

Working through the Lockdown

We asked some of our readers to describe their experience of working through the Covid-19 lockdown.

From Andrew Cummings



I have a confession to make; I am enjoying working from home. This is not to say working under lockdown

hasn't presented challenges. From the first day of lockdown I moved in with my girlfriend but that's a different story. Professionally, the main obstacle from the start was setting up my computer to access our remote server. This was finally solved by delivery of a work laptop with remote desktop access. A telephone quickly followed in the post so now I look the part too. I have been blessed with having a quiet place to work and not having children I have not had to contend with a backdrop of Mr Tumble on repeat. For me, like many, the lockdown felt sudden and has forced me into a world of zoom meetings and trying to retro fit a face-to-face paper driven service into a telephone and online service more fitting of the 21st century.

Lockdown was abrupt but in the words of Plato "necessity is the mother of invention" and we have been able to fashion a workable advice service with limited resources. What has worked well is the digitalisation of documents which can be emailed rather than using paper files. With the Internet and camera phones many of my clients are able to email me documents. Where clients are not so tech literate, I have benefited

from a team of administrators who still attend the office a few hours a week; they have been heroes in scanning the post and emailing it over to me. My experience with clients has generally been great. Many have been less stressed, in part due to the temporary hold on enforcement agents, evictions and recent increases in benefits. While I have missed face-to-face training courses, I have become increasingly aware of the incredible resources available through the Institute of Money Advisers, Wiser Adviser, and the good people at the Child Poverty Action Group have published their books online.

On reflection, this awful virus has turned the world upside down and subsequently the way we work is a little discombobulated but despite the turmoil this 'new normal' has all the essence of being a better normal. I feel more efficient, calm and am energised by the possibility of how lessons from the lockdown can improve the service we provide to clients in the future. As a team we are reviewing the ways we work and are hoping to create a more agile service for the changing times.

Andrew Cummings is a Debt Caseworker at Kirklees Citizens Advice and Law Centre

From a Local Citizens Advice Adviser

Some of us were fortunate enough not to have been plunged into disaster by lockdown – mainly because we carried on being paid and/or were able to work from home – but also because

we are not overcrowded and may have a garden, books, musical instruments, Internet access. So it was possible to appreciate the calm and silence and genuine sense of community, togetherness and camaraderie which emerged. It was also possible to reflect on how things are and on what is important.

For money advice workers there was an unexpected and welcome release from many of the pressures we face. Evictions, repossessions and disconnections largely stopped and the local council stopped chasing council tax arrears. In practice, the main release was from the requirement of meeting targets for f2f clients.

But of the many difficulties we face, one of the key ones remained. This is the notion of 'your client' – that once you advise a client, they become your responsibility. When this is considered alongside the huge pressures we are all normally under, it can become overwhelming and also isolating. In 'normal' times there is precious little support available if you're not sure what to do, or don't have enough time to do it. Most colleagues try to be helpful and supportive if asked, but they too are rushed off their feet and under these circumstances it can be almost impossible to ask for help. Managers tend to be worse than useless. One response to being uncertain what to do is to do nothing at all – to spend your day reading the papers, or going on social media – rather than getting on with what you're supposed to be doing. This is much easier to do if you're at home than if you're in

the office and much more likely to occur given that there are really not many debt emergencies.

I think that this sense of isolation may have become more pronounced. The technology appears to have worked reasonably well and most of us have improved at it. The updates have worked; the various bodies have done well in moving their meetings and training sessions online; there have been staff meetings over the internet. Some of us find that advising over the phone can work well and clients have found they can do things they may have previously thought impossible. But our reviewers have taken the opportunity to go over what we do with an even finer tooth comb and it becomes ever more apparent that it doesn't really matter what we do – it won't (and apparently never could) be good enough.

Looking around, that sense of community is fast dissipating and it is hard to see that any real lessons will be learnt. But doesn't the future of debt advice depend on it? Isn't the emphasis on numbers futile and ultimately destructive? Aren't the review systems confrontational and unsupportive? Who cares if a line is missing from a letter which no one reads? What value does financial capability have when expenditure exceeds income? Shouldn't debt advisers be listened to? Above all, don't there need to be fundamental changes in the relationship between someone's employment and their ability to pay their way?

