

Citizens Advice Scotland housing advice data

Comparison of April-December 2019 and April-December 2020 housing advice trends

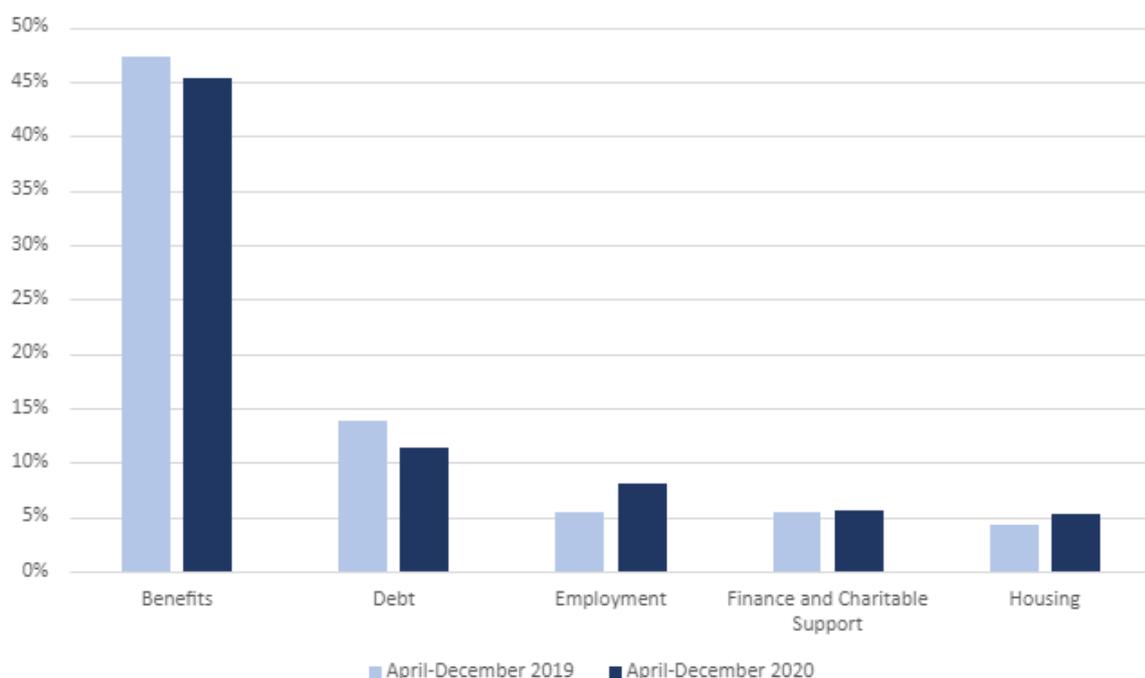
All charts are based on advice code data. These are recorded by advisers every time advice in relation to a particular topic is issued. All figures are expressed as percentages of their "parent" advice code category: e.g. housing advice is expressed as a proportion of all advice issues, and PRS advice is expressed as a proportion of all housing advice. This allows for more effective comparisons between quarters when overall numbers of clients fluctuate and/or there are changes in advice provision (e.g. the shift to telephone and email at lockdown).

This document contains data on housing advice code trends and the most common housing advice codes. The data compares the first three quarters of 2020 (i.e. April to December 2020) with the same period in 2019.

