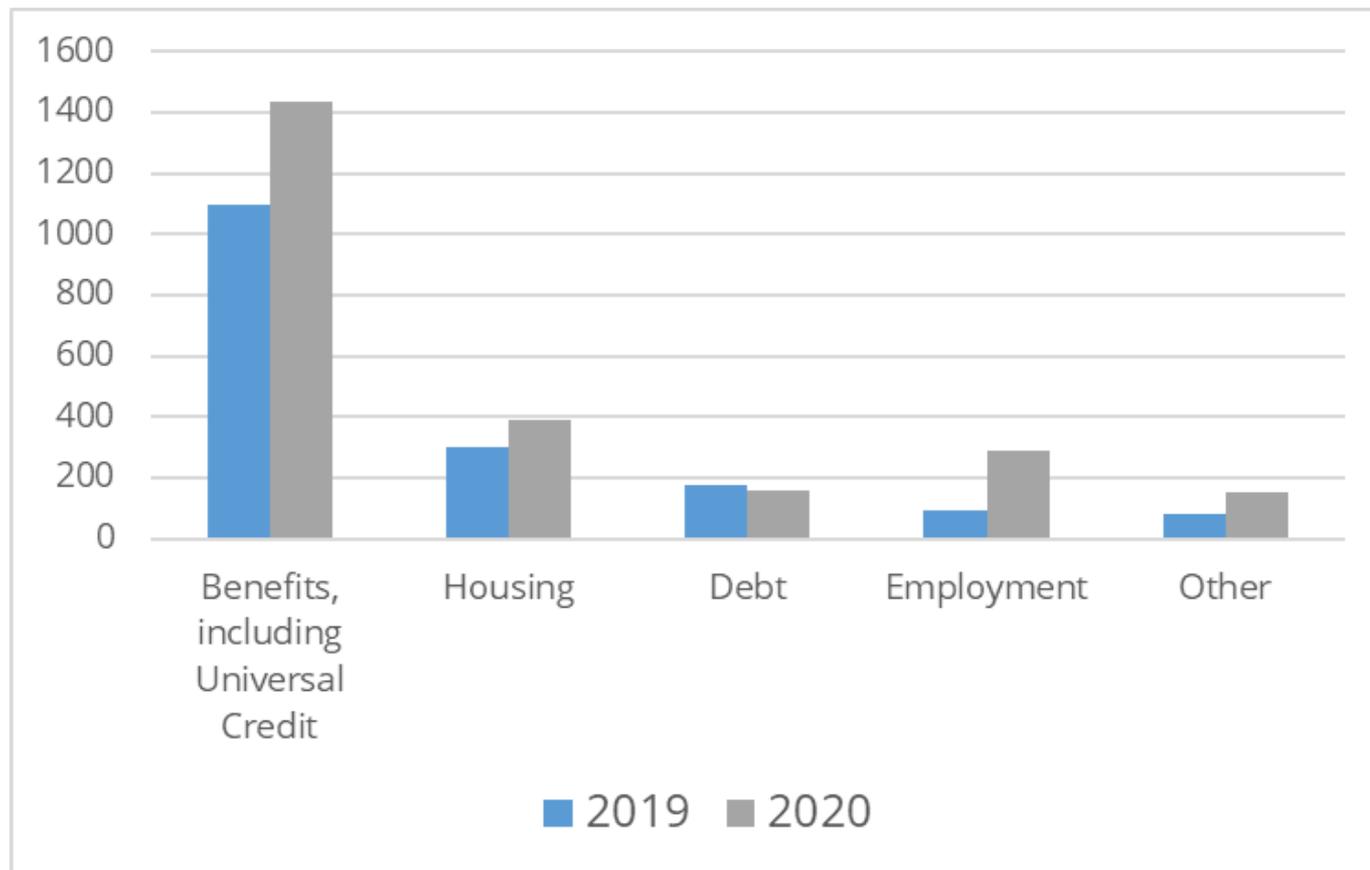
It contrasts service data during the lockdown period to date with the same 5 week period last year.

	23rd March – 29th April	
	2019	2020
Number of advice contacts	1479	1407
Issues advised on	2104	2706
Individual clients advised	825	920

Clients contact us by calling our Adviceline, and via our web referral form. Partners have continued to refer residents to us. We are staying in touch with existing clients.

