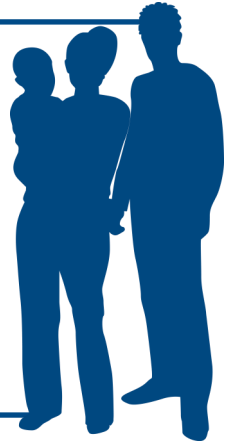


### Coronavirus - the impact on families

Our roles at home, work and in the community have changed considerably due to Covid-19 and the impact of lockdown.

We have been using our homes and other spaces in different ways to what we're used to. This can be challenging and puts additional stress on family life.

Since lockdown we have had **701** enquires on family and relationships, although it isn't one of our biggest enquiry areas we realise the impact of coronavirus on family life has been extremely difficult.



#### Breakdown of issues

Divorce and separation	33%
Children	19%
Child maintenance	14%
Death and bereavement	14%
Miscellaneous	14%
Social services and support	4%
Marriage/Cohabitation	2%

#### Case Study

Client's husband died leaving an outstanding debt of £11,000. Client is in rented property and has no assets. The debt was solely in her husband's name and the client was constantly being contacted by the creditor asking for money which was causing great distress.



#### How we helped

The client was referred to our money advice team who explained client was not liable to pay the debt back as she had not signed the credit agreement. The client's family were able to negotiate with the creditor on the client's behalf.

#### Case Study

Client and partner are separating, the client is living in the partner's house and the partner has temporarily moved out whilst the client buys another home. The client was part way through a sale when they had to stop due to coronavirus. The partner wanted the client out of the house and the client was worried about being homeless.

#### How we helped

We explained to the client the restriction on selling a home at that time and gave information on what to do if he finds himself homeless whilst waiting for the restrictions on house sales to be lifted.



#### Case Study

After losing their son, a couple have struggled to get back to work due to their mental health whilst dealing with grief and are now experiencing financial hardship.

#### How we helped

We helped by completing a financial health check to see if any savings could be made, we then completed a benefit check to make sure they were claiming the benefits they were entitled to.

#### Case Study

Client originally contacted our service to discuss separation issues. Having spent more time together due to lockdown they said they realised how much they need each other and enjoyed being together.

#### How we helped

Initially we advised on the rights of separation but then after the new plan to stay together a full benefit check was done to make sure they complied with the rules on claiming benefits and living together.

#### Case Study

Client is a non-residential parent and has his children four days a week. The youngest child is displaying aggressive behaviour and client is concerned. Client says mum just shouts and screams at him. Client says mum's mental health is a concern at the moment but does not feel the children are in danger.

#### How we helped

We advised the client he could contact children's service for support. A health visitor is already in place and we also suggested mediation may help to relieve some of the pressures from mum.



#### Case Study

Client wants to remove her mum from a residential home against the wishes of the rest of the family. There was no power of attorney in place and mum already had a social worker. Mum also had arrears with the residential home.

#### How we helped

Client advised if mum has capacity she should be involved in any decisions, if mum wants to move she could set up a meeting with the rest of the family and the social worker. Client was referred to our money advice team for help with the residential home arrears.

**Universal Credit Help to Claim: 0800 144 8 444**

Lines open Monday to Friday, 8am to 6pm (freephone service)

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)