Advice code data

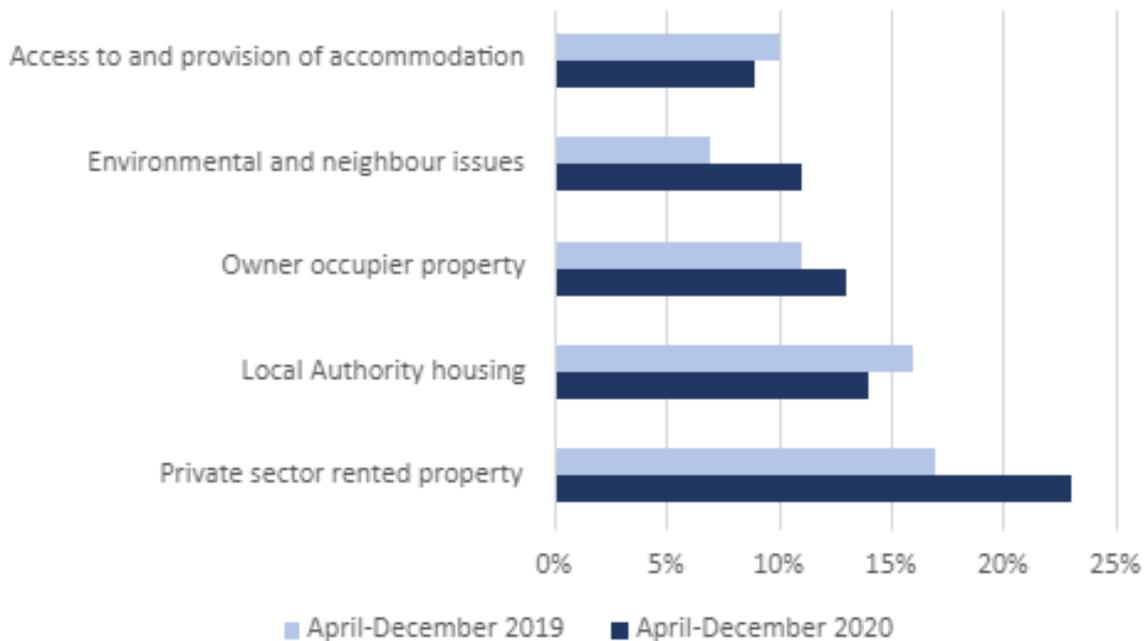
From the chart below, we can see that advice on housing as a proportion of all advice has increased slightly from 4% in 2019 to 5% in the same period in 2020. While this seems a small change, this represents a 24% increase between these periods which in practice is a jump of thousands of pieces of advice.

Chart 1. Advice on housing as a proportion of all advice



	Benefits	Debt	Employment	Finance and Charitable Support	Housing
April-December 2019	47%	14%	5%	5%	4%
April-December 2020	45%	11%	8%	6%	5%

Chart 2. Most common types of housing advice (as a proportion of all housing advice)



Most common types of housing advice as a proportion of all housing advice	April-December 2019	April-December 2020
Private sector rented property	17%	23%
Local Authority housing	16%	14%
Owner occupier property	11%	13%
Environmental and neighbour issues	7%	11%
Access to and provision of accommodation	10%	9%

As the data shows, there has been an interesting shift in the most common types of housing advice provided in the space of a year, which indicates that a different type of housing advice need has arisen during the COVID pandemic. Advice on private renting and local authority housing were similar in the first three quarters of 2019, but have diverged quite significantly since, with many more pieces of advice being given on private renting in 2020. Advice on environmental and neighbour issues has also increased, which may be linked to households being asked to stay at home during the day.

Chart 3. Changes in proportion of advice on housing cost arrears



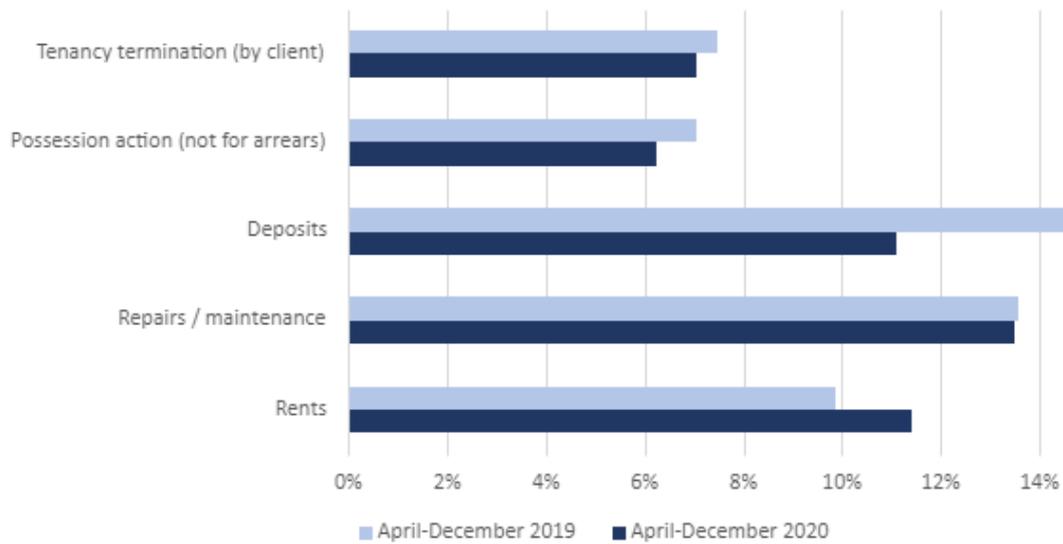
Types of arrears as a proportion of all housing arrears

April-December 2019 April-December 2020

Arrears - mortgage / secured loans	17%	18%
Arrears - rent: LA	50%	42%
Arrears - rent: private landlord	6%	14%
Arrears - rent: registered social landlords	27%	26%

In terms of types of arrears, we can see that while advice on local authority arrears remains the highest at 42% in 2020, it has dropped 8 percentage points from the same period last year. At the same time, advice given about private sector arrears has increased significantly from 6% to 14%.

