



North Bristol  
Advice Centre

# Impact & Covid Recovery Report

December 2021



# About us

This report highlights how we supported people impacted by Covid-19 in 2020/21 to rebuild their lives and support recovery in our communities.

## **Our aims and objectives**

North Bristol Advice centre promotes social justice and combats poverty by providing free and independent advice and support in North Bristol and South Gloucestershire. In the past year we helped low-income families improve lives through:

- Welfare benefits and debt advice, including complex casework, appeals and representation at tribunal.
- Home visits for older people to maximise income and help them stay independent in their homes.
- Money management support for people with mental health problems.
- Get Online project increasing digital skills and confidence to combat digital and social exclusion.
- Future Me project supporting women into training and skills development to improve job prospects and avoid a low-income poverty trap.

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## **The need for advice in communities**

Our priority over the last year has been helping people to cope with impact of the pandemic, and to support recovery and rebuild resilience in our communities. But there is much work still to be done.

Demand is rising. In the first eight months of 2021 we saw a 52% increase in casework. Enquiries rose by 41% from 2532 to 3561. Clients are presenting with high levels of anxiety and poor mental health. Advisers are having to invest even more time ensuring a positive outcome for clients whilst maintaining targets from funders. With the end of the furlough scheme, the reduction of the £20 UC uplift and rising inflation, families are facing increasing pressure and the demand for our services is expected to grow.

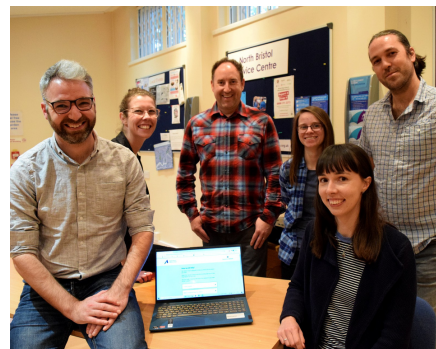
We face some challenging times ahead and are extremely grateful to our funders and supporters. We hope to continue these positive relationships and to continue working in partnership to address and alleviate deprivation in our communities and help secure access to justice for those most in need.

# Service developments

## Online Advice Tool

NBAC worked with clients and digital partners Modular Digital to co-produce a new online Advice Tool to increase access to advice via our website.

Funded by the National Lottery Community Fund, the Advice Tool is designed to answer simple queries and provide basic information on welfare rights and debt. People who need further help and support can book a call-back with one of our advisers.



The tool improves access to advice, increases the efficiency of back office systems and provides a more seamless service for clients, 24/7. Analytics will inform NBAC service design and development in future.

## Blended advice services

The pandemic fast-tracked the development of phone and online services. NBAC has built on this to develop a “blended” advice offer with clients able to get advice by phone, at face-to-face appointments at outreach, home visits and online.

This has increased access, improved efficiency and ensured the most vulnerable get the support they need in a way that meets their needs.

## Gain Space and digital services



Throughout the pandemic we helped people develop digital skills and confidence and access affordable tech and data through phone support and limited face-to-face meetings.

In October we re-launched our Get Online drop-in at The Gain Space, a new, bigger shop-front venue in Lockleaze.

We'll continue to provide face-to-face appointments for help setting up and managing Universal Credit and other online accounts, and phone support for those unable to attend drop-in due to mobility or health concerns.

The Gain Space has potential for development as a learning and training venue, with office rentals bringing in earned income for NBAC and business infrastructure for Lockleaze.

## Closure of services

Sadly, due to changes in the services landscape and funding constraints, our Community Navigators service came to an end in March 2021 and Future Me was wound down in September 2021. Trustees are prioritising services that support Covid recovery.

# Our work 2020/21

**1602**



people supported

**1227**



received one-to-one advice

**£2,056,449**

raised for clients



**£1,724,493**

in debt was managed



**119** appeals supported with an **87%** success rate

**135** over 50s received advice support including **49** home visits



**178**



people at risk of homelessness kept in housing

**60**



women given one-to-one careers advice



**27**

volunteers supported



**74**

people supported to increase digital skills

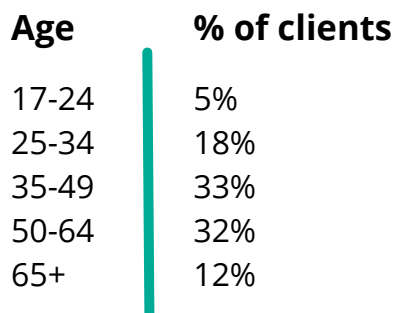


**1523** volunteer hours worked, the equivalent of **£21,322**

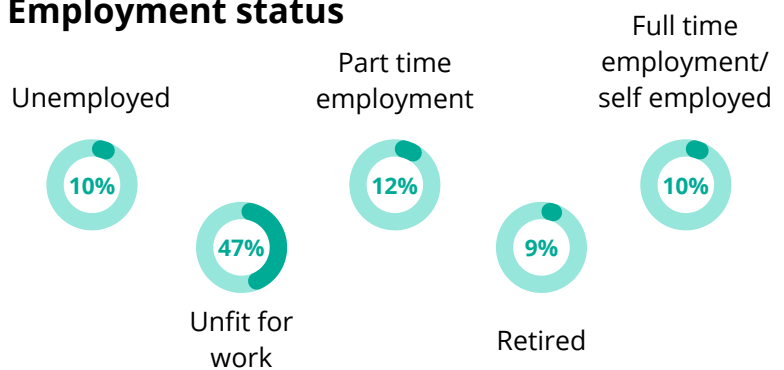
# Our clients

Our clients come to us because they suffer social exclusion through poverty, mental ill health, long term health conditions, disability, low skills and/or literacy or digital exclusion. We're able to advocate on their behalf to access justice, secure legal entitlements and provide holistic support to improve skills, confidence and wellbeing.

