

Citizens Advice Bureau

Supporting people through Covid-19

June 2020

Citizens Advice Bureau



Ngā Pou Whakawhirinaki o Aotearoa



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Citizens Advice Bureau is present in more than 80 locations around Aotearoa. The CAB service is provided by approximately 2,500 volunteers, who help around 500,000 people each year.

CAB is a trusted, long-standing and respected part of the community.

Note: In this report we use some examples of client enquiries to highlight the issues people faced and the help they sought from the CAB. The client enquiries have been anonymised, with random names attributed, and any identifying details have been removed so that confidentiality is maintained.

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Supporting people through Covid-19

June 2020

Citizens Advice Bureau is a trusted place in the community for people to access reliable, accurate information that is relevant to issues in their lives. Our service is delivered by highly trained volunteers. Hundreds of thousands of people contact the CAB for help each year.

When the Prime Minister announced on 23 March, that the country would be going into lockdown at 11.59pm on Wednesday 25 March 2020, we knew that the CAB service would be vital in supporting people through the lockdown and national state of emergency.

Everyone in New Zealand was going into uncharted territory, where things would be nowhere near normal. People were immediately desperate for information, to find out how they would be affected, what their rights and obligation would be and what help they could access.

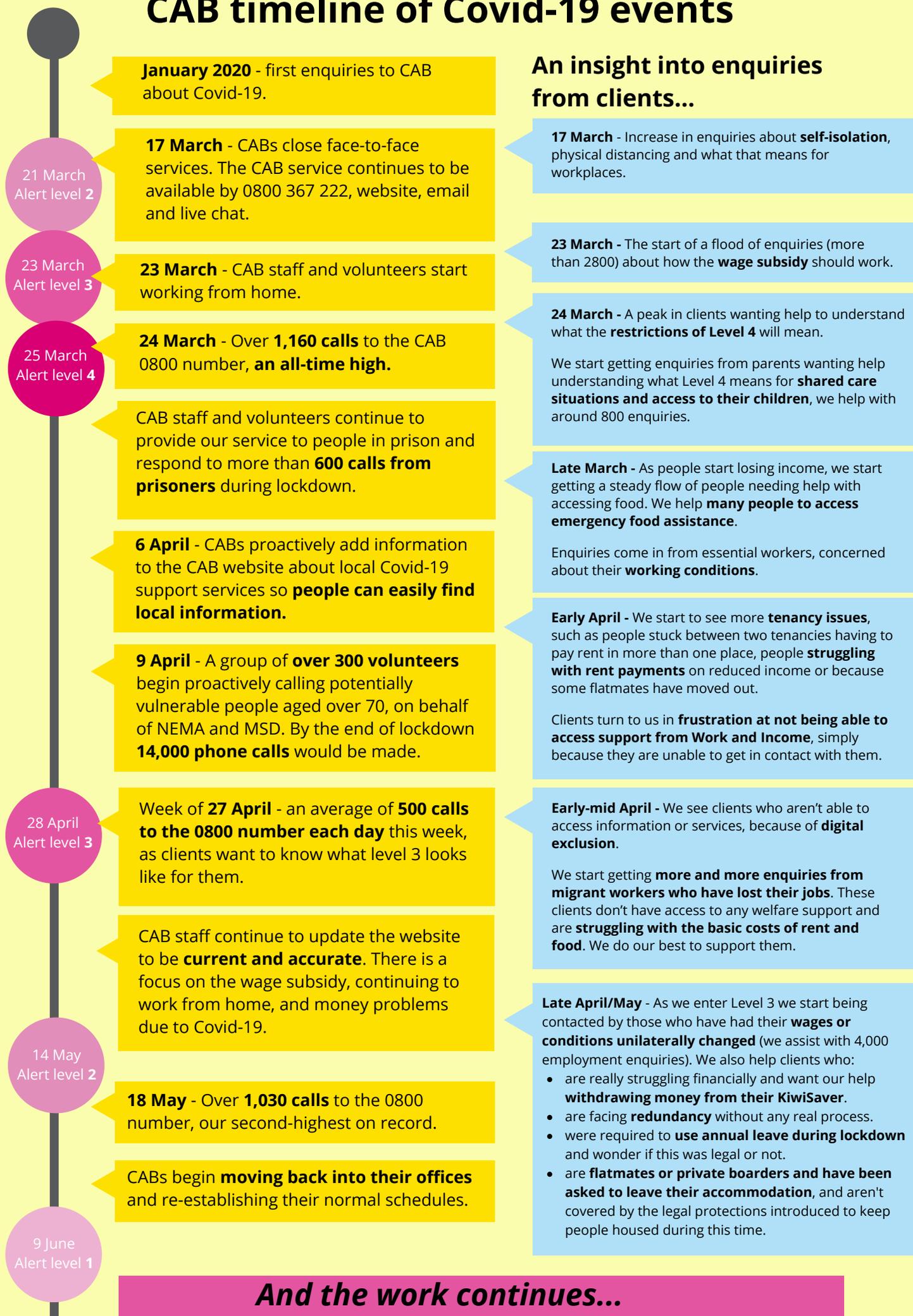
During the Covid-19 crisis and the disruption of lockdown, the CAB service was needed more than ever before.