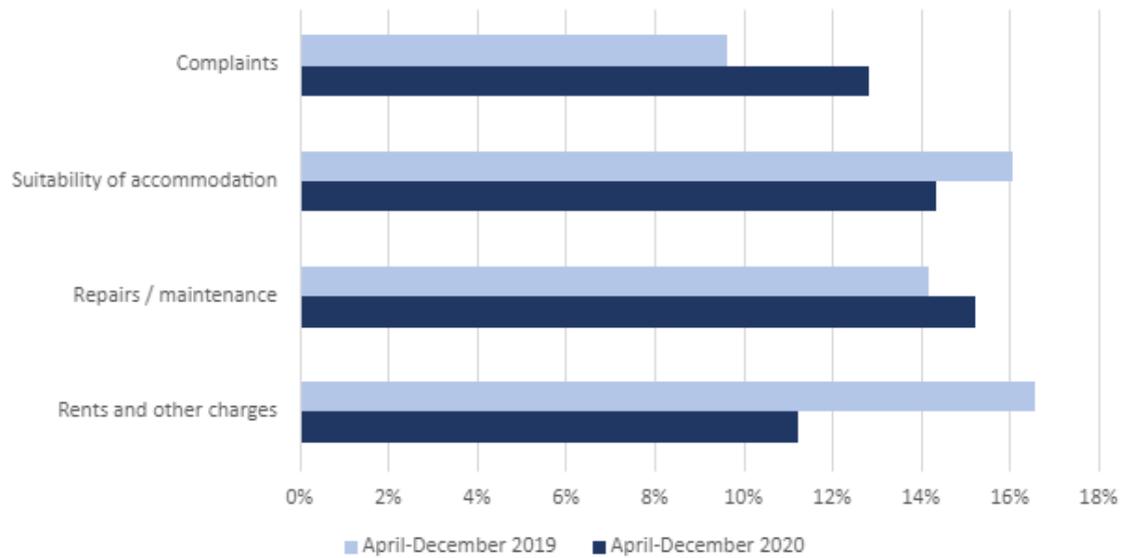
Chart 4. Most common types of PRS advice (as proportion of all PRS advice)



Private sector rented property	April-December 2019	April-December 2020
Rents	10%	11%
Repairs / maintenance	14%	13%
Deposits	15%	11%
Possession action (not for arrears)	7%	6%
Tenancy termination (by client)	7%	7%

For the most common types of PRS advice, codes have stayed relatively stable, however advice about deposits has dropped, which may reflect a slow-down in people moving home in the private rented sector and requiring advice on retrieving a deposit or lodging a new one.

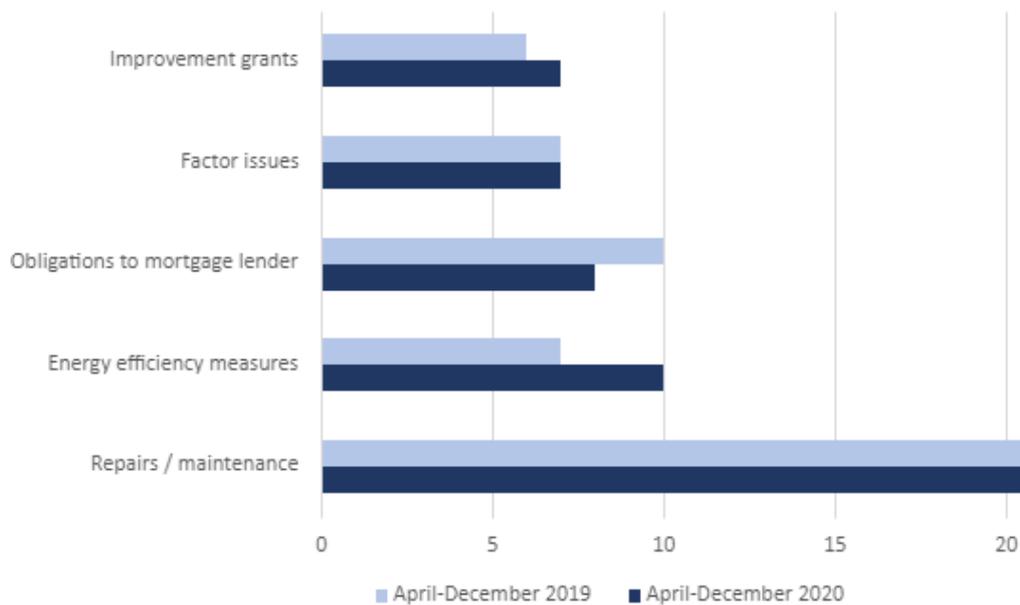
Chart 5. Most common types of LA housing advice (as proportion of all LA housing advice)