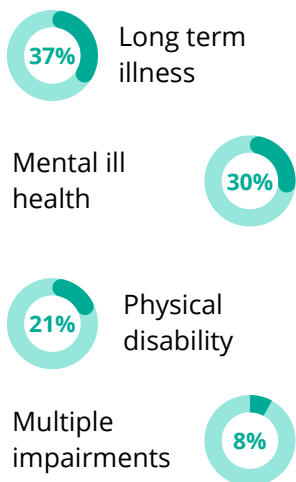
## Client profiles



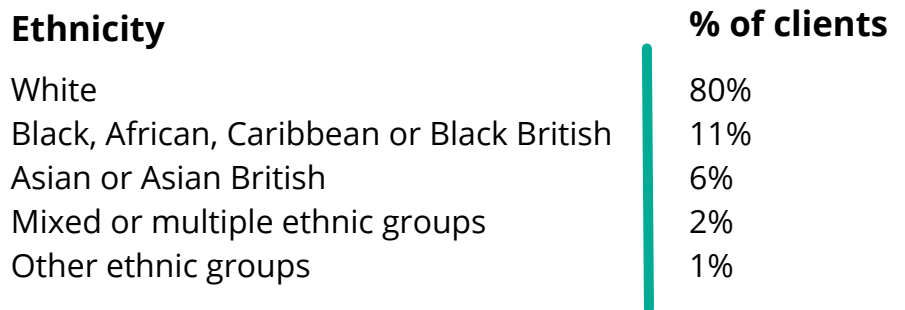
## Employment status



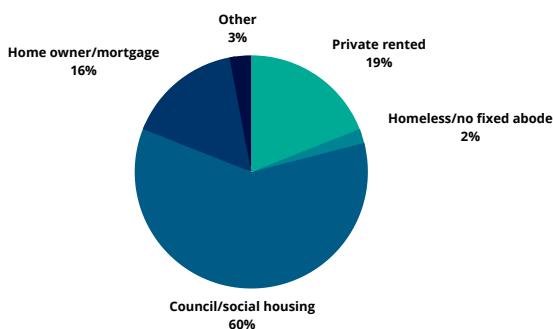
## Health



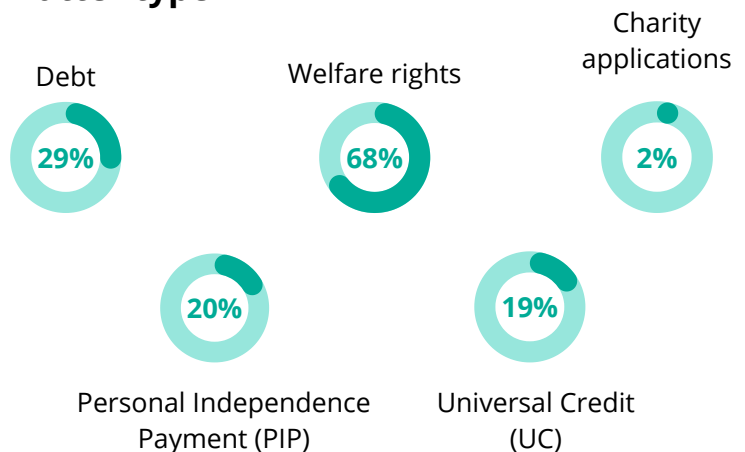
## Ethnicity



## Housing



## Matter type





# Ruby's story

Ruby is 63, lives alone, and cannot work due to her mental ill health. Just before lockdown, she was told by the DWP to make a new claim for Personal Independence Payment (PIP). Ruby was suffering a mental health crisis and could not face making a new claim because she struggles to speak on the phone and gets terrible anxiety filling in forms. Funding for her support workers had been cut and she had no one to help her.



Three months later Ruby's PIP stopped because she had not made a new claim. She did not report this to Employment Support Allowance (ESA) and was served with an overpayment notice and fined £50. Desperate, Ruby sought help but the Covid-19 lockdown meant she could not access any support - except by phone. When Ruby contacted NBAC she was in a distressed state. Our advice caseworker understood the severity of her mental health issues and took the time to support her appropriately over the phone, to calm and reassure her, and reduce her distress. Over a series of calls, a rapport and trust was built and Ruby was able to feel comfortable speaking with her adviser over the phone.

We helped Ruby to appeal her ESA overpayment including representing her at her appeal hearing, which was also held by phone. The appeal was won. We then supported Ruby to get her PIP reinstated and she was awarded both enhanced mobility (£62.55 p/w) and enhanced daily living (£89.60 p.w) and a backdated award totalling £12,395.

*"This was something very complicated and complex that I couldn't have dealt with. It felt like a battle I couldn't possibly win. It was amazing to have NBAC on my side. Having the support has impacted my health by taking off an enormous worry. Now, I can eat food that is better quality. I don't have to think about can I afford it or not. I'm not worrying about energy bills. I can afford to buy clothes. I never felt I had things to look forward to, but now I feel my life had opened up a bit. I am not worrying so much about the future."*

# Connie's story

## Welfare Benefits

Connie, 45, was in an abusive relationship. The situation escalated during lockdown and she was desperate to move out with her 7 year old son. Her partner controlled the finances and she did not have enough money for daily costs. She was struggling to pay back a child tax credit overpayment, incurred on their joint claim when her ex-partner failed to notify HMRC of an increase in income. Fearful of confronting him, she arranged monthly payments to cover the overpayment herself, increasing the strain on her finances.

Our adviser helped Connie to navigate her entitlement to benefits so she was able to move out. We helped Connie to apply for Universal Credit, including an element for rent and full Council Tax Reduction. We also contacted HMRC to reduce her tax credit repayment by half, with the rest to be paid by her ex-partner. We made sure the HMRC got in touch with the ex-partner themselves to inform him of this and to enforce this repayment because Connie did not feel safe in doing so herself.

Connie is now living independently with her son in their own flat and is happy and safe.

# Rapti's story

## Mindful Money

Rapti is a single mother of two children aged 8 and 5. She works part-time, 16 hours per week, and receives Tax Credits, Child Benefit and other working-age benefits. She had a large amount of credit card debt following the breakdown of her previous relationship and was struggling to make ends meet. Rapti was so stressed about her financial situation she wasn't sleeping and had been prescribed sleeping pills by her GP.

Rapti was referred to our Mindful Money worker by our debt adviser for help reducing her outgoings and improving her money management skills. The worker saw Rapti was spending a lot on energy and broadband bills, but didn't have the confidence to switch. They helped her carry out an online price comparison check, revealing she could save £50 per month on her gas and electricity bills and £20 per month on broadband. They helped Rapti fill in the online application forms to switch. Next, they helped Rapti to create an accurate household budget of her income and outgoings. With the savings she'd made, Rapti had enough money left over each month to make small payments towards her credit card debts and get her life back on track.

# James' story

## Debt



James had been in the process of setting up a catering business when Covid hit. Due to the pandemic restrictions, plans for the business were put on hold and, despite a long history of working and volunteering, James found himself with no job and no income. During this period he accrued numerous debts of around £9000 which included priority debts such as rent and water. James had lived in his property for over 20 years and had always been able to pay his rent. Now, a lack of income and an under-occupancy charge because he had a spare room meant James could no longer afford to keep up the payments.

James was claiming Jobseeker's Allowance whilst he was looking for work but this was not enough to live on. He was desperate to clear his debts so that he could refocus his energy on his business and earning a living.

An NBAC debt adviser informed James that he could apply for a Debt Relief Order (DRO) to write off his debts. James agreed but had no disposable income at that time to afford the DRO fee. NBAC applied to a local charity on James behalf to raise the £90 required to submit an application. This was successful and the adviser was able to proceed with the application. Soon after, we received confirmation that the DRO had been approved and the full £9000 was written off. In order to help James sustain his debt free status, we applied to Bristol Water's Assist and Restart scheme to lower his water bill and avoid him getting into arrears again. James was accepted onto the scheme and had his bill reduced to £1 a month. James feels that clearing his debts has given him great peace of mind and he is looking forward to the future and pursuing his new business venture.

*"You never know how important a good nights sleep is until due to money worries rob you of that good night sleep, which then put a strain on your day, your relationship with your family and friends. Financially it has helped me a 100 percent and changed my well being. NBAC advisor has been brilliant in helping me out, they are so kind and non judgemental. I am now in a better a place."*



## Sophie's story

### Future Me

I had got to the point that I realised that my acquired disability made it unlikely I'd be able to return to what I did for work before, so I wanted to start thinking about how I might retrain so in a few years time I would at least be in a better position to go into a new career. However, I really didn't know how to go about finding something I could both realistically do and would be a good career decision. I then heard about Future Me. Some poor experiences while on Job Seekers' Allowance in the past made me feel anxious about talking to someone about jobs at all. I had previously had careers advice while at school and university, neither of which were very useful, so I felt some anxiety in contacting the service.

I spoke to Lavern and she really listened. I came out of every telephone meeting feeling more optimistic. She focused on the positives of what I could do and what might be possible without dismissing the real health and disability obstacles or my concerns and seemed happy to adjust her recommendations when I saw potential issues with the first career areas she suggested. I really wish I had had Lavern to give me advice instead of the advisors back when I was at school and university as think I'd have made better decisions! As well as giving knowledgeable advice, helping my confidence, and pointing me in the direction of areas to research, Lavern also helped me contact a charity that might be able to help with disability and accessibility in the workplace. I feel more confident that this now might be possible. It's reassuring to feel as though I have someone I can ask questions of and I'm not on my own with this!

## Carol's story

### Get Online

Carol is 56, lives alone, and has both physical and mental health issues. She was referred to Get Online for help with applying for Universal Credit. Applicants are expected to manage an online Universal Credit account, using this to report changes, fit notes and communicate with their work coach. Whilst she had basic online skills she was anxious about online form filling and managing an online account.

