

12 months in:

The impact of coronavirus on our clients

"I couldn't even talk to my family or my friends to ask for anything because my phone was cut off. I couldn't even visit them because of lockdown"



"I was laid off from work and... evicted by my landlord because he didn't want to deal with anyone on benefits... What I had wasn't even enough for my rent and there was nothing to buy food"

"Around 11.30 in the evening they cancelled my shift. After that, I didn't work at all"



**citizens
advice**

Wandsworth

June 2021

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Introduction

At Citizens Advice Wandsworth (CAW) we offer free and impartial advice to help people solve their problems and find a way forward. We also spot patterns in the problems that people bring us, and work to address these underlying issues.

The Report

This report follows on from our [6 Months In](#) report that examined the issues local residents brought to us during the earlier coronavirus period. In this document we use our service data, anonymised client stories and direct quotations from client messages in order to illustrate the impact that the pandemic continues to have on our clients. We are very grateful to those of our clients who have allowed us to film their stories, you can watch these [on our website](#).

In the recommendations section we consider how we, and local partners, can work differently and better to address the problems that clients come to us with; preventing local issues and hardship and reducing the need for our advice.

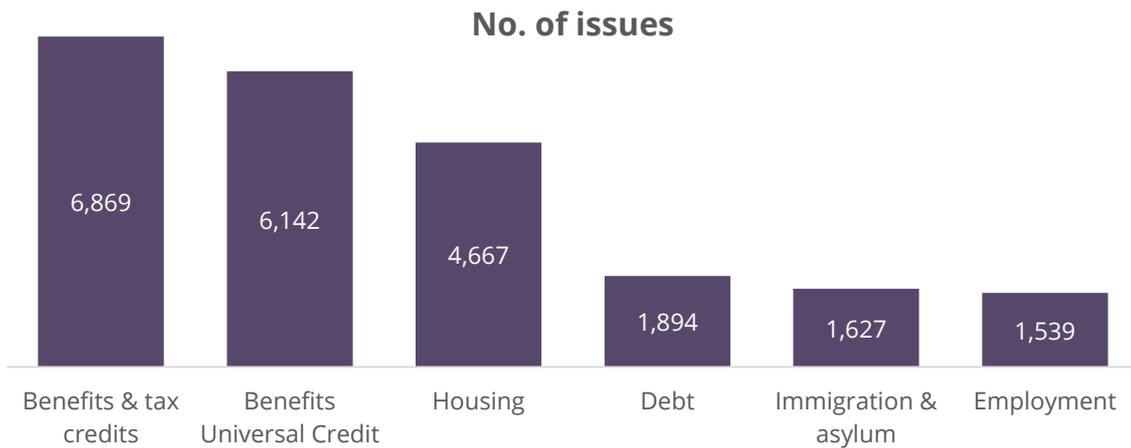
Summary

Between 1st April 2020 and 31st March 2021, we advised **9,096** people on **27,108 issues**. Over the last year, we've observed a change in the pattern of issues clients have brought to us; since our last coronavirus impact report, we've advised even more clients about housing and employment. More people are still coming to us in crisis and with problems that have already become acute, as illustrated by the fact that the number of food vouchers we issue has increased by more than 500%.

Anecdotally, we've also noticed increasing numbers of clients disclosing mental health issues, issues that relate to domestic violence, and problems that stem from a lack of digital access and/or literacy.

The pandemic has also brought benefits; we have a closer and more responsive relationship with our Council colleagues which has helped us to escalate and address issues quicker. Relationships with our community and voluntary sector partners has further improved; leading to more joined-up services and good inter-agency referral relationships.