Types of LA housing advice	April-December 2019	April-December 2020
Suitability of accommodation	16%	14%
Repairs / maintenance	14%	15%
Complaints	10%	13%
Rents and other charges	17%	11%

As with types of PRS advice, advice codes relating to local authority housing have remained relatively stable between 2019 and 2020 with the exception of a notable drop in advice relating to rents and other charges. This may be related to the local authority trends seen in Chart 2 and Chart 3.

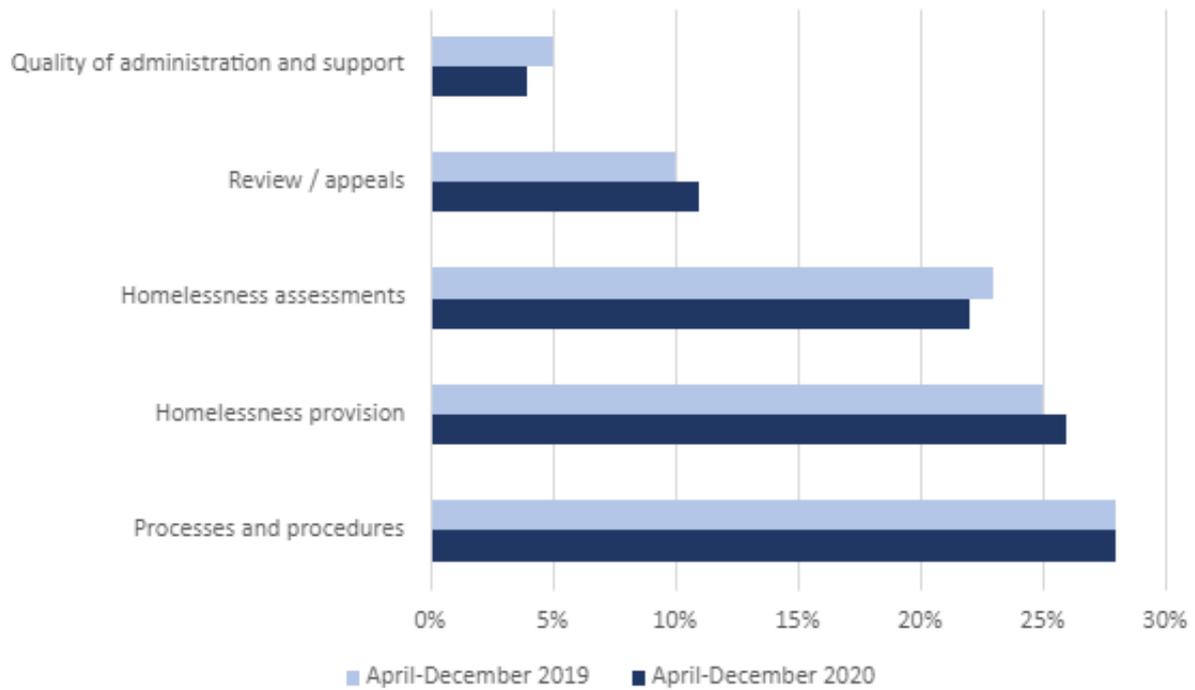
Chart 6. Most common types of owner occupier advice (as proportion of all owner-occupier advice)



Most common types of owner-occupier advice	April-December 2019	April-December 2020
Repairs / maintenance	22%	23%
Energy efficiency measures	7%	10%
Obligations to mortgage lender	10%	8%
Factor issues	7%	7%
Improvement grants	6%	7%

In the owner occupier sector, advice needs appeared to be much the same between the two periods, with a slight increase in advice about energy efficiency measures, which is notable given that the Scottish Government is soon to announce energy efficiency standards that homes across tenures must meet, as part of the move to net zero. The slight drop in advice given in relation to obligations to mortgage lenders may indicate a positive development in terms of mortgage-holders perhaps being more clear about their options during the pandemic.

