

Scottish COVID-19 Inquiry

Witness statement of Suzanne Wight

Witness Number: BWS0064

Statement taken on 3 July 2024

INTRODUCTION

1. My name is Suzanne Wight. I am the Financial Wellbeing Manager for Queens Cross Housing Association, which is based in northwest Glasgow. I manage a team of welfare rights advisors and an energy advisor.
2. Queens Cross Housing Association has around 4,600 tenanted properties, as well as some factored properties. My team provides advice and support to both owners and tenants.
3. I am giving this statement on behalf of Queens Cross Housing Association, following the roundtable discussion that took place on 3 July 2024, with the Fuel Bank Foundation and some other partner organisations.

SUMMARY OF KEY ISSUES AND IMPACTS ON INDIVIDUALS

Main drivers of fuel crisis during the pandemic

Reduction of income

4. Some people who were furloughed only received 80% of their pay if their employer did not top up the remaining 20%. There were therefore a huge number of people who had a reduced income during the pandemic, even those who were furloughed. People suddenly had 20% less income and no way to make up that extra money with other work.

Increased costs

5. All consumers endured increased costs during the pandemic because they were staying at home for longer periods during lockdown, using more energy and spending more money on food. Simultaneously, the cost of energy and all other goods and services was increased. Those on lower incomes could not keep up.
6. There was a huge increase in people struggling to afford fuel, food and other basic things such as clothes for their children.

Inability to top up

7. Some people had to isolate and were not able to go out to top up their pre-payment meter in the same way as they were able to do pre-pandemic. They also could not have family and friends to help them out in the same way as they might previously have done. Even just accessing top ups was a tricky thing for a number of our tenants.

Those new to benefits

8. There was huge uptake in the number of people claiming Universal Credit during the pandemic. Those who had been working prior to lockdown and were not used to surviving on a low income experienced the biggest economic shock. People who were already reliant on benefits when the pandemic struck had a stable income, had their rent and council tax paid, knew how to use the benefits system and saw a slight increase in income with the uplift in Universal Credit. This was, however, unfamiliar territory for those who found themselves claiming Universal Credit for the first time and were new to navigating the benefits system, especially as the usual support networks in place to assist had disappeared. This created high levels of stress.

Inequality

The effects of inequality

9. The Scottish Government's decisions to close schools, pantries, kids' clubs, summer clubs and youth groups in areas of high deprivation had a disproportionate negative effect on those with low income. People needed more services not less. For example, domestic violence increased but support for those affected was cut. A more nuanced approach should be considered in circumstances where people are couped up in a high rise flat all day, with no outdoor space and little room for activities. These conditions are perfect to give rise to anti-social behaviour, domestic violence and boredom that can lead to youth crime.
10. Adding to this, social workers were not conducting key visits. Removing these services in deprived areas had a disproportionate negative effect. Families on low incomes are often the most in need social services support. These staff of vital services should have been identified as keyworkers in advance and worked as normal. Too many staff were impossible to reach, furloughed or you could only reach them by email and had to wait days to get a response.

Support available for those in fuel crisis

Increase in demand for support

11. Pre-pandemic, my team at Queens Cross Housing Association visited every household that reached out to it for advice. When lockdown hit, we were able to adapt quickly to a telephone-based service for energy advice and welfare rights advice. We have now gone back to more face-to-face visits because it is much easier to deal with, for example, suppliers face to face when a tenant is encountering issues.
12. Previously, an energy advisor was a "nice to have", but in the last four years energy advice has become essential.

Debt enforcement suspension

Protections from eviction / rent arrears

13. Housing associations were unable to follow usual debt recovery processes to conclusion, due to eviction protections in place. Tenancy sustainment and supporting tenants to reduce rent arrears is always part of their role, but for many the debt continued to increase without being able to stem it. This was incredibly positive for tenants at the time, but its blanket applicability served to kick the debt can down the road, at a much higher level than previously would have been.

The effect on landlords

14. If landlords are unable to collect rent, they will not be able to provide the service they offer now to low-income families.

Digital exclusion

15. Those experiencing energy disconnection were often precluded from using the internet to contact key support services. They may not have Wi-Fi or power to charge devices. Energy disconnection can lead to feelings of complete isolation, especially when support services and local authorities are no longer answering the phone and require email contact or the submission of digital forms.
16. Too many assumptions were made that, when services moved online, people had access to digital devices. However, some families with multiple children were dependent on one mobile phone and did not always have access to funds to pay for data.

Welfare assistance programmes

Implementation of welfare assistance programmes

17. Queens Cross Housing Association received funding from the Energy Redress scheme (which shared funds that regulators had recouped from suppliers in fines and penalties) and chunks of funding from other sources to provide fuel vouchers, deal with energy debt and provide energy advice.

SUMMARY OF KEY ISSUES AND IMPACTS ON ORGANISATIONS

Staffing

Welfare and wellbeing

18. Our staff struggled with their mental health during the pandemic, having to have difficult conversations about financial issues with tenants while working from home, which was very stressful. Staff were trying to homeschool their children while dealing with these very challenging telephone calls. There were also issues around that in terms of privacy. Staff did everything that they could to protect privacy. They worked at random hours to try to fit in their workloads and look after their families.

Operational matters

Administrative burdens

19. The costs of keeping up with the COVID-19 pandemic rules and regulations were borne by Queens Cross Housing Association. Staff had to spend a huge amount of time reading and digesting the ever-changing rules and regulations.
20. The expense bills for personal protective equipment (PPE) and putting in place the correct workplace protections for staff were huge. Queens Cross Housing Association will feel the ramifications of these extra burdens for a long time.