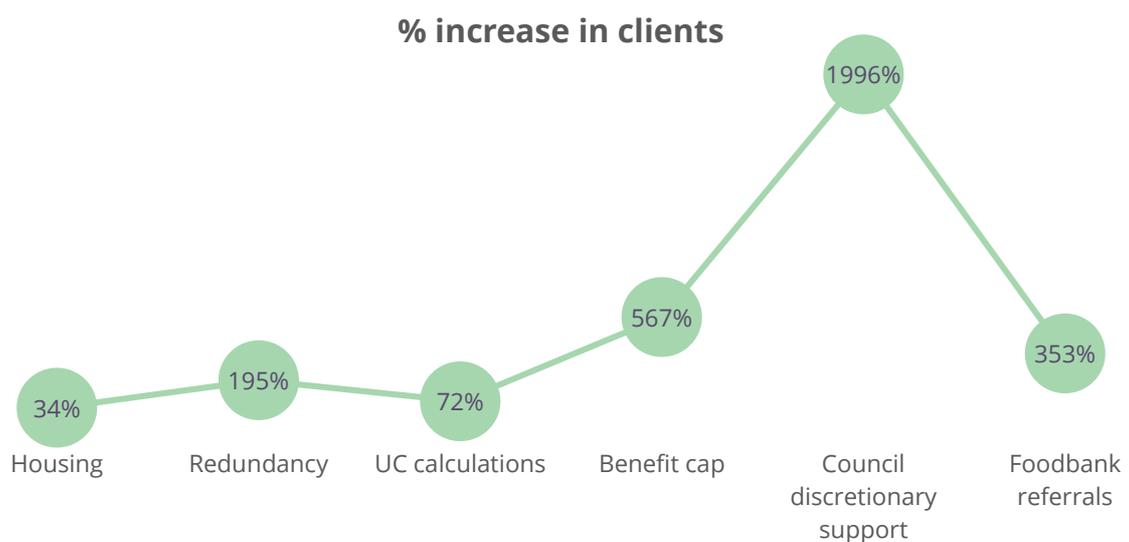
Our Picture



At CAW, our data has mostly followed national trends. More clients have come to us about employment, specifically seeking advice about redundancy, dismissals and finding work. While we had many enquiries about furlough and the support available for self-employed workers at the beginning of the coronavirus period, the number of clients seeking this advice has since declined.

Benefits and Universal Credit were our biggest issues in the last year, reflecting the high demand for financial support. However, we have seen more clients experiencing hardship as benefits have inadequately met living costs. This is reflected by more referrals made to foodbanks and the council's discretionary social fund as well as more clients coming to us about the benefit cap.

We have also seen a rise in housing issues - particularly about the private rented sector. With reductions in income, clients have reported falling into rent arrears to private landlords.



Service demand



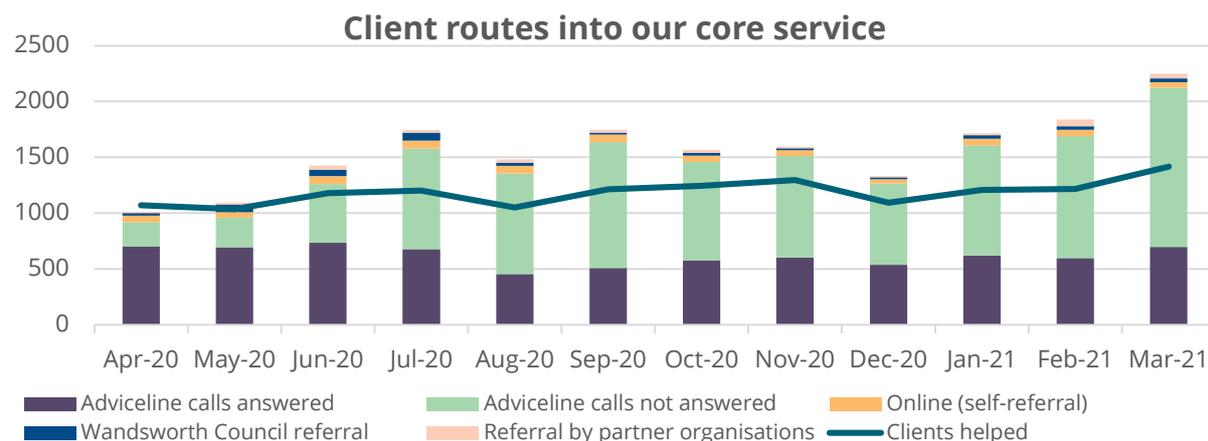
Despite the transition to remote service delivery we were able to advise almost as many clients as in the previous year; in 2019-20 we helped 10,136 clients compared to 9,096 clients in 2020-21. The number of page views for our online information and self-help resources doubled during the same period; reflecting residents new needs for information.

Adviceline

Unsurprisingly, demand for our Adviceline service rose in 20-21. Although we were able to answer 25% more Adviceline calls in comparison to the previous year, the demand for our advice, combined with the complexity of issues presented, and limitations on our capacity means we consistently answer only 40% of callers.

Referrals

Since lockdown in March we have continued to strengthen our local referral relationships (e.g. with social services and schools) – to ensure direct access to as many vulnerable local people as possible. Referrals into our core service have increased significantly during the year. The graph above doesn't contain information about our separately funded services, demand for many of these projects has changed significantly for example referrals for our GP advice service increased by 40%.