This report provides an overview of the work of the CAB in responding to Covid-19. It captures the immense contribution of our volunteers, the agility of our organisation, and the importance of the CAB service as we recover from the pandemic and people continue to need support.

Kerry Dalton
Chief Executive,
Citizens Advice Bureau New Zealand



CAB timeline of Covid-19 events



An agile and responsive CAB service

Citizens Advice Bureau staff and volunteers **mobilised straight away. We adapted our way of delivering services** so we could work remotely and help people access, navigate and understand information and how it applied to them. We moved quickly to transition from being a predominantly face-to-face and phone service from bureau, to delivering our service by phone, email and live chat from people's homes.

By midday on the day of lockdown, we had a **pool of over 300 volunteers**, supported by paid managers, all working from their homes. We **routed all CAB landlines to our 0800 number**, and a system was quickly set up with a national roster of CAB personnel answering calls.

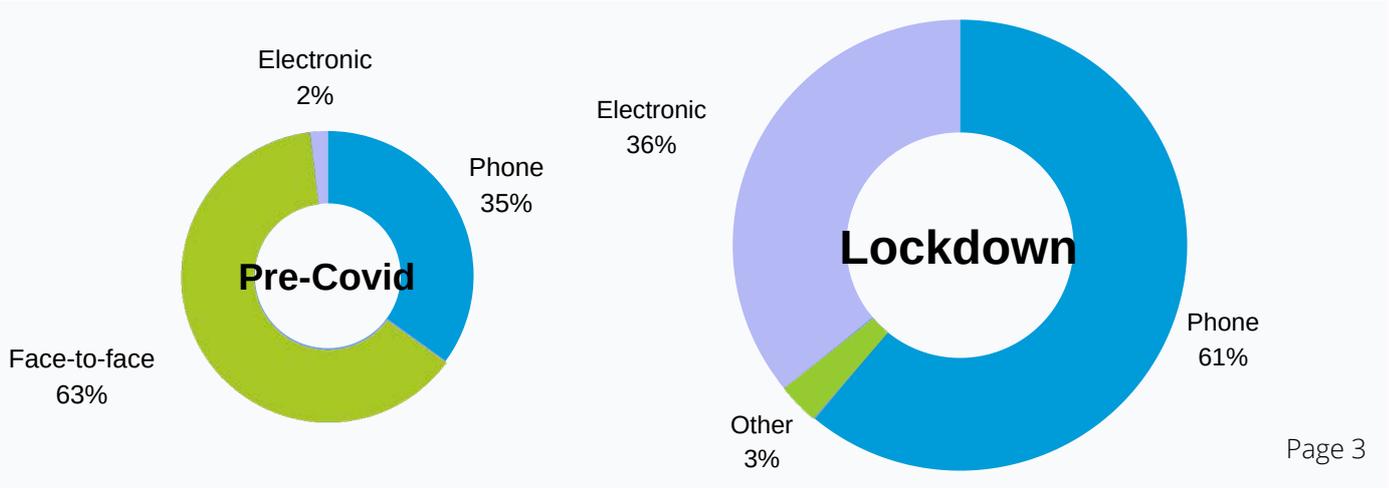
CAB staff and volunteers triaged the incoming calls by taking details, then carried out the required research (or forwarded the enquiry to another CAB volunteer to do this), and then **got back to the client to provide them with the information and advice they needed.**

The change-over was seamless and there was no gap in service.



CABs also managed **email enquiries** and a number of bureau delivered the service via **live chat on the CAB website**. We also quickly established a roster of volunteers who were willing to deliver our **phone service to people in prison.**

During lockdown the responsive CAB structure allowed CABs to quickly switch to a service delivered by email, phone and live chat from people's homes. While this meant temporarily losing the value of the face-to-face service, the CAB service continued to be accessible through its other channels.