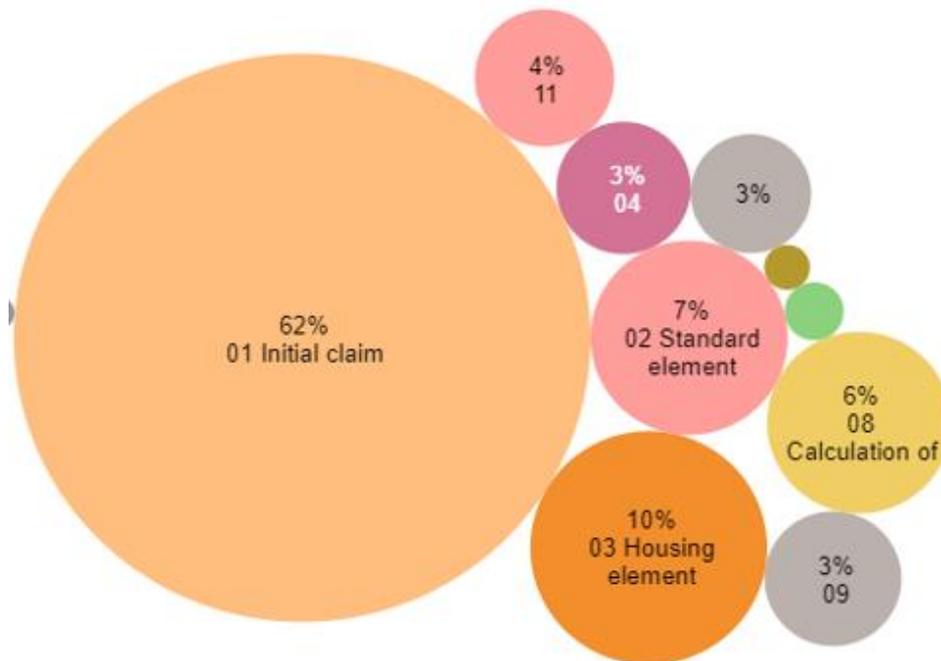
A comparison of issues helped with in the 5 weeks since 23rd March

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



Universal Credit

62% of all Universal Credit enquiries have been from people finding out how to make an initial claim. Many enquiries are from people who have never claimed benefits before – they have no idea what is involved, or how much support they will get.

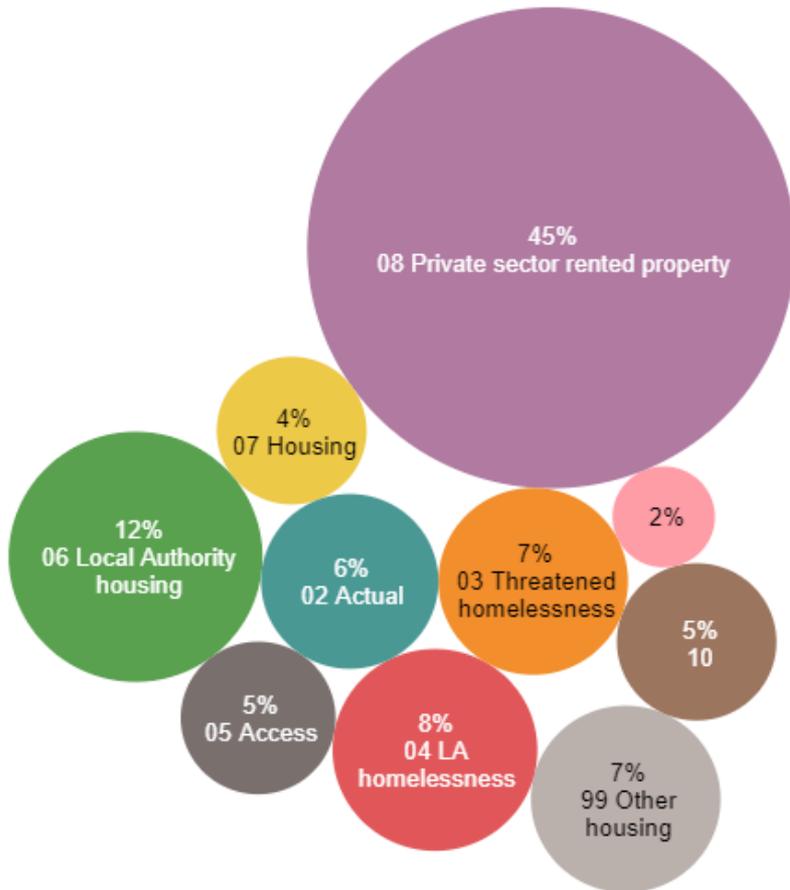


'I lost my job and I really need financial help as I need to pay rent food insurance and my other all bills'

'I'm a freelancer, my work has all ended. I want to know if I apply for universal Credit will it affect my claim for a pay out in June that the government is supposed to give all freelancers?'

