



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

26 October 2020

## Introduction

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This is the sixth monthly summary of data from the Citizens Advice network in Scotland since the COVID-19 outbreak and covers September 2020. It shows data from the 59 Citizens Advice Bureaux in Scotland and our online advice site. In this edition we include the usual information around top advice topics with a particular focus on debt as well as new details on people who previously sought help from a Citizens Advice Bureau before March 2020 and continue to do so (repeat clients).

## Key points

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- > In September, Citizens Advice Bureaux issued the highest number of pieces of advice in one month since the beginning of lockdown (85,083)
- > Demand for debt advice continued to increase
- > Repeat clients are more likely to have sought help in relation to benefits and debt in comparison to new clients
- > There are differences in how repeat and new clients contact Citizens Advice Bureaux (the former more likely to telephone than email their CAB)

\*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.

# September 2020 - impact of COVID-19

**85,083**

pieces of advice issued by Citizens Advice Bureaux in September (the highest monthly figure since the beginning of lockdown)



**23,310**

people seeking help from Citizens Advice Bureaux



**236,168**

website users (**53%** increase compared to Sep 19)



**349,050**

unique page views of our online advice site (**48%** more than Sep 19)



From August to September there was a

**24%**

increase in the number of pieces of advice given about council tax debt



**23,892**

pieces of advice given about benefits



From August to September there was a

**28%**

increase in the pieces of advice given about foodbanks



**3,089**

pieces of advice given about housing



**Repeat** clients more likely to seek advice in relation to benefits and debt



**New** clients more likely to seek advice in relation to employment and housing

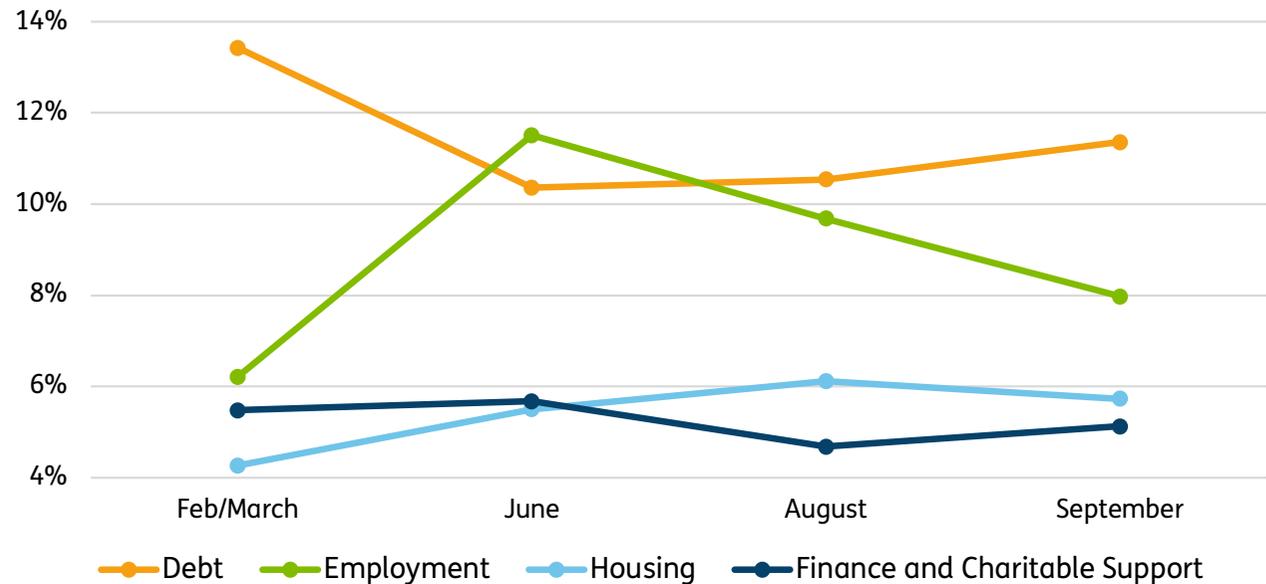


# Advice from Citizens Advice bureaux

The top advice need in bureaux during September 2020 was benefits, accounting for 44% of all advice provided. This is still marginally lower than the figure for February/March 2020 of 47% of all advice. The other most common advice needs remain constant from August 2020, though some changes in volume are evident (Chart 1).