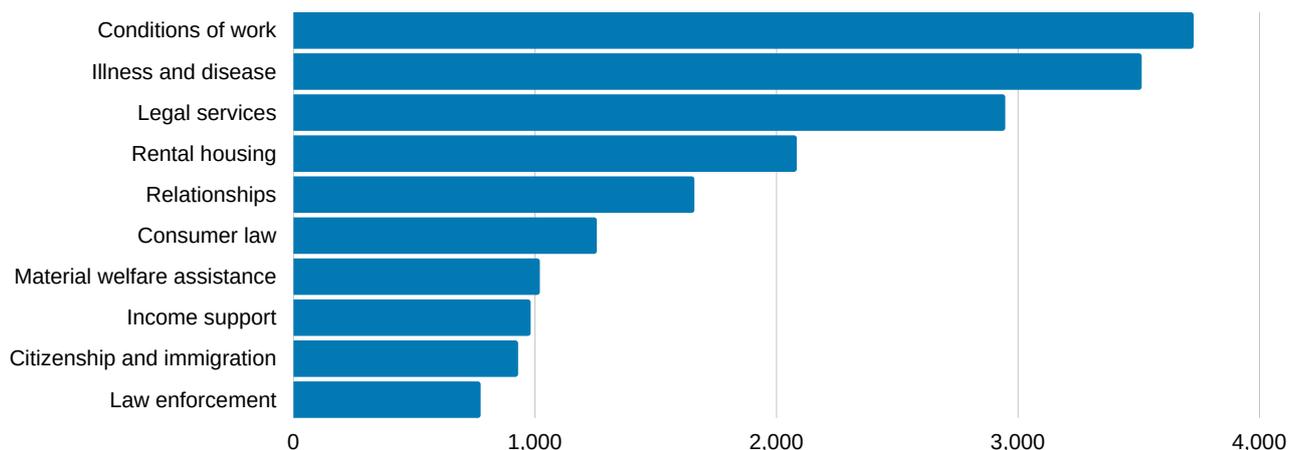
A snapshot of the support provided by CAB

From the week of lockdown through to the shift to Alert level 1 on 9 June 2020, the **CAB helped 27,646 people** to navigate issues around their rights and responsibilities and to access services. Many of these enquiries involved **complex and distressing issues**.

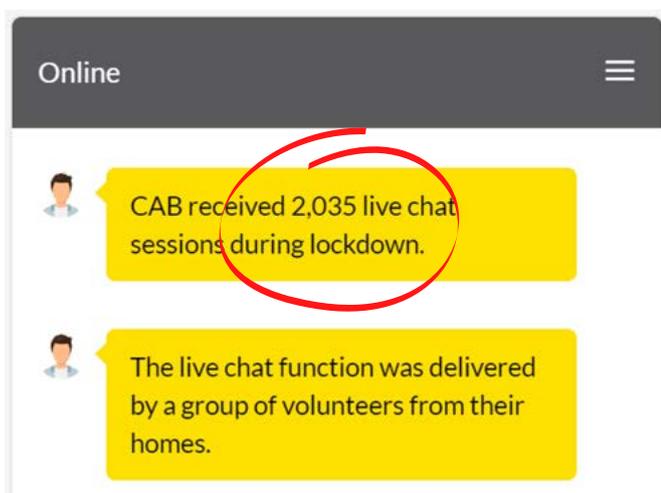
A further **14,000 people** were called as part of the the NEMA (National Emergency Management Agency) and MSD (Ministry of Social Development) programme of checking in on people aged over 70.

This is **over 40,000 people assisted by the CAB service through the challenges of Covid-19**, and the work continues...

Top 10 categories of enquiry during Covid-19 lockdown



Live chat enquiries



A small team of volunteers made a **significant time commitment** to providing the CAB service via live chat. Some volunteers were on duty every day for at least 3 hours, and did that for many weeks.

Live chat was a **well-used CAB service channel during lockdown**.

Web page views

The information on the CAB website was **constantly being updated** to ensure accurate information was available about people's **Covid-19 rights and responsibilities**.



The top 10 Covid-19 related web pages viewed on the CAB website were:

1. How do I report a breach of the Covid-19 restrictions for the current alert level?
2. I've lost my job. Do I have to wait before I can get an unemployment benefit?
3. What support is available to workers affected by the Covid-19 pandemic?
4. Who can get the Covid-19 Wage Subsidy and how do we apply for it?
5. My employer has lost business because of Covid-19 and just made me redundant effective immediately. Is that legal?
6. What process should an employer follow if they are making someone redundant?
7. What help is available to someone who has been made redundant?
8. What are my rights if my travel or holiday plans have been disrupted by Covid-19?
9. I am flatting with three other people and they are kicking me out. Can they do this?
10. What support is available if I'm on a temporary visa in NZ during the Covid-19 pandemic?