Housing

Housing issues are common; despite the current protection from eviction many tenants have contacted us with landlord issues, and concerns about paying rent.



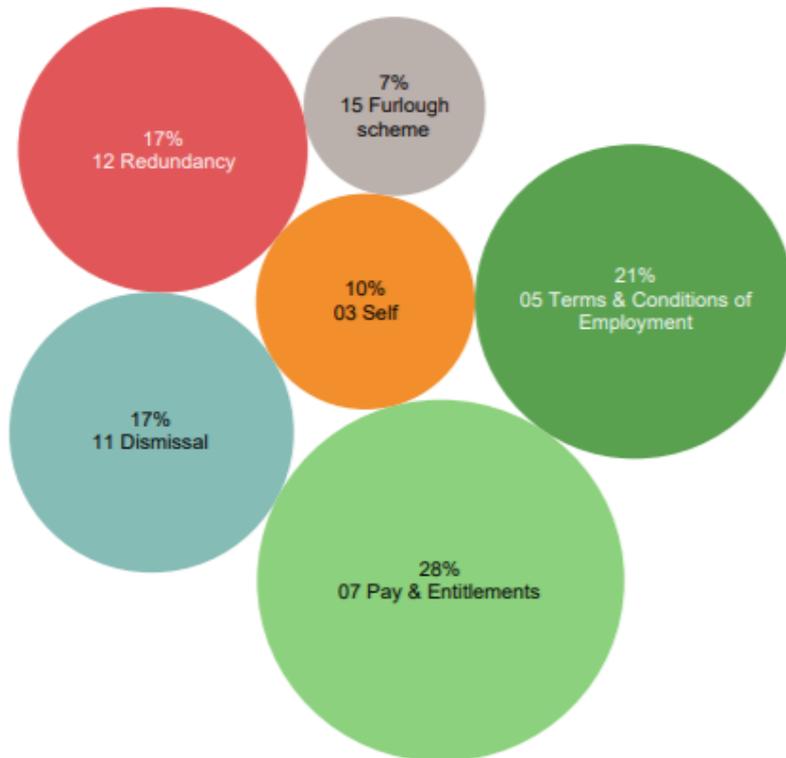
Young people in shared houses are really worried about their rent liability when housemates have left.

People claiming UC for the first time are surprised it doesn't cover their rent.

'Me and my husband both lost jobs as result of Coronavirus I was a cleaner he worked in restaurant. We have two children. Our rent is £1405 a month. We have no income and owe 1 month's rent so far. The landlord has told us we must leave the property by the 10th May'

Employment

We have had an over 200% increase in employment queries. These queries have been from people checking whether their dismissal is fair – or whether they should have been furloughed, checking notice periods, whether they should get sick pay, and querying their employment status



03 Self Employment/Business

'My boss has said because I'm on a zero hours contract they don't need to keep me on. I've worked for them for two years. I'm a student, I relied on my wages. Can they do this?'

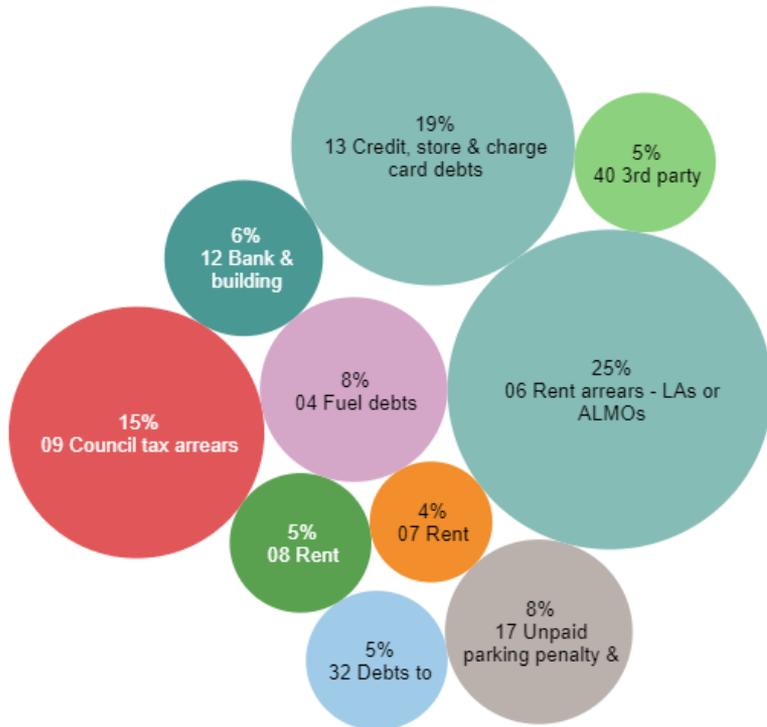
'I have sickle cell and have been recommended to self-isolate for 12 weeks to avoid catching Coronavirus. But when I told my employers they were not interested and said I have to continue working if I want to get paid'