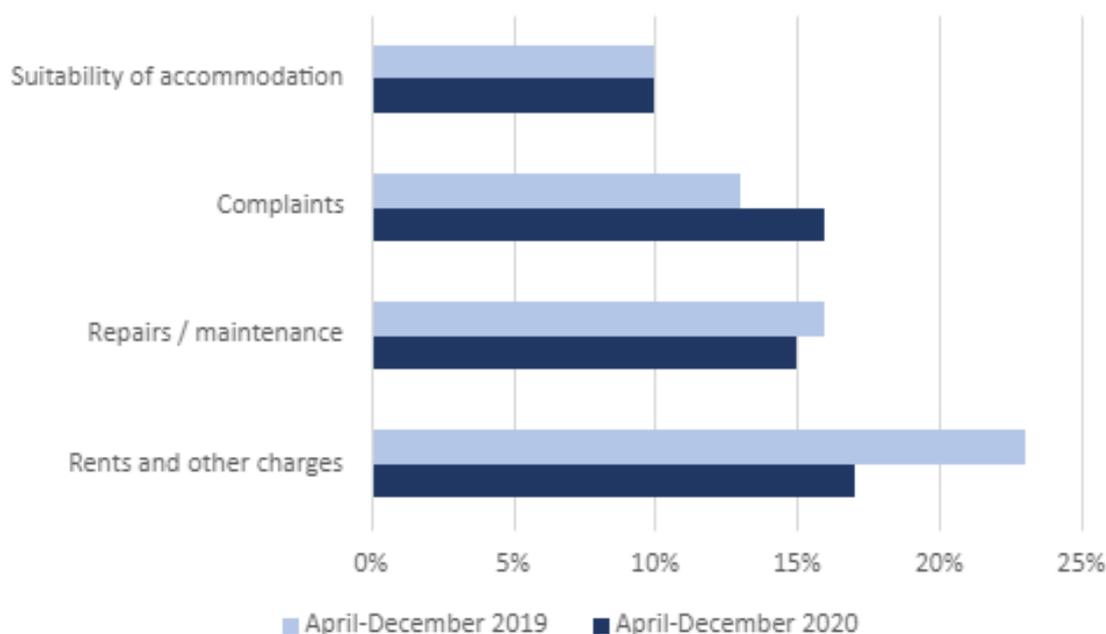
Chart 7. Most common types of homelessness (LA) advice (as proportion of all LA housing advice)



Homelessness - local authority service	April-December 2019	April-December 2020
Processes and procedures	28%	28%
Homelessness provision	25%	26%
Homelessness assessments	23%	22%
Review / appeals	10%	11%
Quality of administration and support	5%	4%

Advice on homelessness (local authority) advice also remained fairly steady between 2019 and 2020, with only a percentage point movement in the latter four advice codes.

Chart 8. Most common types of RSL housing advice (as proportion of all RSL housing advice)



Registered social landlord property	April-December 2019	April-December 2020
Rents and other charges	23%	17%
Repairs / maintenance	16%	15%
Complaints	13%	16%
Suitability of accommodation	10%	10%

While the RSL advice codes relating to repairs/maintenance and suitability of accommodation all remained much the same between the two time periods, there was a small increase in the advice given relating to complaints about RSL housing, and similarly to LA housing, quite a significant drop in advice about rents, which may indicate that tenants in the social sector are experiencing something different compared to tenants in the private rented sector.

Chart 9. Advice on landlord harassment and illegal evictions

These figures¹ are not expressed as a percentage of their “parent” advice code category (e.g. private rented sector property advice) as they make only 5-8% of all PRS advice and trends in terms of proportion of advice are masked. Instead they are shown below in total numbers of pieces of advice, the percentage difference between the years, and how that compares with the percentage shift in housing and PRS advice overall.

¹ May-August figures have been removed from the table in this section for brevity, however a full analysis can be provided upon request.

	Apr-Dec 2019	Apr-Dec 2020	% difference
Harassment / illegal evictions	166	286	+72%
Complaints / harassment by landlord	314	457	+46%
All PRS advice	6545	9657	+48%
All housing advice	21,639	22,862	+5.6%

CAB data regarding landlord harassment and illegal evictions makes for concerning reading. Both metrics have seen quite a significant jump between Q1-3 2019-20 and the same period in 2020-21, despite new measures put in place at the beginning of the pandemic to protect tenants from unnecessary eviction. These statistics may be reflective of a lack of awareness concerning the new extended protections, which include extended notice periods for evictions and a ban on enforcing most evictions in level three and four areas.