**Citizens Advice Scotland – Scotland polling on COVID-19**

**Comparative Topline**

These questions are about the outbreak of the virus known as coronavirus or COVID-19

**Question 1**

Thinking about your own financial situation, how concerned, if at all, are you about the following issues:

*Paying utility bills*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Wave | Very concerned | Fairly concerned | Not very concerned | Not at all concerned | Don’t know | Not Applicable |
| % | % | % | % | % | % |
| Including N/As | | | | | | |
| 1 (1041) | 12 | 21 | 26 | 32 | 1 | 8 |
| 2 (1048) | 7 | 22 | 29 | 34 | 0 | 7 |
| 3 (997) | 6 | 17 | 30 | 38 | 1 | 8 |
| Excluding N/As | | | | | | |
| 1 (962) | 13 | 22 | 28 | 35 | 1 | - |
| 2 (970) | 8 | 23 | 31 | 37 | 0 | - |
| 3 (919) | 6 | 18 | 33 | 41 | 1 | - |

*Paying rent*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Wave | Very concerned | Fairly concerned | Not very concerned | Not at all concerned | Don’t know | Not Applicable |
| % | % | % | % | % | % |
| Including N/As | | | | | | |
| 1 (1041) | 8 | 9 | 9 | 16 | 0 | 57 |
| 2 (1048) | 4 | 9 | 12 | 18 | 0 | 55 |
| 3 (997) | 5 | 7 | 11 | 20 | 1 | 55 |
| Excluding N/As | | | | | | |
| 1 (443) | 19 | 22 | 20 | 38 | - | - |
| 2 (483) | 10 | 21 | 28 | 39 | 0 | - |
| 3 (445) | 11 | 15 | 25 | 44 | 3 | - |

*Mortgage payments*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Wave | Very concerned | Fairly concerned | Not very concerned | Not at all concerned | Don’t know | Not Applicable |
| % | % | % | % | % | % |
| Including N/As | | | | | | |
| 1 (1041) | 6 | 8 | 11 | 20 | 0 | 55 |
| 2 (1048) | 4 | 8 | 14 | 20 | 0 | 53 |
| 3 (997) | 2 | 7 | 15 | 20 | 0 | 54 |
| Excluding N/As | | | | | | |
| 1 (470) | 13 | 17 | 24 | 44 | 1 | - |
| 2 (480) | 7 | 20 | 28 | 41 | 1 | - |
| 3 (460) | 5 | 16 | 32 | 44 | 1 | - |

*Debt repayments*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Wave | Very concerned | Fairly concerned | Not very concerned | Not at all concerned | Don’t know | Not Applicable |
| % | % | % | % | % | % |
| Including N/As | | | | | | |
| 1 (1041) | 10 | 16 | 16 | 22 | 1 | 36 |
| 2 (1048) | 9 | 12 | 20 | 26 | 1 | 31 |
| 3 (997) | 6 | 11 | 17 | 28 | 1 | 36 |
| Excluding N/As | | | | | | |
| 1 (668) | 15 | 24 | 25 | 34 | 1 | - |
| 2 (703) | 13 | 18 | 27 | 40 | 1 | - |
| 3 (642) | 10 | 17 | 27 | 43 | 1 | - |

*Paying for food and essentials*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Wave | Very concerned | Fairly concerned | Not very concerned | Not at all concerned | Don’t know | Not Applicable |
| % | % | % | % | % | % |
| Including N/As | | | | | | |
| 1 (1041) | 11 | 21 | 32 | 33 | 0 | 3 |
| 2 (1048) | 6 | 21 | 34 | 36 | 0 | 3 |
| 3 (997) | 5 | 16 | 28 | 44 | 1 | 5 |
| Excluding N/As | | | | | | |
| 1 (1013) | 12 | 22 | 33 | 34 | - | - |
| 2 (1011) | 6 | 21 | 35 | 37 | 0 | - |
| 3 (945) | 6 | 17 | 29 | 46 | 1 | - |

*Income*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Wave | Very concerned | Fairly concerned | Not very concerned | Not at all concerned | Don’t know | Not Applicable |
| % | % | % | % | % | % |
| Including N/As | | | | | | |
| 1 (NA) | - | - | - | - | - | - |
| 2 (1048) | 14 | 25 | 27 | 28 | 1 | 4 |
| 3 (997) | 11 | 23 | 28 | 31 | 0 | 7 |
| Excluding N/As | | | | | | |
| 1 (NA) | - | - | - | - | - | - |
| 2 (1006) | 14 | 27 | 28 | 29 | 1 | - |
| 3 (931) | 12 | 24 | 30 | 33 | 0 | - |

*Paying council tax*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Wave | Very concerned | Fairly concerned | Not very concerned | Not at all concerned | Don’t know | Not Applicable |
| % | % | % | % | % | % |
| Including N/As | | | | | | |
| 1 (NA) | - | - | - | - | - | - |
| 2 (1048) | 8 | 19 | 29 | 35 | 1 | 8 |
| 3 (997) | 5 | 15 | 27 | 40 | 1 | 10 |
| Excluding N/As | | | | | | |
| 1 (NA) | - | - | - | - | - | - |
| 2 (941) | 8 | 21 | 30 | 39 | 1 | - |
| 3 (900) | 6 | 16 | 30 | 45 | 2 | - |

**Question 2**

As you may know, the Scottish and UK governments are putting in place measures to try and help people financially. Looking at the list below, are you aware of the following measures or not?

|  |  |  |  |
| --- | --- | --- | --- |
| *Base: All* | Wave 1 Awareness  (1041) | Wave 2 Awareness  (1048) | Wave 3 Awareness  (997) |
| % | % | % |
| Mortgage holidays | 72 | 72 | 72 |
| Worker Retention Pay (applied for by employers) | 57 | 62 | 58 |
| *\*Increased* Universal Credit | 49 | 74 | 76 |
| Council Tax Reduction | 28 | 34 | 36 |
| Scottish Welfare fund | 15 | 22 | 26 |
| None of these | 13 | 9 | 9 |

**\***Increased was removed from the question in wave 2

**Question 3**

a. And looking at the measures, for each please say whether you have applied for help, intend to apply but not done so yet or do not intend to apply.

