



Advice in unprecedented times

Impact of COVID-19 on the advice sought from the Scottish Citizens Advice network during 2020/21

In a year with unprecedented challenges the Scottish Citizens Advice network has had to transform and adapt like never before. During the first few weeks of lockdown in March/April 2020, CAS increased capacity to allow the majority of CAB staff and volunteers to work from home and continue providing free, confidential and impartial advice. Following that came the introduction of new online services and increased telephone capacity including a new national Helpline which went live on 14 April 2020.

Despite these challenges the network has continued to provide the people of Scotland with essential advice, both through bureaux and the public advice site, supporting tens of thousands in reaching solutions for a wide range of issues including tackling unfair treatment and maximising income. Recent research shows this has all been achieved with high levels of client satisfaction and improvement in client wellbeing.

This report provides a summary of the activity over the past year that has contributed to these outcomes.

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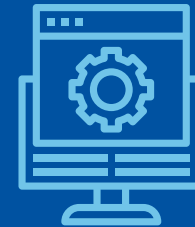
987,348

pieces of advice
issued in 20/21



2,216,172

new web users



70%

of clients surveyed
saw improvement in
their mental health
after advice



94%

of clients
surveyed felt less
alone after advice



In order to understand client needs and experiences during the pandemic, an externally-commissioned¹ survey of clients was conducted. Just over 1,000 CAB clients were surveyed, these being a mix of clients new to CAB since the start of the pandemic and those who had been clients prior to this time.

The majority of survey respondents (95%) reported they were satisfied with the service provided by CAB, with the same proportion (95%) stating that they would recommend CAB to others. In addition, 91% of respondents stated that the service had either met or exceeded their expectations.

More than two-thirds (70%) of respondents reported that the advice they received improved their mental health and wellbeing, while 80% said it had relieved stress. More than nine in ten clients (91%) felt that the support from CAB increased their confidence in dealing with issues in the future, while a similar proportion (94%) reported that it helped them to realise they were not on their own, and that help and support was available.

¹ The work was put to competitive tender and the contract won by Social Market Research.

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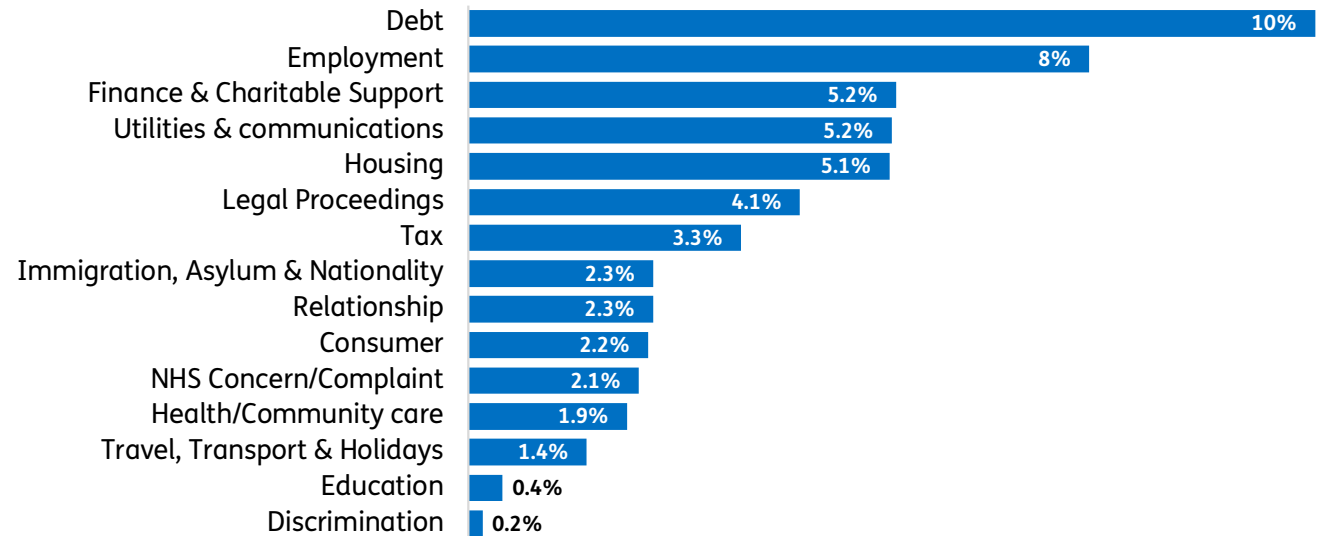
**Client needs and
experiences during
the pandemic**