Level of support

We have changed how we work, and across the organisation, our team are spending longer with individual clients, particularly where they are vulnerable or their issue is urgent. This is in-part because remote-working arrangements mean client problems take longer to resolve, it's also because people

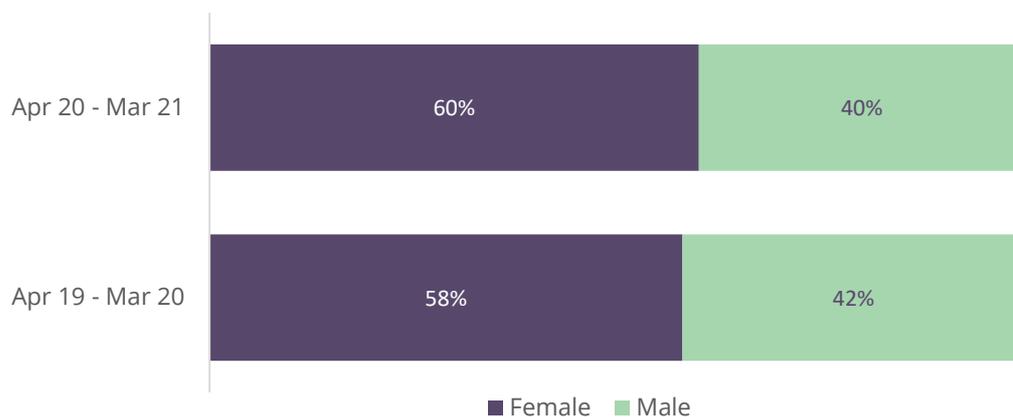
are coming to us with more complex issues which are more likely to require ongoing support.

Client Profile

We have worked hard to remove as many barriers to access to our services as possible. Our Adviceline service is free and we provide interpreting services to all clients who need it; during the 12 months in question we provided 455 clients with 170 hours of interpreted help – most commonly in Romanian, Urdu, Polish, Spanish and Somali. Where restrictions have allowed we have provided face to face help to clients with the greatest needs, and we have worked hard to build good referral relationships with organisations we know are in-touch with people for whom our telephone and online services are hardest to access.

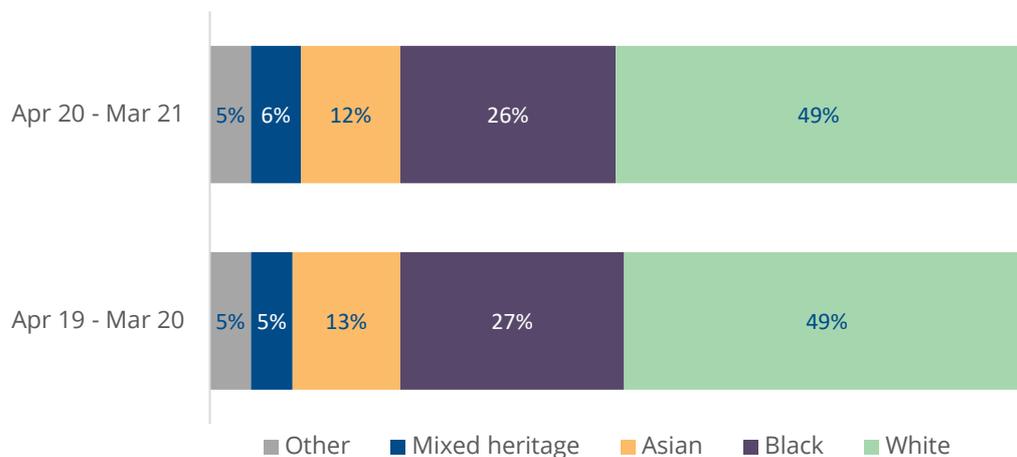
Gender

The proportion of female and male clients using our service doesn't appear to have significantly changed during the pandemic.



Ethnicity

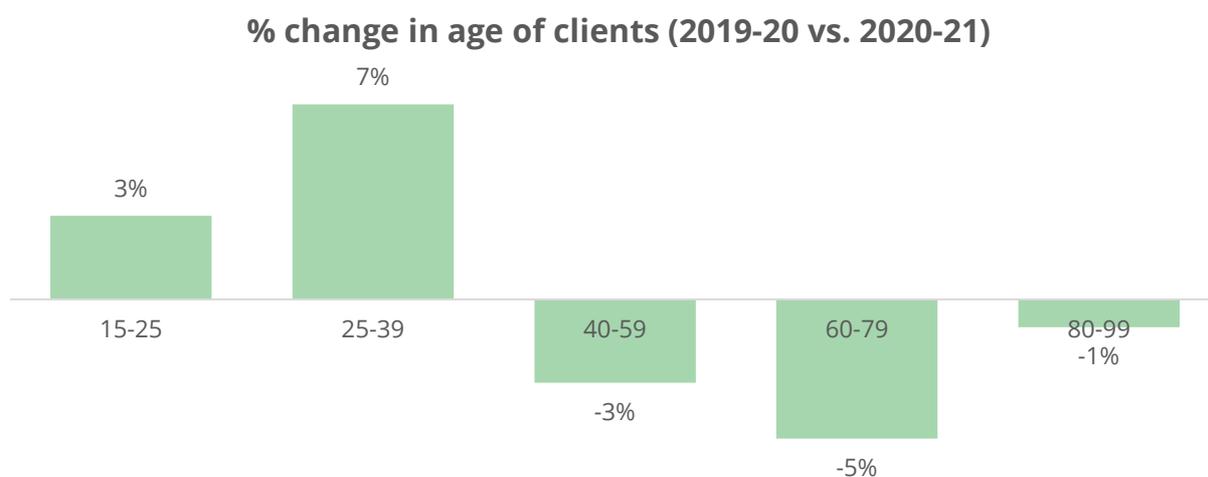
Similarly, the ethnic profile of our clients has remained similar to pre-pandemic levels.



Age

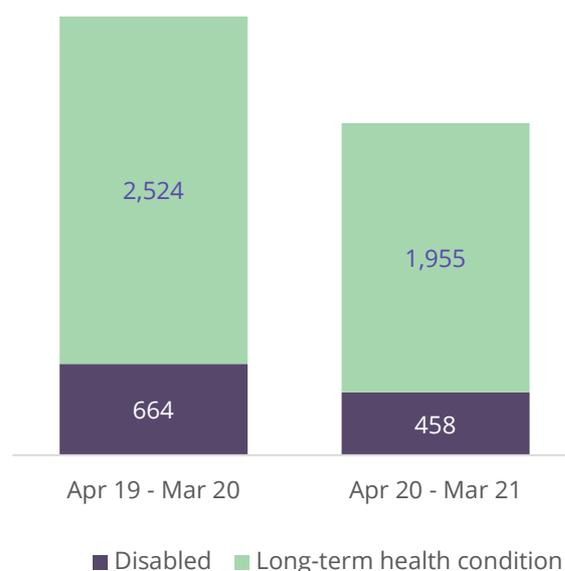
We have seen changes in the proportion of different age groups using our service. In particular more younger people have sought advice from us. This may reflect the growing need for advice among young people in insecure employment – and related housing issues. The Office for National Statistics found that those aged under 30 have been more likely to be impacted by shocks to the labour market with a higher likelihood of being furloughed and experiencing a reduction in income.¹

On the other hand, fewer older clients used our service in the last year. This may be due in part to the shift to digital and telephone advice services during the lockdowns that may have been less accessible to our older clients.



Disability

We have seen a reduction in the number of clients with disabilities or long-term health conditions accessing our service. This may reflect the pausing of reviews and assessments for disability benefits in the last year. We are concerned that it may also reflect the challenges people with some disabilities may have with accessing our services remotely.



¹ Office for National Statistics. (2021) Labour market overview, UK: April 2021. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/april2021#pay-as-you-earn-real-time-information>

Housing

The majority of issues related to housing have grown in the last year. However, we did see a 32% reduction in issues related to owner occupier properties. We also saw fewer cases of actual and threatened homelessness due to the eviction ban and the Everyone In initiative.



2,180
people came to us about housing issues

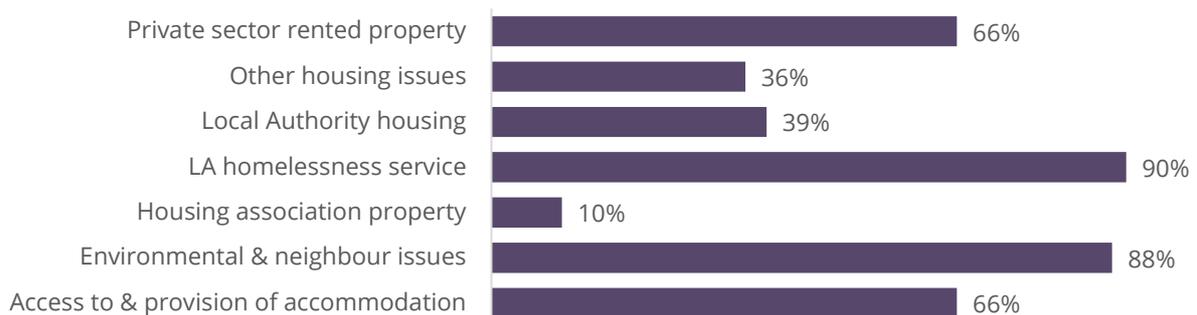


71%
increase in clients coming to us about allocations



66%
increase in private sector rented property issues

% increase in housing issues



Housing allocations

Last year more clients approached us for help with social housing allocations. In London a shortage of social housing means that even people with high priority can wait several years to be rehoused. This is a longstanding issue but being forced to stay at home appears to have increased frustration and discomfort for residents who were already in unsuitable accommodation. Exacerbating this is difficulty reaching the council department responsible for allocations, even to ask straightforward questions about priority, placement and estimated wait time.

