



# Impact of COVID-19 on the advice sought from the Scottish Citizens Advice network – December 2020

## Introduction

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This is the ninth monthly summary of data from the Citizens Advice network in Scotland since the COVID-19 outbreak and covers December 2020. It shows data from the 59 Citizens Advice Bureaux in Scotland and our online advice site. This edition includes the usual information around top advice topics and also has a particular focus on advice related to energy and utilities given that this advice need tends to increase during the winter months.

## Key points

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- > In December Citizens Advice Bureaux issued **72,213** pieces of advice.
- > In December pages on the website were viewed a total of **287,757** times, which is **47%** higher than in the same month last year.
- > December saw the usual decline in advice sought over the festive period, as usually occurs year on year.

\*Note the term 'pieces of advice' is used throughout this report. An individual person seeking help from their Citizens Advice Bureau may be given several pieces of advice on one or more topics.

# December 2020 - impact of COVID-19

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Total pieces of advice provided in December:

**72,213**



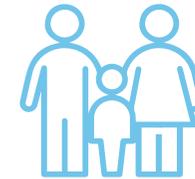
Number of contacts in December:

**35,106**



Number of clients in December:

**19,554**



Number of unique page views in December:

**287,757**



**47%** more than the same month last year.

Number of website users in December:

**198,850**



**51%** more than the same month last year.

**157%**

increase in views of “Grants and benefits to help you pay your energy bills” since September



**13%**

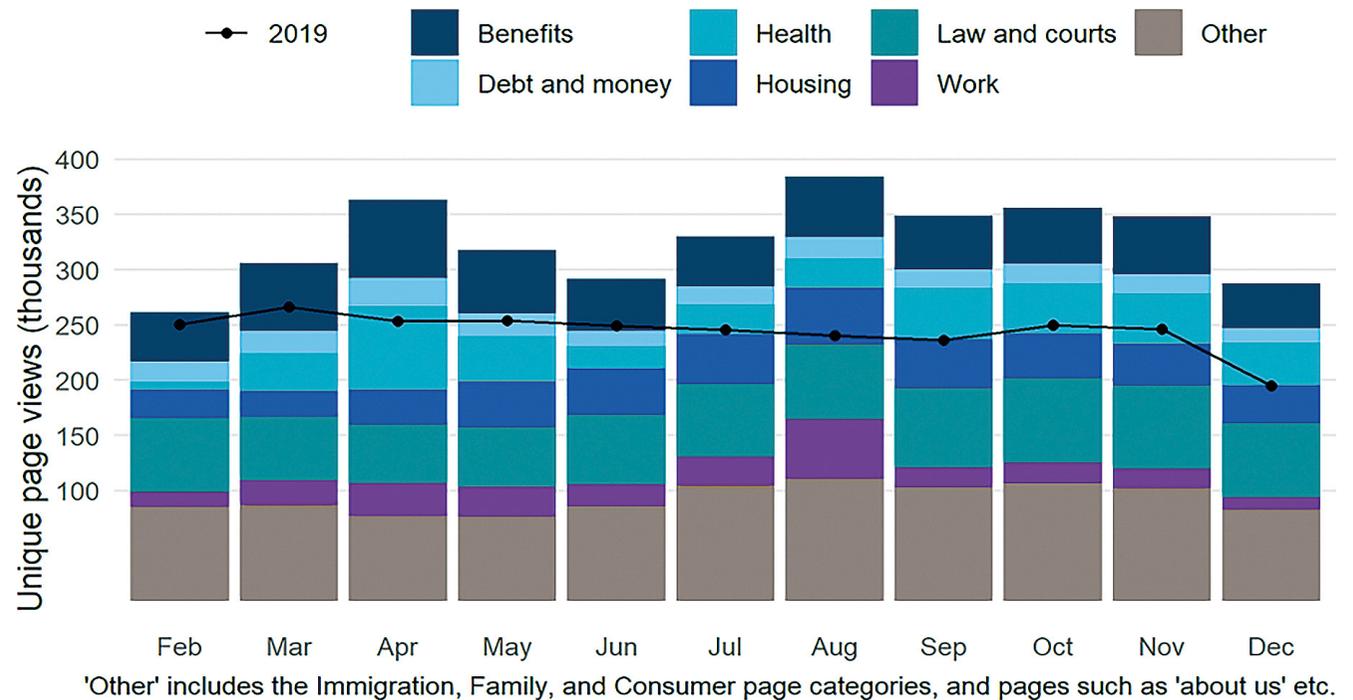
increase in the proportion of debt advice that relates to fuel debts



# Public advice website

As usually observed use of the public advice website reduced during the festive period, meaning that monthly totals were lower in December than in previous months. However, use of the website was substantially higher than in the same period last year, with 47% more unique page views and 51% more website users than in December 2019. The proportion of total page views within each category stayed largely the same as in November, with a slight increase in the proportion of housing page views due to promotion of the 'Renting a home' page by Scottish Government.