Advice needs at Citizens Advice Bureaux

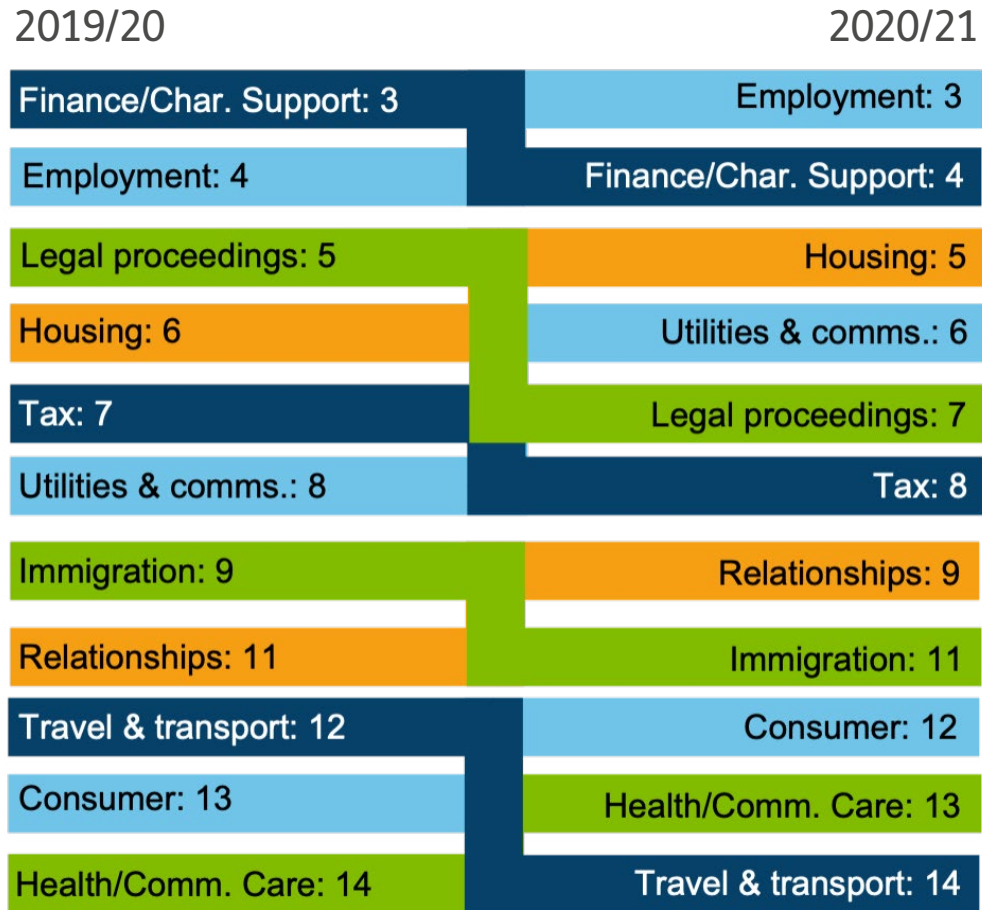
Current bureaux figures for 2020/21 show that 987,348 pieces of advice were provided during this time. Advice relating to benefits was the most commonly recorded, accounting for 46% of all advice provided. All other advice types are presented in Chart 1.

Chart 1: Advice types as a proportion of all advice (excluding benefits)



An effective method of comparing advice needs during 2020/21 with the previous year is to rank each advice type. In both years, advice related to benefits and debt ranked first and second respectively. However, as Chart 2 shows there were some differences in other advice areas; for example, the increased ranking for both employment and housing advice in 2020/21 highlights the upswing in advice need created in those areas by the coronavirus pandemic.

Chart 2: Advice code categories with a change in ranking, 2019/20 to 2020/21



Advice needs at Citizens Advice Bureaux

Areas with high prevalence or notable fluctuations in advice need during 2020/21

Advice in relation to **benefits** remained the most common advice need throughout 2020/21. As shown in Chart 3 the initial increase in need is evident in April 2020. This no doubt reflects the rapidly changing employment circumstances for many individuals as the first lockdown began in March 2020

Within the benefits category of advice, both Universal Credit and Personal Independence Payment were the most common advice needs throughout this time period. One area in which some notable variations were evident was in relation to the Scottish Welfare Fund, with an initial spike in advice need around Crisis Grants very clearly seen in Chart 4. Between July and November 2020, a steady rise in advice provided on both Crisis Grants and Community Care Grants is also visible. Currently advice provision related to Crisis Grants is also higher than it was prior to the pandemic.

