

# Strengthening the safety net: supporting NatWest Group's most vulnerable customers

One year of impact



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The National Association of Citizens Advice Bureaux  
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# Foreword

Since the start of the partnership between NatWest Group and Citizens Advice in 2016, rising numbers of people in financial crisis have come to us for support. In 2020, NatWest Group launched its purpose to champion the potential of people, families and businesses, with powerful partnerships like the one between our two organisations – to help NatWest Group customers when they need us. Never was this more important, than when shortly afterwards the Covid-19 pandemic led to a surge in calls for help. We responded with a joint increase in crisis support resources with this wider pilot project, which began in October 2020. We are now seeing the end of many Covid-19-related support programmes, such as The Furlough Scheme and the Universal Credit uplift, and, alongside decreasing benefits allowances and increasing energy bills, it is clear that many people will continue to need individual support in these challenging times – particularly as the long-term effects of the pandemic become clearer.

Many of the people who come to us for support have complex problems; varied but connected financial issues which are having a fundamental impact on their lives. They need our help to find their way forward. In this report, NatWest Group customers have shared their own stories to illustrate how we may be able to help others, and we are incredibly grateful to all of them for telling us about their experiences in their own words.

This pilot continues until September 2022, by which time we expect to have helped over 4,000 people with complex financial advice needs. Our data shows that over half of those referred haven't accessed Citizens Advice services before, so this relationship is key to ensuring people are receiving the help they need.

NatWest Group and Citizens Advice are pleased to be working in partnership to deliver highly personalised support to some of NatWest Group's most vulnerable customers. For NatWest Group and Citizens Advice, and for the customers we are supporting, we are all stronger together.

# Working in partnership to support vulnerable customers

NatWest Group, Citizens Advice and Citizens Advice Scotland are working together on a pilot project to meet the wider advice and support needs of NatWest Group customers.

The data in this report represents the first full year of project findings, from 1 October 2020 to 30 September 2021. Five Citizens Advice advisers across three local Citizens Advice offices are funded by NatWest Group. NatWest Group's teams across NatWest, Royal Bank of Scotland and Ulster Bank brands refer customers directly to these funded advisers for advice needs that are outside of the bank's scope. The project is part of NatWest Group's increasing commitment to supporting vulnerable customers, helping them to access and implement sustainable solutions to problems.

Two of these advisers are linked to NatWest Group's Financial Health and Support teams and are both based at Citizens Advice Southend. This is a historic partnership stretching back to 2016 and prior to the pandemic, the advisers were physically based in the NatWest Group Southend offices.



Following the success of the Financial Health and Support project with Southend, from 1 October 2020, three additional Citizens Advice advisers were funded so that some community and general banking teams across NatWest Group could also refer customers. These advisers are based at local offices: Liverpool, Edinburgh and Southend. The Citizens Advice advisers taking referrals from Financial Health and Support and bankwide NatWest Group teams are separate, but work collaboratively and are coordinated by the lead at Citizens Advice Southend. Because of the pandemic and associated restrictions, all Citizens Advice advisers (and most NatWest Group colleagues) have been working remotely.

# Our impact in numbers



**2,100** people reached

**88%** contacted successfully and given advice

**59%** not previously in contact with Citizens Advice

**68%** of people have a disability or long term health condition

**59%** of people live in Index of Multiple Deprivation areas 1-5

**62%** of people we helped were female

**59%** of people we helped were aged 45-74

Average number of interconnected issues per customer: **3**



**32%**

of people we helped had a benefits issue



**62%**

of people we helped had a debt issue



**18%**

of people we helped had a relationships and family issue

# Reaching people across the country

People who are referred are more likely to live in deprived areas<sup>1</sup>

We're helping those that may be more in financial need. People living in these areas are more likely to have lower incomes and less access to support services.

"[the adviser] was excellent, she had an answer and a simple solution. I thought it was going to be a big problem, but it wasn't."

Customer



<sup>1</sup> 59% of people referred are residents from Index of Multiple Deprivation (IMD) areas 1-5.

# The people we're helping

There have been **over 2,100 referrals** from NatWest Group to Citizens Advice since the programme started in October 2020<sup>2</sup>, with the numbers increasing month on month.

**88% of referrals** were successfully contacted and given advice.



Customers referred from NatWest Group

are almost **twice as likely to report having a disability or long term health condition (68%)** compared to the average for the whole of Citizens Advice<sup>3</sup>.

