



North Bristol
Advice Centre



Impact and Cost of Living Response Report

2021/2022

“

It has been hard for me to trust anyone
but I can trust NBAC

”

About Us

North Bristol Advice Centre is an anti-poverty charity specialising in legal advice and digital inclusion. We aim to combat poverty and promote social justice by providing free and independent advice and support in North Bristol and South Gloucestershire.

Our services

- Welfare benefits advice, including benefits checks, support through the benefits system to maximise income, and complex casework to secure legal entitlements, including appeals and representation at tribunal.
- Specialist debt advice, including Debt Relief Orders, help with budgeting, identifying debt solutions and debt-related housing possession claims.
- Get Online project increasing digital skills and confidence through twice-weekly drop-in, and appointments for online form filling, combating social exclusion.

The Cost of Living Crisis

2021 was dominated by the challenges of recovery from the Covid-19 pandemic; 2022 has us facing the new threat of a Cost of Living Crisis, unprecedented in recent times.

The financial pressures now felt by local people follow a decade of austerity and funding cuts that have left communities and low income individuals vulnerable. There is real fear about the months ahead. Wards in north Bristol are among the highest on Bristol City Council's Cost of Living Risk Index. Already we are seeing the impacts.



Demand for advice has increased sharply, with enquiries up by 20%.



More people are seeking emergency relief, extra payments info, and benefit checks in a bid to secure more income.



Requests for foodbank vouchers have tripled over the same time last year, reaching over 50 per month, and rising.



More clients are presenting with rent arrears and deficit budgets, putting them at risk of homelessness.

NBAC's response

We are prioritising our welfare benefits and debt advice services and increasing capacity in order to meet increased demand, and support people through the Cost of Living Crisis:

- working with Bristol City Council, other advice providers and community partners to increase advice services and link in with local "welcoming space" hubs
- recruiting an additional caseworker, with experience in both welfare benefits and debt, giving us the flexibility to respond to client need
- developing our work with community and advice partners to bring advice services into communities, reaching the most vulnerable.

Amidst the uncertainty one thing is clear; North Bristol Advice Centre's services will continue to be needed, now more than ever.

Designing services that are accessible to all

As we opened up services post-Covid, our priority was to design services that are accessible to everyone, in a way that best meets client need, and ensures no one is excluded:



Face to face services

Now available at our Lockleaze office and at outreach sessions in Patchway, Kingswood and Shirehampton. Our Get Online drop-in resumed in October 2021.



Phone-based advice

We continue to offer a high number of phone advice appointments, popular for many as it fits in around work and caring responsibilities. These can also be done by video-call if the client prefers.



Home visits for over 50s

We have resumed our home visiting advice service for older people with health, disability or mobility problems, to maximisation income. Home visits allow us to identify other support needs and link clients into other services.



Working with diverse communities

We are working with equalities communities to recruit more volunteers to better reflect the diversity of our client base, and increase cultural understanding throughout the team. It is also increasing our links with communities and community leaders.



New website and Advice Tool

We developed our digital services to provide an alternative way to access advice for the digitally able. This was co-produced with clients and stakeholders to create an improved client journey.

Our new website and 'Advice Tool' provides basic information, guidance and self-help resources, 24/7. There is an option for a "call back" if the client is unable to resolve their issue.

These innovations have opened up access to advice out of hours and improved back office efficiency and admin time. Our phone response rate has increased from 78% in 2020/21 to 93% in 2021/22, improving one-to-one support for the most vulnerable.



Tea break for attendees of our Get Online drop-in

Our work

1716

people supported



1627

people received one-to-one advice



123

people at risk of homelessness kept in housing



42

Get Online drop-in sessions held



83%

success rate at appeal



The advice I've received has been invaluable for getting me back on my feet after a nasty break up. They have shown me how to apply for the right benefits, enabled me to access the foodbank when I was desperate and also given me the names of places where I can access legal advice and support.



£1,714,447

raised for clients



£2,286,788

debt managed

21

volunteers supported



2003

volunteer hours worked, the equivalent of

£27,841

35

older people supported through home visits



£107,014

raised for over 50s



Our clients

Our clients come to us to secure access to justice, or because they suffer social exclusion, often 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 secure legal entitlements, manage debt and provide holistic support to improve skills, confidence and wellbeing.

