

Meeting the wider advice needs of NatWest Group customers



citizens
advice



NatWest
Group

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Introduction

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.

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 support vulnerable customers and help them access and implement sustainable solutions to problems.



The people we're helping

There have been over 1,000 referrals from NatWest Group to Citizens Advice since the programme started in October 2020¹, with the numbers increasing month on month. 89% 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 (70%) compared to the average for the whole of Citizens Advice².

The programme is an important way for us to reach more people who may not have otherwise known about the help we can provide as over half (55%) of the referrals were from customers who had not accessed Citizens Advice before.

"It [the advice] definitely helped. I definitely wasn't aware [before] where to go."

NatWest Group customer



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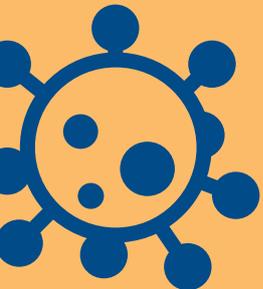
¹ Number of individual referrals received by Citizens Advice between 1 October 2020 and 30 April 2021.

² Data from Citizens Advice case management system for customers referred from 1 October 2020 to 31 March 2021 who have provided demographic data. Does not include 12 customers who received advice from the Edinburgh local Citizens Advice office.

The issues we're helping with

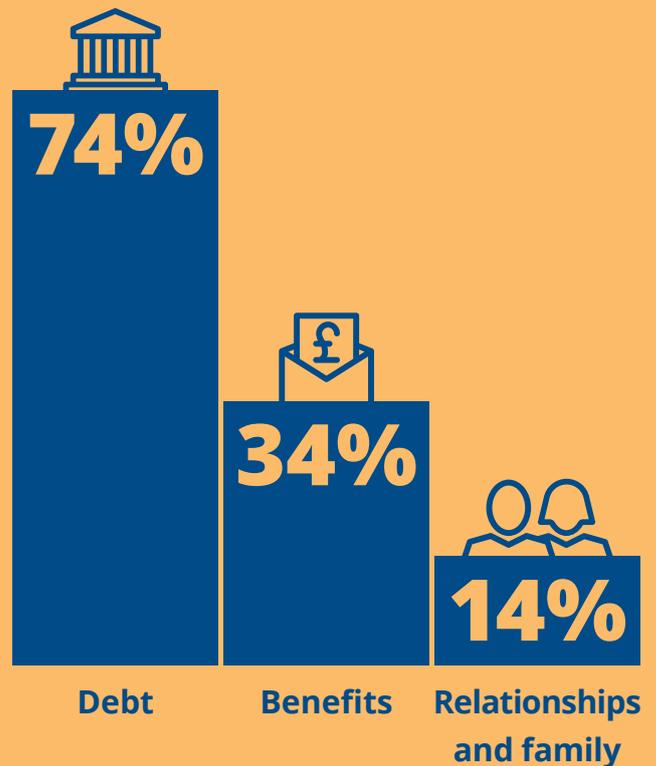
There are many issues that people referred to the service need help with. The top 3 issues are: Debt, benefits and relationships and family³.

People referred often have multiple issues – on average between 2-3. The most common overlaps are: Debt and benefits, and debt and family and relationships. This is consistent with the Citizens Advice service, where we see many people with complex and interwoven issues.



Advisers reported that demand for the service has risen during the pandemic, and that needs have become more complex.

Percentage of cases for each of the top 3 issues:



“Needs have become more complex since Covid. There are a lot more mental health issues...and also some people suddenly in financial hardship when they have never been in that situation before.”

Citizens Advice adviser

³ Data on issues taken from Citizens Advice case management system for customers referred from 1 October 2020 to 31 March 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.

Debt: In Focus

74% 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; and 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, people needing charitable support and questions about County Court Judgements.

The charity is concerned that, as temporary pandemic protections come to an end, there could be significant increases in the number of people needing help with their debts.



“A lot of research went into why I was in debt. I was not [previously] aware of the help I could get. She [the adviser] put me in touch with Mind and gave advice on my debt.”

NatWest Group customer

Tackling wider problems

Advisers take time to listen and explore customers' problems. Often issues are different, or more complex, than they initially may seem. The advice and support provided helps to address the underlying causes of the client's issues, which could involve multiple calls to check whether actions have progressed or to signpost to other organisations for onward support. Common issues emerging include:



Coercive debt

Generally from clients who have been in difficult situations, having to take on their former partner's debt.



Scams

Often being reported as numerous or nuisance calls where the client was asked to share their personal details. Citizens Advice's latest research found that more than two thirds of adults (36 million) have been targeted by a scammer since January.

"A customer called who wanted advice about dealing with unwanted calls. This can be very straightforward advice about setting telephone preferences. But in fact this turned out to be a very complicated situation. The customer was calling on behalf of an older relative who had been giving out his details to scam callers without realising. It took a long time to unpick what had happened and identify what support agencies might be able to help."

