

Citizens Advice in Buckinghamshire

Community Board Presentation



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The impact of Covid-19.

- The needs of local residents – some themes
- Our response – embracing technology; broadening engagement
- Building solutions together with Community Boards

The themes we see from our residents – pan Bucks

- Reduction in total numbers accessing advice
- Change in mix of advice delivered
- Increase in the amount of detailed advice/casework as client complexity has increased
- Increase in clients engaging with our services for the first time
- Reduction in clients asking for some types of advice
- Increase in clients accessing advice online
- Frustration from those who do not have access to technology or who find it difficult to access digital advice services

Why are fewer people accessing advice?

- Similar pattern seen in hospitals, GPs and many other service providers
 - Sense of lack of entitlement – “Am I the most needy?”
- Lack of normality across people’s lives in general
 - Lack of triggers
 - Easier to ignore the difficulties
- Confusion about where to go
 - Prolific offers of help in initial phase of lockdown. Now more co-ordinated
- Lack of drop-ins have required a change in behaviours
- Switch to digital difficult for some
 - But an improvement for others
- Lack of capacity makes it more difficult to get advice

Change in mix of advice issues

Across Bucks

- Significant increase in employment and benefits advice
 - 77,600 furloughed (30% of all eligible) by 31.7.20 *
 - 77% of people employed in accommodation and food services in the South East were furloughed
 - 230% increase in clients with redundancy issues (April – Aug 2020 vs 2019)
- Increase in help required on Universal Credit – particularly first time claimants
 - 133% increase in claimants for UC in Bucks (March to May)
 - 18,000 on UC were not in employment (up from 7,800 in March) **
- Initial reduction in advice on debt issues
 - Protection from eviction
 - Protection from collection activity (Bucks Council / utilities)
 - One off government interventions (Council tax reduction, Furlough etc.)
- Gradual increase in debt advice as residents acknowledging arrears
 - Household borrowing up 66% since May ***

Source:

* HMRC – Coronavirus Job Retention Scheme (CJRS) statistics – August 2020

** Stat Xplore – People on UC

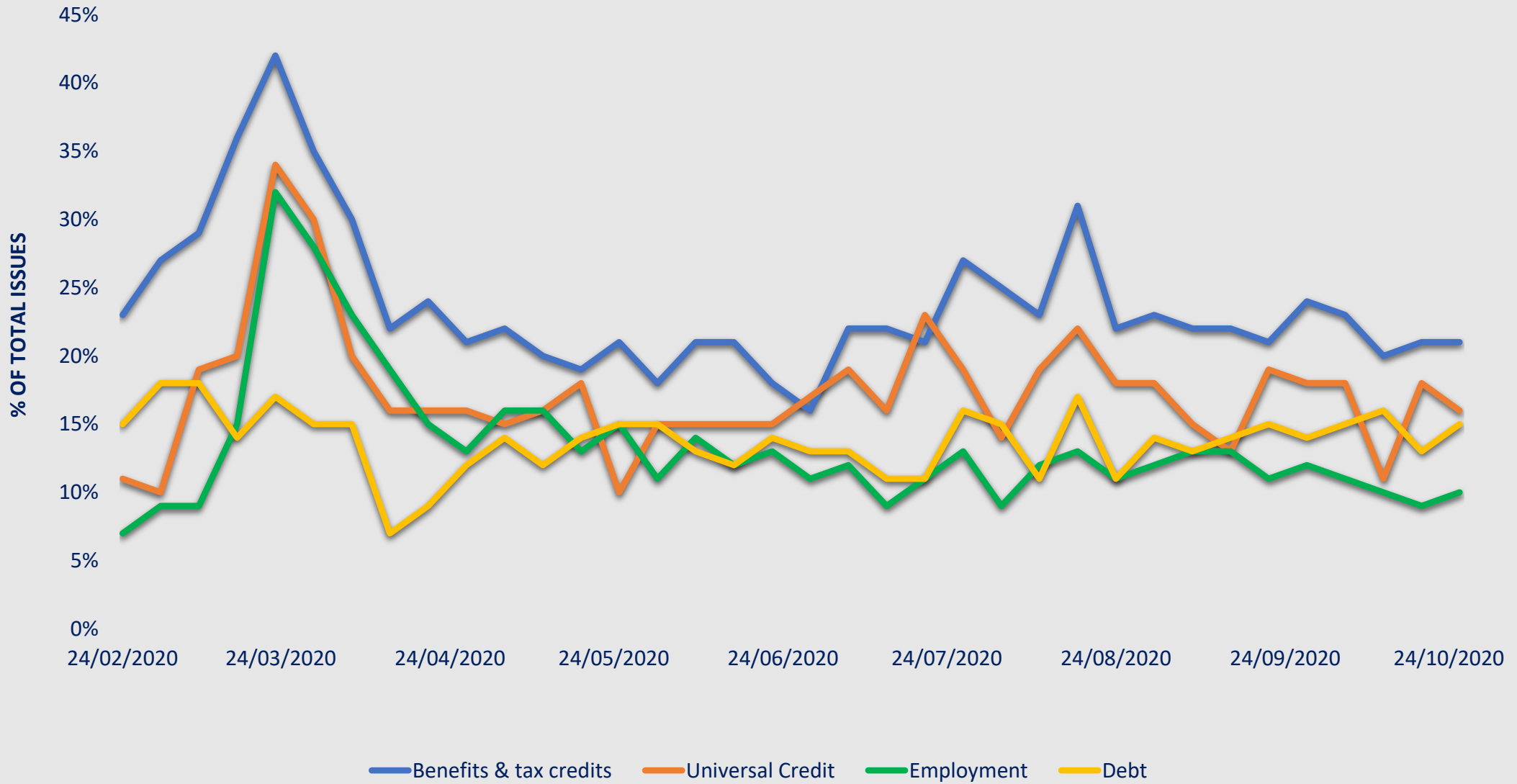
*** Stepchange – Tackling the Coronavirus Personal Debt Crisis