Calls from prisoners

CAB provides an **0800-phone line to people in prison**. During the Covid-19 lockdown the prisons were very tightly controlled - there were no visitors allowed and time out of the cells was minimal.

CABs received approximately **600 calls** during this period. These calls were answered by a small group of volunteers from around the country.

The common themes of the calls were:

- Information about support organisations upon release
- Child custody/visitation rights
- Starting a business
- Listening ear – providing support by just listening, many prisoners were struggling because they were not seeing family

"One of the most memorable comments from a person in prison who I helped was: "If I had known organisations like yours existed on the outside I probably wouldn't be in here today." It's comments like that give meaning to why I became a volunteer for CAB."

**IAN, CAB VOLUNTEER
WHO SUPPORTS
CLIENTS IN PRISON**

Information and Advice – a vital service during Covid-19

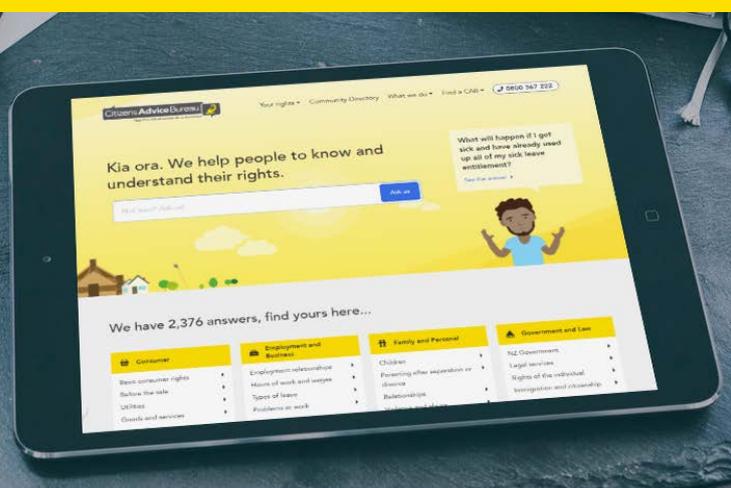
When people were plunged into the new reality of the Covid-19 pandemic and lockdown, many were **desperate to access and understand information** about the new rights, responsibilities and entitlements and how they applied to their circumstances.

People turned to the CAB for help to navigate information and services and work out what they could do in their particular circumstances.

By the end of Alert level 2, we had helped people with **27,646 enquiries**. Many people were in immensely stressful situations, worried about health issues, employment, income, housing and being able to afford and access food and other essential supplies.

The **CAB aims** are to:

- ensure that **individuals do not suffer** through ignorance of their **rights and responsibilities, or of the services available**, or through an inability to express their needs effectively; and
- exert a **responsible influence on the development of social policies and services**, both locally and nationally.



The CAB website www.cab.org.nz was a vital resource for people during the Covid-19 crisis

During the Covid-19 crisis we **helped people with all sorts of complex issues** around the Wage Subsidy, redundancies, terminations of tenancies, and access to emergency accommodation and other support.

As part of helping people work through their situation and options, we connected people to other services, using our **database of over 27,000 organisations and services**. In a space of a few weeks we updated around 500 listings on our database to reflect changes to the ways services and community groups were operating during the lockdown.

Helping those who were digitally excluded

We assisted **1,076 people who were experiencing digital exclusion** during the Covid-19 crisis. The circumstances of many of these CAB clients were often quite desperate. These included people without money, food and housing.

An overarching theme was the **challenge of accessing information and services** when this is all online. The issues that digitally excluded people were already experiencing around diminishing access to non-digital or offline options were exacerbated by the necessary restrictions on face-to-face and paper-based communication.

For many digitally excluded clients, the **CAB was a portal to essential support services**. Often the client was unable to access information because they didn't have a computer or access to the internet or weren't confident about going online. With additional pressures on finances, some didn't have any credit on their phone.

Because the CAB 0800 number is free to call from a landline or mobile phone, **digitally excluded clients were still able to contact us**. We helped them with information and connecting them up to other services. It was very important to ensure that some of our most vulnerable and isolated clients were not excluded from information and support because of lack of digital access or confidence.

How we helped

The range of **support services** that digitally excluded clients wanted the CAB's help to access were:

- Food parcels, food banks
- Support organisations for elderly people
- Emergency accommodation
- Health services
- Grocery deliveries
- Laundry services
- Access to heating options
- Phone numbers for other support agencies and community organisations

Digitally excluded people also sought the CAB's assistance to get the information they needed about their **rights and responsibilities, and about Covid-19**.

David has no food and can't continue his work as a contractor due to Covid-19. He has no money, no petrol for his car, and no access to the internet so hasn't been able to apply for the Wage Subsidy. We tried calling a number of foodbank options in the area, but all were closed or require clients to pick up. The Civil Defence Emergency Management group said they could deliver a food parcel, but it will take up to 3 days. We found the Wage Subsidy application form and completed the online form for David with him providing the information over the phone.

Daphne wanted to know how to arrange for grocery delivery. She had a WINZ payment card that expires either today or tomorrow. She has no support people and she wants to buy groceries with this card. She doesn't have a computer and can't do online ordering. We called the nearest supermarket and provided the customer services officer with Daphne's phone number (with her permission). The supermarket undertook to call Daphne back and make arrangements for getting her groceries.

Supporting CAB volunteers with the necessary resources

In order to assist people with the range of issues they were experiencing, our CAB volunteers had to have access to the most **up-to-date and reliable information**. Providing the necessary resources to volunteers was the job of the CAB National Office.

As soon as information was announced by the Government about changes being introduced, the small team at CAB National Office **created simple and easy to understand articles for the CAB website and knowledge base**, covering Covid-19 information across all areas of government. The team also **constantly reviewed and analysed incoming enquiries** and created questions and answers based on the most common enquiries.

This was a fast-moving situation, requiring ongoing monitoring and responsiveness. During lockdown, around **100 new Covid-19 related information articles were created**. This content was vitally important in supporting CAB volunteers to deliver the CAB service to clients.

Can my employer make me stay away from work because of Covid-19? Am I entitled to paid leave?

[See the answer ▶](#)



Are we allowed to move house, flat or business premises during Covid-19 Alert Level 3?

[See the answer ▶](#)



What businesses and services are allowed to operate under Covid-19 alert level 3?

[See the answer ▶](#)



Helping people to navigate the issues

Employment issues

Covid-19 caused employment difficulties for many clients, with people facing **job losses and changes in pay and conditions**. We experienced spikes in enquiries related to employment, redundancy, employment disputes, leave, and dismissal, helping with **over 4000 employment enquiries**.

Many clients contacted us concerned about **whether the wage subsidy was being used appropriately**. We were also contacted by many people who had changes made to their pay and conditions of employment without their employer discussing this with them. We were disappointed to see many instances of **employers not following correct legal processes**.

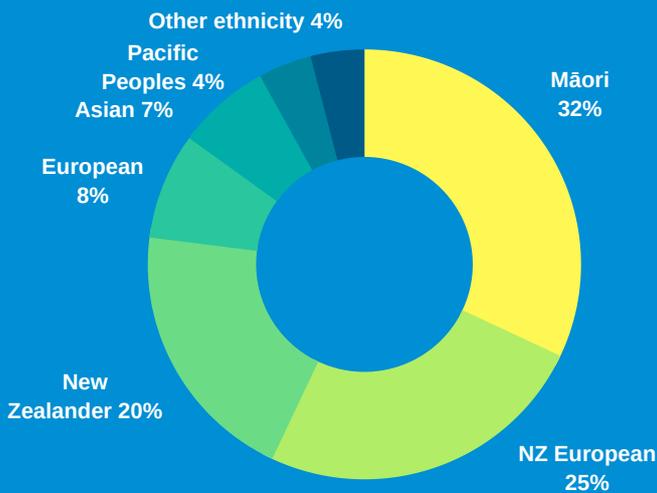
We were very concerned about the situation of **migrant workers** who lost their jobs. These people don't have access to any formal income support and were struggling with the basic costs of rent and food.

Joan was unilaterally made redundant by her employer, without any process around the redundancy at all. She was then offered a new job by her employer with significantly worse conditions. She wanted help to understand whether what had happened was legal, and what she could do about it.

Edgardo was employed, on a working visa, at a hotel in the South Island. The owner of the hotel dismissed him without any notice or process at the start of the Covid-19 situation. As a migrant worker he was now totally without income, and was finding it difficult to cope. He wanted help to know if he had any recourse with his employer, as well as help with access to emergency food.

Tane was working employed 40 hours a week, and his employer applied for the wage subsidy. They unilaterally reduced Tane's hours to 32 hours, and then said that they would only pay 80% of his wages for those 32 hours. He wanted help understanding whether this was meeting the obligations of the wage subsidy and help talking to his employer about it.

