

2 Years on:

The impact of Covid-19 and the cost of living crisis on our clients



**citizens
advice**

Wandsworth

July 2022

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Introduction

This report follows on from [6 Months In](#) and [12 Months In](#), our analysis of the issues residents brought to us during the first year of the Covid-19 pandemic. It uses our service data and anonymised client stories to illustrate how the cost of living crisis is affecting households whose finances were already weakened by austerity policies and the residual impact of the pandemic.

When the pandemic struck in 2020 we saw an unprecedented increase in the number of residents experiencing hardship and coming to us for crisis support such as food and fuel vouchers. Our data shows that between March 2021 and April 2022, the second year of the pandemic, we saw similar levels of hardship, with no reduction towards the level seen in the years before Covid-19.

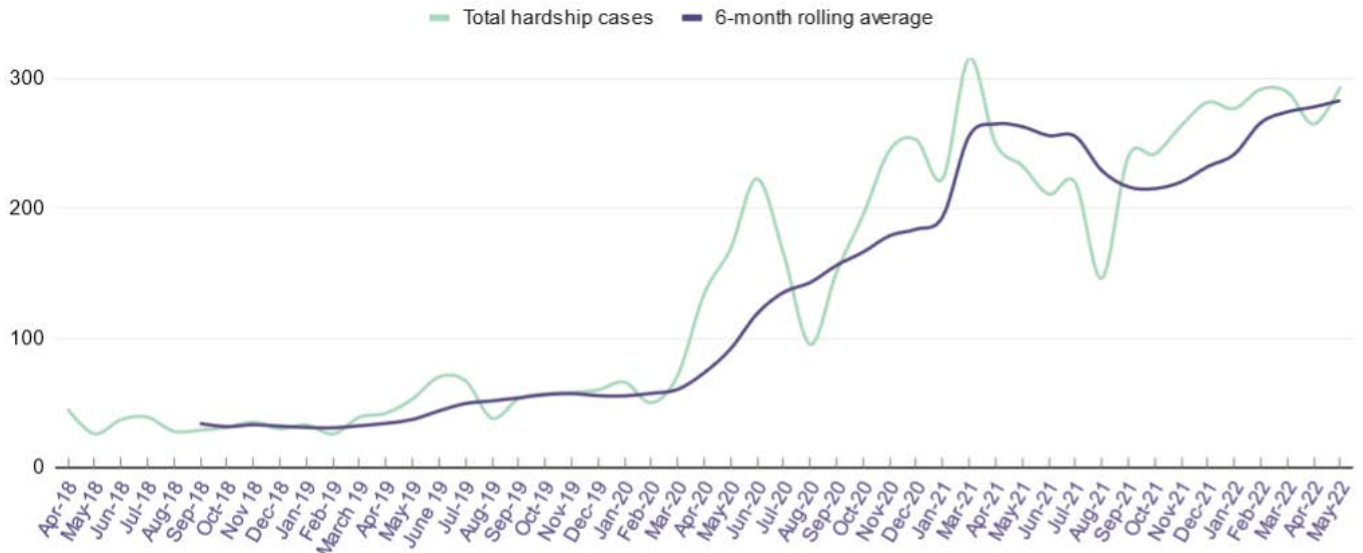
“I have not got enough food to last till next week and I am on emergency on my gas and electric. I've got about £7 left that will be gone by the end of tomorrow. I am a single parent and I'm off work on statutory sick pay”.

Wandsworth resident¹

Because this report looks at the period when Covid-19 restrictions were easing and lockdown ended it could have told a story of recovery. Instead we've seen continuing hardship as pandemic concessions and support ended², the energy price cap rose and inflation increased. The recommendations at the end of this report are intended to be practical, constructive suggestions to help local partners work more effectively to address the key problems facing our clients in the next 12 months.

¹ Direct quotes from residents and partners are taken from online referrals and show how people have communicated their issues and circumstances when approaching us for help.

² Notably the £20 Universal Credit uplift, which was a lifeline for our clients during the pandemic.



Graph 1: Cases involving hardship issues, 2018 to 2022³

Our picture

Data we collect while running our advice services reflects the people we helped, which is a function of our capacity, how our projects and services are set up and who comes forward and asks for help. It’s important to remember that our data can’t give an objective picture of total need or hardship.

In part this is because, like most Citizens Advice offices, constraints on staff and volunteer time mean we can’t meet demand for our services. For the majority of clients our main access point is Adviceline and in the first three months of 2022 for every call to this service that we were able to answer three went unanswered. Unless these callers were able to get through



Graph 2: Calls to our Adviceline, April 2020 to March 2022

³ Defined as cases where we’ve issued a food voucher, advised someone about charitable grants; advised about localised social welfare support such as a council Crisis Grant or Discretionary Housing Payment; the client is affected by the benefit cap or is in fuel poverty.

on a second attempt⁴ or were later referred by a partner we don't know what their issues or circumstances are and unfortunately there are many stories that therefore go untold.

Demand and capacity

In 2021-22 we managed to keep the number of clients helped on our Adviceline similar to previous years despite the ongoing challenges of delivering services in lockdown. However, demand increased throughout 2021 and was higher at all points of the second year of the pandemic (by comparison to the first). This is a national trend, in early 2022 Citizens Advice reported that "in January more than 270,000 people sought one-to-one advice from [our national network], topping a previous high of 265,000... in November 2021", adding that "demand for support is now higher than at any point since the pandemic began"⁵.