It is important to try to remain optimistic. But it isn't easy.

From Sam Shipstone



The significant and ongoing harm that this virus has caused should go without saying, but in a strange and limited sense, March 2020 temporarily

delivered everything debt advisers have wanted for years. Benefits: increased. Hire Purchase: we're on hold already. Repossessions: not even legal. Council tax: pay what you feel. Bailiffs: what are bailiffs?

The corollary was, with many of the traditional triggers for seeking debt advice now gone, the clients stopped coming. As I understand it, most face-to-face debt workers such as myself had more slots left unfilled than they had filled. The demographic changed, and those that did seek advice wanted help with technical or one-off problems about getting holds or contacting creditors now not answering phones.

The various protections granted extremely important breathing space as we adjusted to working in ways that were completely unimaginable only days before. In less than one week, our entire service moved wholesale into our own homes. It was a dizzying headache of procedural and personal changes. We now had to sit at kitchen tables, or at desks in crevices by the side of beds, separated from colleagues, left to reinvent the wheel. It took a long time to remember just what you could and couldn't achieve in this strange new world, from things as simple as being unable to send off a proof of debt letter, or trying to remember just how the courts are operating at the present moment, to realising you need to see certain documents to help a client, but having no way to obtain them. I've never read more emails in my life. I'm extremely glad I haven't personally had to throw childcare, home-schooling, or other caring responsibilities into this mix.

It's been a period of reassessment over what you actually need in order to carry out the job. Do you need huge paper stocks of leaflets? Does GDPR really prevent you from using home computers? Suddenly a lot of clients somehow have the Internet, especially

WhatsApp. Our sector too has finally gotten with the times by using emails rather than the frankly archaic practice of putting a stamp on an envelope, licking it closed, and having to wait while a person sends it across England over the course of five days.

Now we are all looking to the future. Aside from the anxieties that come from observing that our traditional way of working is the perfect incubator for a virus like this ("Open the windows? What windows?"), there is certainly a very challenging client base ahead. If the situation with deficit budgets before was bad, there's no sign that things will now improve.

I'm reassured, however, that the government appears to have some commitment to funding debt advice in ways that they were unwilling to extend to Legal Aid. Our insight when it comes to policy over the next few years will be needed like never before.

Sam Shipstone is a Debt Adviser at Citizens Advice Leeds.

From Audra Taylor



It's been surreal. There are positives to working from home – you don't have to walk or travel and the kitchen isn't far!! The cons are you don't have everything to hand and you can't just pop to the photocopier to get your work when you've typed it up, or have all the other useful tools of the trade to hand; you know all the other paperwork you need or use!! What I've learned is that there is a need for face-to-face debt advice because I think clients deal with seeing you face-to-face better than over the phone; they can show you paperwork they have received, they can explain themselves as they feel more comfortable and you are able to deal with relevant paperwork there and then instead of sending things by email which

doesn't always work. Clients have had deductions stopped and there doesn't seem to have been any real harassment from creditors both priority and non-priority wise but I do worry that when the deductions and processes get back to some normality clients will really struggle and I think there needs to be some compassion and understanding of our clients' situations. Keeping up with the changes has not been too bad – endless emails and bulletins (said with a smiley face) but starting to get 'cabin fever' now and just want to get back to some normality.

It's been a learning curve for everyone, I think.

Audra Taylor is a Debt Adviser at Citizens Advice Hull and East Riding.

From Kate Cook



As a result of Covid-19, two thirds of our staff and volunteers needed to self-isolate to protect their or their

family's health, leaving a much smaller but just as dedicated team in the office providing phone and email advice – in great contrast to our normal face-to-face service. Fortunately, some of our staff can work from home, so we are now split between office and home workers. We keep in touch using Zoom, both for staff meetings and social events with volunteers, which is working well.

After making sure I had my Debt Advice Handbook, some stationery and remote access to case files, my initial challenge was keeping up with changes. The GOV.UK updates quickly became overwhelming, so now I rely on the more focussed Citizens Advice Expert Advice Team and Shelter bulletins, which save me valuable time. Before lockdown, I would normally keep up to date (and get CPD points) by running the Oxford Money Advice Group meeting. As

a physical meeting was impossible, Chauntelle Wright from the IMA helped me chair a virtual meeting. The technology worked smoothly – we had 50 attendees over two sessions. Michael Agboh-Davison provided slides on Covid-19 benefit changes, and Alistair Chisholm from Payplan gave a creditor and regulator update. We also gave everyone a chance to say how they were coping. It was really well received and feedback showed how helpful everyone found it.