Chart 1: Unique page views per month by page category



# Coronavirus advice pages

For much of 2020 the most popular page on the website was the main Coronavirus advice page [“Coronavirus - what it means for you”](#). However a new page added in the summer – [“Coronavirus - meeting people”](#) – has since become the most popular coronavirus page (Chart 2). The other most popular coronavirus pages are shown in Chart 3, focussing in on the last four months of the year.

Chart 2: Monthly page views for the two most common coronavirus pages

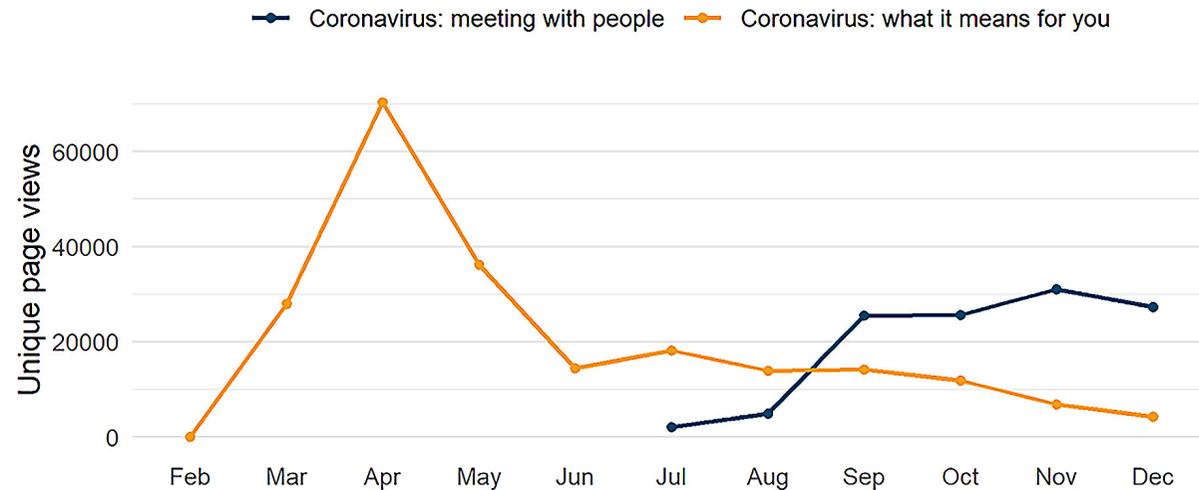
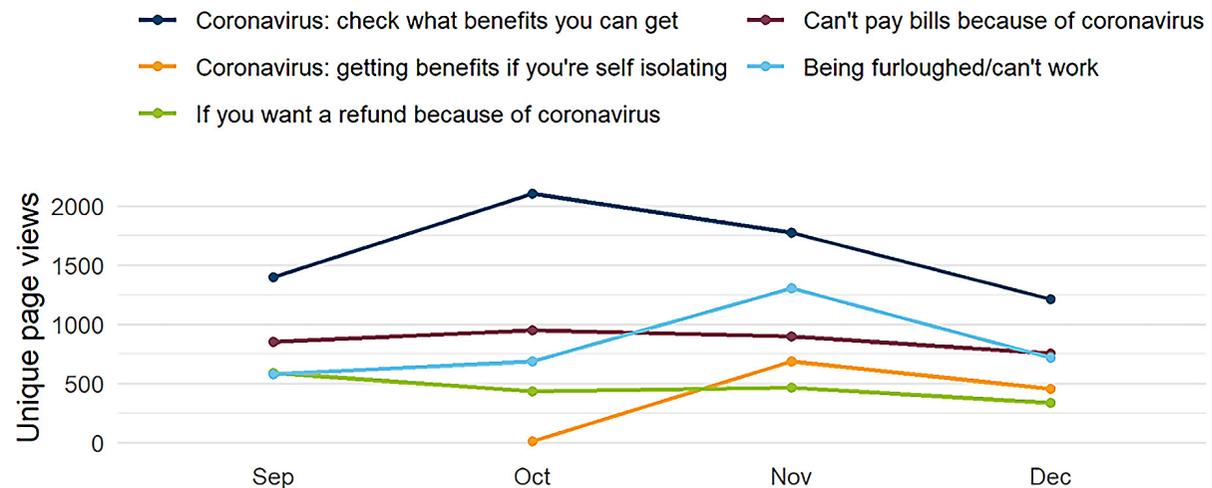


Chart 3: Monthly page views for other coronavirus pages



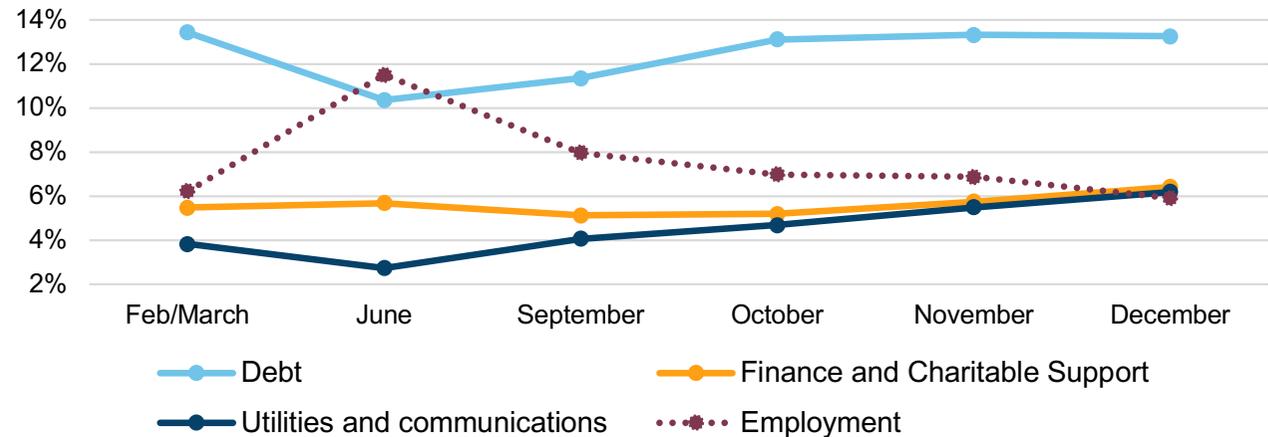
# Most common advice needs at Citizens Advice Bureau

Benefits remained the most common advice area in December, accounting for 44% of all advice given. Debt advice and employment advice, which earlier in the year were lower and higher than normal respectively, have returned to levels consistent with previous years. It is notable that debt, as a proportion of all advice, has not so far risen above pre-pandemic levels, and the upward trend seen during September and October has not continued in November and December.

Utilities advice has increased through the latter part of the year, a trend that is to be expected in the colder months, but this year also appears partly due to an increased need for financial support to help with energy bills.

Beyond the five most common advice areas, there is a substantial rise in immigration advice need which is likely to be related to the increased prominence of Brexit given the end of the transition period on December 31st 2020.

Chart 4: Top 4 Most common advice needs in December 2020 (excluding benefits)



# ! Citizens ALERT

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**The following Citizen Alerts highlight some of the issues clients are presenting with in relation to utilities and specifically in relation to the ability to pay for fuel to heat their homes during the winter period.**

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## **Citizens Alert**

**An East of Scotland CAB reports of a man now in full-time employment but previously on Universal Credit who at that time had been unable to use the heating in his private rented property (old storage heaters) because he could not afford the electricity bills. He has built up some arrears for Council Tax, energy and rent arrears and there is Universal Credit advance recovery outstanding.**

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## **Citizens Alert**

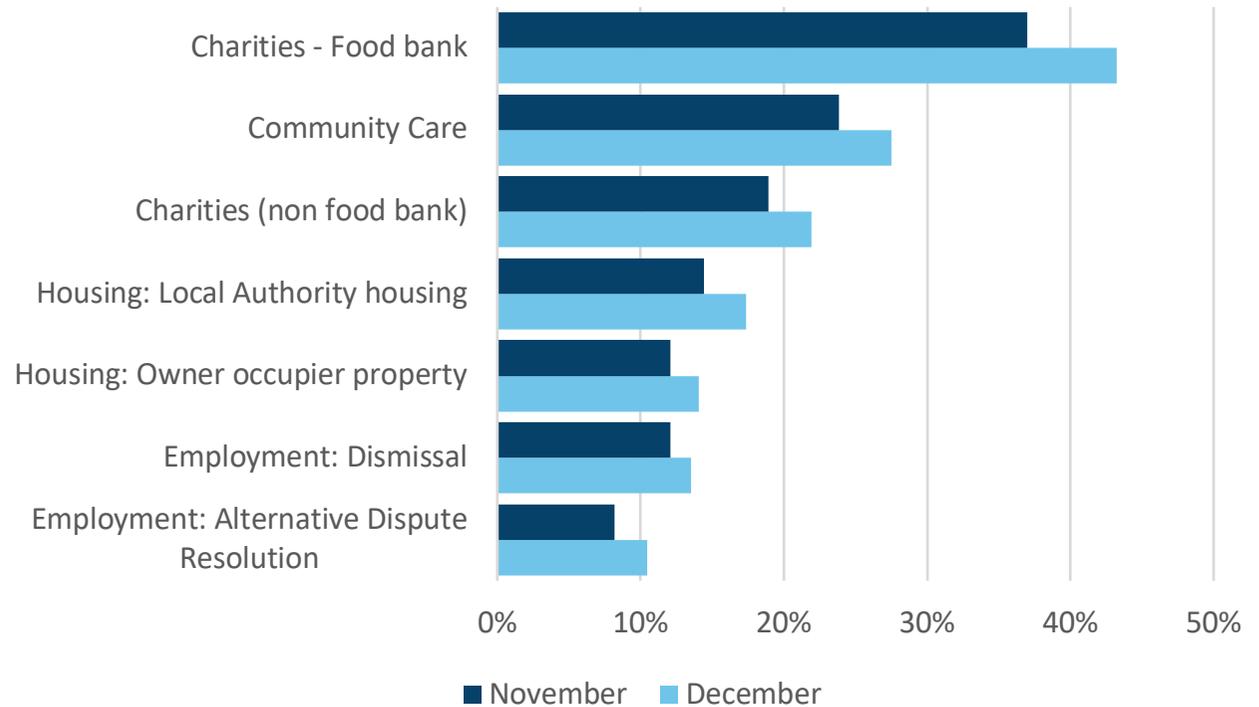
**A North of Scotland CAB reports of a pensioner whose Winter Fuel Payment has been halved due to a DWP mistake. This is an issue which seems to be affecting more than just this client and is concerning because he relies on this money to buy coal over the winter period.**

# Notable increases in advice sub-categories

Chart 5 shows the most notable increases in advice sub-categories as a proportion of the advice area they fall under. This means that the actual number of pieces of advice given on these topics may have fallen, but the sub-categories shown make up a greater proportion of the advice that was given in the corresponding advice area.

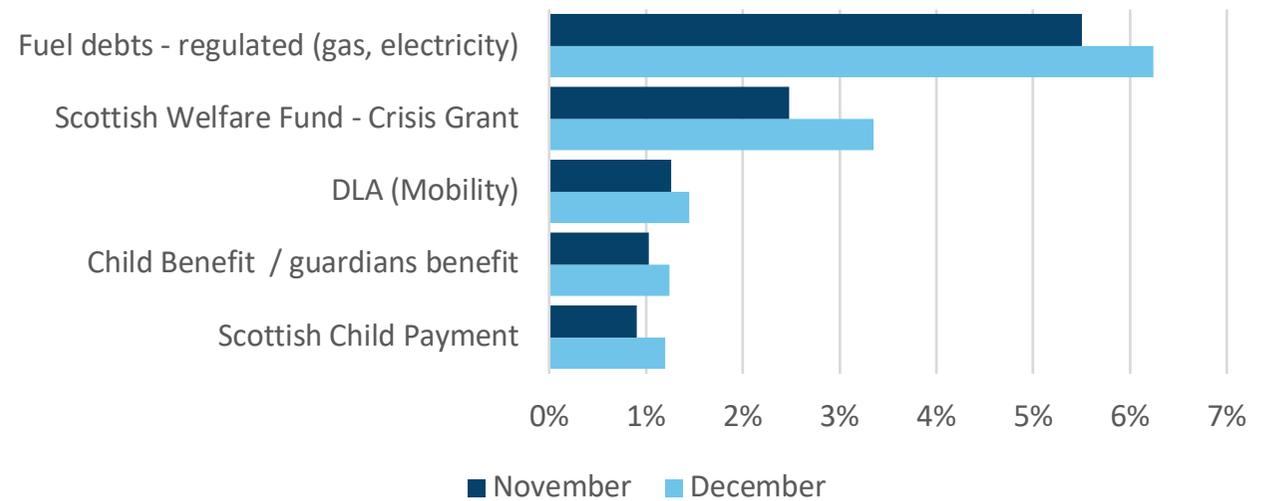
Proportionally, the most substantial increase was in advice relating to Alternative Dispute Resolution for employment issues, which increased from 8 to 10% of all employment advice. Of particular concern is a second monthly increase in the proportion of Finance and Charitable Support advice relating to food banks, which in December was more than 43% of advice in that category.

Chart 5: Notable increases in advice sub-categories



Because benefits and debt advice is more commonly sought than advice on other issues, some sub categories of benefits and debt advice are commonly advised on but make up a small proportion of overall benefits or debt advice. Notable changes in these are shown in Chart 6. The largest increase here is in advice relating to Scottish Welfare Fund Crisis Grants, which increased both as a proportion of all benefits advice and in absolute terms, despite the overall volume of benefits advice decreasing by 21%, which corresponds with the festive period.

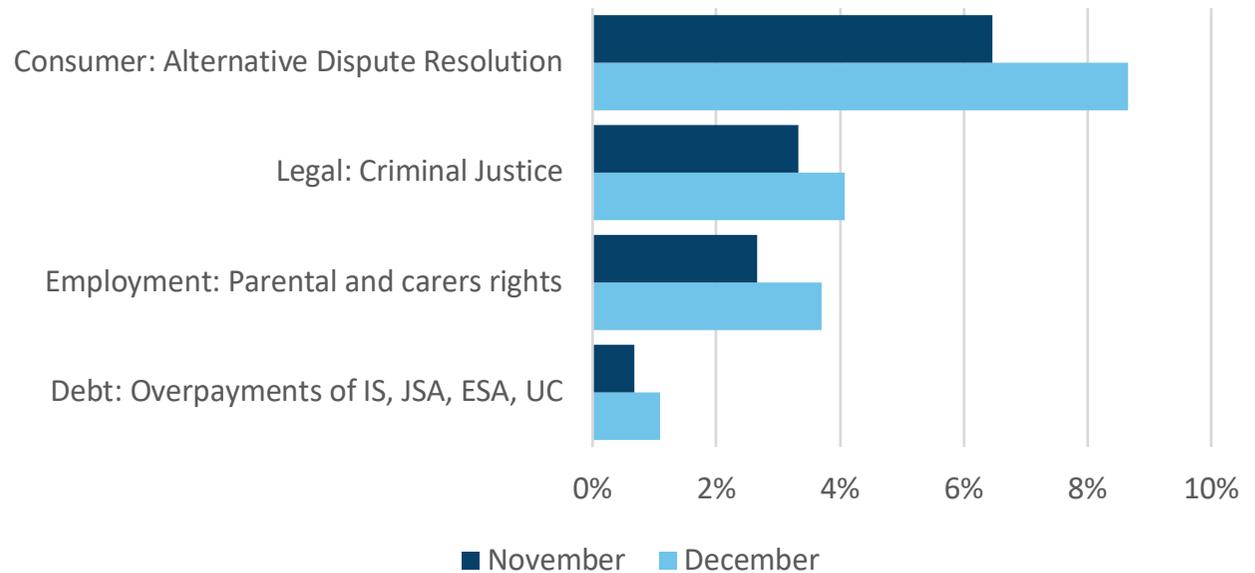
Chart 6: Notable increases in benefits and debt advice sub-categories



## Notable increases in less common advice sub-categories

Chart 7 shows the most notable increases in some of the less common advice sub-categories. Proportionally, the largest increase was of advice relating to debt as a result of overpayment of Income Support, Jobseeker's Allowance, Employment & Support Allowance or Universal Credit, which increased in real terms. Consumer advice on Alternative Dispute Resolution also rose slightly, against the overall drop in pieces of advice given.

Chart 7: Notable increases in less common advice sub-categories



## Energy and other utilities advice

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Cold weather and the festive period always bring rising energy bills, and in turn an increased need for financial support among consumers. As people struggle to make ends meet during 2020, it is no surprise that enquiries about Cold Weather Payments, Warm Home Discount, the Winter Fuel Payment, and fuel debt rose. Rising demand for advice about fuel debt is always concerning and is particularly worrying as Scotland enters a second lockdown in the coldest months of the year. It is likely that fuel debt will be a contributing part of the “tsunami of debt” we expect to see this Spring and Summer as lockdown eases.

However, the growth in advice about switching tariffs, energy bill terms and conditions, and the number of clients added to supplier Priority Service Registers (PSRs) in November and December is heartening, as it demonstrates the holistic nature of the advice that the Energy Best Deal programme and Citizens Advice Bureau offer.

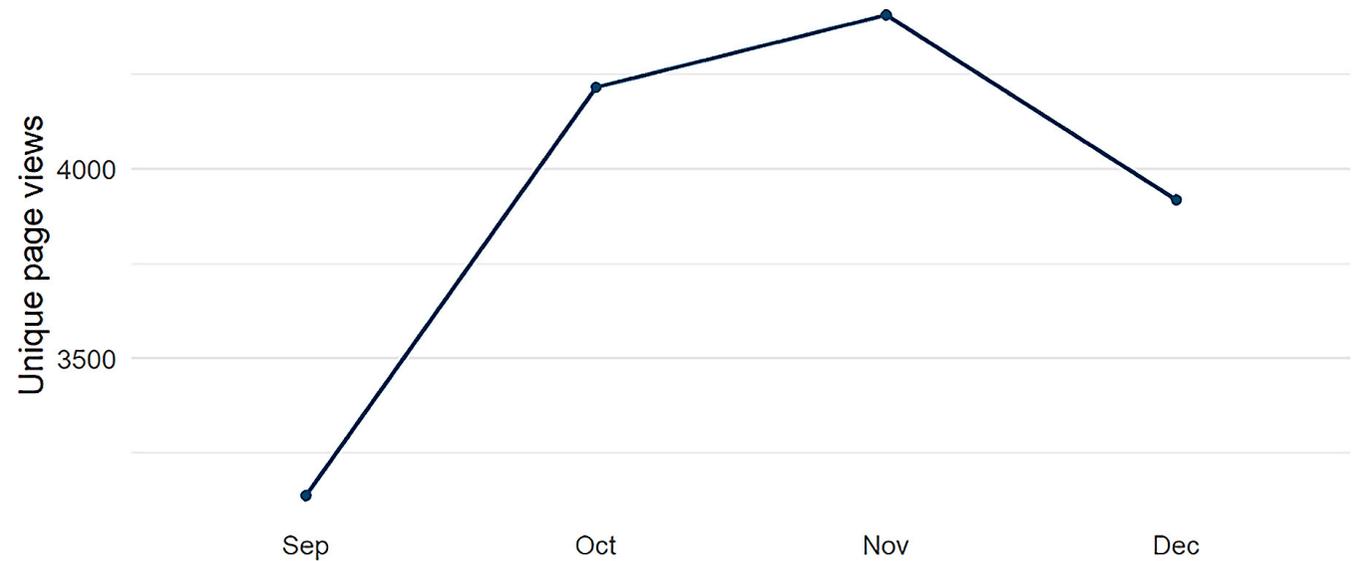
The strong demand for advice over the past few months underlines that many consumers continue to struggle to engage with the energy industry without appropriate support and is a reminder of how important it is that free, independent, and impartial energy advice continues to be delivered in communities throughout Scotland.

## Online energy advice

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Demand for energy-related advice invariably increases during the colder months, seen most dramatically in the increase in views of energy-related advice pages on the public advice site (Chart 8).