Because our capacity remained roughly the same increasing demand meant that we a smaller percentage of overall demand. Our capacity has been further stretched by the number of access points we have and the increasing complexity of the issues that residents need help with.

We're committed to being here for everyone whilst helping those who need us most and for this reason we offer direct referral routes to partners, relying on them to reach people we can't. This commitment extends to running a local referral platform, Refernet⁶ and maintaining an open access webform that anyone can use to contact us without waiting on hold to Adviceline. As referrals to us have to be handled by our Adviceline team, this approach reduces how much staff and volunteer time we have to answer incoming calls, but we believe it's necessary to ensure equal access for our whole community, as demonstrated by the profile of our clients in Appendix 1.

"I have a patient who is unwell and has been placed in a hotel. He has no food. He is destitute. I am not getting any response from any services. Please can you help with a food parcel? I have tried so many places. No responses.

I have not been able to get through to your line, I have been trying all day. URGENT- No food, is hungry. Reports only had dry biscuits for 3 days".

Local partner

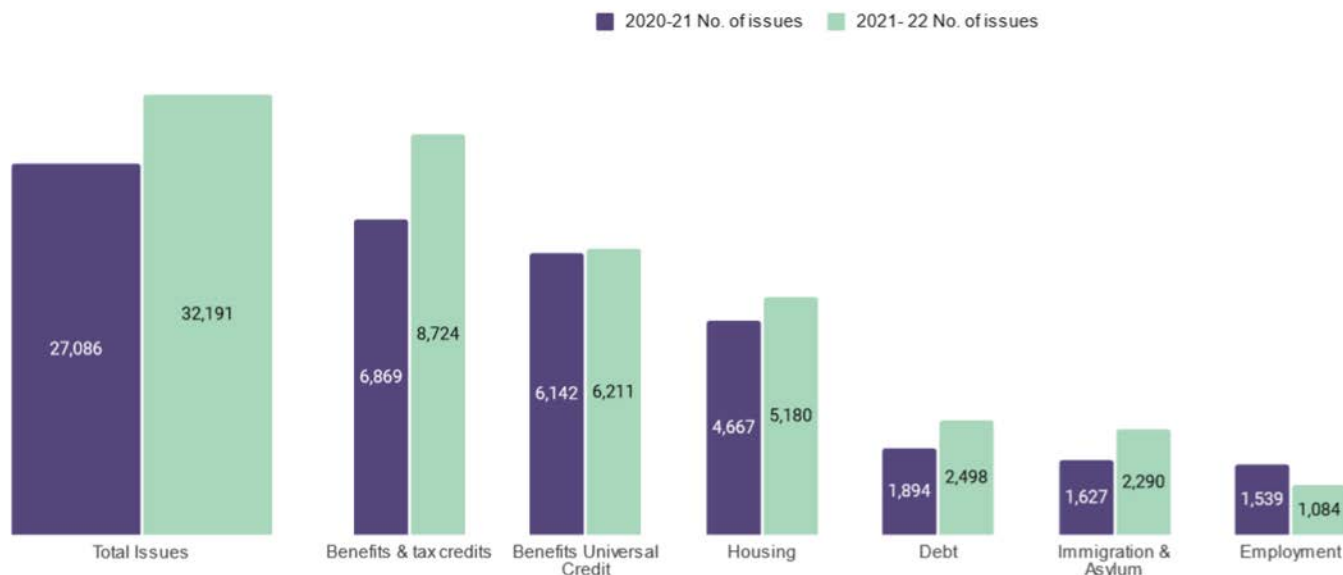
When residents are referred or reach us through another channels they are often facing difficult situations that require time to understand and resolve. Our team now spends longer with individual clients and we've seen a 19% increase in the number of clients who need help with multiple issues. In 2021-22, despite advising a similar number of clients to the previous year, we saw a significant increase in the number of individual issues we advised clients about. This increased complexity means that our advisers also have to provide more ongoing

⁴ Last year the quarterly average for unique callers getting through to our Adviceline was 50%.

⁵ Citizens Advice. (22 July 2022). "Red alert" warning as more turn to Citizens Advice than at any point since pandemic began. www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/red-alert-warning-as-more-turn-to-citizens-advice-than-at-any-point-since-pandemic-began

⁶ Which joins together 26 organisations from the voluntary, faith and community sector, as well as statutory services.

support, the volunteers working in our Generalist Service alone now provide 15% more casework contacts⁷.



Graph 3: Increase in client issues

What our data shows

Hardship and cost of living

In the first year of the pandemic our data shows that we helped 609 unique clients with 840 issues that relate to accessing food banks and similar support. This is a 350% increase in people needing help with food by comparison to the previous year, but that may partly be because the pandemic focussed attention on food bank use and meant that our staff and volunteers were more likely to record these issues. In 2021-22 we helped 694 unique clients with 1,103 food bank issues, which shows not only a further 14% increase in the number of people needing help with food but also a significant increase in how many people needed this help more than once.

April 2019 to March 2020	813
April 2020 to March 2021	1,408
April 2021 to March 2022	1,360

Table 1: Trussell Trust food vouchers issued by our team, April 2019 to March 2022

Based on data provided by Wandsworth Foodbank the number of Trussell Trust food vouchers we issued increased by 75% in the first year of the pandemic and remained at a similar level in 2021-22⁸. We believe it's fair to treat 75% as a minimum baseline for how many more of our clients need emergency help with food but the actual increase is likely to be much higher. To

⁷ Comparing 2019-20 to 2022-22.