The programme is an important way for us to reach more people who may need our help, and might not have known about our services.

- **Over half (59%) of the referrals were from customers who had not accessed Citizens Advice before**
- **86% of customers were over 35, compared to the Citizens Advice overall base of 73%**
- **The programme is improving our reach among older audiences, who we've been able to proactively contact by phone during the past year of remote provision**

**"She [the adviser] was an expert, the bank [NatWest] recommended her and she was brilliant. She actually chased things up for me a couple of times."**

Customer

<sup>2</sup> Number of individual referrals received by Citizens Advice between 1 October 2020 and 30 September 2021.

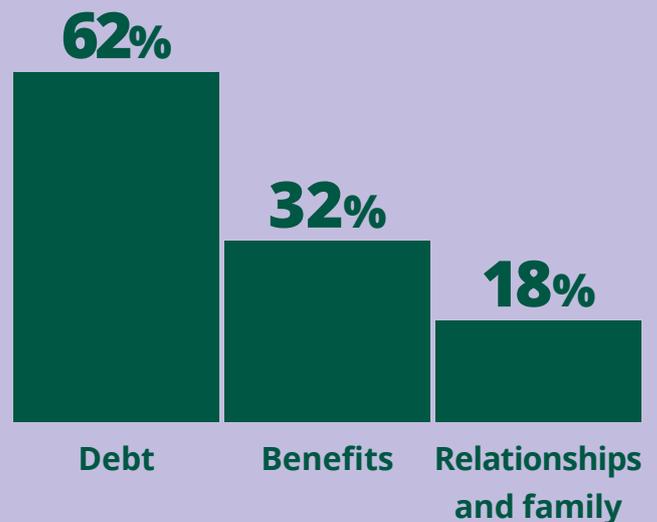
<sup>3</sup> Data from Citizens Advice case management system for customers referred from 1 October 2020 to 30 September 2021 who have provided demographic data.

# The issues we're helping with

There are many issues that people referred to the service need help with. The top 3 issues are: Debt, benefits, and relationships and family<sup>4</sup>. People referred often have multiple issues – on average between 2-3. Debt is often partnered with one of the other top issues. This is consistent with the Citizens Advice service, where we see many people needing help with complicated problems. For example, someone may have rent arrears with a private landlord, due to not receiving their full pension and benefits allowance following the death of a spouse.

Through the pandemic our advisers have noted a concerning rise in problems relating to coercive debt (people who have been in an economically abusive relationship having to take on their former partner's debt) and scams, often reported as nuisance calls with people being asked to share their personal information.

## Top 3 problems customers need help with:



**£750** million was lost to fraud in the period January – June 2021, up 30% year on year<sup>5</sup>

**“You never think anything like that is going to happen to you and then you get the rug pulled out from under you. It has been difficult but I am getting there.”**

Customer

<sup>4</sup> Data on issues taken from Citizens Advice case management system for customers referred from 1 October 2020 to 30 September 2021 who have provided demographic data. Does not include 12 customers who received advice from the Edinburgh local Citizens Advice office. Includes all issues, and each case can have multiple issues.