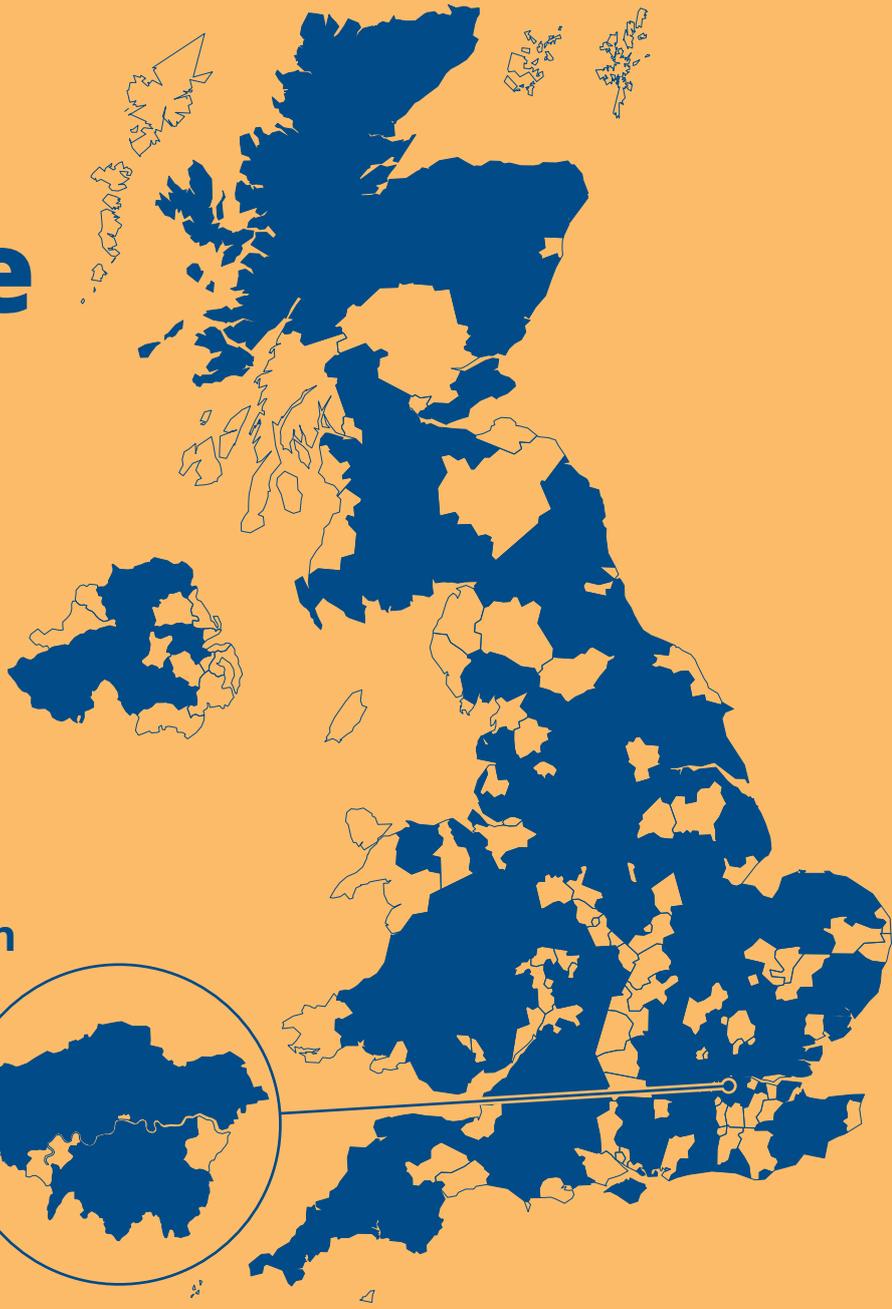
Citizens Advice Adviser

"With financial abuse, we can help with practical solutions – making sure any new cash is going into a personal account, freezing accounts etc. But sometimes some action needs to be taken by the bank."

Citizens Advice Adviser

Reaching people across the country

Referrals from NatWest Group come from far and wide, with the people referred being residents of almost 70% of the UK's local authorities.



People referred are more likely to live in deprived areas⁴

“They [the adviser] were very friendly and knowledgeable. They gave me numbers for local solicitors who can give legal advice. They tried to do everything they could.”

NatWest Group customer

⁴ 40% of people referred are residents from Index of Multiple Deprivation (IMD) areas 1-3

What's next?

This pilot project is running until September 2022 with ongoing monitoring, feedback and evaluation and a full impact report at the end of the first pilot year. Currently NatWest Group is increasing the number of teams internally who can make customer referrals into the service, so that we can help even more people find their way forward.