Age % of clients

17-24	5%
25-34	16%
35-49	33%
50-64	34%
65+	12%

Employment status % of clients

Unfit for work	49%
Part time employment	12%
Carer or looking after home/family	12%
Full time employment/self employed	10%
Retired	8%
Unemployed	6%

Health



Long term illness

Mental ill health

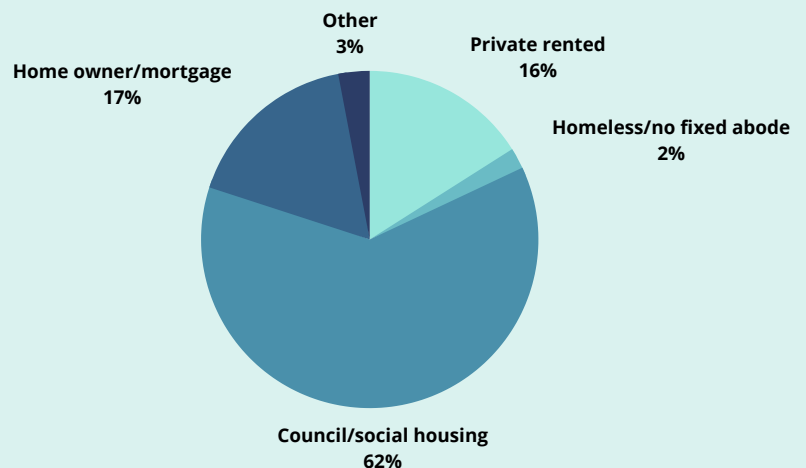


Physical disability

Multiple impairments



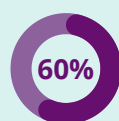
Housing status



Ethnicity % of clients

White	75%
Black, African, Caribbean or Black British	11%
Asian or Asian British	5%
Mixed ethnic groups	3%
Other ethnic groups	3%

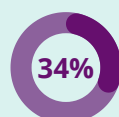
Issue



Welfare rights



Debt



Universal Credit (UC)



Personal Independence Payment (PIP)

Lawrence's story

Lawrence is 46 and lives alone in social housing. Deteriorating physical and mental health issues meant he had given up work and needed our help applying for the disability benefit Personal Independence Payment (PIP). Lawrence's conditions affect his ability to carry out day to day activities and he needs support and prompting from his family who live nearby. Lawrence also struggles to manage money as a result of his mental health issues and this had caused him to fall into debt due to overspending and leaving bills unpaid. Lawrence had debts of over £3000 and his expenditure was more than his income each month. Lawrence was forced to sell his belongings in order to scrape enough money together to get by.

Firstly, the adviser contacted Lawrence's creditors and asked them to put the debts on hold while he was seeking advice. He was then helped through the PIP application process, first completing the form and then, when his claim was unsuccessful, completing a mandatory reconsideration. In the mandatory reconsideration the adviser emphasised the difficulties Lawrence encountered as a result of his health issues and explained why he should be entitled to an award. The debt adviser then sent letters to Lawrence's creditors requesting that his debts be written off in light of his financial situation and poor health.

"I'm financially better off, thanks to your advisers. I can buy the basics and not have to worry about money.

As before I had to sell a lot of my stuff to survive.

One of the advisers has made a MASSIVE difference to my life in a positive way. She was phenomenal."



With our help, more than half of Lawrence's debts have been written off and he has set up affordable repayment plans with the rest which he feels confident he can maintain.

Lawrence's PIP mandatory reconsideration was successful and he was awarded the daily living component at £60 per week plus a back payment of nearly £2500. This then made him eligible for extra money in the form of a severe disability premium, adding £70 a week to his other benefits.

Helena's story

Helena is 47 and lives in a 3 bedroom council property with her two daughters aged 18 and 21. Her older daughter is autistic and attends university where she lives during term time, returning home for the holidays. Her autism means she requires extra support and Helena regular visits her at university to provide care.

Worsening arthritis meant Helena had recently lost her job in a bakery and this had caused a dramatic reduction in income. There had also been mistakes made with her Housing Benefit claim because of the spare room belonging to the eldest daughter. Helena was being charged bedroom tax for under occupying the room due to her daughter being away from home in term time and this charge was being deducted from her Universal Credit.

As a result, Helena was struggling to manage financially and had fallen into arrears with her rent, council tax, and water as well as accruing a number of other non-priority debts. With the arrears and bedroom tax, she was having over £830 deducted from her Universal Credit claim. Altogether, her debts totalled nearly £12,000.