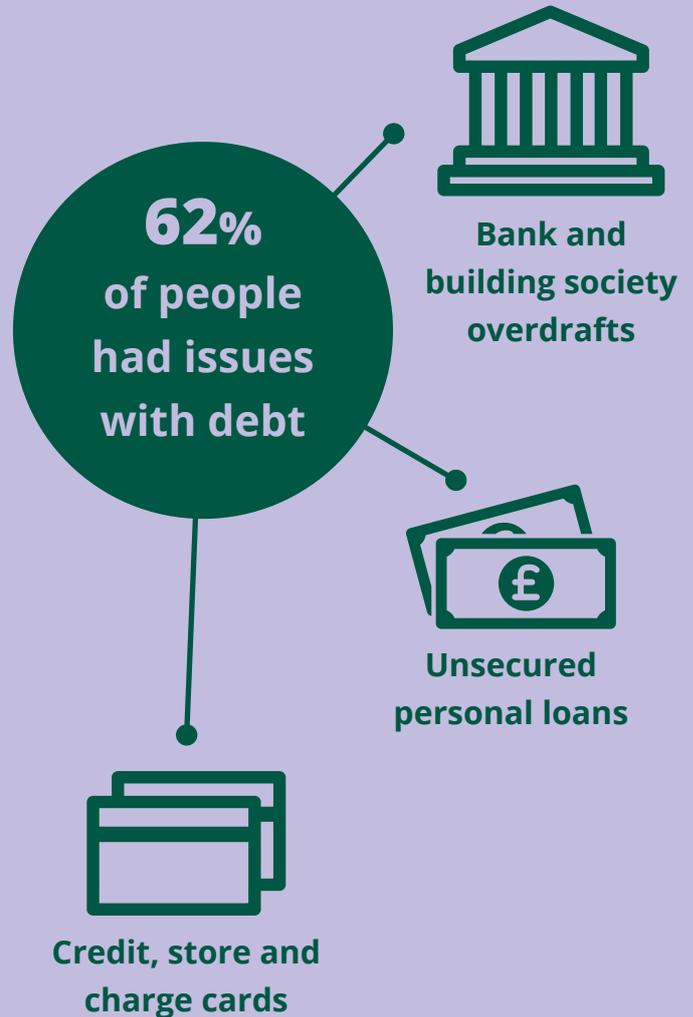
<sup>5</sup> Source: UK Finance

# Debt: in focus

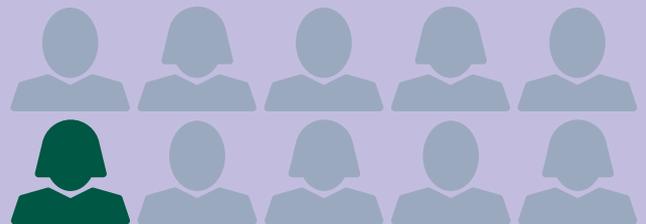
62% of the people referred to the service had issues with debt. The most common related to:

- bank and building society overdrafts
- credit, store and charge cards
- unsecured personal loans

Citizens Advice has previously warned that after a declining demand for debt advice, debt issues have been rising steadily across the service, with particular growth in fuel debts and people needing charitable support. Our latest research shows that 1 in 10 UK families – about 3 million households – are facing a cost of living crunch this winter, unable to cover even basic bills such as food and heating. 1 in five of all adults are cutting back on food shopping or turning off the heating, while 1 in 10 anticipate needing to use food banks. More people than ever will need vital support for complex problems related to financial difficulties.



**1 in 10** UK families are facing a cost of living crunch this winter



**1 in 10** of all adults anticipate needing to use food banks

# How our advice helped Fred\*

Earlier this year Fred's son tried to take his own life after struggling with depression. Whilst caring for his son, Fred began going through his finances and realised his son had large debts with NatWest and another bank.

Fred knew that his son would be unable to work because of his health, so he needed help to sort out his son's finances.

He contacted NatWest and they put him in touch with Citizens Advice.

With the help of Citizens Advice Fred was able to explain his son's situation to the banks. This resulted in both banks clearing the debt.

## Fred's story

"Earlier this year my son had tried to take his life. I called an ambulance and he was rushed away. They lost a pulse and he was resuscitated but thankfully he pulled through.

"Whilst he was recovering in hospital, I found he had two large debts with NatWest and another bank. I went to NatWest directly because my wife and I couldn't afford to repay his debt. My son isn't able to work, as a result of the damage to his heart and lungs.

"NatWest put me in touch with Citizens Advice and all I can say is from start to finish they were fantastic, absolute life savers.

"Someone from Citizens Advice would check in on me weekly. They helped me write a letter to both banks explaining my son's health conditions asking them to write off the debt, as my son doesn't have any means to repay them. Both banks recently agreed that due to extenuating circumstances, they would clear my son's debt.

"It was such a huge relief and weight lifted off our shoulders. I'm really thankful and grateful for the help and support I was given, through what was an extremely difficult time."

\* Names and some details have been changed or omitted to preserve anonymity

# The impact of Covid 19

We have seen a higher proportion of vulnerable people needing help with complex and distressing issues, many of which have been made worse by the pandemic. The most common of these are:

- **Domestic violence and coercive/ financial control**
- **Incidences of safeguarding and complex scams**
- **Legal and probate (family law, wills)**
- **Housing crisis (homelessness)**
- **Mental health, including problem gambling**

"Originally they put me in contact [with Citizens Advice] due to my debt as I took a loan out and then Covid hit and ... I had to shield. Then they said [I] might be able to take a chat with you regarding PIP [Personal Independence Payment] which I might be able to get (I had COPD and asthma)."