Chart 3: Benefits advice as a proportion of all advice; monthly trend

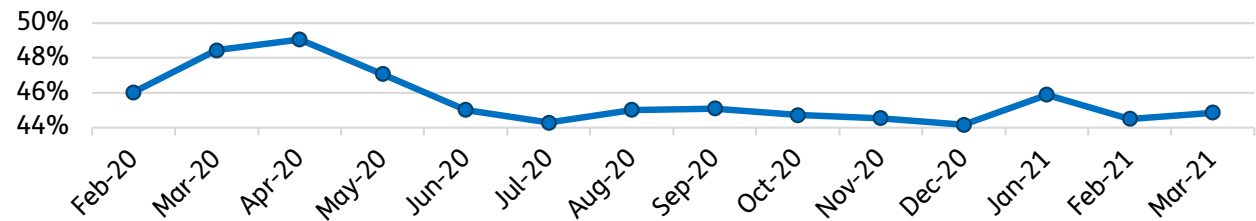
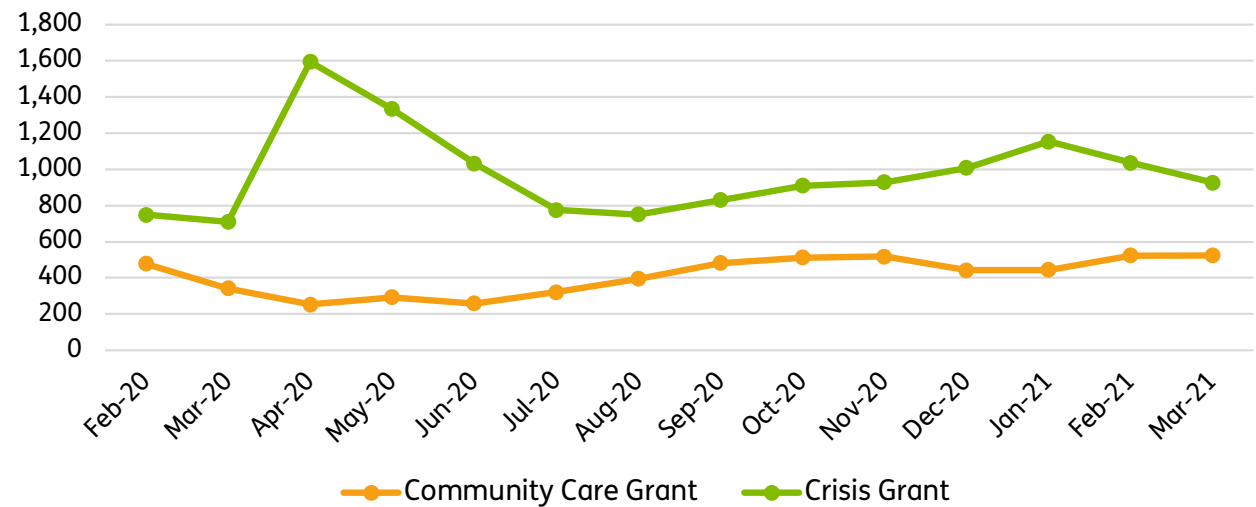
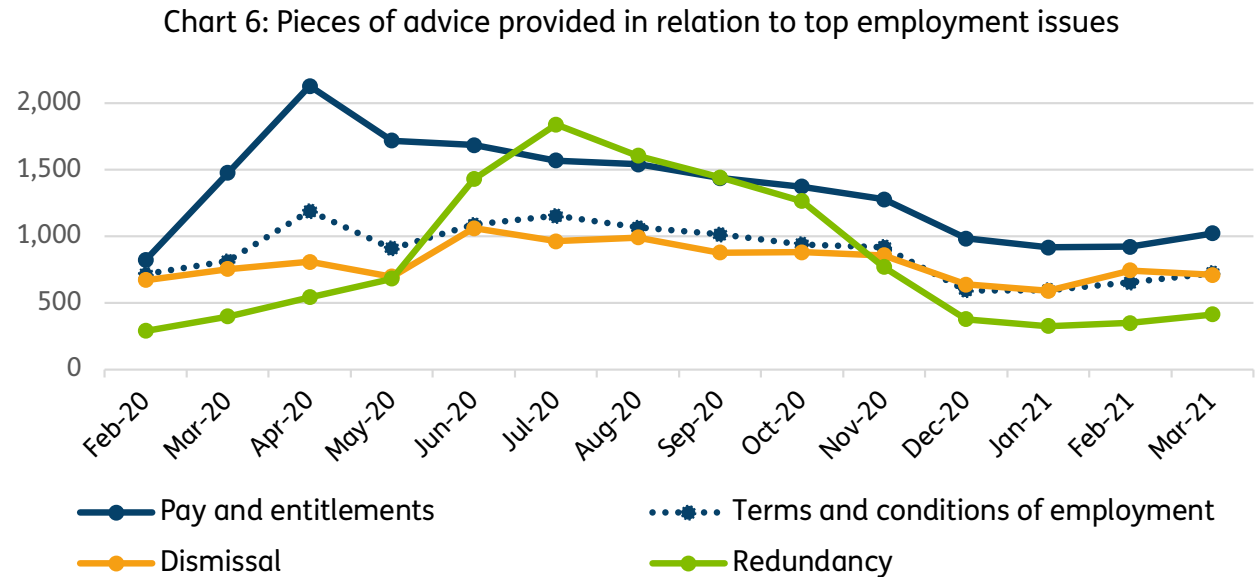
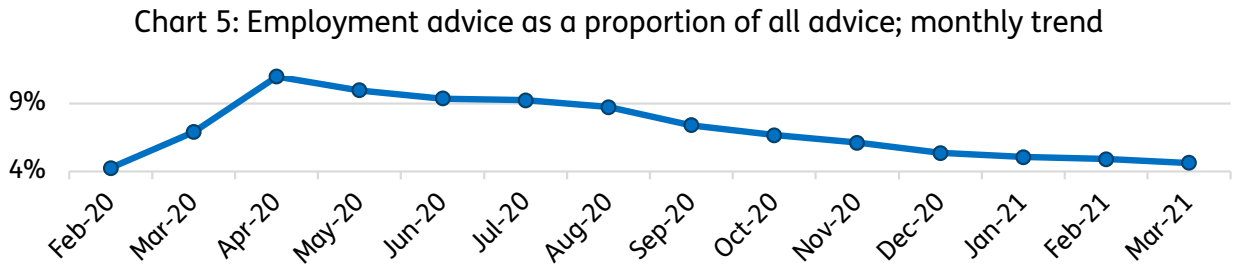


Chart 4: Pieces of advice provided in relation to the Scottish Welfare Fund



The advice need in relation to **employment** issues demonstrated some of the most obvious fluctuations during 2020/21, with Chart 5 highlighting that April 2020 saw the peak of advice provision in this area. Although declining since that time, the need for employment-related advice remains marginally higher (by 9%) than it was prior to the pandemic.