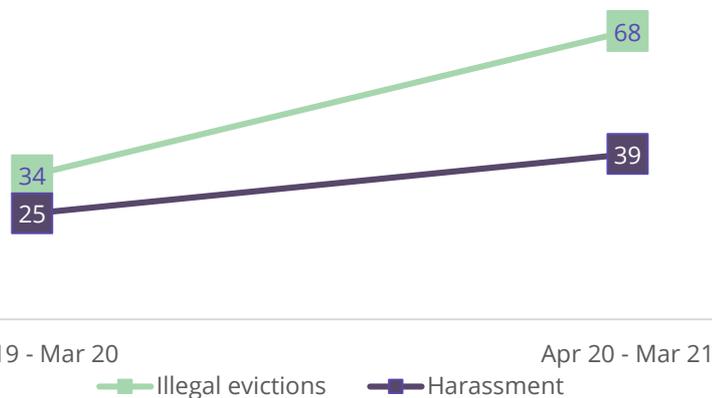


Anika lives with her partner, two children, and her adult autistic son in a 2 bed council flat. The property is overcrowded, and damp is worsening her health issues. Anika urgently needs to move to a more suitable property. However, it's been difficult to get through to her housing officer to find out how long it will take to be housed.

Sinead and her newborn baby live in temporary accommodation while they wait to be rehoused. But Sinead feels that the harassment she's faced in the neighborhood, social isolation, and issues with heating have negatively impacted her mental health. She desperately wants to be rehoused soon.

Private Rented Sector

Despite the eviction ban, we saw a sharp increase in cases of private landlords unlawfully evicting tenants. More clients have also come to us about landlord harassment.



During lockdown, **Mei's** landlord demanded that she leave the property within a month. When Mei refused, her landlord sent people around to the house to harass and intimidate her. Mei is frightened and fears she will be made homeless.

Joe was told to leave his property because his landlord wanted it vacated due to Coronavirus. The landlord cut off utility supplies and verbally threatened Joe to force him into leaving. However, Joe has no deposit to find alternative housing.

Issues for Landlords

While the majority of the clients we advise about housing issues are tenants, we've had some enquiries from landlords over the last year. With some tenants unable to make rent payments, some landlords have themselves experienced hardship. With the ban on evictions, suspension of court proceedings, and backlog of cases some landlords will have to wait a long time to regain possession of property.

"I am at my wit's end. The costs we are incurring are extensive and I feel absolutely powerless. We are not commercial landlords, after paying the mortgage, fees, associated property costs and tax, we were not making a profit renting our home out."

Employment

As we first went into a national lockdown, many clients came to us uncertain about the future of their work. We advised many clients about the Government's **Self-Employment**

Income Support Scheme (SEISS)

and the **Furlough Scheme**. Many

of these clients were employed in the hospitality, construction, and travel industries. We also advised many gig workers and those in insecure employment.



29%
increase in
clients coming to
us about
employment

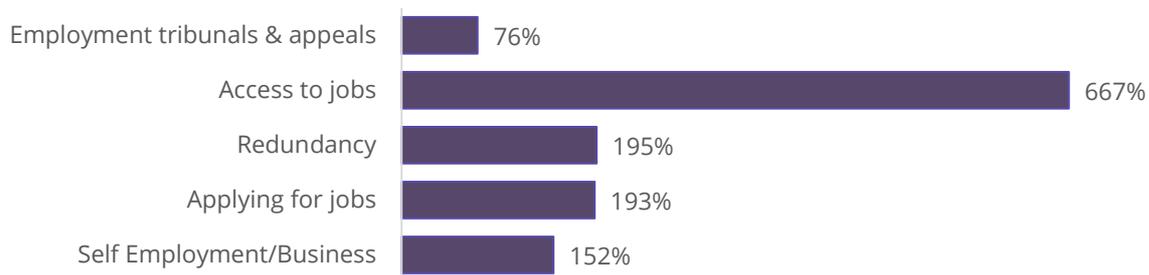


183
clients came to
us about
redundancy



667%
Increase in
clients seeking
advice about
access to jobs

% increase in employment issues



Halima was forced to close her market stall during the first lockdown. With no source of income, Halima was worried about paying her upcoming bills. We advised Halima that she could be eligible for a SEISS grant.

Anya was working in the hospitality sector when she was furloughed. However, when her agency could no longer afford to furlough all their employees, her contract was terminated without warning. Anya's employer has stopped answering her calls and she's getting into debt.

For some, furlough payments have meant clients have seen a significant drop in their income. This has led to clients experiencing hardship.



Maria worked as a hairdresser but was furloughed last year. As her furlough doesn't take into account her earnings through commission, Maria has experienced a large drop in her income. This has made it difficult for Maria to pay off debts and cover basic living costs.

Amir worked regular overtime in a part-time role in the travel industry. However, when he was furloughed his income was cut in half, leaving him with just £400 a month.

Finding Work

With job vacancies falling across the country, we've seen a sharp increase in clients coming to us about finding work.