While the need for debt advice is increasing, it is yet to return to pre-lockdown levels and an increase in advice on financial/charitable support issues shows a similar pattern. Although the need for employment advice continues to decline and housing advice shows a small decrease from August 2020, both advice areas remain higher than they were pre-lockdown.

Chart 1: Most common advice needs (excluding benefits), as a proportion of all advice, September 2020



# ! Citizens ALERT

The following extracts from Citizens Alerts from Citizens Advice Bureaux across Scotland illustrate some of the experiences of CAB clients in relation to employment, along with the difficult circumstances faced by employers.

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**“Employer has advised client is not entitled to Statutory Sick Pay because it is calculated on last eight weeks earnings and client earned less than threshold because furloughed at 80% of wages.”**

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**“[On return from furlough] client has been offered half their hours on a flexible basis.”**

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**“Client has been furloughed on 80% of their full wage since March but their payslips note that they are being paid 100% of their wage.”**

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**“Client remains on furlough but has been asked to return next month, albeit only for nine hours and not doing either the job or the hours they were originally contacted to do.”**

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**“At the start the furlough wage was paid on the 21st, then the 24th of the next month then the 27th of the next month. As the end of the next month was approaching the client was having to keep asking the employer when they would be paid as there were bills to pay and they needed to know when the money was coming through. The employer said they were waiting on it coming from the government; July pay came through on the 7th of August.”**

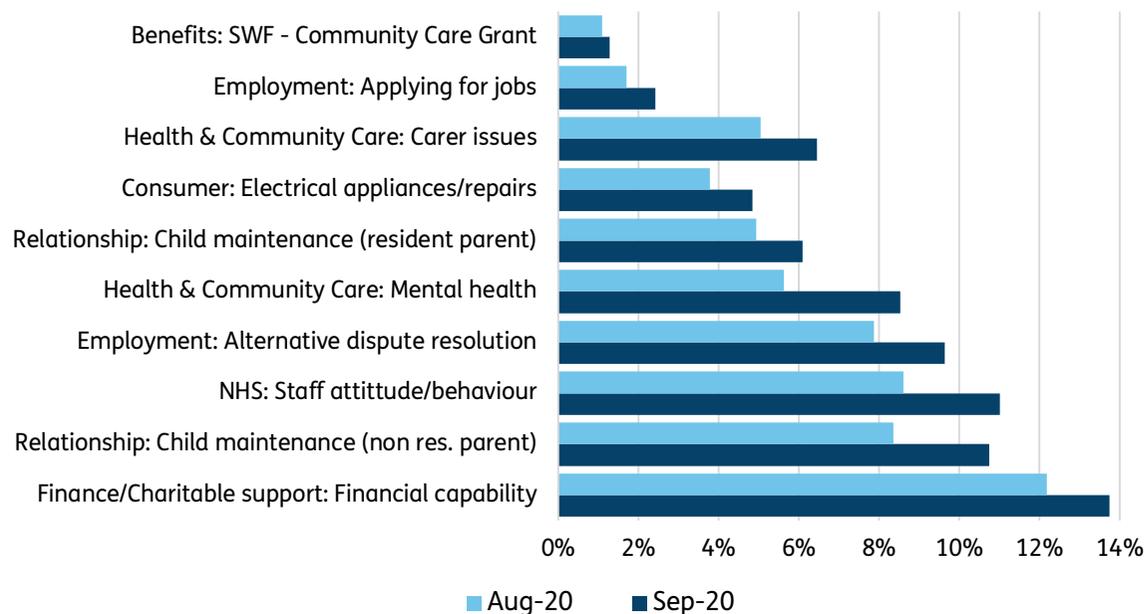
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**“Client received a letter from their employer dated 7th August to advise them that they had been taken off the payroll as of 03/08/20.”**

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In terms of increases in advice need, this report considers some sub-categories where the number of pieces of advice is not necessarily high in comparison to others but where the changes are of interest nevertheless. These sub-categories, for example ‘applying for jobs’, are shown as a proportion of advice within a main advice category, in that case – employment. In all but two categories<sup>1</sup> the September proportions currently exceed those reported in February/ March 2020 (Chart 2). Also, although not making the ‘top 10’, advice in relation to foodbanks (12<sup>th</sup>) saw an increase from August to September.