Our Get Online worker supported Carol through four, one-to-one sessions, to learn how to manage her online claim. They initially focused on logging into and out of the account and navigating the journal and to-do list. They then moved on to submitting the details of her GP-issued fit notes and how to respond to and ask questions of her work coach.

Carol wanted to extend her knowledge of emailing, particularly how to send attachments such as photos. Carol's adult children and other family members use Facebook so we spent a session looking at how she could use Facebook to interact with her family members whilst keeping her profile secure and private.

Carol is now confident to manage her Universal Credit account. Going forward, she will use the Get Online drop-in if she needs further support.

# Client outcomes

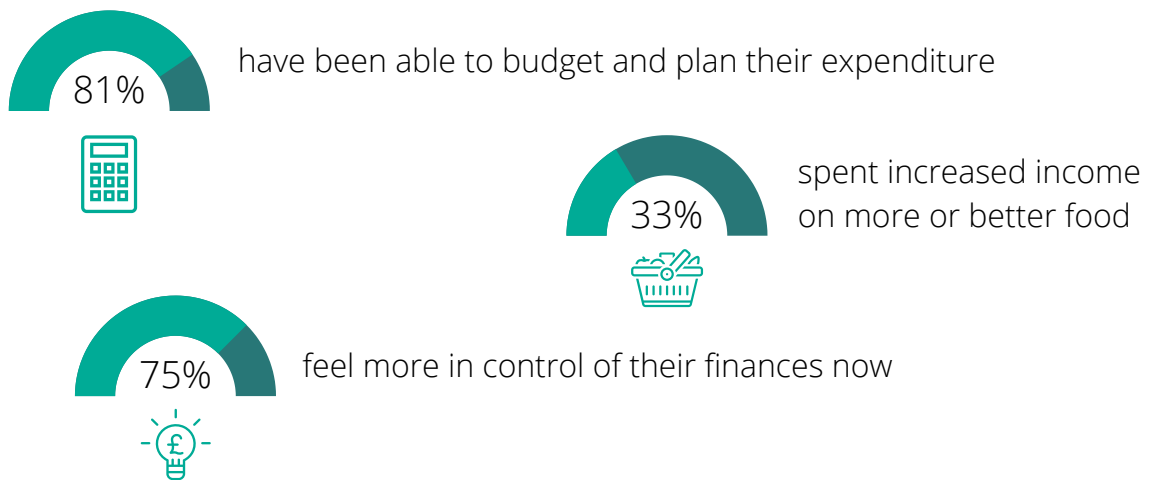
Our evaluation framework is based on our Theory of Change and monitoring data is reviewed regularly to improve services and make sure we are delivering our aims. There was some disruption to our monitoring systems due to Covid-19.

## Advice services

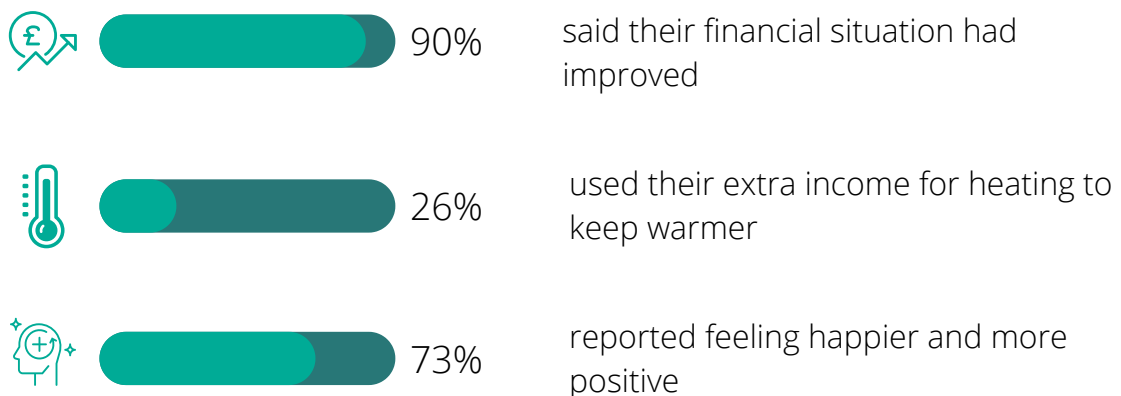
Of the 112 clients who filled in a case closed questionnaire:



Over half of clients contacted three months after case closed (50 replies) said there had been long term changes in their life:



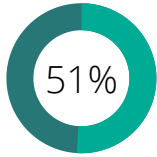
Older people reported a variety of positive outcomes as a result of our advice:



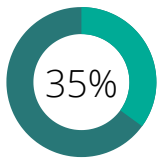
# Client outcomes

## Get Online

Of the people supported to increase their digital skills and confidence:



were able to set up and manage Universal Credit, or other online accounts



were able to get online independently to do the things important to them



## Future Me

Of the women who received one-to-one support over the year-long programme:



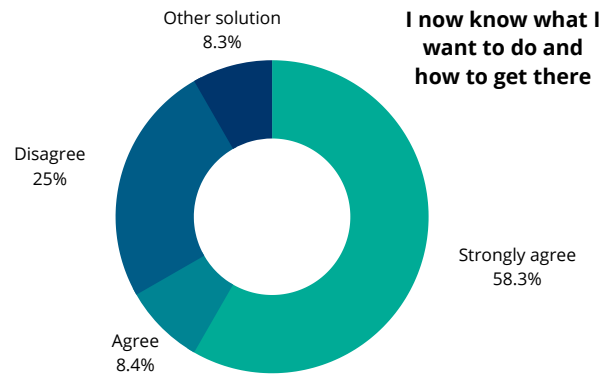
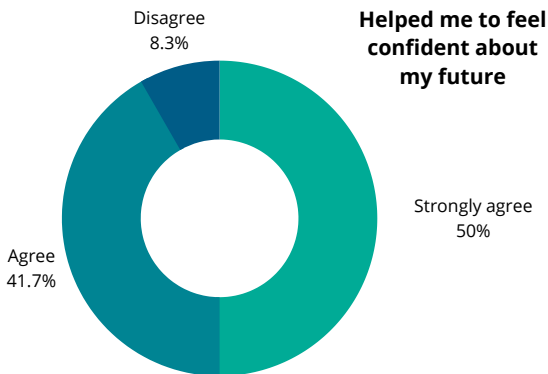
38%

went into vocational training



33%

secured paid employment



# Client feedback

My benefits had been stopped. Before that I was managing financially. Once they stopped I couldn't manage any longer. I am disabled and not able to walk anywhere. I was housebound. My adviser was brilliant. She helped me appeal the DWP's decision and got the benefit reinstated. Now I can afford for someone to help me with practical tasks such as cleaning and shopping at home. I have also been able to buy a car so I am no longer housebound.

It has made 100 per cent difference to me. It has put my income up 40% and I have got back £8,000 in arrears. Advisers were brilliant.

I was very grateful for everything she did with helping with the online application. Even if I could use a computer, I would not have been able to answer the questions by myself.

The one-on-one advice and support I have regularly received from the Future Me Project has far surpassed my expectations. My adviser has really understood me, my situation because of my sole caring responsibilities (as the mother of a young child) and my hopes and ambitions. I have gained so much more confidence and understanding of the steps I need to take to secure employment

I have now got a debt relief order in place and feel so much happy about my future. The NOSP was retracted so I am no longer under threat of being homeless.

I can't thank you enough for all the help you gave me. I never thought to check how much I spend on my bills but I will now do this regularly in the future. I am also sleeping better.

**North Bristol Advice Centre**  
[www.northbristoladvice.org.uk](http://www.northbristoladvice.org.uk)

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