Ethnicity of clients with emergency housing enquiries



Emergency housing

CABs got a steady stream of requests for help to **access emergency housing**, with clients in various circumstances. This included people who were homeless, living in vehicles, sheds and temporary accommodation, sometimes with **children involved**.

As we moved out of Alert Level 4 lockdown, people who had been housed in temporary emergency housing were **anxious about what would happen next** and sought our assistance to find out.

Tenancy issues

Alex wanted to know if he can issue his flatmate with two weeks' notice during Covid-19 lockdown. The flatmate has been going out and not respecting lockdown rules. Alex has tried talking to his flatmate but he has been abusive and said it's none of Alex's business. Alex wants to get him out as soon as possible.

Maria is in a fixed term tenancy in a tourist centre, and lost her job due to Covid-19. The rent is much more than she can afford now. Maria wanted to know what her options are for ending a fixed term tenancy early.

Tomas is stuck between two rental properties due to Covid-19 lockdown. He wants to leave his current tenancy but can't. He has signed a new tenancy agreement and the agent is saying that he must pay the rent on the new place. His current landlord is stating he also has to pay rent there while he is staying.

We received **over 2,000 tenancy enquiries**. People were dealing with a range of issues relating to the **security of their housing** as well as the challenges of **paying rent on reduced income**.

We provided advice to a number of tenants where **landlords are not operating within the Covid-19 restrictions on terminations** of tenancies. Some tenants were also wanting support about how they could **exit a fixed term tenancy**.

There were many enquiries from people in **flattening or private board arrangements**. Common questions were around the **requirements when asking flatmates and boarders to move out**, what can be done when people won't move out, and what the flatmate or boarder can do when asked to leave.

Many people were confused about their rights as the **protections** that were put in place to keep tenants housed during the Covid-19 **did not apply to flatmates and private boarders**.

Financial difficulties

With **job losses and pay cuts**, many people suddenly faced unexpected financial problems. Clients contacted us wanting help to know **what support was available and how to access it**.

Many people needed **income support** for the first time, and struggled to access Work and Income. Others wanted to be able to **withdraw their Kiwisaver**, due to hardship, but this process was very difficult during lockdown. Other clients wanted support to **manage their debt**. We helped with **over 2500 enquiries about financial difficulties**.

Natalie lost her job due to Covid-19 and was in financial difficulty. She wanted to withdraw her Kiwisaver, but needed help knowing how she could do this. Her provider told her that she needed a budget and to have her application certified by a JP, despite it being Alert Level 3. We helped Natalie work through her options for getting this done.

Mohammed had just been made redundant, due to Covid-19, his wife has a serious illness and can't work. They have two children to look after. Mohammed had never needed government support before and wasn't sure what support he could get while he looked for a new job. We helped him understand what support is available, and how he can access it.

938 enquiries about food assistance

Clients turned to the CAB in **frustration at not being able to access support from Work and Income**, simply because they are unable to get in contact with them.

We also heard from many clients needing food assistance and who are **struggling with reduced income after losing work or having their wages reduced**.

Gillian has two young children, and as a result of Covid-19 was struggling to pay for food and nappies. She had applied for emergency support from Work and Income, but was told that this would take at least a week, so she contacted us to see if we could help her get enough food for that week. We organised a food parcel for her.

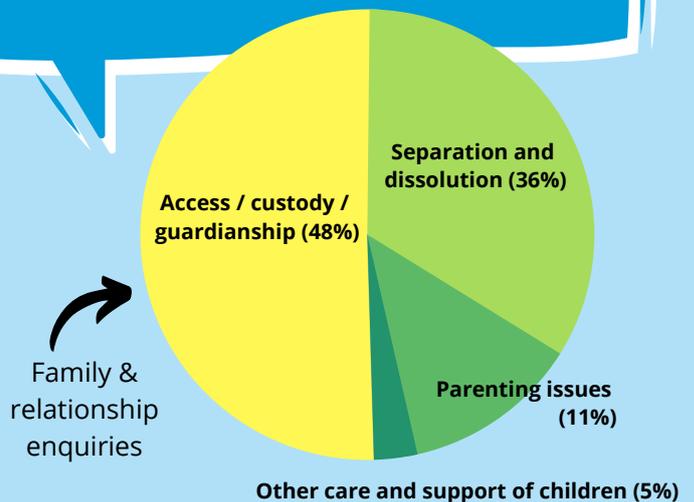
Sefina contacted us in real financial difficulty. Two of her adult children had moved in with her after they both lost their jobs due to Covid-19 and could no longer afford their accommodation. We helped Sefina understand what government help was available to her, and organised a food parcel to tide her over until she was able to access that support.

