

Citizens Advice in Lancashire - The Impact of Covid 19

Citizens Advice Rossendale & Hyndburn

November 2020

Citizens Advice in Lancashire and the impact of Covid 19

1. About Citizens Advice

- We offer quality assured advice, advocacy and specialist casework support. We are licensed to give expert debt advice through the Financial Conduct Authority and hold Advice Quality Standards certification in general advice, telephone advice and also welfare benefits and debt.
- There are 8 local Citizens Advice offices in Lancashire covering all areas, these are: CA Blackpool, CA Preston, CA Lancashire West (Chorley, Wyre, South Ribble, Blackburn with Darwen, West Lancashire), CA Burnley & Pendle, CA North Lancashire (Morecambe & Lancaster) CA Rossendale & Hyndburn, CA Ribble Valley, CA Fylde.
- Each local office is a member of the Citizens Advice Network, all are independent charities offering free, impartial and confidential advice. We use our insight into the problems people face to influence policy and practice to make society fairer for all.

Multi-channel access

We have continued to deliver our services remotely by phone, webchat and email during the pandemic.



Meeting individual needs

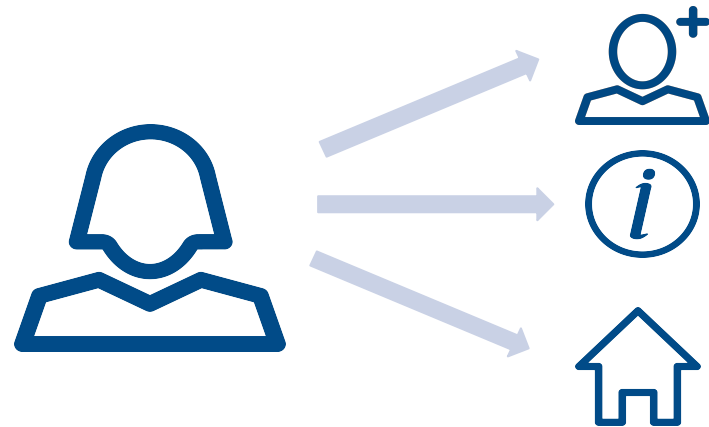
We'll assess everyone's individual needs at the first point of contact to gauge the level and type of support they need.

Working in partnership

We work in close partnership with local community organisations, statutory services and advice providers, including Welfare Rights to ensure that clients get holistics advice and support when they need it most.

Access to longer term or additional Support

- Debt
- Housing
- Other benefits
- Employment etc



Citizens Advice Lancashire - Impact of Covid 19 Across all Service Areas

- We have seen an increase in demand for our services since the lockdown and expect this to continue due to the continued impact from the pandemic, especially as we see more unemployment, business and industries closing, more people claiming UC and other benefits for the first time, payment breaks ending and eviction rates increasing.
- The impact of Covid is demonstrable across all service areas which is in addition to the existing problems facing our vulnerable clients and the constituents of Lancashire.
- The next few slides will help to demonstrate the impact of Covid 19 on the client, the issues they face, the help and advice they require and the upcoming issues we expect to see over the next six months.

Comparison of Key Issues:

1st April 2019 - 30th September 2019 VS 1st April 2020 - 30th September 2020

Pre Covid:

| | In person | Telephone | AdviceLine Phone | Web chat | Email | Letter | Other | Grand Total |
|---------------------------------|-----------|-----------|------------------|----------|-------|--------|-------|-------------|
| Benefits & tax credits | 1,967 | 396 | 1,430 | 131 | 654 | 6 | 3 | 5,486 |
| Benefits Universal Credit | 1,758 | 953 | 483 | 462 | 30 | 5 | 4 | 5,495 |
| Consumer goods & services | 876 | 23 | 583 | | 28 | 2 | | 1,492 |
| Debt | 2,646 | 693 | 937 | 17 | 73 | 14 | 1 | 3,578 |
| Discrimination & Hate & GVA | 155 | 19 | 40 | 5 | 4 | | | 179 |
| Education | 67 | 0 | 34 | 3 | 3 | | | 107 |
| Employment | 702 | 68 | 586 | 12 | 67 | | | 1,325 |
| Financial services & capability | 1,098 | 96 | 129 | 2 | 1,403 | | | 2,521 |
| Health & community care | 223 | 20 | 88 | | 6 | | | 326 |
| Housing | 1,213 | 113 | 633 | 8 | 48 | 3 | | 1,823 |
| Immigration & asylum | 108 | 39 | 81 | 3 | 8 | | | 221 |
| Legal | 302 | 26 | 287 | 2 | 21 | 1 | | 787 |
| Other | 1,068 | 104 | 79 | 8 | 10 | 3 | | 1,253 |
| Relationships & family | 638 | 45 | 683 | 3 | 69 | 2 | | 1,253 |
| Tax | 227 | 8 | 44 | 1 | 2 | | | 275 |
| Travel & transport | 481 | 17 | 141 | 1 | 8 | | | 636 |
| Utilities & communications | 443 | 47 | 25 | 1 | 6 | | | 505 |
| Grand Total | 11,792 | 2,186 | 5,888 | 318 | 1,803 | 38 | 8 | 28,337 |

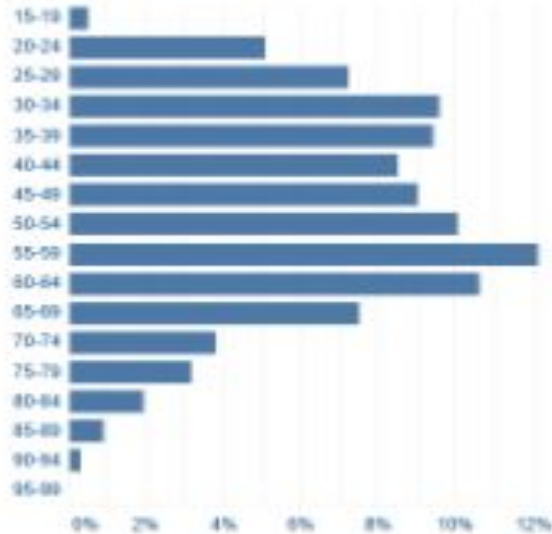
Impact of Covid:

| | In person | Telephone | AdviceLine Phone | Web chat | Email | Letter | Other | Grand Total |
|---------------------------------|-----------|-----------|------------------|----------|-------|--------|-------|-------------|
| Benefits & tax credits | 55 | 1,913 | 2,018 | 635 | 349 | 8 | 15 | 4,184 |
| Benefits Universal Credit | 62 | 2,429 | 1,972 | 1,308 | 463 | 1 | 6 | 5,880 |
| Consumer goods & services | 4 | 113 | 618 | 7 | 30 | | 1 | 864 |
| Debt | 120 | 1,162 | 817 | 25 | 180 | 24 | 7 | 1,917 |
| Discrimination & Hate & GVA | 1 | 50 | 126 | 6 | 34 | | | 235 |
| Education | | 36 | 63 | 11 | 18 | | | 143 |
| Employment | 16 | 650 | 1,747 | 208 | 361 | | 4 | 2,765 |
| Financial services & capability | 28 | 2,068 | 216 | 14 | 49 | 2 | 1 | 2,181 |
| Health & community care | 3 | 126 | 249 | 13 | 54 | 1 | 1 | 421 |
| Housing | 68 | 456 | 1,087 | 52 | 306 | 4 | 1 | 1,801 |
| Immigration & asylum | 1 | 33 | 119 | 27 | 33 | | | 250 |
| Legal | 6 | 187 | 590 | 14 | 84 | 1 | 1 | 833 |
| Other | 14 | 993 | 407 | 40 | 69 | 2 | 2 | 1,402 |
| Relationships & family | 4 | 308 | 933 | 17 | 136 | 1 | 2 | 1,301 |
| Tax | 4 | 42 | 66 | 10 | 20 | 1 | | 139 |
| Travel & transport | 2 | 86 | 217 | 4 | 29 | | 1 | 312 |
| Utilities & communications | 7 | 217 | 156 | 3 | 20 | 1 | 2 | 366 |
| Grand Total | 324 | 8,317 | 8,617 | 1,351 | 1,537 | 42 | 33 | 18,617 |

The New Vulnerable: Demographics of Citizens Advice Clients Across All Service Areas

Pre Covid:

Age



Gender

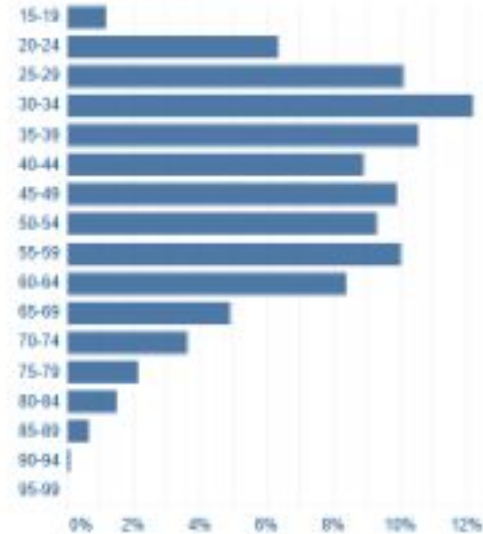


Disability / Long-term health



Impact of Covid:

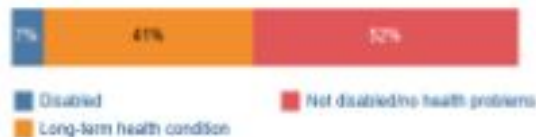
Age



Gender



Disability / Long-term health



The Impact of Covid 19 - Key Areas of Concern

- Increased numbers
- The new vulnerable
- Women and the younger population in precarious employment
- Welfare inequality
- Drop in volunteer capacity
- Limited funding
- Changing priorities

Expectations over the next few months:

- Benefits Enquiries (UC) will continue to increase
- Debt Enquiries will increase
- Housing Enquiries will increase
- Employment / Redundancy Enquiries will increase

Universal Credit - Help to Claim Pre Covid

Key Statistics

Summary

Clients 3,882

Quick client contacts

Issues 15,085

Activities 4,888

Outcomes

Income gain £9,812,818

Re-imbursements, services, loans £1,371

Repayments rescheduled 88

Not recorded/not applicable £185,947

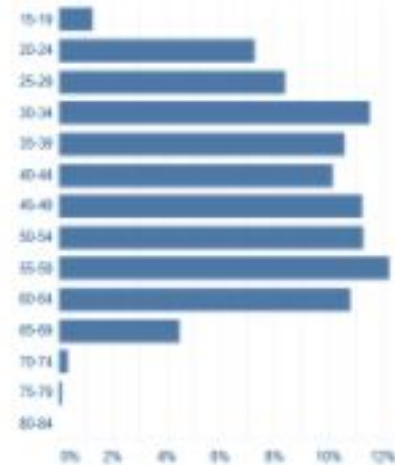
Issues

| | Issue all | District count |
|---------------------------------|---------------|----------------|
| Benefits & tax credits | 2,108 | 877 |
| Benefits Universal Credit | 12,305 | 3,448 |
| Consumer goods & services | 2 | 2 |
| Data | 104 | 71 |
| Discrimination & Hate & OVA | 42 | 21 |
| Education | 12 | 8 |
| Employment | 63 | 48 |
| Financial services & capability | 34 | 15 |
| Health & community care | 15 | 7 |
| Housing | 111 | 72 |
| Immigration & asylum | 66 | 32 |
| Legal | 1 | 1 |
| Other | 73 | 62 |
| Relationships & family | 39 | 25 |
| Tax | 6 | 4 |
| Travel & transport | 1 | 1 |
| Utilities & communications | 3 | 2 |
| Grand Total | 15,085 | |