"My main problem is finding work. I have applied for over 200 jobs in the last three months - over half I have experience for - and all I get is rejections"

Covid-19 Guidelines & Work

Many of our clients have come to us about employers disregarding government guidelines. Sadly, in some cases clients have had to choose between earning a living and protecting the health of themselves or loved ones.



Makena lives with her clinically vulnerable sister who is shielding. Makena was unhappy about the safety of her workplace. Her employers didn't provide any personal protective equipment and there was no social distancing. Therefore, Makena was worried about going into work and putting her family at risk.

Denise was asked to go into work where there is no social distancing despite being able to work from home. Her manager also discouraged colleagues from reporting Covid-19 symptoms to Test and Trace. As two colleagues contracted Covid-19 without her being informed, Denise is concerned about going into work.

Redundancy

We have seen an increase in clients enquiring about redundancy as many businesses looked to cutting costs to stay afloat. However, we are concerned about unfair dismissals and discriminatory practices when employers select people to make redundant. We are worried that some groups of people may be impacted more than others (e.g. BAME and disabled people).



After almost 20 years of work at a retail store, **Arjun** was made redundant when managers had to cut costs. Arjun was dismissed based on job performance but he believes they failed to take his mobility disability into account. Arjun is worried about finding another job in the current climate and has four children to support.

Jaidan was dismissed during his probationary period for not being a "good fit". However, Jaidan believes the real reason he was dismissed is because he contracted Covid-19 which meant other staff members had to self-isolate.

Benefits

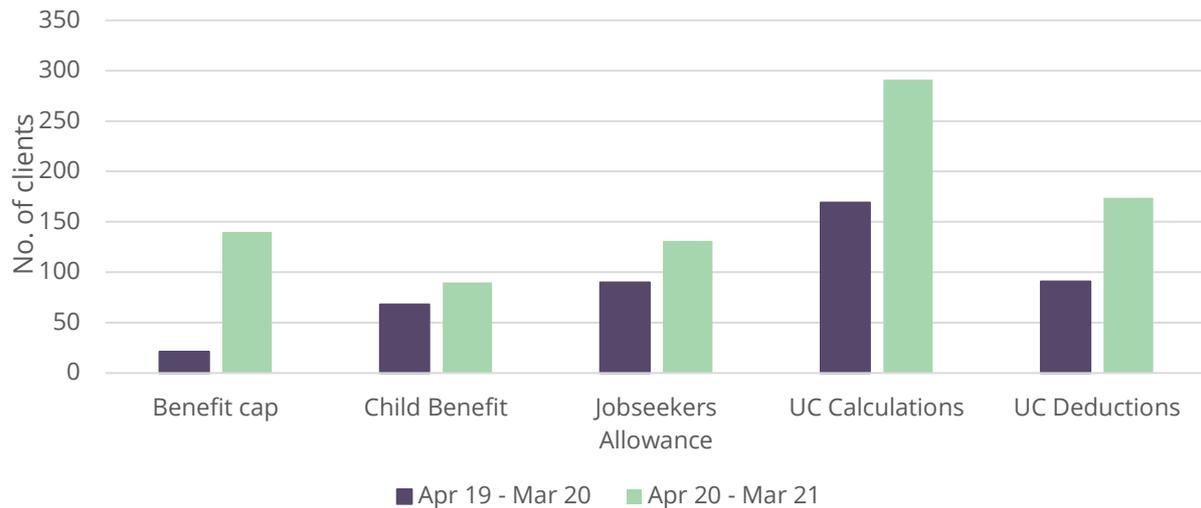
We've supported many clients to make applications for benefits and Universal credit. But many tell us these payments aren't enough. This is especially true for the many clients whose payments are subjected to the benefit cap.



2,157
clients to us
about making an
initial claim for
Universal Credit



567%
Increase in
clients coming
about the benefit
cap



When **Vera** lost her job as a club promoter she applied for Universal Credit. Since claiming, she has struggled to find work and make her UC payments stretch to cover the bills.



Since **Barbara** was taken off furlough and put onto a zero-hours contract, she has been struggling financially. Benefits have covered her debts but due to the benefit cap, Barbara has little money left over to support herself and grandson.

Aaliyah lost her business during lockdown and applied for Universal Credit. But as her claim is capped, she is struggling to make ends meet and provide for herself and her son.

Holly's rent was increased well above the Local Housing Allowance rate. This meant she had only £3 left of UC to live off after paying rent. With no money left over for food, Holly came to us for food vouchers and support.

Hardship

We've seen a sharp increase in clients experiencing financial hardship. Job losses and reductions in income have left clients struggling to make ends meet. As a result, the number of clients we've advised about accessing the council's discretionary social fund has continued to rise during the year.



