

Meeting the Cost of Living Crisis: Citizens Advice Warwickshire Telephony Service

1st April - 30th June 2023

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The logo for Citizens Advice, featuring the words "citizens" and "advice" stacked vertically in white, lowercase letters inside a dark blue speech bubble shape.

Why are we doing this?

We have launched the new service for a number of reasons:

- **To help meet rising demand:** Demand that had been increasing year on year has accelerated since 2020 due to the pandemic and then the cost of living crisis. The additional investment through Warwickshire County Council has enabled us to better meet demand through enhancing our telephone channel.
- **Deliver a better service to clients:** Data over 2021/22 and 2022/23 has shown that, on average, only 13% of calls are answered by the 3 CA's locally. The enhanced service will increase the number of people who are able to have their issues addressed by phone. This, in turn, will both reduce pressures on the 'front door' and also help prioritise face-to-face services for more vulnerable clients.
- **Acknowledge lessons learnt and demographic shifts:** Pre-pandemic, we were very much a face-to-face service. During the pandemic we were able to demonstrate that telephone advice could work. We also recognised that there was still a demand for face-to-face. The project enables us to balance our access channels better. Enhancing the telephony service also recognises that our client profiles are changing with more 'working age' enquiries from people for whom the phone service is cheaper and more convenient.
- **Efficient use of resources:** Removing multiple phone services with one single countywide service will ensure that our resources are maximised towards frontline delivery and flexible in their deployment. We also increase the likelihood of ensuring consistency across a population of approximately 600,000 within Warwickshire.

The Model

Warwickshire County Council has provided funding until 31st March 2025.

The funding has enabled the recruitment of 2 Advice Services Managers and 5 part-time paid staff across Warwickshire. The service will be supported by 20 volunteers to deliver a Monday to Friday 10.00-2.00 service together with Out of Hours Provision one evening a week. This hybrid model of paid staff and volunteers has been approved by Warwickshire County Council and recognises that whilst we are volunteer led organisations, there is a need for paid staff to ensure coverage across all 5 days. It also acknowledges that all 3 organisations require more volunteers and that this will take time.

Our target for 2023/24 is 13,144 calls answered.

This is 10,000 more calls than were answered in the previous year. Whilst we will be monitoring this target throughout the year, the focus will be on quality and outcomes. The advice framework that has been adopted by the service is one where we will seek to resolve client enquiries at the point of access unless the nature of the issue or the client's vulnerability requires more specialist or face-to-face engagement.

In recognition that this is not a stand alone service, both the Debt Teams and Specialist Benefits Teams have agreed to support the service where complex issues are encountered. All 3 CEOs are actively committed to mainstreaming this service beyond 2025 and identifying and applying for funds on a Warwickshire-wide basis.

Warwickshire Telephony Advice Service

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Following the successful awarding of Warwickshire County Council funding for 2 years for the delivery of a Warwickshire-wide telephony advice service, the new provision was launched on 3 April 2023. The contract is being delivered through a partnership between Bedworth, Rugby & Nuneaton Citizens Advice Bureau (BRANCAB), Citizens Advice South Warwickshire (CASW) and North Warwickshire Citizens Advice (NWCA). Funding was sought due to the increased demand for advice post-pandemic and with the cost of living crisis. In addition, delivery during/post pandemic has shown that a blended delivery of both face-to-face and telephone provision is the way forward and enhances accessibility to our services.

Staffing

There are currently 2 Managers (1.6 FTE), 6 paid staff (4 FTE) and a bank of 46 volunteers who operate the adviceline when available, working across the three LCAs, with further volunteers currently being progressed through recruitment/training.

Challenges

- Initial teething problems on CONNECT have been resolved
- We need to recruit more volunteers in order to answer the high demand of calls into the service. A new cohort of volunteers for Bedworth, Rugby, Nuneaton and North Warwickshire is starting in July and also scheduled for recruitment this year are 2 further cohorts for South Warwickshire and 1 further cohort for Rugby and North Warwickshire.

Positives

- Staff and volunteers recruited to the telephony service have embraced the new service and hit the ground running, with a 366% increase in answered calls in the first month of April (723) compared to the previous month of March (155) prior to the launch of the telephony service.
- Debt Teams and the Specialist Benefits Team support the service where complex issues are encountered.
- 90% of clients are helped at the point of contact, with the majority receiving full advice. 10% are referred in to the relevant local Citizens Advice for more specialised support.
- An away day for the telephony team is scheduled for early July, topics to include employment law, quality, and reviewing the service to date.

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Performance

The service is offered Monday to Friday, 9am-5pm. **2,427 calls were answered during Quarter 1. This equates to 77% of the total calls taken for the whole of 2022/2023 (3,144), and a 197% increase compared to the same period in 2022 (817).** Of the 2427 calls, 56% was answered by Bedworth, Rugby and Nuneaton LCA, 39% answered by South Warwickshire LCA and 5% by North Warwickshire LCA.

The following percentages show the geographic origin of callers:

5% North Warwickshire

27% Nuneaton & Bedworth

18% Rugby

34% South Warwickshire

6% Out of area

10% Anonymous/not known

Feedback

Callers are encouraged by Advisers to stay on the line post call to respond to a short satisfaction survey. It can prove challenging to persuade clients to stay on the line for an additional couple of minutes, and we have no control over whether they do go on to complete the survey. However for those who have completed the survey during Quarter 1:

- **84% of clients reported they found it very easy or easy to access the service (151 of 180: BRANCAB 68% & CASW 16% (Other 16% dissatisfied)**
- **95% of clients reported they were very satisfied or satisfied with how the Adviser handled their query (165 of 174: BRANCAB 77% & CASW 18% (Other 5% dissatisfied)**
- **93% of clients reported they were very satisfied or satisfied with the information and assistance they received (156 of 167: BRANCAB 77% & CASW 16% (Other 7% dissatisfied)**
- **96% said they would recommend our service to others (Total count 164: BRANCAB 82% & CASW 18%)**

Case Study 1 (Telephony)

The client situation

Emily, a 46yr old single, is self-employed and runs an online business from home. She has been renting a two-bedroom house via a letting agency for five years and was issued a Section 21 notice five weeks previously. Emily had received the required two months' notice and had been actively looking to rent another property. However, she was struggling financially and was approximately £300.00 short of the funds required for the available properties. She stated that her earnings were low, which was further impacted due to spending a lot of time on property searches.

Emily wanted to know where she stood legally with the landlord and wanted to find another property to rent.

How we helped

As Emily said she was very capable and IT competent, we gave her links to more information and advice on Section 21 notices.

Based on the information she provided about her level of income, we advised that she may be eligible for universal credit, housing element and council tax support which may top up her income. She was given the links to further advice and to complete a benefit check and work out her entitlement.

In addition, we gave her the contact details of local solicitors who specialise in housing law, particularly threatened homelessness and offered 30 minutes of free advice.

Emily was also given the contact details for the Nuneaton and Bedworth Borough Council Landlord Project, which are sometimes able to support customers with a one-off payment to help renters, and may be able to negotiate with the landlord to extend the notice period to allow her time to find a rental property.

Emily was very happy with the information provided and said she would follow up on all the above information and get back in touch with us if she had further queries.

Case Study 2 (Telephony)

The client situation

Maria called requesting the opening hours of her local Citizens Advice office as she required help due to being off work sick. Our telephone adviser gave her the opening times information, explained our telephone advice service, and offered immediate advice, which Maria was happy to receive as it saved her from having to travel.

Maria is a single parent with two dependent young children, who live in a housing association property in South Warwickshire and works part-time 24 hours a week at a pharmacy where she has been employed for 18 months. Maria receives Universal Credit, Child Benefits and Council Tax Reduction. She has been off work since the end of January 2023 and is unlikely to be able to return to work for another few weeks. Maria was paid in full for two months by her employer while off sick and then received two months of Statutory Sick Pay(SSP). Her employer recently informed her that she is no longer entitled to receive SSP. Maria is now receiving standard rate Universal Credit for over 25 year olds, the child elements for her children and housing costs. Maria would be in receipt of more income if being paid SSP than the standard rate of UC by approx £90pm.

How we helped

We investigated with Maria if she had been off sick prior to this episode, as SSP can be linked to other times of sickness and if she was in receipt of any other benefits that may affect her entitlement, and if she had any other employment. As the answer to both of these questions was no, there was no valid reason for Maria not to receive SSP. She was given information on how to challenge this decision by writing to her employer for an explanation and then having the right to apply to HMRC Statutory Payment Disputes Team. Hopefully, this course of action will assist Maria in receiving the correct entitlement to SSP.

We also investigated Maria's benefit entitlement generally as she has had a change in circumstances, and we established that her council tax reduction appears to be still based on her income when she was working full time, so we advised Maria to make contact with the council tax reduction department in her local authority to recalculate her new council tax reduction award.

Maria was also being affected by the bedroom occupancy tax on her 3-bed housing association property. Maria stated that she required three bedrooms as one of her children had a disability, but the council had assessed the child's needs as low, so they had deemed her to be under-occupied. Maria stated she had to pay £67 per month for the extra bedroom, which she could afford while working, but it was difficult to find this money. Suggested Maria could try and apply for a Discretionary Housing Payment for this payment for a short period of time from her local council while she is off sick. We advised Maria on how to make this application at her local council.

Maria will hopefully, after her call, receive a further £90 per month SSP, extra financial support with her council tax and help for the under-occupancy payment. Maria stated she felt the support she had received had not only helped her financially but she felt less stressed and able to cope with her current situation. She said her mental health and well-being had improved as a result of her seeking our help.

Warwickshire Citizens Advice

Monday to Friday 9.00am -5.00pm

0808 250 5715

Monday 5.00-pm to 7.00pm

0800 995 6047 (out of hours)

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