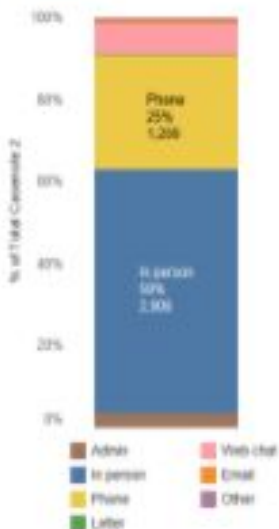
01/04/2019 30/09/2019

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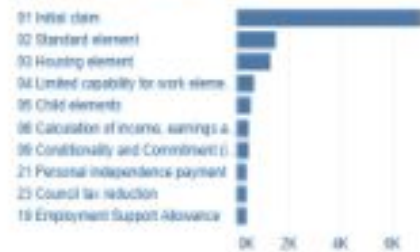
Age



Channel



Top benefit issues



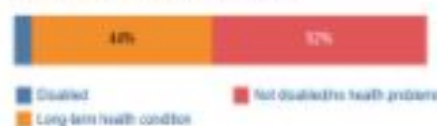
Top debt issues



Gender



Disability / Long-term health



Ethnicity



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Universal Credit - Help to Claim Midst of Covid

Key Statistics

Summary

Clients 4,154

Quick client contacts

Issues 17,875

Activities 5,541

Outcomes

Income gain 42,791,892

Re-employment, services, loans 3,103

Not recorded/not applicable 4240,158

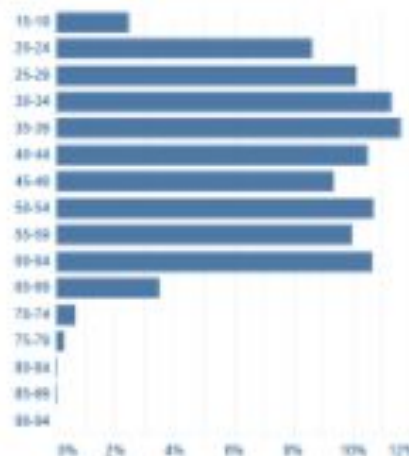
Issues

| | Issues all | Dissect count |
|---------------------------------|---------------|---------------|
| Benefits & tax credits | 3,381 | 1,215 |
| Benefits Universal Credit | 13,208 | 3,793 |
| Consumer goods & services | 18 | 13 |
| Debt | 193 | 43 |
| Discrimination & hate & OVA | 32 | 27 |
| Education | 24 | 17 |
| Employment | 911 | 352 |
| Financial services & capability | 45 | 38 |
| Health & community care | 44 | 25 |
| Housing | 121 | 73 |
| Immigration & asylum | 72 | 49 |
| Legal | 15 | 14 |
| Other | 122 | 131 |
| Relationships & family | 88 | 48 |
| Tax | 17 | 14 |
| Travel & transport | 5 | 5 |
| Utilities & communications | 11 | 8 |
| Grand Total | 17,875 | |

1/19/2020 3/19/2020

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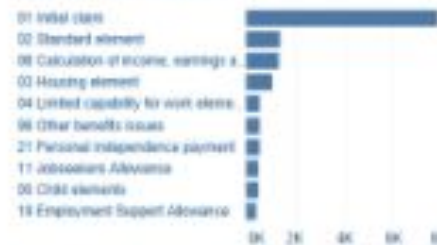
Age



Channel



Top benefit issues



Top debt issues



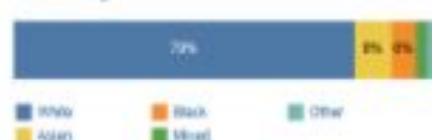
Gender



Disability / Long-term health



Ethnicity



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Universal Credit - Help to Claim Key Data

