

"I was struggling financially and really worried about losing my home. I didn't know where to turn."

Impact and Covid-19 Response Report

October 2020



North Bristol
Advice Centre



About Us

North Bristol Advice Centre aims to promote social justice and combat poverty.

"I didn't deal with anything because I was so confused. It got on top of me and I started not having very good thoughts."

We support people in financial crisis. Our clients come to us for help due to the complexity of their legal problem, or because they suffer poor health, low literacy, lack confidence or digital poverty. We advocate on their behalf, help them to access the justice they've been denied and support them to take practical steps to improve their situation, through:

- Free, confidential and independent advice services, specialising in welfare benefits and debt advice, complex casework and representation at tribunal.
- Digital inclusion work to increase digital skills, improve access to online tools and services and decrease social exclusion.
- Support services for older people to help them remain independent in their homes and combat social isolation.
- Volunteering opportunities to involve and empower local people, increasing skills, confidence and employability.

Our response to lockdown

Covid-19 created an unprecedented challenge for our advice services, which have always been provided face-to-face at community outreach or home visits. We:

- Closed all our face-to-face provision and moved quickly to providing a telephone advice service, with all staff working from home.
- Community Navigators were redeployed to provide emotional and practical support and daily phone check-ins to older people shielding locally. We partnered with Age UK to provide support to older people referred through the Bristol Support Hub.
- Worked in partnership with ACFA, North Bristol Foodbank and others to publicise advice services to those affected by Covid-19 with a focus on the digitally excluded.
- Suspended our volunteering programme. We surveyed volunteers to ask what they would need in place to feel confident to resume their roles.

COVID-19

Vulnerable and low-income people in our communities have been hit hardest by the pandemic.

"If it wasn't for you lot I wouldn't have known what to do. I can't read or write."

Decreased income due to unemployment, furlough or a five week wait for Universal Credit has pushed those without savings into severe hardship.

- North Bristol Foodbank gave out 5228 emergency food parcels in April 2020 (up 258%). Feeding Bristol reported that the wards with the largest number of FoodClub recipients during lockdown were Lockleaze and Avonmouth and Lawrence Weston.
- We saw a rise in Universal Credit (UC) claimants new to the benefits system who needed basic support to access the benefit, plus complex casework related to their claims (e.g. claimants told they owed thousands in tax credit overpayments they were unaware of; or erroneously told they aren't eligible for UC because they'd received a redundancy payment).
- Vulnerable clients are more stressed, angry and aggressive on the phone due to the impact of the pandemic on mental health and the loss of usual support workers and networks.
- In-depth phone interviews with 40 clients showed that 80% of those in a worse financial situation was due to Covid-19. Digital exclusion was the main barrier to accessing advice and support.

Adapting our services

- We created solutions to allow our advisers to continue doing complex advice casework remotely, including setting up digital document share and sign, and a remote consent agreement with Bristol City Council.
- A pilot project supporting people remotely to improve their digital skills was run over 12 weeks. We worked with 10 vulnerable people with no access to the internet, using tablets and pre-loaded sim cards donated by the Good Things Foundation.
- Our training room was adapted to enable some face-to-face meetings. We developed Covid policies and protocols to ensure the safety of clients, staff and volunteers. A Pro bono architect drafted plans for adapting our main office for safe face to face meetings.
- We established new policies and procedures for volunteers, supporting 11 people to resume their roles, and began recruiting law student volunteers for appeals.

Our Work - 2019/20

"Paul that helped me was extremely patient as since being ill I have very little confidence and struggle to do things on my own."

LAST YEAR WE SUPPORTED

2415

PEOPLE



2031

PEOPLE RECEIVED
ONE-TO-ONE ADVICE

159

PEOPLE ATTENDED
GET ONLINE WITH A
FOOTFALL OF **400**



181

ISOLATED OLDER PEOPLE
SUPPORTED TO CONNECT
WITH THEIR COMMUNITY

44

YOUNG PEOPLE ATTENDED
WORKSHOPS IN SCHOOLS



£2,024,661

WAS RAISED
FOR CLIENTS



£2,684,217

IN DEBT WAS
MANAGED



Our Work - 2019/20

"Getting the advice was the best thing I have done to improve, not only my financial crisis, but my mental health."