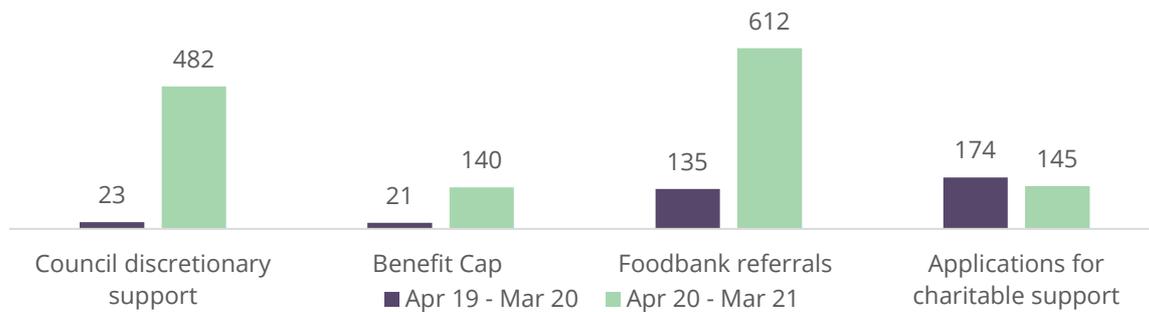
353%
increase in clients needing our help to access foodbanks



459
more people spoke to us about accessing council discretionary support

Zach was working as a cleaner but opportunities for work fell during the pandemic. As a result, his income decreased by thousands of pounds. We advised Zach about the council's discretionary social fund.

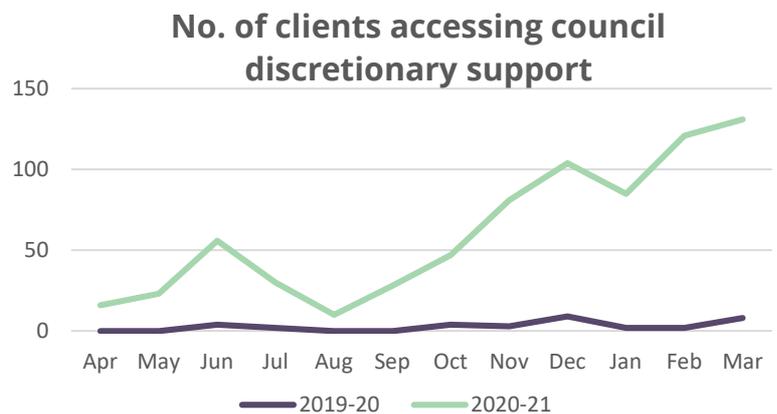
Yvette is a student from the EU and works full-time to afford rent and tuition. However, when she caught Covid-19, Yvette had to self-isolate and received less wages. We advised Yvette to apply for a grant so she could keep up with her payments.



Staying inside during lockdown or for self-isolation has also meant some clients have seen their heating and electricity costs rise. The number of clients we advised about warm home discounts has doubled since the previous year.

Maya's heating costs have risen while spending lockdown indoors. As she receives less than £300 per month of UC after deductions, she's worried that she won't be able to heat her home in the coming months. As the heating helps ease her respiratory condition, she is concerned about her health.

"I need a food voucher, I won't be able to pay for essential items over Christmas. Dad is a hairdresser so no income currently, only about 1 days' worth of food left and no income (applied for covid grant). All of the family have got covid. Need food and baby supplies in the next 24-48 hours."



Debt

Due to job losses or reduced income due to furlough or reduced working hours, some clients have come to us struggling to pay their bills.



979
clients came to us with debt issues



333%
increase in clients in debt to friends and family



The number of clients with rent arrears to private landlords has **doubled**



The number of clients we advised about the Discretionary Housing Payment scheme has **tripled**

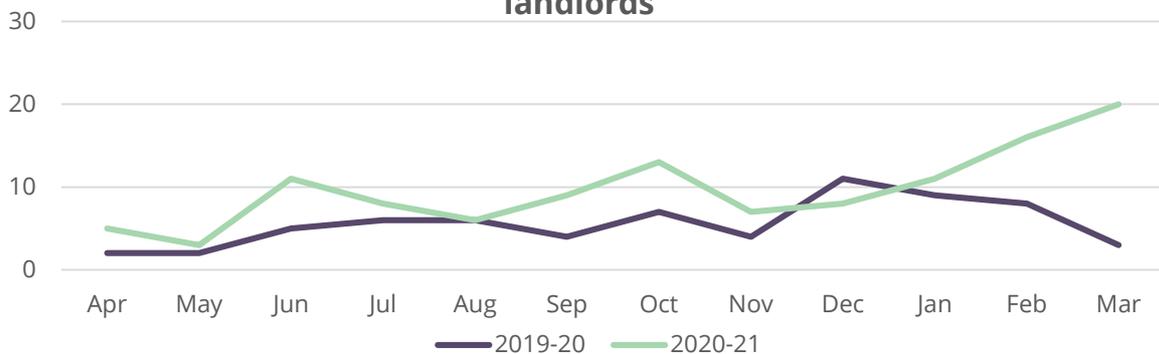


Ezekiel was furloughed from his job as a fitness instructor during the first lockdown. However, as he only receives 80% of his wages, he is struggling to cover his bills and is now in debt.