⁸ Our data shows a greater increase in food bank use in part because it counts referrals to similar organisations such as Earlsfield Foodbank, Dons Local Action Group, Tooting Community Kitchen and the ICEC Food Bank at Battersea Mosque, some of whom started up or expanded their services in the last two years.

put these figures in perspective, on an average working day we're now referring five clients to Wandsworth Foodbank for emergency help with food, a number that doesn't include the referrals we make to similar services and the emergency support we provide ourselves.

Maya's story: Choosing between food and bills

Maya's maternity pay only just covered her bills, while her partner's income covered everything else. She often had to make the choice between food and other essentials. We issued Maya a food bank voucher and advised her about changes to the Universal Credit work allowances and taper rate that would see her household income increase.

Partners we work with have reported an unprecedented surge in demand for short-term support such as fuel vouchers. Many of our partners have had to place limits on support they provide in order to keep up with demand, for example limiting fuel vouchers to one per household.

Emily's story: The impact of increasing the energy cap

When the energy cap increased Emily was expecting her energy bills to double at most but was left unable to pay them when they were five times higher than the month before. We advised Emily on how to check that the increase was legitimate and how to contact her energy supplier about the increase. We also helped Emily to maximise her income with a benefits check and helped her to access fuel vouchers.

The cost of living crisis means that we now see more clients with multiple debt issues, likely because household finances were stretched by the pandemic and our clients increasingly lack the security of savings or spare income to weather increases in the cost of energy, food and rent. In the most serious cases households built up debt during the pandemic but were protected from immediate harm by concessions such as the eviction ban and limits on bailiff collections. Higher levels of debt, reduced incomes⁹ and the increasing cost of household essentials mean that our clients are continuing to struggle after the pandemic rather than recovering, both because of recent events and the long-term damage to their financial resilience.

The trend that our team find most concerning is the increasing number of cases where the only way to help someone is by advising them about emergency and short-term support such as food vouchers. Our partnerships with Wandsworth Foodbank and Earlsfield Foodbank include funding for advisers to work with residents using their services. A foundational principle of these funding arrangements is that advice services can find solutions that reduce or prevent the need for people to use foodbanks. Before the pandemic we generally only saw these cases where

"I have not been able to work due to long covid and now find myself in need of food to provide for my young sons. My gas provider has switched me to pay as you go which I didn't want and having to keep that topped up is eating through what little money I have.

I have enough food to last about 2 days and my gas is running out as well".

Wandsworth resident

⁹The DataWand [Economy & Employment report](#) shows us that the median salary in Wandsworth shrunk 9% in the first year of the pandemic.

someone had No Recourse to Public Funds, an immigration status that can cause hardship because it restricts access to government support even during a crisis¹⁰. Going forward we fear that we'll see more people who are eligible for support and who are receiving it but who still struggle to pay for essentials due to increased costs.

Mo's story: Independent foodbanks helping residents in crisis

Mo contacted us because his family had no money and no food in the house. We spoke to him on a Friday afternoon at a time when it wasn't possible for him to pick up a Trussell Trust food parcel by the end of the day. One of our team spoke to the independent foodbanks we work with and was able to arrange an emergency food parcel that he could pick up that afternoon. We also signposted him to the Tooting Community Kitchen food stall that runs on Saturdays. The flexibility, responsiveness and creativity of our community and faith organisations can mean the difference between a household going hungry over the weekend.

Welfare benefits

Welfare benefits remains the most common issue that we help people with. In 2021-22 we saw a 13% decrease in clients accessing our services for help with an initial claim for Universal Credit, likely a reflection of the large number of people who needed help claiming benefits for the first time in the early stages of the pandemic, but also a 65% increase in the number of people we helped with Personal Independence Payment. The latter likely reflects the fact that reviews and assessments resumed after being paused during the pandemic.

Elise's story: The impact of the end of the Universal Credit uplift

We helped Elise claim Universal Credit for the first time during the pandemic. When the £20 uplift ended Elise returned to us again as this meant she was no longer able to cover her essential costs. We helped Elise apply for a Discretionary Housing Payment from Wandsworth Council and completed a full assessment of whether she could receive any other support.

Personal Independence Payment is a particularly important form of support for our clients. Our advisers tell us that a successful claim for this benefit is the only way to end the need to rely on food vouchers. This is because Personal Independence Payment provides additional financial support that many people aren't aware they can claim or that they may need help to claim successfully because of flaws in the assessment system¹¹, but also because it acts as a gateway for extra support from both local and central government. Citizens Advice is

¹⁰ Citizens Advice. (12 July 2022). How do I survive now? *The impact of living with No Resource to Public Funds*. www.citizensadvice.org.uk/Global/CitizensAdvice/welfare%20publications/How%20do%20I%20survive%20now_%20November%202021.pdf

¹¹ Citizens Advice. (22 July 2022). *PIP and ESA Assessments Inquiry: Evidence from Citizens Advice*. www.citizensadvice.org.uk/Global/CitizensAdvice/welfare%20publications/Surveys%20and%20consultation%20responses/PIP%20and%20ESA%20Assessments%20Inquiry-%20Evidence%20from%20Citizens%20Advice.pdf

forecasting that 327,000 are waiting to be assessed, a backlog that is holding up nearly £300 million in payments, support that can make a real difference to our clients¹².