Customer

"I was worried about getting into debt because my husband stopped me using the joint account and whatnot."

Customer

"The lockdown, the uncertainty with everything. During the lockdown I couldn't see my daughter [due to] the isolation and I ended up spending money I didn't have on credit cards and it is catching up. I got in a spiral of debt. More health issues came out of the woodwork."

Customer

During lockdown, there were customers who owned businesses suddenly in financial trouble for the first time in their lives, and didn't know where to turn for help. The end of payment holidays caused problems, with some customers struggling to cope with increased outgoings.

"Absolutely, Coronavirus destroyed my company. I had to close my company for the whole pandemic and didn't receive any personal financial support."

Customer

# How our advice helped Sue\*

In November 2020 Sue's mum was admitted to a care home. Sue doesn't have power of attorney for her, which meant she wasn't able to pay the care home as she can't access any bank accounts.

Citizens Advice explained that NatWest was part of a scheme that could help. They contacted NatWest on her behalf and within a few days an adviser contacted Sue. They helped Sue make payments to the care home from the government and from NatWest to meet the immediate financial costs. They also advised on how to apply for power to access her mum's bank account to make future payments.

## Sue's story

"Late last year I had to make a difficult decision and move my mum to a care home. Her dementia came on extremely quickly, so my mum had not issued a power of attorney to me.

"When the care home sent me a bill for nearly £2000 I was beside myself as I have no savings. My mum does have the money in her bank but without a power of attorney I can't touch her money.

"I didn't know what to do. I went to her doctor, asked the nurses but no-one could help. So I went to Citizens Advice. The adviser was so helpful. She put me in touch with NatWest and they arranged for me to see an adviser. They explained everything clearly to me and wrote down the steps to take as well as making calls on my behalf.

"If this service wasn't available I just don't know what I would have done. It was already a really stressful time for me. I went to so many people and they just didn't know what to do. But Citizens Advice and NatWest were able to help and relieve all the stress from me. Without this service I would still have bills coming out of my ears and no means to pay them."

# How our advice helped Angela\*

Angela was her dad's sole carer. She looked after him for many years before he passed away in 2019. He left his home to Angela and her siblings. Due to Covid, Angela was unable to sell the house. It finally sold at the end of 2020, however there was a delay in Angela receiving the money as the solicitor wouldn't transfer it directly to Angela until she opened an executor account.

Angela was unsure how to do this so she contacted her local Citizens Advice for help. They put her in touch with a specialist adviser at Natwest who, alongside the Citizens Advice adviser, got her through an extremely stressful time in her life.

## Angela's story

"My dad and I were really close. I lived with him for over 20 years and I was his carer for 8 years after he developed Alzheimer's, until he died in 2019. I was heartbroken. He asked that his house be split between me and my siblings.

"When lockdown began to ease, I put my dad's house on the market. The agents recommended a solicitor but using this

solicitor was the worst thing I could have done. He made everything so difficult.

"The solicitor refused to transfer the money from the sale of the house until I opened an executor account. He also refused to return the documents I would need to open one. I was so drained and stressed. I had no idea what an executor account was.

"I went to Citizens Advice and all I can say is they saved me. Lisa\* was so helpful, she was an absolute star. She arranged an appointment for me to see someone at NatWest and I was seen within a couple of days.

"Sarah\* from NatWest was extremely helpful. Sarah did everything for me. From gathering all of the documents, liaising with the solicitor, opening the executor account and arranging for the funds to be split between me and my siblings."

\* Names and some details have been changed or omitted to preserve anonymity

# What's next?

Together NatWest Group and Citizens Advice are proactively helping some of the most vulnerable people in society. So far we've identified over 2,000 individuals with wider advice needs, over half of whom wouldn't have contacted Citizens Advice and received crucial help without NatWest Group's recommendation.

This pilot programme is running until September 2022, and we're continually reviewing its success and what best practice looks like for future services. NatWest Group are expanding their referral process, with the service available to more teams, and will focus on continual development across several areas:

- **internal and external awareness of the service**
- **strategic improvements to how customers in need are identified**
- **using robust data from customer experience surveys to inform necessary change**

NatWest Group are committed to continuing to work with Citizens Advice, industry partners and government to provide help and support to financially vulnerable customers. Citizens Advice are committed to giving people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem.



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