*Mortgage holidays*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Base: (Those aware of each measure)* | Have applied for help | Intend to apply for help but not done so yet | Do not intend to apply | Don’t know | Not Applicable |
| % | % | % | % | % |
| Including N/As | | | | | |
| Wave 1 (747) | 2 | 5 | 26 | 11 | 56 |
| Wave 2 (750) | 4 | 4 | 33 | 4 | 55 |
| Wave 3 (715) | 7 | 1 | 39 | 3 | 50 |
| Excluding N/As | | | | | |
| Wave 1 (329) | 4 | 12 | 60 | 24 | - |
| Wave 2 (340) | 9 | 9 | 73 | 9 | - |
| Wave 3 (358) | 13 | 3 | 78 | 6 | - |

*Universal Credit*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Base: (Those aware of each measure)* | Have applied for help | Intend to apply for help but not done so yet | Do not intend to apply | Don’t know | Not applicable |
| % | % | % | % | % |
| Including N/As | | | | | |
| Wave 1 (509) | 3 | 8 | 20 | 8 | 62 |
| Wave 2 (776) | 3 | 2 | 37 | 6 | 51 |
| Wave 3 (756) | 5 | 1 | 45 | 4 | 45 |
| Excluding N/As | | | | | |
| Wave 1 (195) | 8 | 20 | 52 | 20 | - |
| Wave 2 (377) | 7 | 4 | 77 | 12 | - |
| Wave 3 (418) | 10 | 2 | 82 | 7 | - |

*Scottish Welfare Fund*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Base: (Those aware of each measure)* | Have applied for help | Intend to apply for help but not done so yet | Do not intend to apply | Don’t know | Not applicable |
| % | % | % | % | % |
| Including N/As | | | | | |
| Wave 1 (154) | 0 | 11 | 36 | 11 | 43 |
| Wave 2 (228) | 1 | 2 | 56 | 9 | 31 |
| Wave 3 (260) | 2 | 1 | 53 | 4 | 40 |
| Excluding N/As | | | | | |
| Wave 1 (89) | 1 | 18 | 62 | 18 | - |
| Wave 2 (158) | 2 | 3 | 81 | 14 | - |
| Wave 3 (157) | 3 | 2 | 88 | 6 | - |

*Council tax reduction*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Base: (Those aware of each measure)* | Have applied for help | Intend to apply for help but not done so yet | Do not intend to apply | Don’t know | Not applicable |
| % | % | % | % | % |
| Including N/As | | | | | |
| Wave 1 (286) | 6 | 22 | 27 | 14 | 31 |
| Wave 2 (353) | 9 | 6 | 50 | 9 | 26 |
| Wave 3 (361) | 9 | 3 | 53 | 8 | 27 |
| Excluding N/As | | | | | |
| Wave 1 (198) | 9 | 32 | 39 | 20 | - |
| Wave 2 (216) | 12 | 9 | 67 | 12 | - |
| Wave 3 (263) | 12 | 4 | 72 | 11 | - |

*Worker Retention Pay*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Base: (Those aware of each measure)* | Have applied for help | Intend to apply for help but not done so yet | Do not intend to apply | Not applicable | Don’t Know |
| % | % | % | % | % |
| Including N/As | | | | | |
| Wave 1 (589) | 6 | 12 | 13 | 51 | 18 |
| Excluding N/As | | | | | |
| Wave 1 (291) | 13 | 24 | 27 | 36 | - |

*The following questions were asked from Wave 2 onwards*

b. In terms of Worker Retention Pay, has your employer applied, intending to apply but not done so yet or not intending to apply?

|  |  |  |
| --- | --- | --- |
| *Base: (Those who are aware of Worker Retention Pay)* | Wave 2  %  (649) | Wave 3  %  (563) |
| Applied | 17 | 20 |
| Intending to apply | 5 | 2 |
| Not intending to apply | 49 | 55 |
| Don’t know | 25 | 23 |

**Question 4**

And for each measure you are applying for or intending to apply for, have you ever applied for this help before now?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| *Base: (Those aware of each measure)* | | Yes | No | Don’t know |
| % | % | % |
| Mortgage holidays (60) | Wave 2 (60) | 16 | 84 | 0 |
| Wave 3 (57) | 19 | 81 | 0 |
| Universal Credit (43) | Wave 2 (43) | 28 | 69 | 3 |
| Wave 3 (46) | 59 | 41 | 0 |
| Council Tax Reduction (54) | Wave 2 (54) | 46 | 53 | 1 |
| Wave 3 (44) | 68 | 31 | 1 |
| Scottish Welfare fund (8) | Wave 2 (8) | 52 | 48 | 0 |
| Wave 3 (8) | 56 | 44 | 0 |

**Technical Details**

* The survey was designed by Mark Diffley Consultancy and Research Ltd., and invitations were sent using the *Scotpulse* online panel,
* Wave 1 fieldwork was conducted between 24th and 27th March 2020 and received 1040 responses,
* Wave 2 fieldwork was conducted between 9th and 12th April 2020 and received 1048 responses,
* Wave 3 fieldwork was conducted between 7th and 18th May 2020 and received 997 responses,
* Results are weighted to the Scottish population by gender and age.