Debt

Debt cases usually make up a smaller proportion of the issues we saw but in 2021-22 we saw a 32% increase in the number of clients coming to us for help with debt. This is in part because of the increasing number of people we see with multiple, interlinked issues that include debt. For example, in previous years, a client might have come to us about having a higher utility bill than usual and having to pay for it out of their savings, which we would record as a single issue. This year it's more likely that the higher utility bill (issue one) means their housing has become insecure as they don't have enough money to pay rent (issue two), and they need crisis support in the form of food vouchers or a discretionary grant from the council (issue three).

As a result of the energy crisis in 2022 we've seen a 27% increase in clients reporting fuel debt by comparison to the previous year. However, we've also seen a significant rise of in clients with rent arrears (41%). This is likely linked to the end of pandemic concessions such as the stay on evictions and extended Section 21 notice periods.

"I have credit card debts and am in rent arrears. I am unable to work due to health reasons and my living conditions are extremely poor. I need some help and advice to help get out of this situation.

I never have enough money to cover basic costs like food and clothing".

Wandsworth resident

Unmanaged debt is a real driver of hardship as households can feel pressure to prioritise payments to creditors because of the risk of debts being sent for collection. Without a Debt Management Plan repayments can significantly reduce the income that households have available to pay for essentials. Despite the issues caused by the recent Money and Pensions Service recommissioning process for debt advice¹³ the debt team at South West London Law Centre have continued to provide a high quality service and our partnership with them continues to help us reduce hardship in Wandsworth.

¹² Rightsnet. (10 July 2022). *Welfare Rights News*. www.rightsnet.org.uk/welfare-rights/news/item/dwp-delays-in-processing-pip-applications-are-leaving-hundreds-of-thousands-of-people-waiting-for-300-million-of-vital-support

¹³ Rightsnet. (22 July 2022). *We Are Debt Advisers, Advice UK and Unite Debt Advisers Network issue joint call for MaPs to engage in a 'meaningful and full consultation' on the future of debt advice*. www.rightsnet.org.uk/debt/news/item/we-are-debt-advisers-advice-uk-and-unite-debt-advisers-network-issue-joint-call-for-maps-to-engage-in-a-meaningful-and-full-consultation-on-the-future-of-debt-advice

Housing

In 2021 we saw housing support and protections from the government designed to stop eviction and homelessness gradually end. Section 21 eviction notice periods that had been increased to 6 months to accommodate lockdown rules were reduced to 4 months on 1 June 2021 and reduced further to 2 months on 1 October 2021.

Andreas' story: No-fault eviction as protections end

Andreas was summoned to a Section 21 court hearing that didn't go ahead due to Covid-19 restrictions. When restrictions were lifted he started receiving threatening letters from his landlord to leave, but no letters about a rescheduled court date. Andreas felt that it was impossible to stay at his home, yet due to his health conditions also impossible to leave, and felt stuck in insecure housing. We advised Andreas that he had a legal right to stay in his home and signposted him to specialist housing advice.

Another issue that our clients have continued to come to us with in the last year is exploitative agency landlords. At least 30 clients approached us in severe hardship and described being exploited in similar ways: each client was originally homeless and several had additional vulnerabilities. None of them could afford a deposit or rent in advance and accepted the offer of housing as an alternative to rough sleeping.

The clients told us that they each signed tenancy agreements for the exclusive use of two rooms when they were in fact only provided with a single room. In addition, they were asked to share their Universal Credit login details so that the landlord could set up direct payments for rent on their behalf. Finally, the landlord charged rent equal to the Local Housing Allowance¹⁴, which meant that most or all of their Universal Credit payments were paid directly to them, leaving them with no income for other living costs.

Client experiences such as these provide clear evidence that hardship is both a reason people are forced to rely on exploitative landlords and that greater hardship is an outcome of this. We've worked with Wandsworth Council to address these issues and will continue to engage with local stakeholders and the agency landlords themselves in order to make change.

Steve's story: Landlord exploits vulnerable resident

Steve used to work as a chef, however during the pandemic he lost his job and had to claim Universal Credit. As he was sofa surfing his work coach referred him to the Fresh Start referral site. He was given a room in a shared house and wasn't asked for a deposit. Due to the benefit cap, Steve is left with no money at all each month as his rent is directly deducted from his Universal Credit payments, an arrangement that was set up when he moved into the property. Steve can only get by with support from the Foodbank and discretionary grants from Wandsworth Council.

¹⁴ The Local Housing Allowance limits the maximum amount people renting from a private landlord can receive in Housing Benefit or the Housing Costs Element of Universal Credit.

Employment

We saw fewer issues and queries about employment in 2021-22, particularly by comparison to the large amount of issues we saw in the previous year. 506 individual clients came to us with employment issues and only 21 were directly related to pandemic-related issues such as self-isolating, the furlough scheme or the Self-employment Income Support Scheme. This may indicate that, while it was a predominant topic last year, other issues such as the cost of living crisis are now taking precedence.