Care of children

During this period, CAB volunteers helped clients with **797 questions** to do with the care of children.

With the announcement that New Zealand would go into lockdown, parents and caregivers sought advice about **how shared care arrangements would work**. As we moved down Alert Levels, enquiries shifted to a focus on how to change care arrangements, particularly when one parent or caregiver had not been able to have contact during lockdown and where the **parties were in conflict** over the right way forward.

James contacted us wanting to know about access rights to his children. He normally visited his kids a couple of times a week as well as had them for some weekends. He had no contact with his children during Level 4, but wanted to resume contact at Level 3. His ex-wife was concerned about whether this was okay. James wanted clarification if it was okay to mix bubbles in this circumstance.



Finding a JP

CABs play an important role in helping clients access Justices of the Peace by hosting regular JP clinics. Many CAB volunteers are also JPs. CAB volunteers helped clients identify **whether JP services were needed** (eg, in some cases a copy of a document that is not certified is sufficient), or **whether alternative options were available** (eg, video calling with an authorised witness). When NZ moved to Alert Level 3, CABs helped clients to work out whether there were JPs in their communities who were operating from home, with appropriate physical distancing and public health measures.

Providing insights to inform government

Through our national database of client enquiries, we had **real time insights and evidence** of the issues from the thousands of people who were seeking help from the CAB during the lockdown and different Alert Levels. We constantly **fed these insights to government agencies** so they could **identify information gaps, unmet needs, the need for new policies and responses or changes to existing policies**.

We saw issues as soon as people experienced them and provided **27 analytical reports** to government, presenting statistics and summaries of the main issues we were seeing.

CAB's amazing volunteer workforce

Our volunteers, who were experiencing the challenges of lockdown themselves, showed **immense community spirit, empathy and resilience** in the way they gave their time and energy to help others during this crisis.

"Throughout lockdown I answered calls from home and it was humbling to be able to offer help to people who were in desperate need. This included accessing food parcels and emergency housing, and helping people to understand their rights in relation to employment issues, tenancy concerns and child custody problems that had occurred because of Covid-19. The relief in their voices and the grateful comments made every call special"

WENDY, VOLUNTEER AT CAB PALMERSTON NORTH



"I volunteer at the CAB because it is a meaningful way to keep connected with and contribute to my local community. I also love how challenging and interesting it can be, having to demonstrate empathy and compassion while at the same time applying an analytical approach to helping solve complex issues. And as a business owner, it's a great way to learn about my responsibilities and the rights of my customers"

CALLUM, VOLUNTEER AT CAB WELLSFORD

Being able to help others tackle issues they are facing, and providing them with information which will help them feel in control of their own lives, is incredibly rewarding.

HELEN, VOLUNTEER AT CAB UPPER HUTT

"I am proud that we belong to a community that rallies to support all the vulnerable and needy families in our area in times of hardship such as Covid-19."

VOLUNTEER AT CAB OTARA



"With the interruption of Covid-19 our input in the community became very much more important."

TRISH, VOLUNTEER AT CAB THAMES

"I love being a volunteer and being able to help people. In difficult times like Covid-19 we can help people get through it together."

CAB staff go above and beyond

The **paid managers and coordinators** of local CABs were critical to our **seamless shift** to a service delivered by phone, email and live chat from our people's homes.

They **supported their volunteers** and organised them into teams for providing the service to clients. They were also often the ones **receiving the calls from clients** before triaging them and passing them onto their volunteers. They kept in touch with their local community networks and some played **vital roles in their local Civil Defence welfare programmes**. They showed **dedication and commitment** to ensuring the CAB service remained available to those who needed help during Covid-19.

There are **many stories of the commitment shown by paid staff. Here is one of them...**

Jessica Brown, manager at CAB Te Awamutu, is on her local Civil Defence Welfare Committee. When the call came in that Meals on Wheels had lost most of its volunteers and couldn't deliver meals to the older people that were relying on them, Jess got into gear.



Jessica recruited 10 volunteers in a day and then coordinated those volunteers for 7 weeks to ensure that vulnerable older people weren't left without food.

On top of this Jess organised volunteer 'buddies', to follow up and give ongoing assistance to people who rang the Civil Defence 0800 number in need of help.

This was in addition to managing the CAB service of information and advice during this time, which involved triaging calls from clients and managing a pool of CAB volunteers.

"Keep up the wonderful work your organisation does."

"Amazing people providing amazing services to the community!"