In terms of advising clients, we're worried that the most vulnerable are not getting the advice they need, so we've been following up on cases with unresolved issues. Clients are always grateful that we've called, but some are overwhelmed by the amount they need to do independently. Digital exclusion is still a very real issue – many clients don't have email addresses, smartphones or reliable internet access – so getting paperwork from them is very difficult.

We're finding that most clients' finances are still fluctuating, and may worsen further. This limits their options – for example, insolvency may not be appropriate when debts are increasing – so for many it's been a case of asking creditors to put debts on hold, and waiting to see when (or if) clients return to work. Contacting creditors has been a mixed bag – very occasionally I get a quicker response than before lockdown which takes me by surprise. Local authorities are often slowest to respond, which is not surprising given the enormous pressures they are under.

My telephone advice skills have definitely improved, but I still find it challenging. It can be more time consuming with clients whose first language isn't English, and not being able to read a client's body language makes it difficult to tell if they have understood. I really miss being able to give them a

reassuring smile.

We're now trying to work out how we might restart face-to-face advice for our most vulnerable clients; like many Citizens Advice offices we have limited space and small interview rooms, so we are still working on the practicalities.

I'm lucky to have a good workspace at home, and I haven't had to move into a garden shed or sit at a desk under the stairs. I do share my 'office' with a piano, three guitars and a tuba, which make for an interesting backdrop in Zoom meetings... I like being home from work as soon as I step away from my desk, sitting in the garden on a break, and seeing more of my partner and my adult children. But I miss the human interaction with my colleagues, chatting over a coffee, sharing ideas and exploring issues.

Kate Cook is a Money Adviser at Citizens Advice Leighton-Linslade.

From Lucyna Klopocka



Debt advice is a personal service. To support our clients, we learn not only what debts our clients have but also

why they found themselves in this position. A face-to-face meeting was the start of a client's journey to become debt free or to be in a place where they can manage their debts. This service is not available at the time of writing due to the lockdown and even though we can still communicate with clients over the telephone, via emails and letters, something is missing. It is not always easy to fully understand clients' circumstances without talking to them in person. I do not think clients can fully open up to a stranger on the other end of the telephone line.

When I worked in the office, I had a particular routine, habits. I was a 'paper' person. I liked to have my folder with clients' letters from

creditors, credit reports, etc. I had my paper diary with daily tasks for the next day and a paper list of clients with notes relating to the main strategy and what had to be done and when.

All I need now, to work the case is on my laptop. I had to develop new habits which to my surprise may make me even more efficient than before. I also find myself learning new things. This has always been the case but I ask myself (and my team) questions which I had not asked before.

The situation in the country continually changes, now more than ever. We need to stay on top of all the changes to ensure that our advice remains relevant. I have a great team and even today I received a link for the article about energy companies being permitted to chase unpaid bills again. I am not worried that I am going to miss anything as there is always at least one person in the team who picks up on a change and communicates this to the rest of us. That said, I remain vigilant.

Some clients are more vulnerable than they have ever been. Increased email communication helps me to compensate for the lack of face-to-face meetings. But some clients have no Internet connection and going outside to send letters even if they receive prepaid envelopes, may not always be an option, for example, when they have to shelter due to their health issues. Therefore, I find myself in a situation where, on occasions, I can only provide a piece of one-off advice to ensure that these clients can manage their debts until we meet in person or they will be able to go outside.

There are many challenges debt caseworkers face when working from home. Even when writing this article, my four-year-old is asking me when I will finish, so that I could play with her. But with our job, challenges come every day. We

need to stay resilient and keep going.

There is nothing more rewarding than helping people.

Lucyna Klopocka is a Debt Caseworker at Citizens Advice Hull and East Riding.

From Steve Wilcock

It has been a strange time for all of us since March brought new ways of working and of being into our lives. It also brought a new vocabulary into common usage.