Advice relating to redundancy and dismissal accounted for much of the overall increase in employment advice, with redundancy showing the most notable changes. Advice need in both areas (redundancy and dismissal) continues to be higher than it was prior to the pandemic, as does that related to pay/entitlements and terms/conditions of employment (see Chart 6).



Changes in advice need relating to **finance and charitable support** were minimal during 2020/21, ranging between 4.6% of all advice provided in August 2020 to 6.5% in December 2020. However, as can be seen in Chart 7 considerable fluctuations in advice need are evident in relation to charitable support, with that relating to food banks showing the most notable changes. Currently the advice need in relation to non-food bank² charitable support is higher than it was before the pandemic.

After an initial reduction in the early weeks of lockdown in March/April 2020, the need for **debt-related** advice has slowly risen over 2020/21 to the point where it has almost returned to pre-pandemic levels, as seen in Chart 8.

²For example, non-monetary support such as the provision of clothes or furniture.

Chart 7: Pieces of advice provided in relation to charitable support

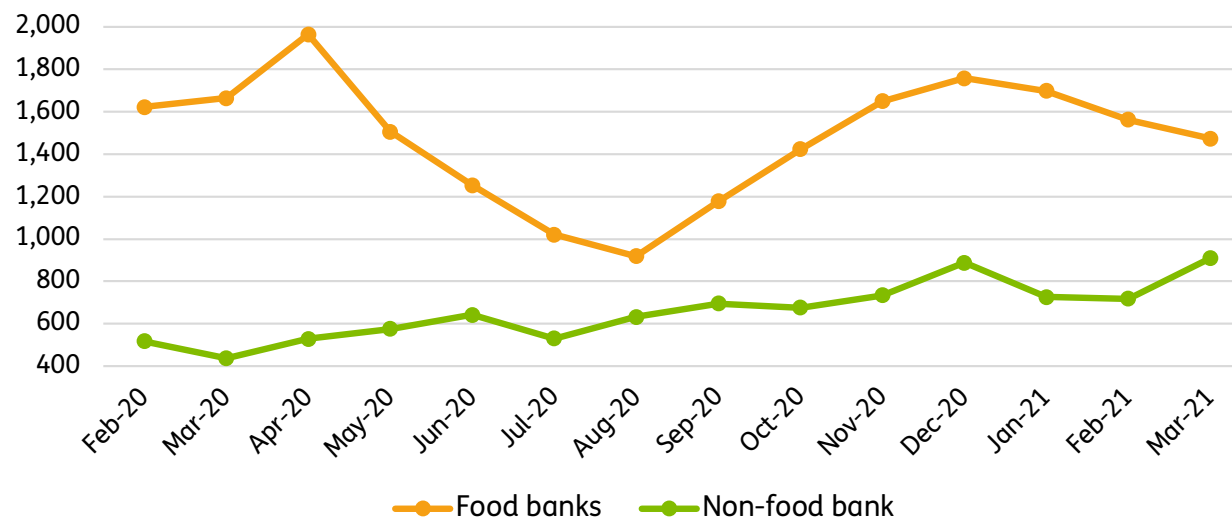
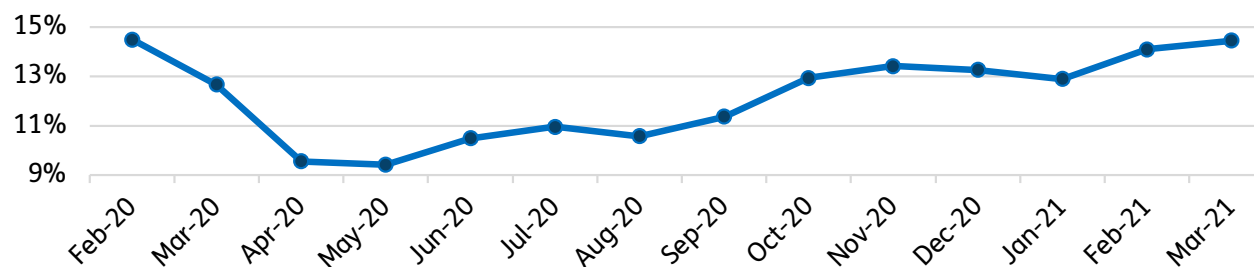


Chart 8: Debt advice as a proportion of all advice; monthly trend



As a proportion of all debt advice, Council Tax arrears remained the most common advice need throughout 2020/21. Chart 9 also shows that the number of pieces of advice provided in relation to Council Tax arrears has risen sharply since August 2020 and is now currently higher than pre-pandemic levels. In terms of credit/store card debt and utilities debt Chart 9 shows that these have both increased since late summer 2020 and that current advice needs for both issues are at pre-pandemic levels.

By May 2020 the need for **housing** advice was already above pre-pandemic levels and this has remained the case to the present day. As can be seen in Chart 10 this is particularly the case in relation to the private rented sector, but this is also true for other top housing advice areas such as access to and provision of accommodation.