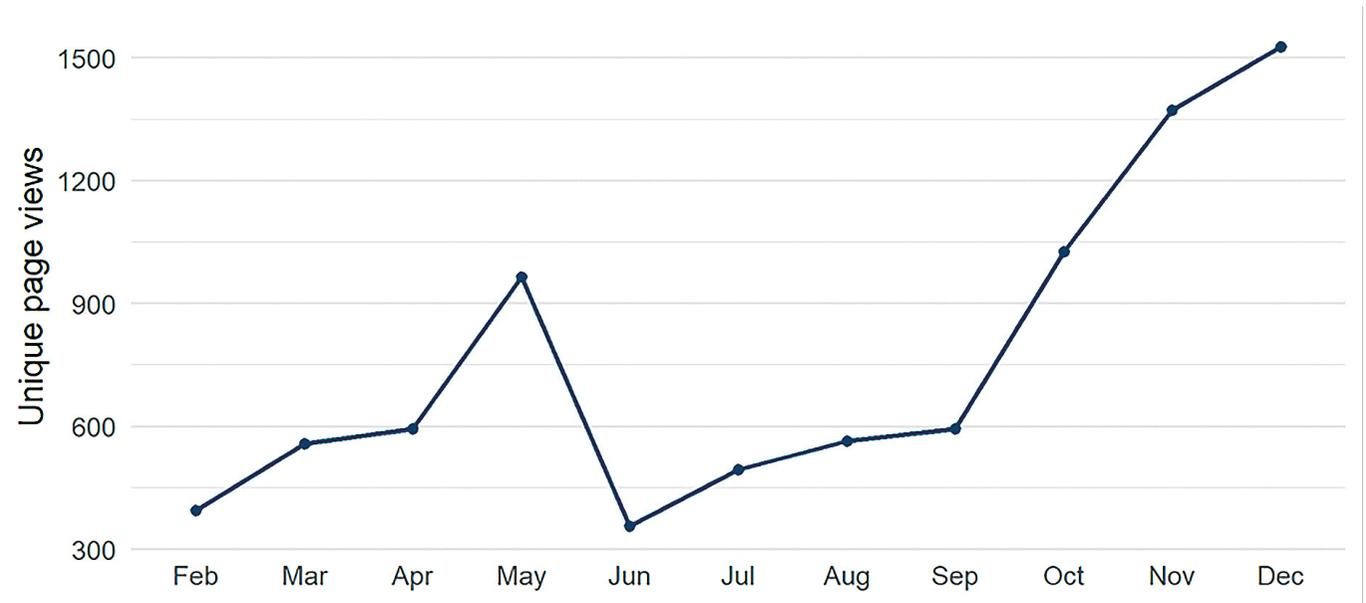
Chart 8: Monthly views of energy-related advice pages\*



\* Excluding the page [“Funding for energy efficiency in homes”](#)

Monthly views of the public advice site suggest an increase in people struggling with bills. Chart 9 shows a substantial increase in views of the page [“Grants and benefits to help you pay your energy bills”](#) over the last few months.

Chart 9: Monthly views of [“Grants and benefits to help you pay your energy bills”](#)