"I really appreciate everything you are doing for the community at this time. It really is crazy how fast this situation has evolved, and your organisation has adapted remarkably quickly. Well done to you all!"

"I am writing to thank you for your help and support during the Covid-19 pandemic emergency, and in particular the great job you did with organising volunteers so that we could continue to deliver meals to older vulnerable people in our community. I want to thank you personally for your amazing support, we couldn't have done this without you."

A thank you from Dr Kevin Snee, Chief Executive, Waikato District Health Board

Working with the National Emergency Management Agency and Civil Defence

During the lockdown period CABs were not only receiving contacts from CAB clients, but were also proactively checking on **potentially vulnerable clients over 70 years of age**. We undertook this work in partnership with the National Emergency Management Agency (**NEMA**) and Ministry of Social Development (**MSD**) as part of their national welfare programme.



Over **300 CAB volunteers called 14,000 people aged over 70**. Thankfully the vast majority of those contacted were doing fine and where needed, CAB volunteers were able to connect people up with the support they required. This included helping people to get **medical assistance**, being a **listening ear** to people who were **lonely and anxious** and putting people in touch with **support services for groceries, transport and in-home care**.

"I was grateful just to be remembered as I was totally alone for many weeks."

FEEDBACK FROM PERSON CALLED BY THE CAB

In addition, a number of CABs were involved in **welfare initiatives at the local level**, such as providing follow up support to those who had rung the Civil Defence welfare line. Auckland, North Shore and Pakuranga CABs were contracted by the Northern Region Health Coordination Centre (made up of the Northland, Waitematā, Auckland and Counties Manukau DHBs) to **work with people of Asian, Middle Eastern, Latin American African, or other minority ethnicity** who were **required to be in isolation** because they or someone they were in contact with, had Covid-19.

The CABs provided help to address needs such as **accommodation, food security, basic financial needs** and **connection to cultural services and supports**. This work is ongoing.

"We have been impressed with the expertise CAB has provided. They have good case management skills, a wide network of agencies to connect with and act proactively to get prompt resolution for the individual/whānau. They have brought a broader perspective in considering community care and welfare needs and responses." Debra Ellis, Northern Region Health Coordination Centre

Reflections from a CAB volunteer about making welfare calls to over 70s

LINDA, CHAIRPERSON & VOLUNTEER
AT CAB MATAMATA

"The people we were calling were **overwhelmingly grateful** that we were taking the time to contact and speak with them. Many were **alone in their own bubble** and were overwhelmed that people cared enough to call them and ask them how they were. Others spoke highly of the love, care and support they were receiving from family members, friends, neighbours.



There were those who needed help, and it was a **comfort to be able to use our skills and resources as CAB workers** to provide people with the information and help they needed, including connecting them up with other support services. Many of the people with whom I spoke, had vivid memories of shortages experienced during wartime, through polio and influenza epidemics, and the Great Depression of the 1930s. It was **fascinating to listen to their stories**. To them the Covid-19 lockdown was just something they had to do, so they did it.

As the country has moved into Alert Levels 3 and now 2, people have spoken of the pleasure they are getting from being able to go outside to walk and talk with others. However, there are also some people who have said that they are now experiencing an **increased sense of anxiety**. They are nervous about venturing out to the supermarkets, driving and being close to strangers and may need added support stepping back into their pre-Covid lives.

Speaking for myself and the other volunteers with whom I work; assisting with the calls for the NEMA was one of the highlights of having to be in lockdown. It was an **absolute privilege** to speak with so many wonderful New Zealanders and something that I personally, **will never forget.**"

'A source of strength in adversity'

"Taku pou whakawhirinaki i ngā wā o te porotaika" My source of strength in moments of adversity

Citizens Advice Bureau's Māori name '**Ngā Pou Whakawhirinaki o Aotearoa**' is not a literal translation; instead it conveys the concept of the CAB and its service. It reflects that we are a **source of strength in times of adversity**.

During the Covid-19 crisis we helped people with all sorts of complex issues around the Wage Subsidy, redundancies, terminations of tenancies, and access to emergency accommodation and other support. The enquiries to the CAB during this time paint a clear picture of **people struggling with the fundamentals** of keeping their jobs, keeping a roof over their heads, and keeping fed.

With the economic forecast predicting a further rise in unemployment, we know that there will be a **growth in people needing our service**. The CAB will be called upon as people navigate their new reality. The CAB is a critical part of the fabric of communities, sustained by the passion of our volunteers for ensuring the well-being of others. The **CAB is vital to New Zealand's recovery**.



Citizens **Advice** Bureau



Ngā Pou Whakawhirinaki o Aotearoa