Chart 9: Pieces of advice provided in relation to top debt areas

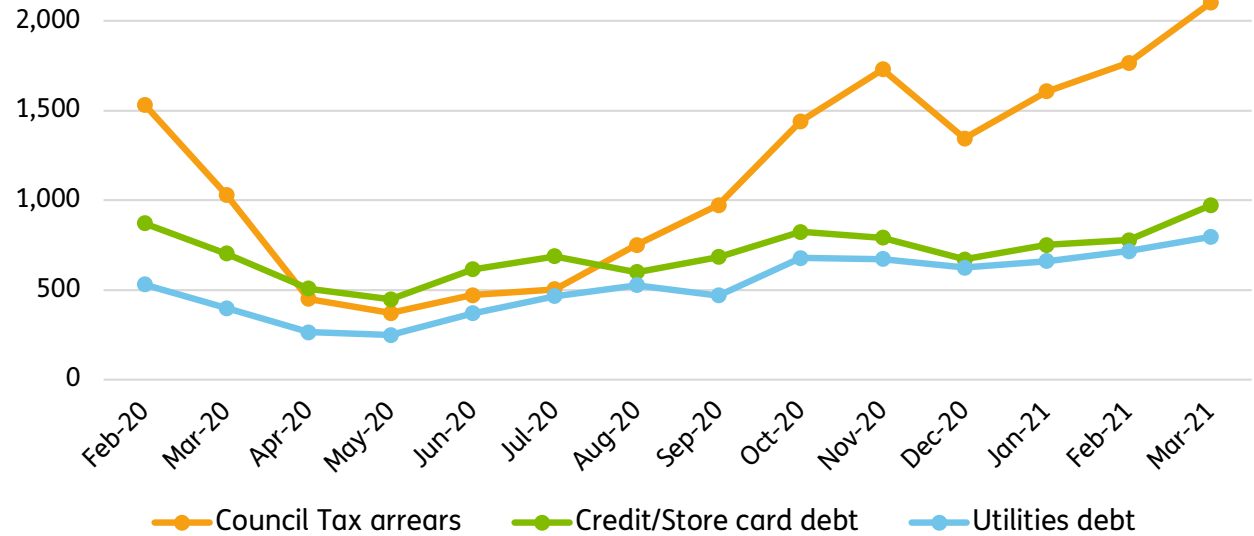
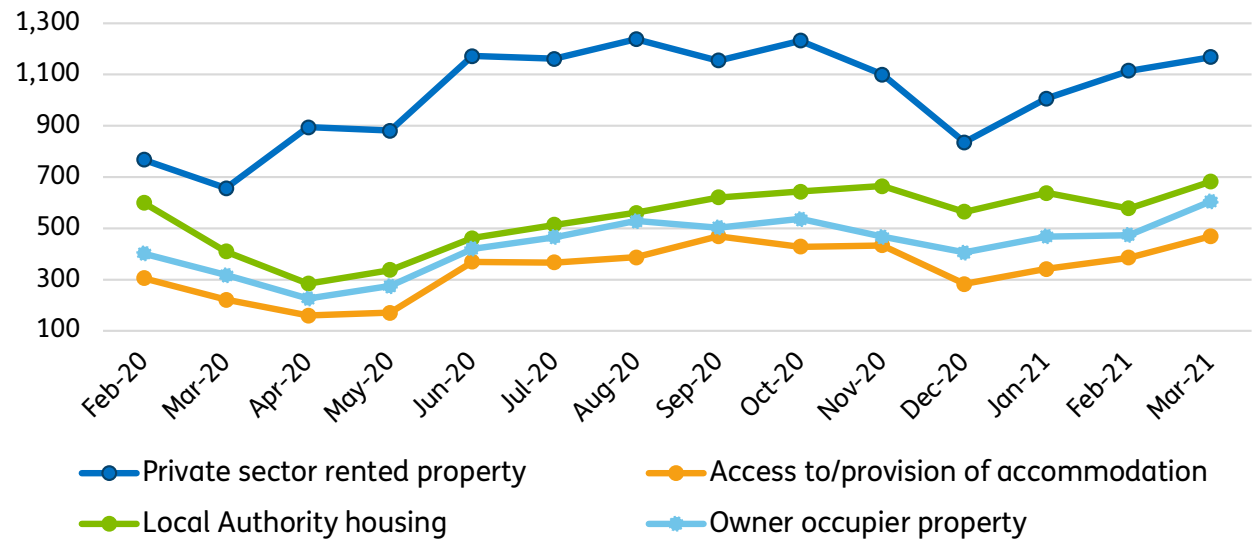


Chart 10: Pieces of advice provided in relation to top housing issues



As can be seen in Chart 11 between April and December 2020 the need for advice relating to **utilities and communications** rose steadily, and since September 2020 has exceeded pre-pandemic levels. The primary driver for this increase is due to a need for advice in relation to regulated fuels (i.e. gas and electricity).

After an initial decrease during April 2020 the need for advice relating to **legal proceedings** returned to pre-pandemic levels by July 2020. As can be seen in Chart 12, advice need in relation to both solicitors/advocates and First Tier employment Tribunals is currently greater than it was prior to the pandemic.