'I was about to start a new job, but my new employer wants to delay my start date. I can't afford a gap in wages, what can I do?'

Debt

We have had fewer debt queries than usual. However, this is the area we have most concern about as the lockdown and government concessions ease. We know that people are struggling financially; they are using credit, and tell us that they are not able to pay their bills – including their rent and Council Tax.

'I am single and live with my 4 children. I get UC and am struggling. I have debts of £7000 and haven't received any vouchers for the children's meals, I don't want to borrow more money'



'I am wondering if you can help with a debt problem I have had my IVA canceled because at the moment I have no work – now I'm not paying off my old debts and I'm having to borrow more'

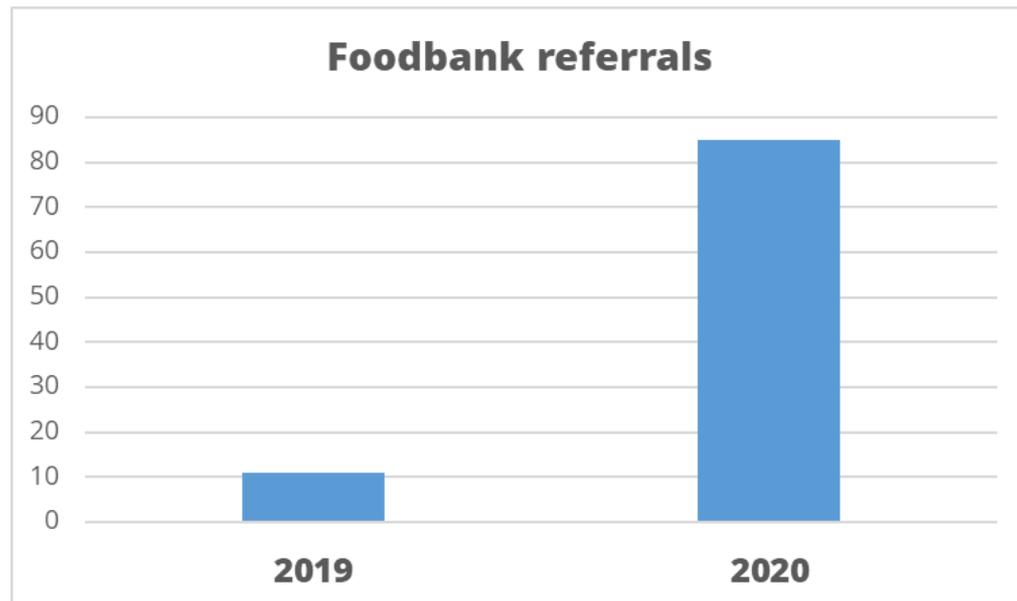
'Due to increase prices in shops where I live and electric useage has increased my universal credit money has run out and I have nothing left for food. I try to economise, however the shop I use has inflated its process which has used all my money up'

Other

We record referrals to foodbanks and other charitable support as 'other'. The massive increase in numbers of FB referrals indicates the increasing levels of hardship our clients are presenting with. Many people have no safety net; when their income stops there is nothing to pay for essentials. People without recourse to public funds are particularly drastically hit when work ends.