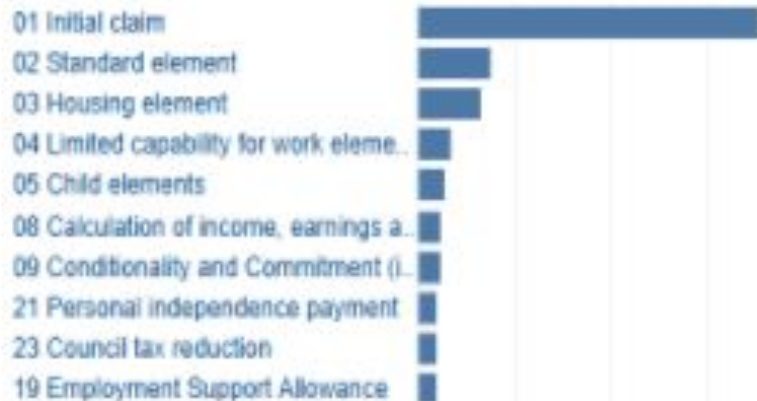
1st April 2019 - 30th September 2019 VS 1st April 2020 - 30th September 2020

Between the 1st of April 2019 and the 30th of September 2019 local Citizens Advice advised **3682 clients** living in Lancashire with **15085 issues** relating to **Universal Credit**.

Between the 1st of April 2020 and the 30th of September 2020 local Citizens Advice advised **4154 clients** living in Lancashire with **17875 issues** relating to **Universal Credit**.

Top Benefit Issues

Pre Covid:



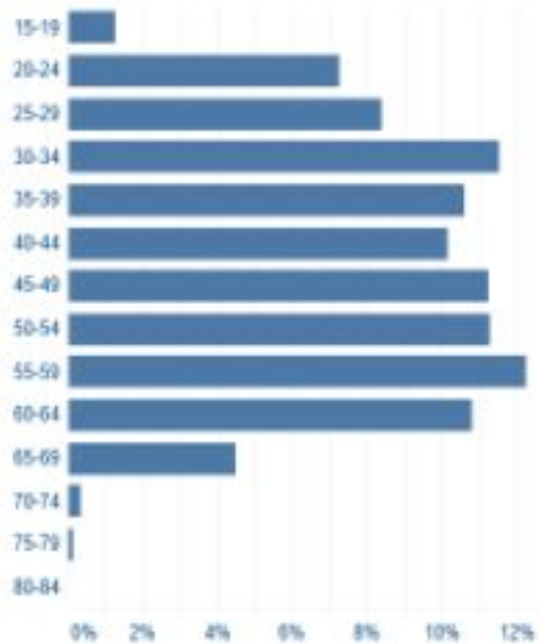
Impact of Covid:



Demographics of Universal Credit clients

Pre Covid:

Age

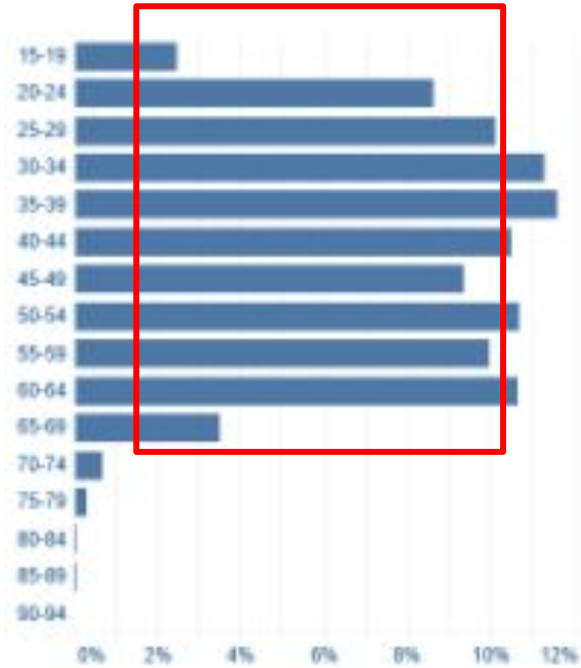


Gender



Impact of Covid:

Age



Gender



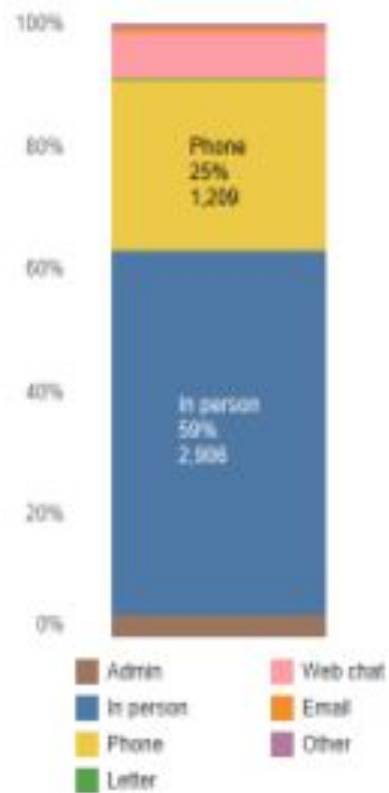
Disability / Long term health



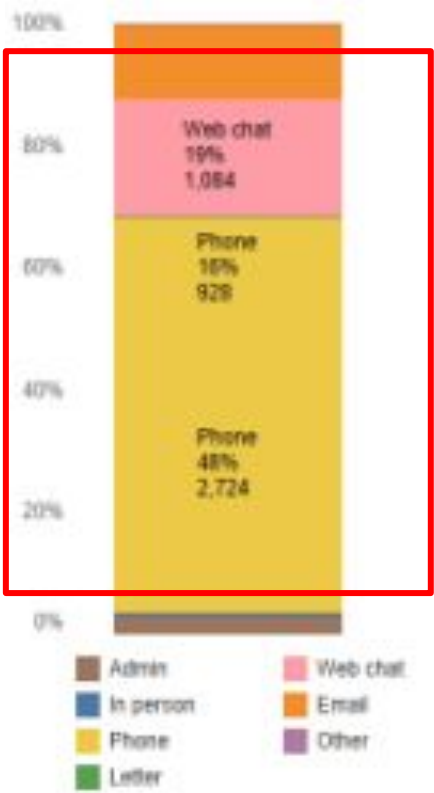
Disability / Long term health



Channel



Channel



The New Vulnerable

Summary

- The increased demand we have seen since lockdown began is expected to increase, particularly in the areas of debt, welfare benefits, housing and employment. Especially as we see more unemployment, business and industries closing, more people claiming UC and other benefits for the first time, payment breaks ending and eviction rates increasing.
- The Money Advice and Pension Service has predicted that the need for debt advice will increase by 60% over the next 18 months and Shelter's research found that 174,000 renters could face eviction once the eviction ban is lifted.
- We are reaching fewer people from vulnerable and disadvantaged groups due to reduced face to face services. It is therefore imperative that we develop better referral routes and partnership work to help support those most in need access our services.
- Citizens Advice services in Lancashire need support to be able to continue to help those most vulnerable and in need with their problems, to prevent financial hardship, poor housing and the impact on mental health and wellbeing.

Discussion points

- What next?
- How can we work together?
- Areas of support.

Thank you

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Jenny Duthie

Universal Credit Help to Claim Best Practice Lead

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**citizens
advice**

**Rossendale
& Hyndburn**

Contact Information

Adviceline: 0800 1448 848

Universal Credit Help to Claim: 0800 144 8 444

Pension Wise: 0800 138 3944. <https://www.pensionwise.gov.uk/en>

Consumer Helpline: 0808 223 1133

Citizens Advice Website: <https://www.citizensadvice.org.uk/>

Local Office websites:

Blackpool <https://www.blackpoolcab.org.uk/>

West Lancashire <https://citizensadvicelancashirewest.org.uk/>

Rossendale & Hyndburn <https://carh.org.uk/>

Preston

<https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/search-for-your-local-citizens-advice/local-citizens-advice-details/?serialnumber=100567>

Fylde <https://www.citizensadvice.org.uk/local/fylde/contact-us/?serialnumber=100563>

North Lancashire <http://www.northlancashirecab.org.uk/>

Ribble Valley <https://www.citizensadvice.org.uk/local/ribble-valley/>

Burnley & Pendle <https://burnleyandpendlecitizensadvice.org.uk/>

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