Chart 11: Utilities and communications advice as a proportion of all advice; monthly trend

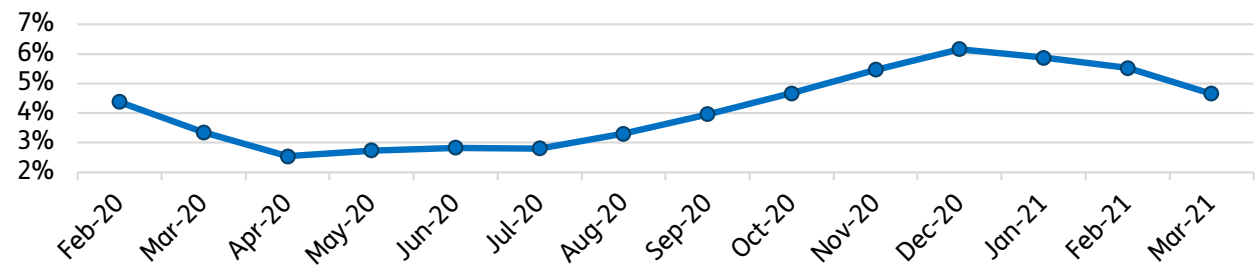
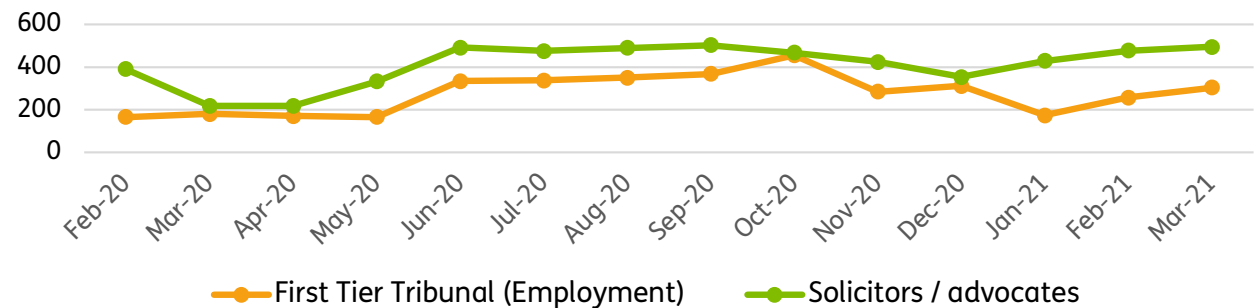


Chart 12: Pieces of advice relating to First Tier employment Tribunals and solicitors/advocates



CAB clients

Between April 2020 and March 2021 Scottish bureaux provided advice to almost 165,000 clients. Towards the beginning of lockdown in March/April 2020 the proportion of clients new to the CAB service increased considerably, and only returned to what can be considered as expected parameters during November 2020 (Chart 13). However, those clients new to the CAB service had a different demographic profile to the clients as a whole, with more being in employment; being owner-occupiers; and living in the least deprived Scottish Index of Multiple Deprivation areas.

The contact methods used by clients have remained constant since the early days of lockdown, with the most common being direct contact with bureaux via either telephone or email (Chart 14).

Almost nine out of ten callers to Scotland's Citizens Advice Helpline (87%) were new to the CAB service, compared to 61% of those calling CAB direct and 54% of those emailing CAB.

Chart 13: proportion of clients new to Citizens Advice Bureau

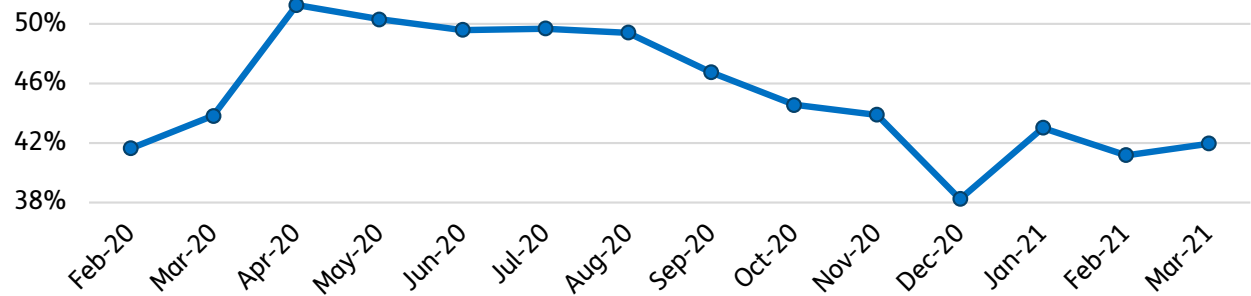
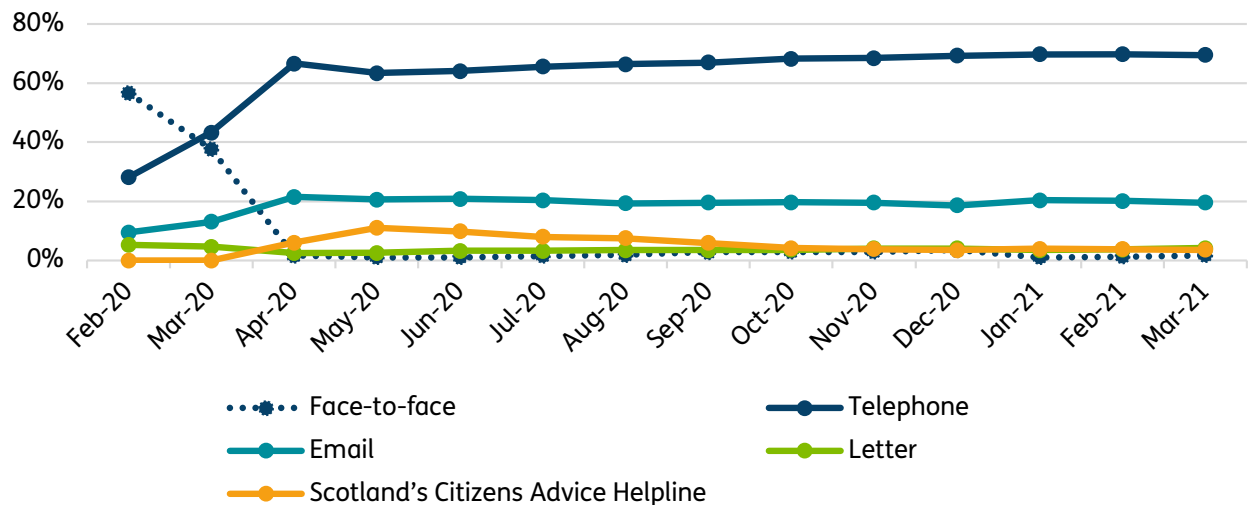


