



Coronavirus — the impact in our community

We have seen a significant increase in demand for our frontline advice services as coronavirus (COVID-19) impacts our communities.

Shifting our resources to our telephone Adviceline service, we have helped 377 people so far in relation to this outbreak.



Employment is the current main advice issue, particularly for:

- Self-employment
- Zero-hours contracts
- Being laid-off

Self-employment

Self-employed people want to know what financial assistance is available as they are unable to work and run their businesses due to coronavirus.

Case Study

A client and her husband are **self-employed** and unable to work as a result of coronavirus restrictions. Her husband is in a high risk group due to underlying health conditions and has had to self-isolate.

How we are helping

We give full advice on benefit entitlements, reducing costs such as energy bills, and dealing with debt and financial problems. We have joined with national Citizens Advice to urge for support for self-employed workers.

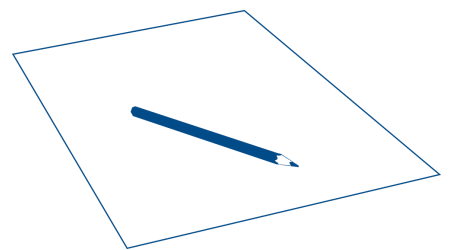
Zero-hours contracts

People have contacted us as they are on zero-hours contracts and currently have no work. They have limited options to find alternative employment under the current restrictions.

Case Study

Our client is a supply teacher on a **zero-hours** contract, living in a mortgaged property with his partner, who works part-time.

Due to the school closures as result of the coronavirus response, he will not be getting any income for the foreseeable future.



Being laid-off

Our clients are facing job losses and insecurity as businesses react to the impact of coronavirus.

Case Study

This client first came to us because of an unpaid parking ticket, which had been incurred after he'd **lost his job** as a result of coronavirus. We discovered he was facing significant financial consequences, including his ability to keep up with mortgage repayments.

How we are helping

Since the government's announcement last week, we have been ensuring that people have the right access to information, in particular about whether they qualify under the new Coronavirus Job Retention Scheme.

Maintaining mortgage repayments

We are seeing a significant increase in the number of people needing advice about paying their mortgage.



How we are helping

We are supporting people in speaking to their mortgage lenders to see if they can be offered the recently announced 3-month mortgage payment holiday.

Contacting the Universal Credit helpline

We have been getting a number of queries from clients not being able to get through to the **UC helpline**.

People are telling us that they are struggling to get their calls answered as the lines are extremely busy.



Digital exclusion

We have a number of clients, particularly older people in our community, who do not have access to the internet. At a time when services, shopping and social interaction has moved online, they are at risk of **increased isolation** and **vulnerability**.

We are supporting clients by helping them access advice by telephone and signposting to additional services.



Increased Stress

We are very mindful about the health and well-being of our clients at this time and the impact that change and uncertainty is having on their lives.

The issue of stress has come up a lot recently, particularly for people self-isolating.

Clients are offered support in accessing relevant mental health services.

We encourage people to seek advice early. The sooner they contact us the sooner we can help find solutions.

We are committed to working within the community to provide pro-active and long-term support for our clients.

Call our Adviceline on 0300 456 8390

Lines open Monday to Friday, 9am to 4pm.

(Calls charged as 01 & 02 numbers)