We provided Helena with both benefits and debt advice including helping her resolve the bedroom tax issue and discussing the available options to clear her debt. Helena decided to apply for a Debt Relief Order (DRO) to clear her debts completely. With the help of our Debt Volunteer, we raised the £90 DRO fee from a charity as Helena could not afford it.

The DRO was approved and Helena's income has increased as she is now claiming all the benefits she is entitled to and the deductions have stopped. Her debts will be on hold for one year and then the full £12,000 will be cleared provided there is no change to her situation.

"I just want to say thank you for everything you have been amazing with me I could not have done any of this with out your expertise I can honestly say that I don't think I would be sitting here now if I had not made that call."



Frank's story

When Frank was referred to us he was confined to his home due to mobility and money issues. A back and shoulder injury had left him largely immobile and changes to his benefits were putting strain on his finances. Frank had recently reached retirement age and was automatically moved from Universal Credit (under which he was getting extra support for his disability) to State Retirement Pension. This switch had disrupted some of his other benefit claims and had left him struggling financially.

During this time he was relying on the food bank because he had no money to buy food on top of rising bills. He was also in constant pain while waiting for an operation on his shoulder and this was making everyday tasks such as shopping or preparing a meal very difficult and causing him understandable distress.

As reaching retirement age had changed his benefits entitlement, Frank now needed to apply for the older person's disability benefit Attendance Allowance (AA) to continue getting support for his health. We visited him at home to complete this application.

"I can't express in words how grateful I am for the help I received from yourselves. I am hopeless with filling out forms, and as I live alone, and with no immediate family to help me, it was good to know that your charity was there to help me. As my health is poor and with my stress levels increasing with trying to deal with this latest case, I'm not sure how I would have coped without your advice and help."

During the visit we identified that Frank was due the Council Tax rebate but was unable to apply himself as he had no access to the Internet. We completed the application on his behalf and within a week the £150 rebate was paid.

Frank was awarded Attendance Allowance at a rate of £61.85 per week with a back payment of £800. Once he had his AA award, Frank was then entitled to extra money through his existing Pension Credit claim.

Frank is now £131.25 a week better off on top of lump sum payments totalling over £1700. With the help of his GP he is managing his back and shoulder pain while he waits for an operation. He is feeling much happier and is gaining confidence to start leaving the house more.



Luis' story



Luis, 30, is an EU national who has been living in the UK since 2017 and working as a delivery driver. Just before the Covid pandemic, the mother of Luis's infant son was sectioned and he took on full custody of the child, giving up work to care for him.

After Covid restrictions were lifted, Luis took his son abroad to meet family for the first time. When he got back to the UK he discovered his Universal Credit (UC) claim had been stopped. When Luis questioned this, he was told it was due to being outside of the country for too long. In fact, he had only been outside the UK for 27 days which is within the accepted time frame.

Luis was confused and did not know how to resolve this. By the time he contacted NBAC, he'd had no money for two months, was struggling with food and rent and was terrified of losing his home.

Initially, we challenged the termination of his claim by arguing that he had returned within the month time limit. While this was accepted, the DWP's response was that they were intending to end his UC claim anyway because he had failed the Habitual Residence Test and, as such, did not have a qualifying 'right to reside' in the country. Under welfare regulations, EEA nationals with pre-settled status must have a qualifying 'right to reside' in order to receive Universal Credit.

"I'm grateful to NBAC for listening to me, believing me and supporting me, it's given me confidence."

Although no longer in work on account of his son, Luis had been in regular employment since moving to the UK. Under the regulations, a person can be granted 'right to reside' if they have indefinite worker status from being in regular employment for more than a year which Luis had.

We represented Luis at a tribunal using this as evidence of his eligibility to UC as well as the significance of his son being a British citizen. As a result, the appeal was allowed and his UC was reinstated and backdated to when the claim had stopped. Luis received £5653 in arrears which he plans to use to continue building a life for him and his son. He is looking to move into a new flat and is preparing for his son to start nursery next year.

Maryam's story

Maryam came to the UK from Iran as a refugee in 2018 and now lives in a housing association property with her son. She came to the Get Online drop-in to obtain a travel card from the government website in order to visit her family. Maryam has a smartphone and a tablet at home and has some basic digital skills but struggles with more complex tasks, especially if the language is complicated. Maryam had very limited English and was worried that she would fill in the form incorrectly due to not fully understanding the questions.

The Get Online volunteer worked patiently with Maryam, encouraging her to talk as much as she could and using Google Translate to fill in any gaps. Together, they were able to complete the application. The volunteer also helped her write a note on the application asking for future correspondence to be carried out by email rather than telephone which she would struggle with.

A few weeks later Maryam returned to the drop-in needing help understanding an email she'd received about her application. Daily English lessons meant she was better able to communicate with the volunteers but she was unsure of the specific instructions in the email. After explaining them to her she was happy and confident with her next steps. Her travel card was then successfully issued.



"I was very happy today, I met this lady and she helped me a lot and carried out my work in complete peace. I am grateful to her and your NBAC for choosing this staff."

Maryam has since returned to Get Online for support accessing school admissions on the Bristol City Council website. She expressed her gratitude to Get Online, saying that one-to-one support in particular had been very helpful because she struggled with phone calls. She also said she was feeling more confident to deal with online tasks independently.

Client Outcomes

Advice clients (129 questionnaires completed at case closed) reported that, as a result of our advice and support:

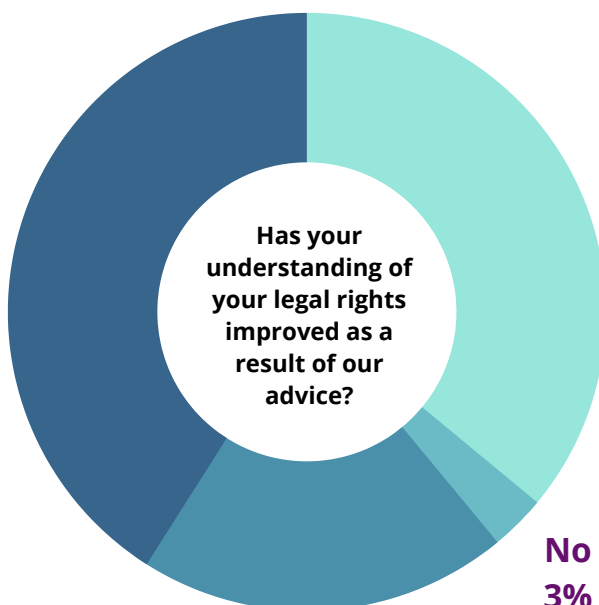
- 98%** were in a better financial situation
- 88%** were less stressed
- 92%** felt better able to manage their affairs



I was panicking and couldn't think straight nor did I know where to begin to resolve my issue. I experienced the adviser as very knowledgeable and thorough - she listened well and completely understood my situation. I am thoroughly relieved and now feel very much less stressed and able to get on with my life without worrying about a huge debt hanging over my head.

Had help with getting benefit and my diet is much better and I would say I have come out of poverty.

Yes - a lot
41%



Not sure
20%

Yes - a bit
36%



98%

felt their adviser was
easy to talk to

Long term impact

Three months after case closed, we do follow up phone calls with clients to measure the longer term impact of our advice (139 replies).



My house has been adapted to help me with my mobility and it is nice to know I do not have money worries anymore.



54%

said there have been long term changes in their life



81%

have been able to budget and plan their expenditure

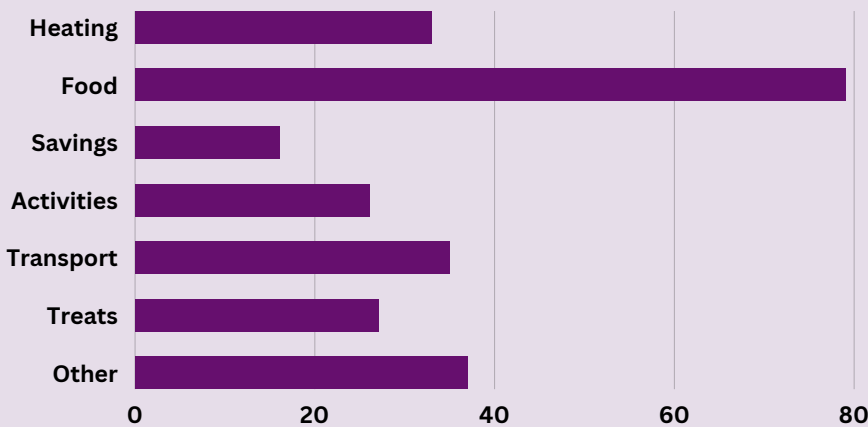


73%

feel more in control of their finances now



Now you've got extra money coming in, what kinds of things have you been able to use it for?



I feel like I am in more control and I feel that I can deal with things much better.



I have been able to [do] more after school activity with the kids and it has helped my daughter with her anxiety by joining an after school club.



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