Chart 14: Top 5 client contact methods³



³ Since August 2020 CAB have been permitted to see the most vulnerable clients face-to-face

Public advice website

Visits to the Advice for Scotland web pages increased significantly in the early weeks of the pandemic lockdown, rising from 290,000 unique page views in February 2020 to over 400,000 in April 2020. As can be seen in Chart 15, throughout 2020/21 the unique page views on the advice site have been consistently higher than for the same periods during 2019/20.

This increase in page views was also reflected in the number of users, with over 2.5 million users seen in 2020/21 which is an increase 40% from 2019/20 to 2020/21. The proportion of new users, totalling over 2.2 million, increased by 42% across the same period as seen in Chart 16.

Chart 15: Unique page views, 2019/20 compared to 2020/21

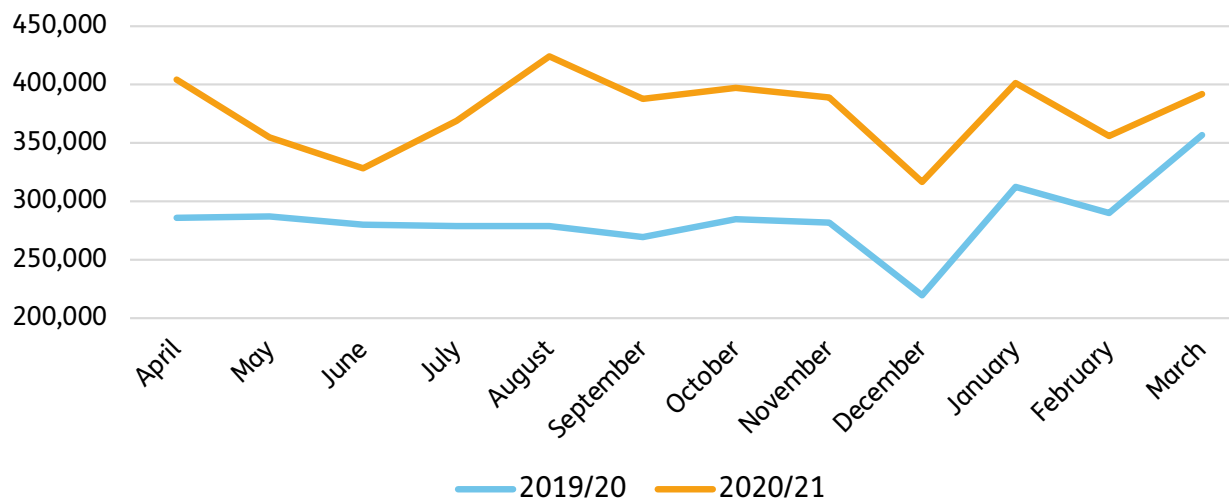
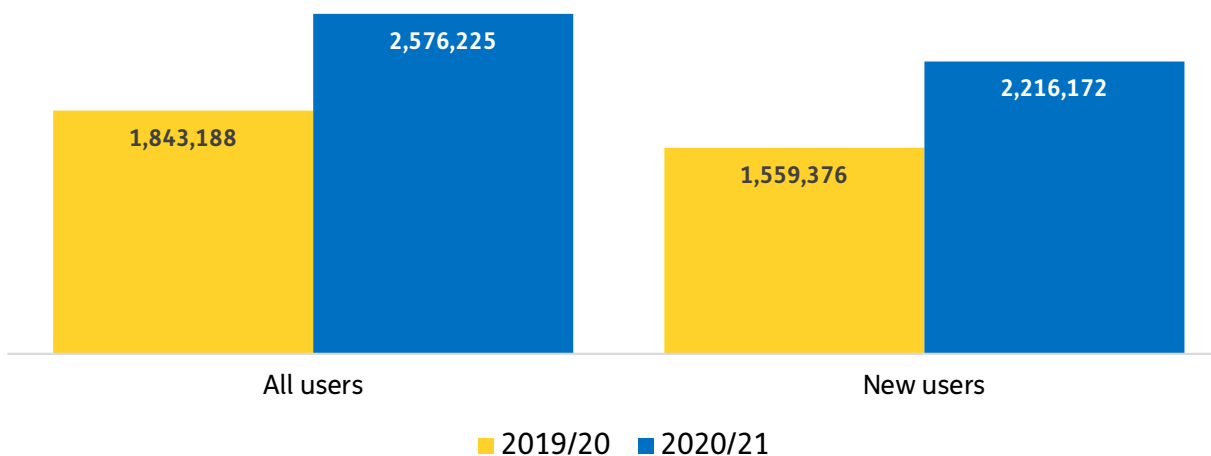