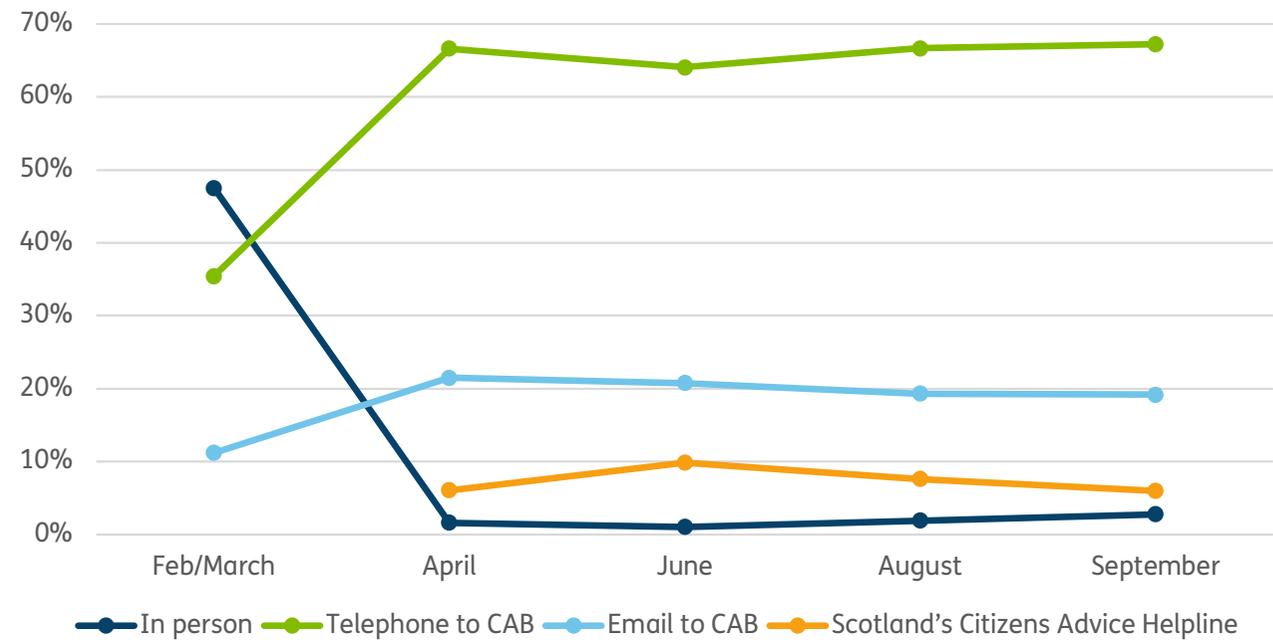
Chart 2: Top 10 increases in advice sub-categories, as a proportion of the parent category: August to September 2020



<sup>1</sup> NHS: Staff attitude/behaviour and Relationship: Child Maintenance (non-resident parent)

As seen in Chart 3, the most common client contact methods remain either telephone or email direct to CAB. A small increase can be seen in 'in person' contact since bureaux were able to re-open to clients where possible.

Chart 3: Most common client contact methods



# Debt

While the number of clients seeking debt advice remains below pre-lockdown levels, as is evident in Chart 1 above, this number is now increasing. It is only in a very few debt sub-categories where an increase in demand for advice across the lockdown period can be seen, these being the categories covered in Chart 4.

More specifically, although advice on difficulty making payments against arrears/debt (as a proportion of all debt advice) has remained broadly constant across the lockdown period, there have been some notable increases. In some cases, as can be seen in Chart 4, these are currently at or above pre-lockdown levels.