Mission creep

21. During the pandemic, statutory services (including local authority, social work and homelessness services) closed their offices, with staff working from home and they were difficult to contact. This led to mission creep, with organisations doing whatever they could for their service users regardless as to who was usually responsible. Queens Cross Housing Association had many frontline staff who, when COVID-19 started,

became everything to everyone. Caretakers were checking the welfare of tenants.

22. Staff worked closely with food banks to get food delivered to tenants. Queens Cross Housing Association had a pantry that would make meals, and these were delivered by the wellbeing team. Only some of this work was funded by Scottish Government; staff just got on and did the rest.
23. Our team also spent a lot of time investigating other organisations, trying to work out who could help and support with what. One benefit of that was that it brought a lot of agencies together. However, you could not just telephone the council in the same way that you used to be able to. The downside was that at the beginning of the pandemic, a number of staff hours were taken up trying to support service users in a way that we had never done before.
24. Although social housing provides a lot of support and help to tenants, during the pandemic social housing became the “go to” for support and help that would previously have been provided by statutory or other services, so that the boundaries between landlord and tenant have now been blurred. Staff are finding it difficult to meet the expectations of tenants and focus on the core landlord role.

Staff conflict

25. There was friction or imbalance between colleagues working on the frontline exposed to risk and those working from home and able to keep safe.

Return to work

26. When guidance was released stating that staff could work face-to-face there was a reluctance by some to go out and do so. Staff still felt vulnerable. It took a long time for some people to be comfortable coming back to the office and longer to go out and meet customers face to face.

Funding for the Fuel Bank Foundation and partners

27. There have been many positives with fuel poverty funding over the last few years. However, there is now a concern that funding has tapered off and is unlikely to reach the same level it was during the pandemic.
28. The Energy Redress scheme funding will end at some point in the future.

Identification of keyworkers

Categorisation of keyworkers

29. A number of our staff were classed keyworkers, as they were staff in the wellbeing team. I do not know if those staff members accessed childcare hubs.
30. We had to provide letters to say that, for example, our housing officers were keyworkers, as they had to be out and about providing a service.

Shortage of keyworkers

31. Social workers and other vital frontline services were hard to come by or contact during the pandemic, as were education and health workers. Keyworkers really need to be identified well in advance of an emergency.
32. There was an increase in antisocial behaviour and domestic violence during the pandemic and a decrease in those available to step in and help. Those classed as keyworkers needed to go wider than simply doctors and nurses. The approach taken in identifying keyworkers needed to be planned and thought through with a holistic view taken of societal needs.

Guidance

Clarity of rules, regulations and guidance

33. The guidance was a nightmare. The rules were crazy. For example, two tradesmen were allowed to travel to a job in the same van. However,

only one of them could enter and carry out repair work upon arrival at the property.

34. Queens Cross Housing Association staff found it a difficult task to keep everyone up to date with guidance, especially guidance concerning keeping people safe or providing caretaker services. Compliance work still had to take place, such as gas safety checks. On the one hand, a team might have an obligation to act, but they were constantly having to check they were not breaching any regulations. Risk assessments were continuous and social distancing rules in offices spaces were a nightmare to keep up with.
35. The ever-changing nature of the guidance made it difficult to follow. My view is that perhaps this explained why adherence to the rules and regulations dipped, as people could not keep up. It was a struggle to keep pace with it.

POTENTIAL LESSONS TO BE LEARNED

Communication with public agencies

36. The Scottish Government should have been better prepared and ensured that, during lockdown, vital support agencies such as social services, benefits agencies and domestic abuse support were accessible, at the very least on the telephone. Queens Cross Housing Association works with emergency situations and needs prompt responses from those that can help. Keyworkers should have been better identified well in advance of the pandemic and deployed accordingly. The staff of too many vital services were furloughed. Social services, schools and public agencies all became incredibly difficult to communicate with.
37. Decisions should be more targeted, nuanced, as opposed to the blanket approach taken.

Decision making

38. The Scottish Government's pandemic planning decision making should be carried out with the assistance and guidance of frontline workers. They can tell decision makers what will work and what will not.

Family support

39. A plan should be in place to identify who, how and when family members can visit those unable to get out of their home to help them with things like topping up their pre-payment meters.

Scottish Government funding

40. The Scottish Child Payment and Adult Disability Payment undoubtedly helped to limit the effect of poverty that low-income families have experienced.

Debt enforcement suspension

41. There needed to be a more nuanced approach to debt during a pandemic. A blanket suspension of debt recovery kicked the debt can down the road and the problem is now bigger than ever.
42. Preventing the enforcement of all debt across the board did not help people overall.
43. Tenants or customers with thousands of pounds of fuel debt are never going to get out of debt. People try to save money by not topping up or not using their heating and hot water, but the standing charges have a massive impact.
44. Consideration needs to be given to social housing landlords which provide a service. If they are unable to collect rent, they will not be able to continue offering the service.

45. Energy companies were helpful to some extent during the pandemic in that they helped to top up some consumers who were disconnected from their energy supply.
46. However, people now have debt with multiple creditors. Council tax debt is a huge problem. All of this debt has just been delayed, it has not gone away. For example, the council tax arrears collection rules have now been amended, so that three years of council tax debt could be collected at a time. Debtors only used to pay off one year at a time with deductions being taken from their benefits. As a result, repayments are huge and will burden debtors for years.

The identification of keyworkers

47. Keyworkers need to be identified earlier, before a nation reaches pandemic stage. It is clear there was a lack of pre-pandemic planning to identify relevant keyworkers. As a result, it was unclear during lockdown who was, and was not, recognised as such. This caused confusion and many services that were vital were not operational. Examples of this include education services, health services and social services.

Signed:

Dated: