

RIISING TO THE CHALLENGE OF MEETING NEED IN THE COVID-19 CRISIS

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MARIANNE CLOUGH, NATIONAL PR MANAGER FOR CHRISTIANS AGAINST POVERTY (CAP) SHARES HOW THE CHARITY IS COPING WITH EXTREME NEED IN THESE EXTRAORDINARY TIMES AND HOW GOD IS PROVIDING AND OPENING UP OPPORTUNITIES.

What happens when you want to help people and introduce them to Jesus, but the social distancing measures of a pandemic dictate you cannot actually be anywhere near them?

It sounds like some kind of riddle, doesn't it? It is one that the whole Church has been trying to crack during these past few extraordinary weeks.

Usually, at Christians Against Poverty, our unique selling point in the debt advice sector is that we operate face-to-face in people's homes. That way, the most fragile people living through the worst point in their lives get the hand-holding, unhurried, compassionate help they really need. Also, the debt coach gets a truly holistic snapshot of the burdens this person is carrying. Typically, that's chronic isolation, poor health – both physical and mental – and persistent low income that makes the smallest decisions feel impossible.

This period for the charity has been a

distinct challenge, especially as one in five CAP clients aren't able to access the internet either on a phone or computer. When the lockdown was announced, we had 900 desperate people waiting for their very first visit. Shouting debt advice from outside their front door wasn't exactly an option so how were we going to be able to care for them, witness or bring hope?

Well, CAP is used to difficult times. Anyone who has ever read 'Nevertheless', our founder John Kirkby's story, will know that hardship and faith went hand-in-hand in the early days. Today, we continue to lean heavily on our generous God for all we need. While the vast majority of our 300+ head office staff have been working from home (bar a few essential staff dealing with the post) we have prioritised clients, switching to a telephone-based system. Everything has to be compliant with FCA (Financial Conduct Authority) regulations. We've gone all-out to reassure people that, although we are not able to meet physically, we are by their side, fighting their corner, helping them to become debt free.

We are well aware that whatever difficulties staff and volunteers are facing in our own domestic situations, these are multiplied many times over for people whose lives are already full of stress and uncertainty.

Working through the Church means that, as standard, our debt coaches

go the extra mile. We will never leave someone with empty cupboards and will always offer to pray. Our amazing church volunteers offer lifts to hospital, invitations to events at church, gardening and DIY assistance, and help to source and purchase items like cookers or beds for children. It is no surprise to us that they have been creative in finding ways to connect and care during this time.

From packaging up food and treats, posting activity packs for school children, delivering Bibles and prayers to let our clients know they are important to us and loved by God, CAP's volunteers are an amazing, selfless army. They truly are Jesus' hands and feet and their contagious hope is what is needed more than ever.

Meanwhile, CAP's External Affairs team has been busy researching the impact of the pandemic on the people we are caring for. Their findings suggest that single parents and those on so-called legacy benefits like Jobseekers' Allowance (JSA) and Employment Support Allowance (ESA) are struggling the most.

On top of the relentlessness of childcare without any respite or hands-on support, single parents are facing the extra expense of meals and energy costs, with school-age children at home and a drop in income from being unavailable for work.

One CAP client with a heart complaint explained that while she has been trying to home-school her two girls,

her student son had moved back home until college reopened and her elderly mother with Alzheimer's had joined them too. This has meant that the client is sleeping in the dining room, risking her health to shop and cope with the extra financial and emotional strain. She said she is fearful of what might happen to the family if she became ill.

The Government was able to give people on Universal Credit an extra £20 a week, but those on the older benefits have not received the same help. For someone on a very tight budget, this would make a vast difference. As you'd expect, CAP is collaborating with other charities to campaign for this injustice to be put right.

In the immediate term, we have launched an emergency appeal to buy our clients a £20 mobile phone top-up to ensure they can stay connected with loved ones, a £30 energy voucher or a range of food parcels.

We were hearing of stories of people who should have been staying at home due to their health conditions, but walking miles to foodbanks because they could not phone for help as they had no phone credit. Others with prepayment energy meters were unable to get a top-up or couldn't afford energy due to other pressures. We were quite sure that a pandemic was no time to be without hot water.

We're delighted to say our supporters hit the target of £80,000 in an astonishing four days! Giving in their own time of need was simply inspirational and we were all blessed to see the total go through the roof in record time. This means we can now provide for at least 1,600 families and individuals who are in desperate need during this pandemic. If you were someone who contributed, thank you! We praise God for everyone who has been spurred into acts of great generosity and selflessness during this time.

So, what about the future? Well, things are going to be very tough for a lot of people. How many who are furloughed will find they are ultimately made redundant? What happens when the repayment holidays end? No one can be evicted at present, but will we see many families become homeless when this is lifted?

Here are just a few sobering statistics from the Office of National Statistics and Credit Karma (correct on 27 April):

3.2 million people have already missed a payment due to coronavirus. Another 4.9 million expect they will in the future. Of these, around 5.1 million (63%) have not yet applied for help from their bank or lender.*

A further 1.5 million people are still waiting to be approved for a payment break.

Nearly half of all adults, 44.3% (23.7m) expect their financial position to get a 'little' or a 'lot' worse over the next twelve months.

Before this pandemic, one in five UK adults had less than £100 in savings, leaving them very vulnerable to any sudden changes in their circumstances.

We know millions will find themselves in financial difficulty due to the disruption coronavirus has caused. Now is the time to respond to ensure CAP is there for them when they dial our helpline in the future.

This is a huge concern across the debt advice industry. We all have to upscale very rapidly. This is being discussed in Zoom-style board rooms in every organisation. For those purely financial operations, this is about getting budgets to balance and increasing numbers of people debt free. At CAP, we have more at stake: the souls of precious people, loved by God.

Some years ago, at an open day at CAP's head office, a client told me how he had no idea that kind people truly existed, as his life experience had so far shown him this was probably the stuff of films. He said, 'When I came to church that first time, I realised it was not just these two lovely people who had come to my house to help me, there was a whole hall full of them. It blew my mind!'

Surrounded by the love of fellow Christians, we forget how revolutionary it is, how a few compassionate gestures and someone willing to take the time to listen can be a remarkable and often life-changing experience.

For a lot of our clients, there is no Facebook or WhatsApp community to cheer them along. In their poverty, relationships have suffered and bridges have been burned with desperate borrowing and broken promises and shame. Loneliness is so destructive, arguably a huge killer in itself.

The Church has a great role here, bringing a sense of connectedness and, more than that, the sense that regardless of lockdown, there is freedom to be found in Christ. He is the key. Only he can bring the peace that passes all understanding.

This is how Paul was able to find the unconditional joy in prison, which we read about in Philippians. Even though his travelling and evangelistic plans were on hold, he felt a connectedness with his fellow brothers and sisters in Christ and found that he was able to share the joy of knowing Jesus in new ways. There is so much inspiration to be found in the amazing, life-bringing text: 'As a result, it has become clear throughout the whole palace guard and to everyone else that I am in chains for Christ. And because of my chains, most of the brothers and sisters have become confident in the Lord and dare all the more to proclaim the gospel without fear.' (Philippians 1:13-14)

At CAP, amid the hardship and the bereavement, this pandemic will be a golden time of discovery for many people. There is a thirst to understand the age we stand in and our place in it, and we expect many to come to Christ.

Our prayer is that it will 'become clear' to all of us how we can reach others despite our own circumstances.

The financial impact of the coronavirus pandemic is going to be long-lasting and, for thousands, it could be the tipping point into financial crisis. We need to respond now to make sure CAP can be there for them when they call us. If you feel able to support us, you can give via capuk.org/emergency.

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