Before 2020 I might have thought “furlough” was the mark a tractor made, or that the act of being furloughed was similar to being “tangoed” as in the old fizzy drinks commercial. Face masks were more associated with carnivals and Halloween parties, while latex gloves were more identified with surgeons in operating theatres than with scooting around Aldi (which in lockdown’s early stages was notable for its dearth of toilet rolls).

But while the opening part of this article might convey a jaunty tone, there is no doubt that it was a serious and scary situation. Flu epidemics have come and gone over the years, and to start with there was no reason to suspect that this one was much different.

In the early part of this year in Britain we also had other things to think about, not least a spate of severe storms with exotic names such as Ciara and Jorge, as well as the more down-to-earth sounding (but just as powerful) Storm Dennis.

Then something changed and it gradually dawned on us that this virus was in the process of becoming a true global pandemic. Given the title of Coronavirus (much to the angst of a Mexican brewery) but with the official scientific name of Covid-19, it became something that affected almost all aspects of our daily life.

So how did this affect my work as a debt adviser? I had been used to working from home on single days, so I was familiar with the protocol around confidentiality, but working full time from home until further notice meant adjustments were necessary.

A central part of our normal service was that we did face-to-face appointments, a point that many clients had complimented us on during feedback. Therefore, a key point in being forced to implement a different kind of service was to consider how the parts that clients particularly liked could be adapted to new procedures based around emails and phone conversations.

As advisers an array of technology is available nowadays for us to use, not only to continue a service at all but to also try to keep the personal aspects that clients tend to appreciate. Emails are a normal way of life in any modern social capacity as well as being an important way to keep up with information and bulletins, Google has meant that much research into queries can be done and regular Zoom meetings can be arranged to keep in touch with colleagues.

Arranging telephone appointments at set times also means that clients know who is ringing them from what is, by necessity, a blocked private number.

On the whole, therefore, while some aspects of being based in an office cannot be fully replicated, a lot can still be achieved and a high quality service can still operate.

We await the next developments.....

Steve Wilcock is a Debt Adviser at St Vincent’s Support Centre (Leeds).

From Sentho Pembleton



Working in the National Debtline Contact Centre is a fast-paced environment with the constant buzz

of people on the phone. So when we moved to working from home it was a bit of a shock initially. I have found though that I have become more self-sufficient finding the information I need as you don't have the same kind of instant support from your team leader – but our information team have thankfully been keeping us all updated on the temporary support measures being introduced all the time. The temptations of office treats have also gone out the window!

In terms of the types of problems I am helping people with, due to the pause on enforcement activity and the introduction of other temporary support measures, the usual debt queries I help with have changed significantly.

I have helped more people who perhaps had never received debt advice before. Lockdown has given more time to check credit reports, which has led to a rise in queries about county court judgments (CCJs). I have also spoken to

clients who knew they were struggling but the lockdown has given them that push to speak to someone about it.

At the beginning of lockdown clients in vulnerable circumstances and elderly clients I spoke to were particularly anxious and worried. Many were not able to receive support from friends or family or have someone available to speak on their behalf, as may have been the case before lockdown. I think a lot of these clients would normally have received face-to-face advice which has not been possible in recent months.

For many of our callers, their incomes have also changed significantly. For these clients, most debt solutions are not suitable at the moment due to likely changes in their income and expenditure in the next few months. In many of these cases we are encouraging clients to use temporary measures for now, such as asking for more breathing space or self-negotiating.

Being at home more has also led to a rise in food and utilities costs for some. This rise in household bills has been particularly hard for people who were already struggling as we would normally advise looking to cut down on household expenses where

possible.

Looking ahead, many of our callers are concerned about their debt situation when payment breaks end. A lot are beginning to worry about how quickly bailiffs will move to recover goods once lockdown eases and how much notice they will receive from mortgage lenders or landlords once possession action resumes.

I think that that many clients will start to feel pressure from creditors to repay their arrears as temporary support measures begin to ease. Clients who have three months arrears may be at risk of court action, especially those who are private renters.

We may see more clients receiving claims, CCJs and requesting a debt management plan. And with higher unemployment, we could see a rise in clients applying for DROs and bankruptcy as people just do not have enough surplus to qualify for debt management plans and individual voluntary arrangements. What is clear though is that our roles in helping people in financial difficulty will be needed more than ever.

Sentho Pembleton is a Money Adviser at National Debtline.