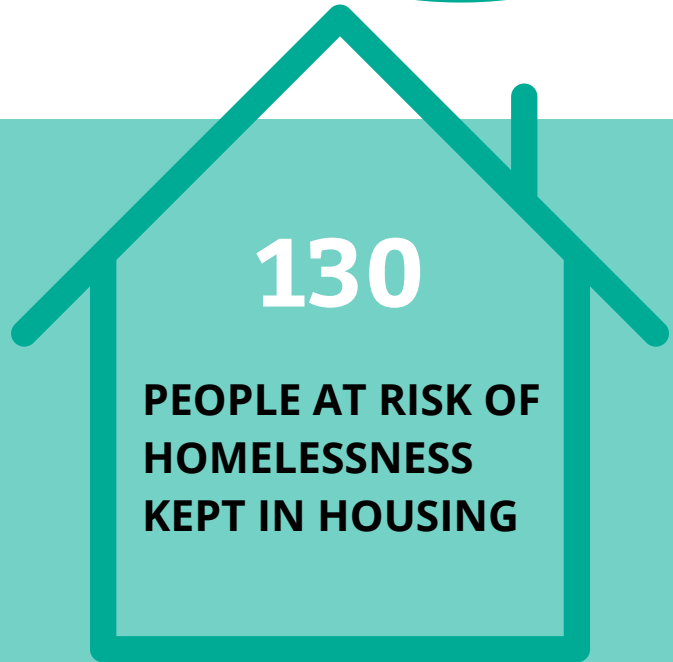
171

APPEALS SUPPORTED,
WITH **89%**
SUCCESS RATE



130

PEOPLE AT RISK OF
HOMELESSNESS
KEPT IN HOUSING



2917

VOLUNTEER HOURS
WORKED,
CONTRIBUTING THE
EQUIVALENT OF
£40,546



56

VOLUNTEERS
SUPPORTED ACROSS
14 DIFFERENT ROLES



11

VOLUNTEERS MOVED
ON TO PAID WORK



Liam's story



"Securing my benefits when they were being taken away helped me to avoid a crisis at a very difficult time and I could not have done this by myself."

Liam, 31, suffers from PTSD and depression and was struggling to cope after his partner left him, which had caused a big drop in household income for himself and his young daughter, and issues with his benefits. His Personal Independence Payment (PIP) review claim had also been rejected and the money was due to stop at the end of the month. The strain was having detrimental effects on his mental health.

Liam contacted NBAC for help. Our triage worker emailed him links to resources that could support him with his mental health, booked him in for a telephone appointment and asked him to email copies of any benefits letters he'd received. At the telephone appointment, the adviser explained his Housing Benefit letter and helped Liam feel confident to complete the included review form himself. She completed a mandatory reconsideration for his PIP claim, which was then posted to him to check through, sign, and send off to the DWP. The adviser then applied for the single person discount on Council Tax for Liam, which he was awarded a week later.

As he needed money now, Liam asked about claiming Universal Credit. The adviser completed a benefits calculation and advised Liam he would be better off if he waited for his Employment and Support Allowance (ESA) appeal (underway with NBAC's appeals caseworker, with the tribunal scheduled the following week) and PIP claims to be decided. Liam's ESA claim was upheld awarding him £168.15 a week. Soon after, his mandatory reconsideration for PIP was successful, awarding him £89.15 a week. As no one was claiming Carer's Allowance for looking after him, he was now entitled to have the Severe Disability Premium (SDP) added to his ESA. We advised him to complete the SDP form that had been sent to him and post it back so that he could start receiving the extra £66.95 a week. He was also entitled to make a new claim for Child Tax Credit, which Liam was happy to do himself.

As a result of our support, Liam increased his income by £324.25 each week. He is in a much more stable position financially and emotionally, and can afford to keep up with his bills as well as continue to look after his daughter.

Lauren's story



"I have extreme mental health issues and you made me feel like I was worth something. The support of NBAC is amazing and a lot of us would be using hospital services if it was not available."

Lauren, 35, is a single mum with two children who had recently come out of an abusive relationship, which had left her with severe mental health issues. She had debts totalling £12,500 – including for contracts taken out for her ex-partner - and was being chased by creditors. She could not afford the rent on her private rental flat on her own. Because she was working full time, Lauren was not eligible to claim Housing Benefit. She tried to get on the housing register in order to bid for a social housing property with more affordable rent, but wasn't allowed because of her debts. Lauren was becoming increasingly anxious and feared she and her children would become homeless.

Lauren contacted NBAC and a telephone appointment was arranged with a debt adviser. The adviser presented Lauren with the options available to her for dealing with her debts. Lauren decided that she wanted to apply for a Debt Relief Order (DRO) to have her debts written off. The debt adviser asked for a copy of Lauren's credit report, to ensure she included the full list of creditors pursuing her, and the DRO application was submitted through the Insolvency Service website.

The DRO application was approved and her debts were put on hold for 12 months. Providing there was no change in her financial situation, Lauren's debts would be written off completely at the end of this period. As a result of the action, she was able to apply for social housing.

Lauren is now living in a council flat with her two children and is feeling much more secure. She can afford to keep up with her bills and, as any extra income is no longer going towards debt repayments, she has more money to spend on herself and her children.

Michael's story



"I find it hard to remember things, but have learnt how to look up the news and the racing. Terry (volunteer) was very knowledgeable and easy going. I do like being able to use the internet."

Michael, 68, lives alone and had been told to shield due to his health conditions. He had recently made a claim for PIP, after being on Disability Living Allowance (DLA) for 11 years, which was turned down. He contacted the DWP to get more information but ended up confused by the call.

He was referred to NBAC by his GP. Our adviser explained the PIP process to him and the action he should take. She also identified he was eligible for Pension Credit and helped him to apply. With the help of a friend, he wrote a letter requesting a Mandatory Reconsideration for his PIP. In May, Michael was awarded the Daily Living component at the standard rate. The extra £57.90 per week will help pay for alternative therapies to manage his health condition.

During Michael's initial call, he expressed concerns about shielding and was worried what he would do if he ran out of food. He was referred to our Community Navigators. The Navigators contacted Michael and arranged for him to have weekly friendly phone calls as well as setting up a regular food delivery. During one call, Michael expressed how isolated he felt, as he was no longer seeing family and friends, and that the lockdown was taking a toll on his health. The Navigators paid Michael a distanced visit at home to check in on him and make sure he was okay.

Michael disclosed that he had no access to the Internet and that he didn't have much confidence when it came to technology, but it was something he would like to learn more about. He was nominated for our Get Online pilot project where he would receive a free tablet and pre-paid sim card and ongoing one-to-one telephone support to learn how to use it. The project coordinator contacted Michael to discuss his needs and the kind of online services he might benefit from. The tablet was delivered to him, fully set up with relevant and useful applications, and a welcome video from the project coordinator explaining how to get started.

Michael has since learned how to safely navigate his bookmarked websites and continues to receive one-to-one support to develop his digital skills.

Peter's story



"They could tell I was in a real state. The Navigators came up the next day to make sure I was ok and bought a food parcel."

Peter is 75 and lives alone in private rented accommodation. He never married and has no children. Peter suffers from memory loss and confusion, schizophrenia and mild learning difficulties. He was extremely isolated and, apart from the GP, hadn't spoken directly to anyone for over 18 months.

Our Community Navigator arranged a home visit and found Peter living in poverty and extreme squalor. Peter had no central heating, no working oven or fridge and his furniture was broken and in tatters. Peter is diabetic but wasn't eating a healthy diet and complained of being in constant pain. The navigator made a referral into Care Direct and raised a safeguarding concern with BCC for self-neglect and welfare, and referred him to his GP for an assessment. The navigator made a series of referrals to support Peter including:

- Dementia Navigators for support for up to a year. He was assigned a wellbeing practitioner to create a weekly plan for exercise and healthy living.
- Meals on wheels for hot, diabetic-friendly meals to be delivered 4 times a week.
- Duty physio team who provided 3 months of regular physio at home.
- NBAC's home visiting service for a benefits check, increasing his monthly income with a Pension Credit claim and utility bill reductions.
- ReEngage for connecting to people at a local tea party and Independent Age for telephone befriending.

When the social work care assessment dragged on over an unnecessary 3 months, the navigator made a formal complaint to BCC. She attended a city wide investigation with BCC, social workers, Dementia Navigators and an official adjudicator. BCC agreed to uphold a complaint to Peter's landlord who then fitted a new boiler, cooker and storage heater. After 6 safeguarding referrals, BCC finally agreed to pay for regular care for Peter to help with shopping and cleaning.

At lockdown...the navigator provided Peter with regular weekly phone calls. She referred him to the National Food Service to receive free hot meals while shielding and arranged for a home visit to check in when safe. Peter has been referred into Marmalade Trust for support over December and Christmas.