Ishmael and Adina made a joint claim for UC when work fell through due to the pandemic. But when their UC payments were capped, their financial situation worsened. They borrowed thousands of pounds from friends and family to cover costs and avoid falling into arrears.

Rent arrears

No. of clients advised about rent arrears to private landlords



We have seen a particular rise in clients coming to us about rent arrears to private landlords. We are concerned that when the ban on evictions lifts, people in rent arrears may be at risk of homelessness.



Tony lost his job as a waiter in March and was unable to pay his rent. Although Tony negotiated a rent reduction, benefit payments could not cover all his living costs and his rent arrears increased. We advised Tony to apply for the Council's DHP scheme.

When **Peter** was made redundant due to Coronavirus, he could no longer afford his rent. As Universal Credit payments could not cover the cost of rent, Peter fell into arrears. While Peter agreed to his rent being deducted from his Universal Credit, he couldn't afford to rent somewhere else before the fast-approaching end of his tenancy.

Recommendations

Across our team we have thought hard about how we can work more effectively to raise awareness of local peoples' rights and responsibilities in order to prevent problems for residents from arising, and escalating.

We've also thought about what changes in local policy and practice might prevent issues arising, thus reducing hardship for people in Wandsworth (as well as the public-sector costs associated with crisis provision), and demand for our services.

Housing

Private landlords

Our commitment: To increase local awareness of the rights and responsibilities of landlords and tenants.

We ask **Wandsworth Council** to consider:

- Introducing a landlord accreditation scheme. To promote good practice in the private-rented sector, increase protection for tenants, and provide a trusted housing signposting list for agencies.
- Re-instating a tenant's champion role to liaise with private sector landlords, reduce landlord-tenant issues, and help protect tenants from poor practice.
- Introducing a rent-deposit scheme; giving homeless people in hardship the option to find suitable accommodation.
- Providing homelessness support to people who are experiencing severe hardship as a result of the practice of exploitative landlords (e.g. rent in advance/deposit and list of landlords willing to take benefit claimants).

We ask **local agencies including Job Centre Plus** to: Remove disreputable and exploitative landlords from their signposting and referral lists.

Allocations

We ask **Wandsworth Council** to consider building an online system to improve communication about waiting times for housing, easing uncertainty amongst residents and improving efficiency for organisations that support residents.

Benefits and Hardship

Our commitment: To increase public awareness about the availability of the council's discretionary support schemes and about the availability of Council Tax Reduction, to help people on a low income with Council Tax costs.

We ask **Wandsworth Council** to:

- Continue to strengthen, invest in and publicise the Discretionary Social Fund, providing a safety net for residents experiencing severe hardship.
- Better publicise the Discretionary Housing Payment scheme, the Discretionary Social Fund scheme, and Council Tax Reduction, so that more Wandsworth residents facing financial hardship can be provided with vital support.
- Offer extended Discretionary Housing Payment award periods so that residents in severe hardship, whose circumstances are unlikely to change, don't have to continually reapply.
- Continue to invest in the Discretionary Housing Payment budget; ensuring awards are made on the basis of need rather than available resourcing.

Debt

Rent arrears

We ask **Wandsworth Council** to:

- Protect private sector tenants who are at risk of eviction because of rent arrears by offering a scheme of grants and loans to repay their housing debt.
- Continue to take a sensitive approach when dealing with social housing rent arrears.

Council tax

We ask **Wandsworth Council** to sign-up to the [Council Tax protocol](#) (developed by Citizens Advice in partnership with the Local Government Association) which reflects good practice in Council Tax arrears collection. It recommends more early interventions to support people struggling with payments, helps prevent further charges, and reduces both collection costs and demand on local public services.

Employment

Our commitment: To increase public awareness amongst employers and employees about employment rights, protection and responsibilities.

We ask **Wandsworth Council** to consider building a partnership of local organisations involved in providing employment support. The development of an Employability Network could enable local agencies (including the voluntary sector) to work better together to create an integrated programme of support which will help people across the borough into work.

Citizens Advice Wandsworth

Free, confidential, impartial and independent advice for local people.

Our aims

We aim to provide the information and advice people need for the problems they face, and to improve the policies and practices that affect them.

How we work

Our information and advice services are for everyone; we give people tools to enable them to resolve their issues, and we provide in-depth, expert support for clients who need it. We proactively work with partners to put advice knowledge into communities and to address issues that are causing problems for our clients.

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Published June 2021

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Registered Charity no. 1040303