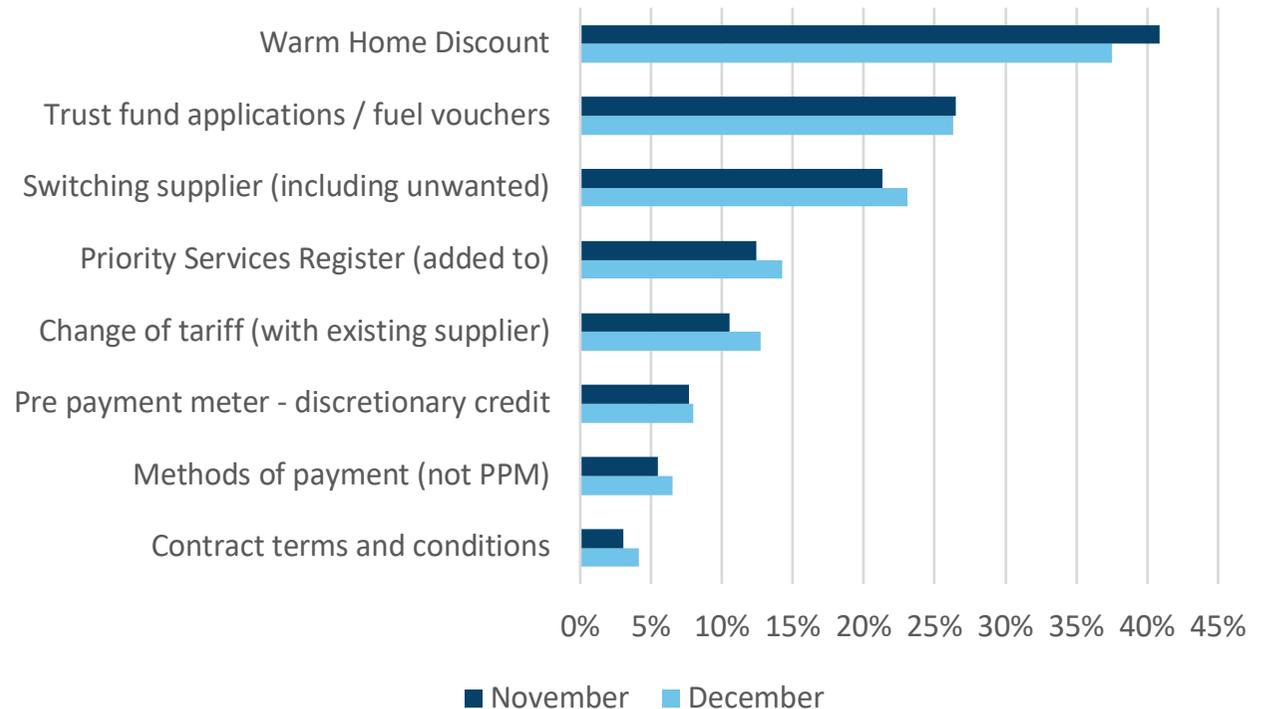


# Energy advice at Citizens Advice Bureau

In terms of advice provided by Bureaux, December saw an expected rise in advice relating to the Cold Weather Payment and Winter Fuel Payment. Furthermore, at Bureaux in December, advice relating to electricity and gas supply made up a greater proportion of all advice than in previous months. Within this advice sub-category, the most common advice topics remain those related to schemes designed to assist those struggling to pay fuel bills (Chart 10). While the need for advice on these topics has not increased since November, they are above the level we would usually see. Undoubtedly part of this is the usual seasonal effect, and Warm Home Discount advice is always higher during Autumn when applications are open.

December also saw an increase in advice related to changing tariff, both with the same supplier and changing to a different supplier, along with advice on terms and conditions, methods of payment and clients being added to the priority services register (Chart 10).

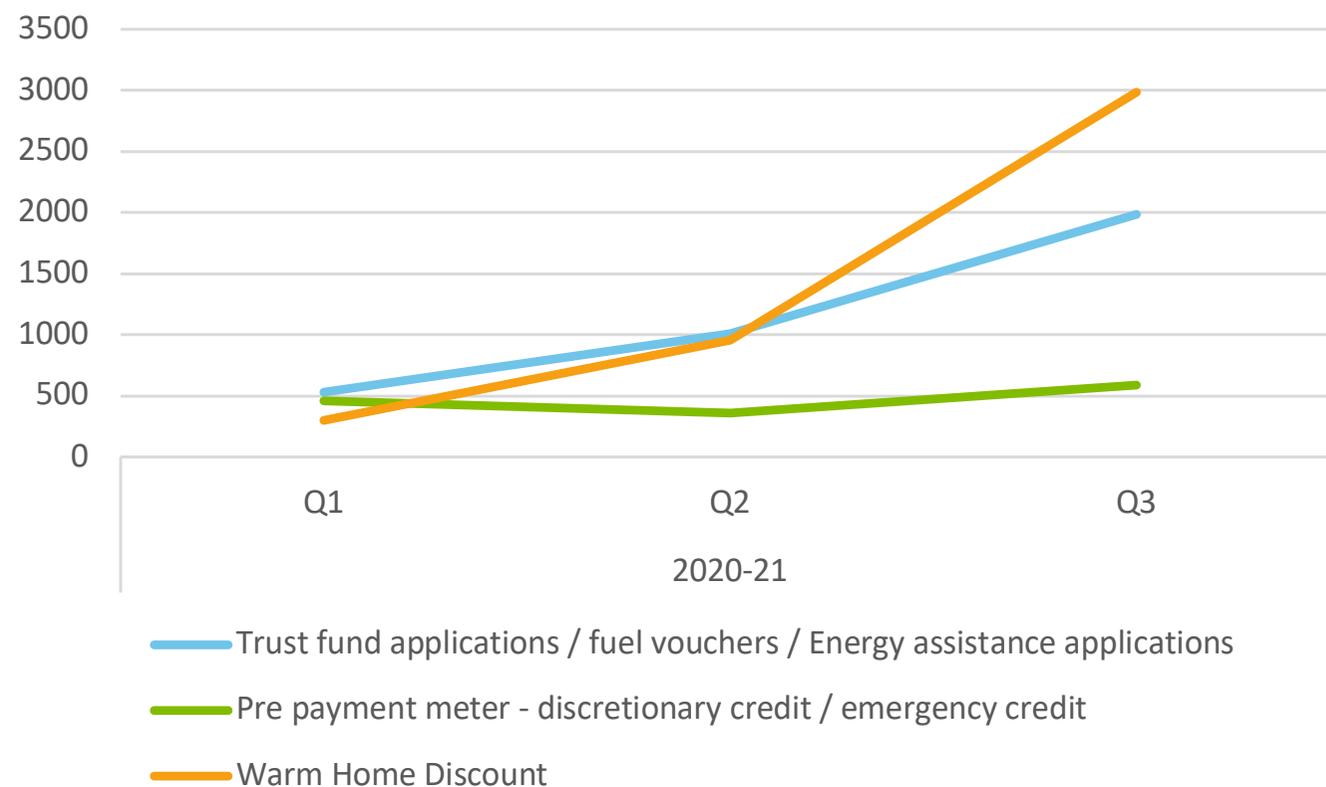
Chart 10: Selected fuel advice topics (as a percentage of all fuel advice)



There is evidence of a longer-term trend of increased advice need (Chart 11) related to financial assistance with energy costs. This sits alongside the increases in advice sub-categories related to financial hardship evidenced above – for example, advice on food banks or Scottish Welfare Fund Crisis Grants.