Client Outcomes

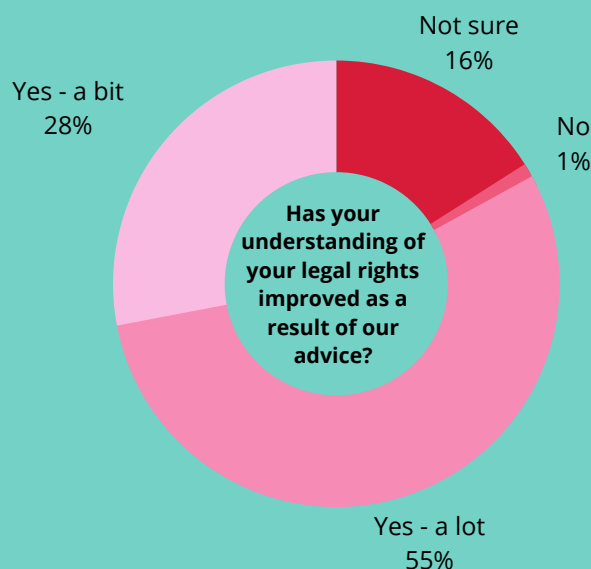
"It has made a lot of difference knowing my rights. Now I have the confidence to ring people and I know what to say. I know how to deal with bills and not get stressed."

Advice clients (questionnaires completed by 275 at baseline and 126 at case closed) reported that, as a result of our advice and support:

61% were "much less stressed"

87% were in a better financial situation

92% felt better able to manage their affairs



Almost half of clients contacted three months after case closed (90 replies) said there had been long term changes in their life:



80%

have been able to budget and plan their expenditure



28%

spent increased income on more or better food



67%

felt more confident about keeping a roof over their head

Older people who received home visits for advice (one third of clients surveyed) reported a variety of positive outcomes as a result of our advice:

92%

said their financial situation had improved



20%

used their extra income for heating to keep warmer



81%

reported feeling happier and more positive as a result of our support



Covid Outcomes

"The calls, long or short, make me feel like there is always someone available, and that I am not alone."

Community Navigators provided practical and emotional support to isolated, older people, many with no family or support networks locally:

192 people supported over first 8 months of pandemic

64 people received weekly phone check-ins, lasting from 20 minutes to 1 hour

37% were referred to counselling

14% were referred to virtual activities

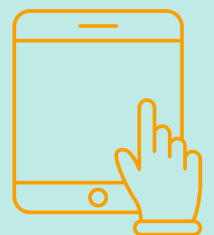
70% were referred for befriending

Navigators encountered a range of issues due to older people being cut off from their usual support networks. Actions taken include:

- Contacting Bristol Mental Health Crisis teams with concerns over client's risk of harm to themselves.
- Raising safeguarding concerns to client's GPs regarding mental capacity, self neglect and concerns over inability to care for themselves safely at home.
- Urgent referrals to Occupational Therapy for clients without adequate home equipment and who were unable to climb the stairs to bed, reach the bathroom to wash properly or cook healthy meals.
- Referrals to Bristol City Council and Care Direct for specialist care needs that weren't being met by wider support services.

Get Online Pilot Project provided 2 x 45 minute calls each week over 12 weeks to support people to get online remotely:

- 10** people engaged with the scheme, receiving a free tablet device pre-paid Sim card.
- 3** clients failed to maintain contact after the initial set-up period.
- 7** clients wanted to continue using their tablets at the end of the pilot and were supported to identify affordable data packages.
- 4** clients continued to need support beyond the end of the pilot.



Read the full report on our website: www.northbristoladvice.org.uk/our-services/getonline

Looking Ahead

"I am much less stressed and less suicidal since receiving help from NBAC."

Increasing Advice Capacity

- We expect to see a huge increase in demand for benefits and debt advice in the next 6-12 months as preventative measures end and unemployment rises.
- The Money Advice and Pensions service predicts demand for Debt Advice will increase 60% in 2021.
- A new benefits caseworker and two trainee debt workers have been recruited to help us meet the increased need for advice.
- We are working with digital partners to develop our online and digital services to increase accessibility, improve efficiency and reach more people.

Adapting and Developing Digital Inclusion work

- Based on the learning from our pilot project, we're adapting our Get Online service to support digitally excluded people impacted by Covid-19.
- We aim to help clients develop the confidence to use their device and go online independently so they can access needed services, connect with family and friends and engage in further training and development.
- We're sharing resources and linking up with other partners doing similar work locally and nationally.

Provide Employability support

- NBAC secured one year's funding for a new Employability project, Future Me, which launched in September.
- It provides career development support to women in north Bristol, with a focus on mums with young children and women affected by Covid-19.
- We aim to support women who have been hardest hit financially by the pandemic into the training they need for meaningful employment, avoiding a low wage poverty trap.

North Bristol Advice Centre
www.northbristoladvice.org.uk

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