Change in mix of advice issues

In the Beaconsfield Community Board Area

- Our data is limited to those who access our services ... “we see what we see”. We suspect that what we see is the “tip of the iceberg”.
- Employment has been the biggest advice issue, including dismissal and redundancy issues.

Citizens Advice in Buckinghamshire – Main advice issues seen during the pandemic



How our services have changed

- Total change in delivery model due to government restrictions
 - 49% of clients, 919 people, seen in person in Feb 2020.
 - 0% in last week of March
- Advice delivered by Adviceline (our phone service) and advice via email and webchat.
- All staff and volunteers relocated to work from home (a significant IT challenge due to client confidentiality and GDPR)
- Initial reduction in volunteers – but 30+ now returned – giving their time & regularly deployed in the delivery of the CA service, working ‘alongside’ our staff
- Embracing technology

We acknowledge the challenges of remote, for some, and we are

- Exploring the use of video links to recreate a Face to Face experience
- Testing adaptations to improve access for those with different mental health needs.
- Working in a partnership to improve engagement with BAME communities.

Why are we embracing digital?

- Keeps clients, staff and volunteers safe from Covid
- Alleviates multiple issues for those using public transport to access our offices
- Can make the service more accessible for some – choice of channel (phone, email, webchat); open for all during the working week rather than place dependent; no need for childcare; welcomed by younger demographic
- Can make the service feel more anonymous – welcomed by some where there is a stigma in asking for help
- Can help with language barriers – google translate can be used with email and webchat
- Increases the efficiency of our advisers, which will ultimately enable us to help more people

- BUT – we are very aware that there is a minority for whom the recreation of in-person services is essential. We are working on this.

Building solutions together with Community Boards

- Empowering local residents to ask for advice. Asking for help must not be underestimated and is recognised as a significant issue beyond CA.
 - A local campaign? Raising awareness in other agencies
- Raising the profile of Citizens Advice – free, impartial advice – we are here for everyone
- Supporting us to build capacity
 - Adviceline
 - Specialist Debt Advice - Money and Pension Service (MaPS) predicted that the need for debt advice in the UK will increase by 60% by 2021 as a consequence of Covid-19
 - Our volunteer model cannot achieve capacity at pace. We can only do this using staff resources and this creates a funding challenge
- Discussing what you would like for your local residents
 - Do you have priority communities?
 - Are you aware of specific unmet need?

Putting this in context

- The cost of delivering a fulltime qualified Debt Advisor is £45k p.a. An assessor on Adviceline is c.£40k.
- By acting collaboratively with other Community Boards
 - We can ensure that recruitment and training of additional advisers is 'joined up'. It is more effective to train several new advisers together.
 - We can combine funding so that we can employ individuals for more than your share per week.
- Capacity can be targeted to your local residents in different ways
- Alternatively, we could use your local area as a pilot for one of our technology projects
- We can be flexible and look forward to ongoing conversations.

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Thank You



Bucks Adviceline: 0344 2451289