The Extra Help Unit (EHU) saw a sharp increase in issues with prepayment meters in December, while other metering, debt/disconnection, and billing issues decreased or remained the same. This followed an overall increase in all issues between August and December. However, the EHU numbers were very low as the EHU deals with specialised energy cases and should not be considered a trend.

Chart 11: Long term trends in advice relating to financial support with energy costs (pieces of advice)



# ! Citizens ALERT

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**The following Citizen Alerts highlight the difficulties CAB clients are facing in terms of struggling to cover their energy costs.**

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## **Citizens Alert**

**A West of Scotland CAB reports of a single mother who contacted them as she was waiting for a text from a Fuel Bank with details of a fuel voucher but was yet to receive it and her electricity had gone off that morning. She had tried to contact her energy supplier for emergency credit but they would not offer it as she had some credit previously. The client had fled domestic violence, suffers from depression and anxiety and had been struggling with energy costs due to the colder weather.**

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## **Citizens Alert**

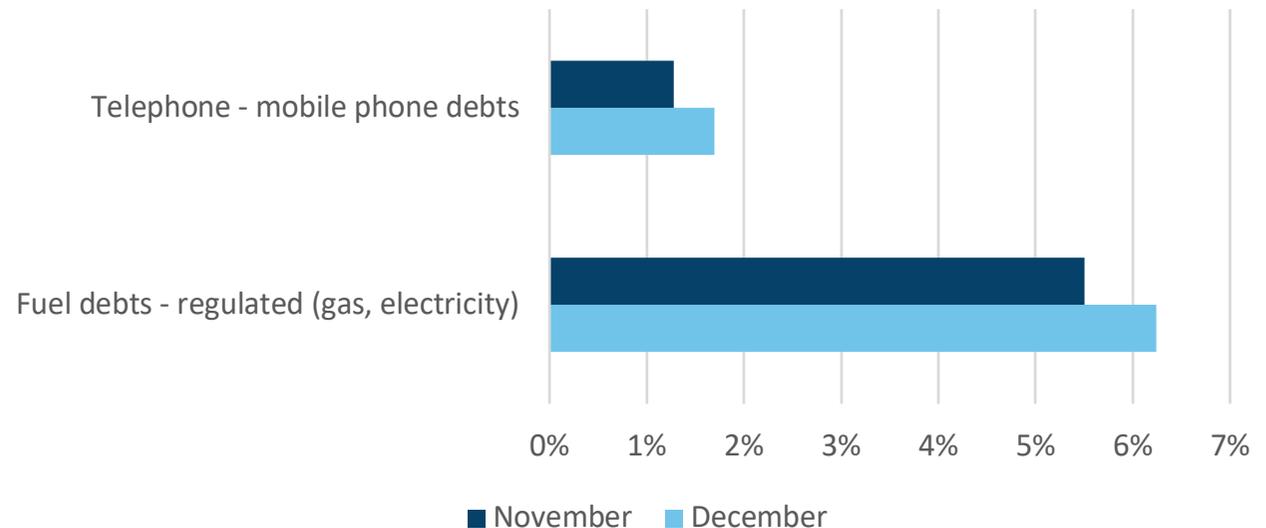
**A South of Scotland CAB reports of a pensioner who is a carer for her disabled granddaughter and who, in mid-December, is having difficulty with a faulty pre-payment meter key leaving her unable to check her balance. Her energy supplier has said they cannot send anyone out as their staff are furloughed and they are unable to check her balance. She has been told to call back in January 2021 and is very anxious that her electricity supply will be cut off during the night. She needs to know how much is in her meter.**

# Fuel and mobile phone debt

Of particular concern is the increase in CAB advice related to fuel debt, which was matched by an increase in advice on mobile phone debt (Chart 12). Both advice topics increased as a proportion of overall debt advice, while mobile phone debt also increased in real terms.

Looking more closely at these advice sub-categories, different concerns seem to be responsible for the increases observed. In December 14% of fuel debt advice related to “Enforcement actions / third party debt collection inc. harassment” compared to just 8% in November. While the number of cases is relatively small, the increase is substantial and compares to no change or reduced advice demand in other areas. However mobile phone debt advice showed no similar increase around debt collection issues. Instead the increase was driven by advice about difficulties making payments, which increased from 71% to 81% of mobile phone debt advice.

Chart 12: Utilities debt advice as a % of all debt advice



## 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](http://www.CAS.org.uk/bureaux). People can also access advice online through our public advice site [www.citizensadvice.org.uk/Scotland](http://www.citizensadvice.org.uk/Scotland) or through Scotland's Citizens Advice Helpline which is free to call on **0800 028 1456**.

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