Conclusion and recommendations

2021-22 wasn't just the second year of the pandemic, it was a period that saw other forms of crisis emerge. Not only were our residents unprepared and weakened by the pandemic, but so were we and our partners. Throughout the year government support receded from the sector in the same way it did from our clients and unlike during the pandemic, when the promise of a vaccine was on the horizon, we look towards the rest of 2022 with little hope for managing rising energy and food costs. We're concerned about what the futures holds for residents who were already struggling.

We'll continue to think hard about how we can best raise awareness of local people's rights and responsibilities, prevent problems escalating and how to increase the reach of our advice. In this context we've noted the volume of demand for our help caused by residents simply struggling to access council services and we've reflected on the time our advisers spend trying to reach colleagues at Wandsworth Council. We understand the sheer number of people that the council supports and limitations on staff resources but this inefficiency has a real impact on the number of people we can help.

Our recommendations are therefore holistic, we've thought first about how we can work better together to maximise the impact of our support, as well as what changes in local policy and practice might prevent issues arising, and how hardship can be better addressed in Wandsworth. Because they're low cost or cost neutral we hope they will be a valuable addition to the commitments that both Wandsworth Council and central government have made to help people through the cost of living crisis.

Working together

Our commitment: To work collaboratively and constructively with Wandsworth Council officers and officials at every level. This includes a commitment to respond to any enquiry from officers or elected members within 3 working days.

We ask Wandsworth Council to: Provide the voluntary sector with a liaison person or number for every relevant department, or a central liaison contact, enabling us to get the information we need to help residents quickly and without the need for escalation. We already have examples of the benefit of working more closely together. One of our advisers has commented that “during lockdown the [Welfare Reform group] came into its own and improved communication gave rise to a lot of collaborative working”. Individual officers have also shown initiative about improving lines of communication, for instance Rob Hammond approached us about setting up regular meetings to discuss cases involving the social housing allocation scheme, an invaluable resource due to huge demands on his team and their long response times. We hope that expanding these initiatives and making them consistent across the council will save time and money for both the council and advice services in the voluntary sector, but most importantly reduce delay, anxiety and distress for residents.

"Difficulty contacting departments and council officers limits how much progress we would otherwise make when helping residents. Because we have to use general helplines we often have to wait on hold for a long time and often end up being passed between various departments. This means it can be really hard just to get basic information or guidance from the council.

As an example of a more efficient system, the EU Resolution Centre run by the Home Office has a direct number for advisers and an email address that can be used to escalate issues. This makes it really easy and efficient to contact them, saving time, increasing our capacity and reducing stress for clients. We're also able to keep track of escalation requests which reduces the need for repeat contacts".
Abi, Citizens Advice Wandsworth adviser

Supporting community and faith groups

Our commitment: To continue to work with smaller organisations and groups while strengthening our existing connections through initiatives such as Refernet, Advice First Aid, Help Through Hardship Crisis Project and My Roehampton.

We ask Wandsworth Council to:

Take advantage of the assets that exist within our borough and acknowledge the unique insight, reach and flexibility that our faith and community groups have by:

- Ensuring that consultation and communications are inclusive; and that the voices of lesser-heard groups are deliberately listened to and embedded into decision making frameworks.
- Providing accessible funding opportunities.
- Supporting leadership and capacity development of smaller faith and community groups.

Benefits and hardship

Our commitment: To increase public awareness about the availability of the council's discretionary support schemes and about the availability of Council Tax Reduction.

We ask Wandsworth Council to:

- Improve the application process for future rounds of the Household Support Fund to reduce administrative barriers and increase take-up.
- Continue to strengthen, invest in and better publicise the Discretionary Housing Payments scheme, the Discretionary Social Fund scheme and Council Tax Reduction, so that more Wandsworth residents facing financial hardship can be provided with vital support and to avoid under-spend of funding provided by central government.
- Ensure that these forms of support are easy to apply for, offering multiple channels for applications to avoid some residents being excluded, as well as taking steps to ensure that residents who need help with applications are able to get it.
- Make better use of the data held to simplify the application process for financial support. At the moment a resident who needs to apply for both Housing Benefit and Discretionary Housing Payments has to provide much of the same information twice, which is significant when one of the most common reasons for applications being refused is the evidential requirements not being met.
- Review the amounts that Crisis Assistance grants provide for food and fuel, at minimum increasing them to match rising living costs but ideally to a level that can meaningfully reduce hardship no matter what happens with the wider economy.
- Increase the maximum number of Crisis Assistance grants that a resident can receive a year. This increased to six during the pandemic and arguably the current crisis is as severe and requires a similar response.
- Reduce the turnaround time for Crisis Assistance grants to 48 hours to meet the urgent and immediate needs of residents.
- Ensure that the scheme can issue food and fuel vouchers for a variety of supermarkets and energy suppliers, preventing residents being cut off from support because of where they live or who provides their utilities.
- Review the Discretionary Housing Payments policy to ensure that council officers are aware of and encouraged to use their discretion to make longer term awards where appropriate¹⁵. Currently residents in severe hardship and whose circumstances are unlikely to change have to continually reapply, which places unnecessary strain on our services if they can't do this without assistance.
- Investigate whether changes to the Council Tax and Council Tax Reduction policies could reduce the burden on low-income households that may not benefit from existing exemptions based on disability or disability benefits. For instance, reducing the minimum Council Tax contribution payable may be a progressive measure that helps residents struggling with increased costs without compromising the council's tax base.

¹⁵ GOV.UK. (26 July 2022). *Discretionary Housing Payments guidance manual, Section 2 para. 17.*

- Publish turnaround times for Crisis Assistance grants, Community Care Grants and Discretionary Housing Payments in the Council's topline performance indicators, improving transparency and accountability.

Housing

Our commitment: To increase local awareness of the rights and responsibilities of landlords and tenants, both through our advice services and policy work.

We ask Wandsworth Council to:

- Introduce a rent deposit/ rent in advance scheme, helping homeless people facing hardship overcome one of the major barriers to finding private housing.
- Provide homelessness support to people who are experiencing severe hardship as a result of the practice of exploitative landlords (for example, providing rent in advance or a deposit to help them move and list of landlords willing to take benefit claimants).
- Commit to only placing homeless residents in temporary accommodation that is equipped with essential items (bed, fridge, cooker etc.) where needed.
- Introduce a landlord accreditation scheme to promote good practice in the private-rented sector, increase protection for tenants and provide a resource to help local organisations signpost to reputable, safe landlords.
- Reinststate the tenant's champion role to liaise with private sector landlords, reduce landlord-tenant issues and help protect tenants from poor practice.
- Provide more support to clients who are not likely to obtain social housing due to long waiting times with other housing options such as mutual exchange and mobility schemes.
- Follow the example of Lambeth Council¹⁶ and expand the types of Houses in Multiple Occupation (HMO) that need to be licensed in Wandsworth. Our team believe that ending the exemption for purpose built HMOs with five or more residents should be an immediate priority.

Debt

We ask Wandsworth Council to:

- Sign up to the Council Tax Protocol¹⁷, developed by Citizens Advice in partnership with the Local Government Association, which involves making a commitment to good practice in Council Tax arrears collection. The protocol recommends more early interventions to support people struggling with payments, helps prevent further charges and reduces both collection costs and demand on local public services.

¹⁶ Lambeth Council. (12 July 2022). *Additional HMO licensing*.

<https://beta.lambeth.gov.uk/housing/landlords-and-licensing/houses-multiple-occupation-hmos/additional-hmo-licensing>

¹⁷ Citizens Advice. (12 July 2022). *Council Tax Protocol*.

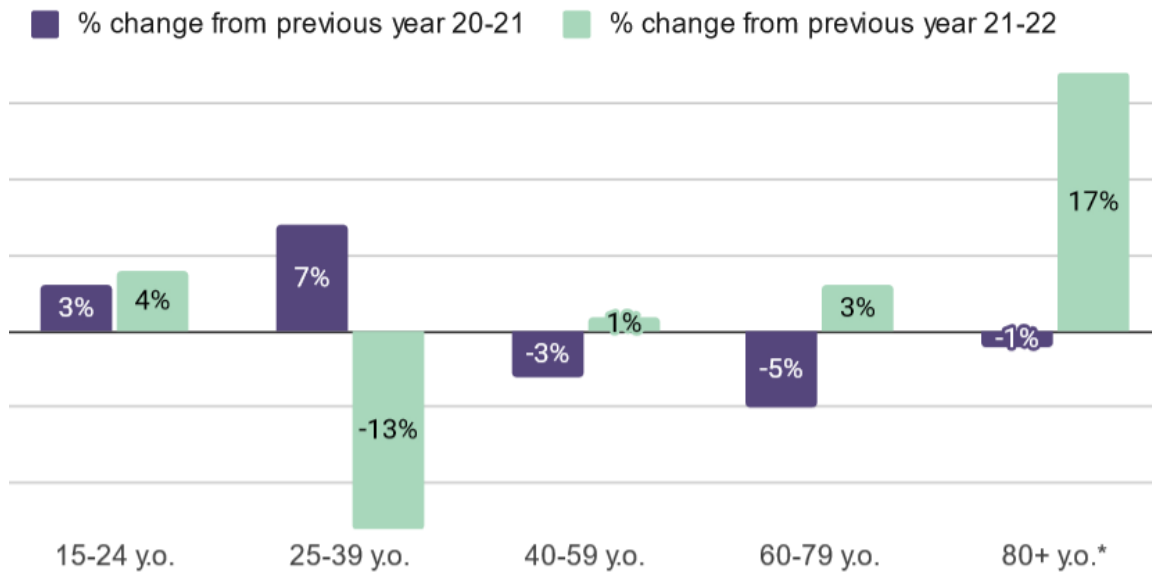
www.citizensadvice.org.uk/Global/CitizensAdvice/campaigns/Council%20Tax/Citizens%20Advice%20Council%20Tax%20Protocol%202017.pdf

- Develop and promote guidance about their power to write off Council Tax debt on a discretionary basis under Section 13A of the Local Government Finance Act 1992. This isn't widely known but it could be a highly effective tool to reduce hardship experienced by our most vulnerable households, particularly where the pandemic and cost of living crisis have damaged their financial resilience.

Appendix 1: Client profile

Age

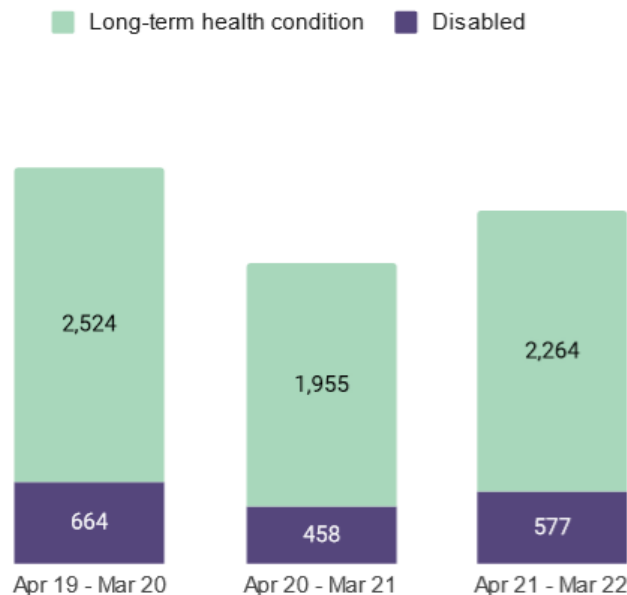
In 2019-20 we saw an unusually high number of younger people using our services. Many of them reported never having used our services before and many of them called with questions about furlough and housing rules during lockdown. In 2021-22 the number of people aged 25 to 39 accessing our service largely returned to pre-pandemic levels.



We also saw the numbers of older clients accessing our service increase slightly after having reduced last year, likely because of the shift to digital and phone services during lockdown.

Disability

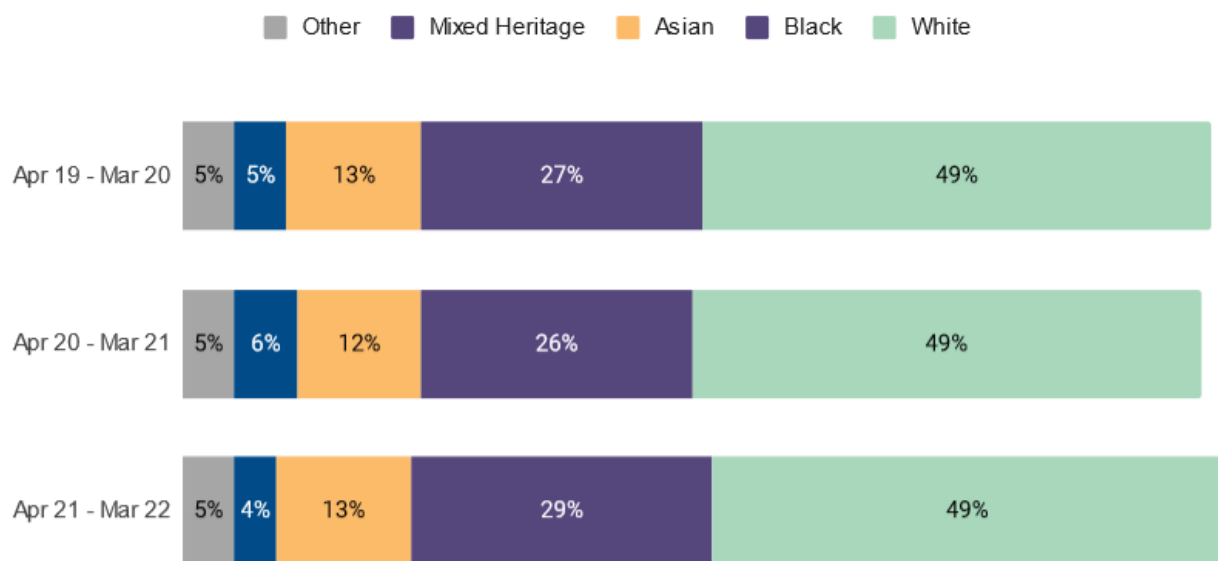
We've seen an increase in the number of clients with disabilities or long-term health conditions using our service but this hasn't returned to pre-pandemic levels.



In 2021-22 50% of clients accessing the core services of our Adviceline group were recorded as having a disability or long-term health condition. This is higher than the percentage of Wandsworth residents with a disability based on data from the 2011 Census (14.2%) and higher than the proportion of disabled clients using our national network (42%) and Citizens Advice offices in London (44%) last year.