Chart 16: Website users, all vs. new 2019/20 to 2020/21



The most common search terms used during 2020/21 were 'redundancy'; 'PIP' and 'Universal credit, with 'debt' being the fourth most common and 'furlough' the sixth. In 2019/20 'debt' was the most common search term. The top 10 largest increases in search term use can be seen in Chart 17.

In response to the pandemic a number of new advice pages were created in order to address specific coronavirus-related concerns. Unique page views of the top 5 of these pages can be seen in Chart 18.

Chart 17: Search terms used on advice site - Top 10 largest increases in the most common search terms (largest increase first)

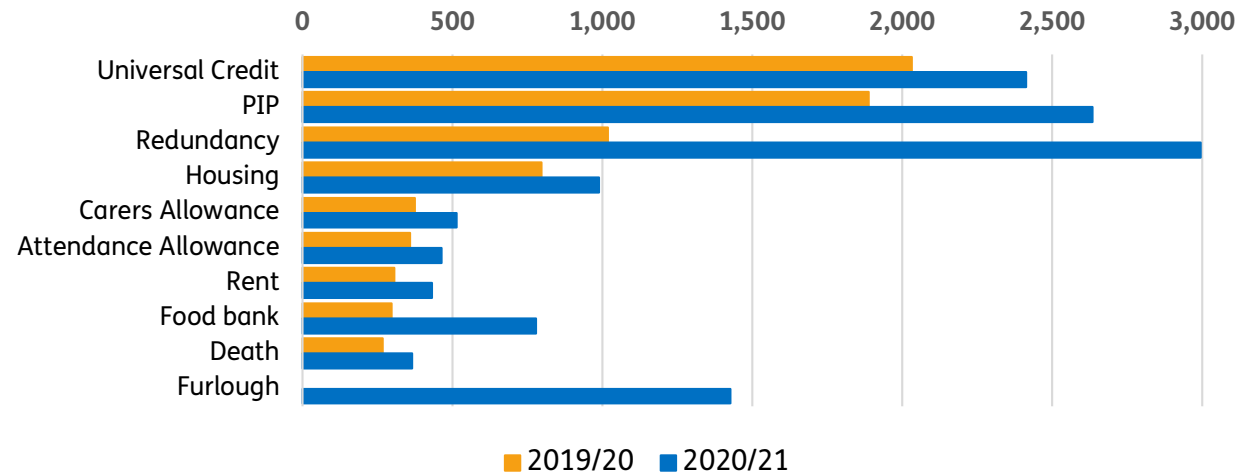
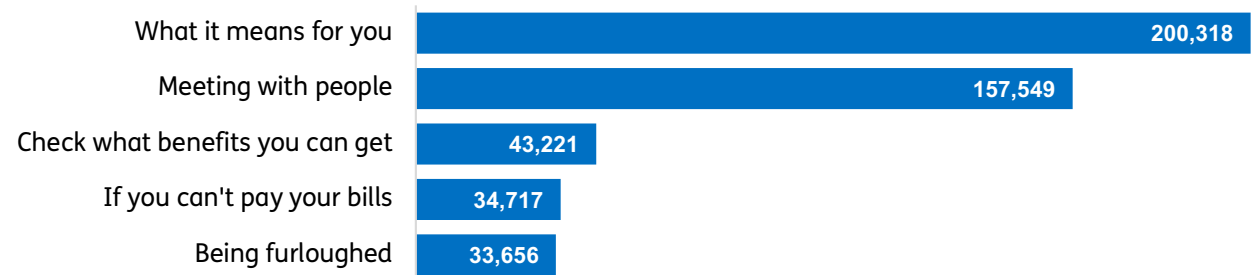


Chart 18: Top 5 coronavirus pages, by unique page views




Who we are

Scotland's Citizens Advice network empowers people in every corner of Scotland through our local bureaux and national services by providing free, confidential, and independent advice. We use peoples' real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help, and we change lives for the better.

The Citizens Advice network in Scotland is continuing to provide free, confidential and independent advice across Scotland during the coronavirus pandemic. Advice can be accessed through your local Citizens Advice Bureau which you can find at www.CAS.org.uk/bureaux. People can also access advice online through our public advice site www.citizensadvice.org.uk/Scotland or through Scotland's Citizens Advice Helpline which is free to call on **0800 028 1456**.

www.cas.org.uk

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