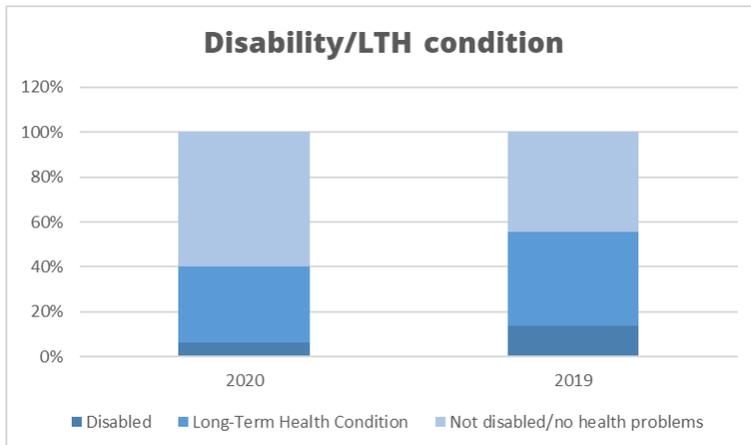
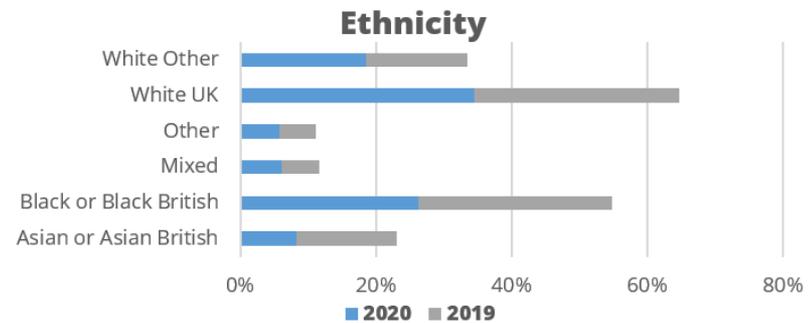
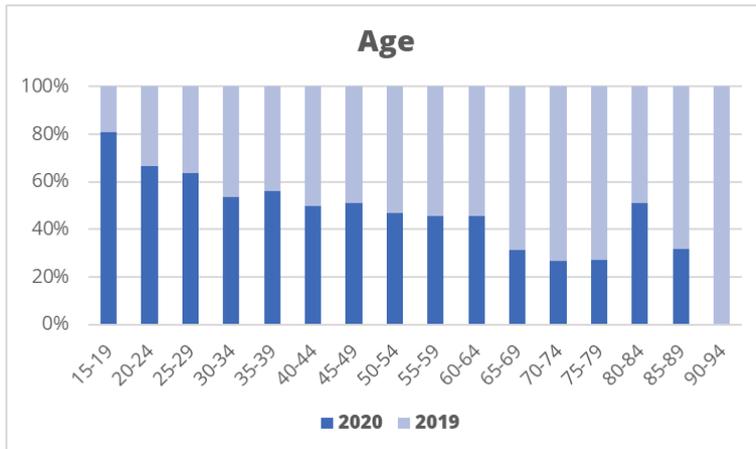
'I am on a visa with no public funds. I have been made redundant in feb 2020 and cannot get a job due to covid-19. Can I receive universal credit, how do I pay rent and eat?'

'I am finding it hard to manage. Food is more expensive and I have had to buy my own incontinence pads as no delivery now - they are very expensive. Also electricity charging problems as shops are not open all time, and I asked taxi driver to do my charging and he has not returned. I am on ESA and PIP and wonder if I could get a food voucher for help please. I can pay back once all is back to normal'



Our client profile

Approximately 80% of our enquiries relate to the coronavirus crisis. Many of the people coming to us for advice and information are experiencing immediate hardship and crisis.



However, we note that the profile of people contacting us has changed. Anecdotally, higher numbers of younger professionals are coming to us. We are concerned that our traditional client base find our new access routes more challenging, and that their delay in seeking help may be storing up issues for when the lockdown ends.

What's next?

For residents: The Government have taken unprecedented steps to protect people and jobs. The furlough scheme, support for the self-employed and Universal Credit changes are putting much-needed money in people's pockets. Mortgage holidays and a temporary pause in evictions and bailiff action are helping to reassure people they won't lose their homes, or possessions, during this time. Despite this, we know that many people are experiencing real hardship. **We are concerned that as these concessions are lifted people will lose their jobs, and will at the same time lose the measures that project 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 will 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, are seeking additional funding to increase our capacity, but nonetheless **we are worried about how we are going to meet the increased demand for our help.**

Contact

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