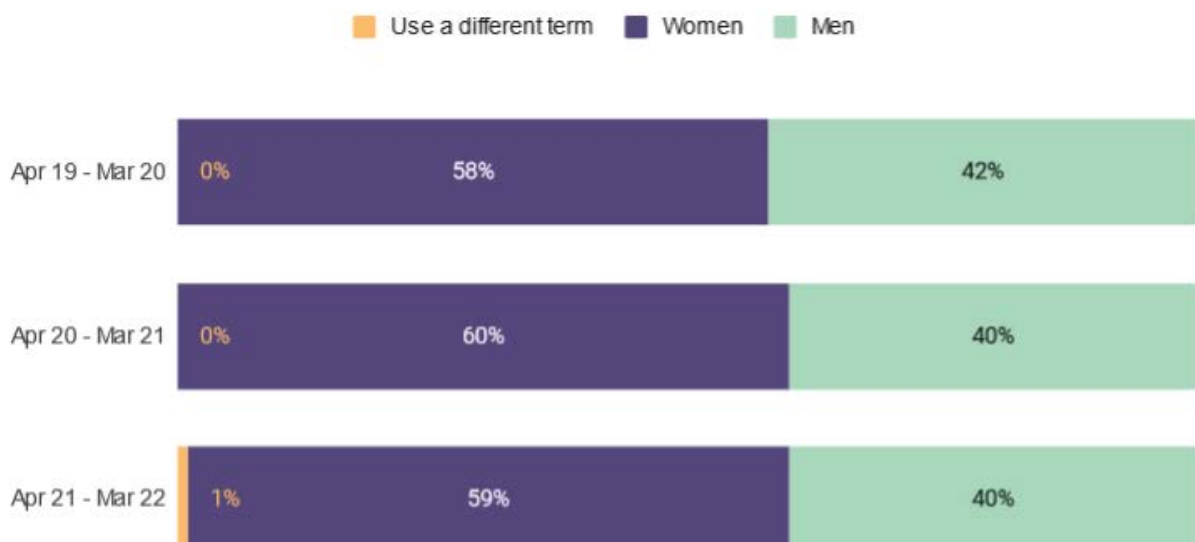
Ethnicity

Throughout the pandemic the ethnicity of our clients has remained largely similar to pre-pandemic levels.



But our clients are more likely to be from a Black or Minority Ethnic group both by comparison to 2011 Census data for Wandsworth and data from our network (which shows that last year 20% of Citizens Advice clients nationally and 46% in London were from a BME group).

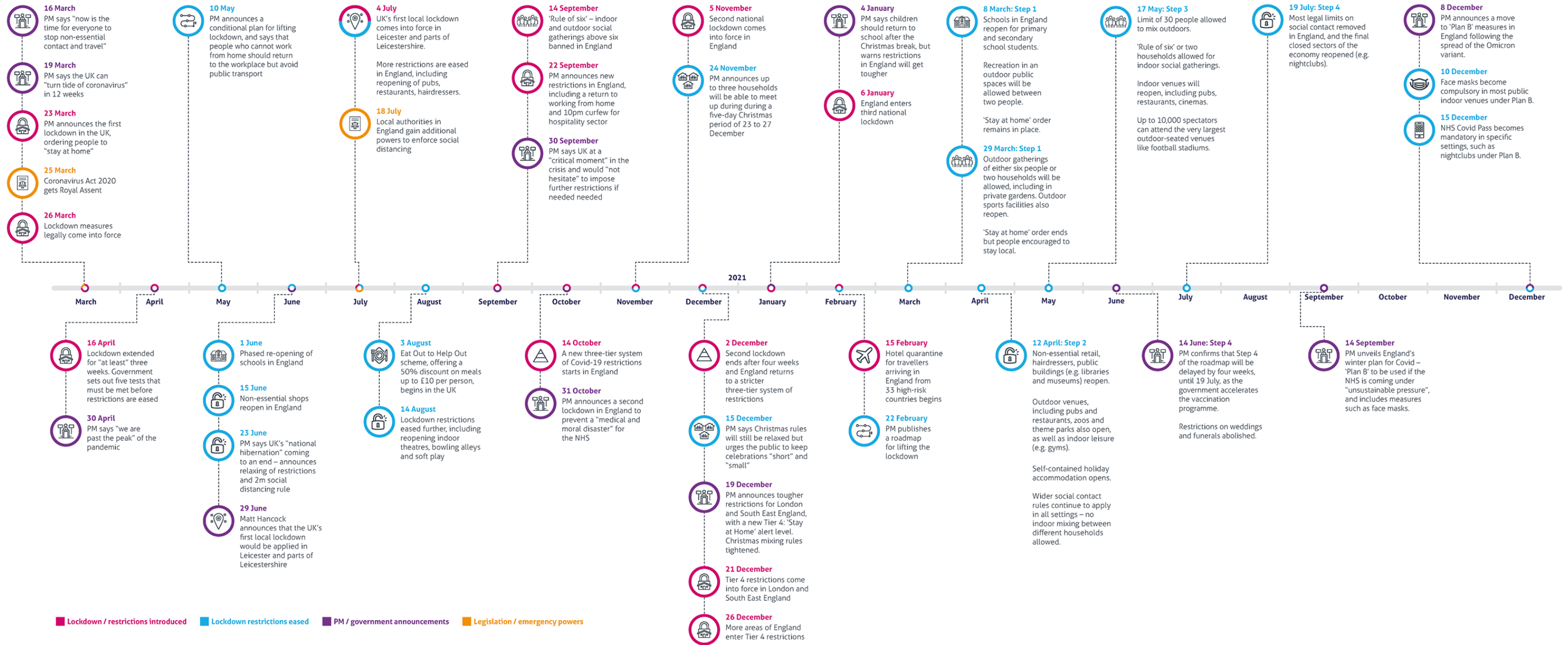
Gender



This year we saw more clients use a non-binary term to describe their gender. The proportion of men and women using our service has not changed significantly over the course of the pandemic, our clients are still slightly more likely to be female.

Appendix 2: Timeline of national Covid-19 measures and support¹⁸

Timeline of UK government coronavirus lockdowns and measures, March 2020 to December 2021



Source: Institute for Government analysis.

¹⁸ Institute for Government. (10 July 2022). *Timeline of UK government coronavirus lockdowns and restrictions*. www.instituteforgovernment.org.uk/charts/uk-government-coronavirus-lockdowns

Free, confidential advice. Whoever you are.

Our aims

We aim to provide the information and advice people need for the problems they face, and to improve the policies and practices that affect them.

How we work

Our services are for everyone. We give people tools to enable them to resolve their issues and we provide in-depth, expert support for those who need it. We work with partners to build advice knowledge in communities and address issues that affect our clients.



cawandsworth.org

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