In spite of the overall decrease in debt advice need across the lockdown period, it is of interest to note that there have been small increases in some debt sub-categories (as a proportion of all debt advice) from August to September 2020 as outlined in Table 1

Chart 4: Changes in advice provided on 'difficulty making payments' (as a proportion of all debt advice)

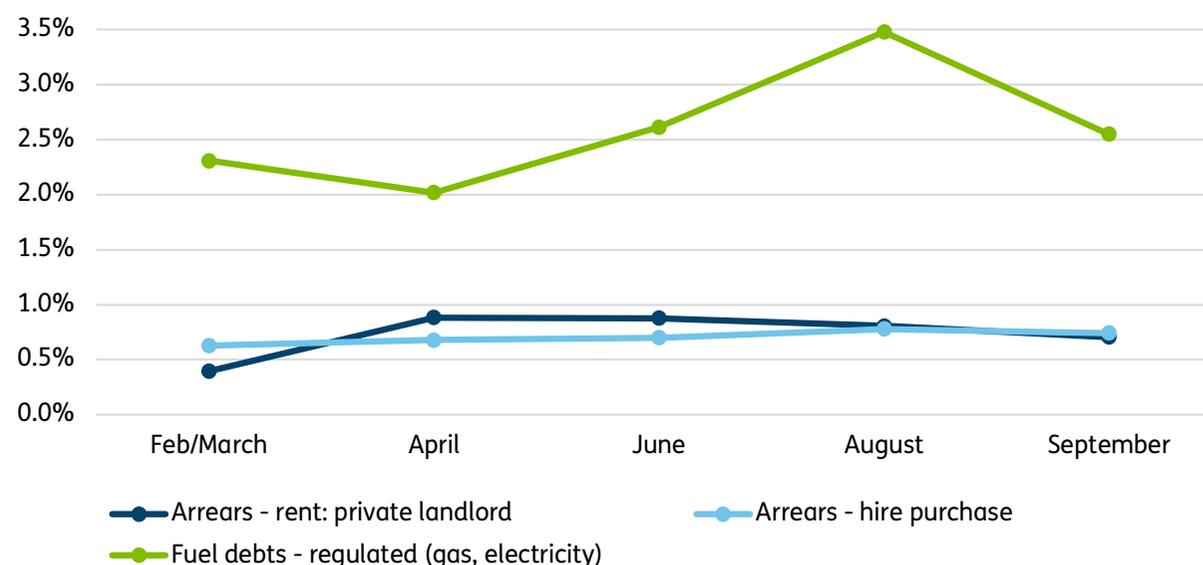


Table 1: Increases in demand for certain debt-related advice, August to September 2020, as a proportion of all debt advice (largest change first)

	August	September
Arrears: water & sewerage (Council Tax billing)	0.5%	0.7%
Arrears: mortgage/secured loans	1.0%	1.4%
Overpayments of Tax Credits (working/child)	0.6%	0.7%
Overpayments of Housing Benefit	0.56%	0.64%
Bank/Building Society overdrafts	2.8%	3.1%
Unsecured personal loans (excl. payday)	5.5%	6.1%
Arrears: Council Tax	8.9%	9.7%
Arrears: Local Authority rent	3.2%	3.4%

# ! Citizens ALERT

The following Citizens Alert illustrates a typical debt client who generally presents with not just debt issues, but multiple advice needs (in this case, there are problems relating to benefits, priority bills and managing money). The Money Adviser at a Citizens Advice Bureau will have to make several contacts to get the full picture and resolve the client's income maximisation needs before proceeding to formulate a debt solution. However, in the meantime the adviser will have to deal with the debts by putting in temporary measures such as asking priority creditors to place a hold on any further action. Throughout these developments, the adviser will have to keep in contact with the client to keep them updated and make sure matters are being dealt with.

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**“A South of Scotland CAB client has recently lost their job and is having to apply for benefits. However, they rent privately and due to Local Housing Allowance not adequately covering private rent, there is a shortfall of approx. £100 per month. Before losing their job, the client took out loans which now they can't repay. They also have priority debts and are now at risk of eviction as the money they have coming in doesn't cover all their essential bills such as food, utilities and rent. The client has applied for Discretionary Housing Payment but there is no guarantee it will be granted or how much will be awarded. In the meantime, the client is struggling to make ends meet.”**

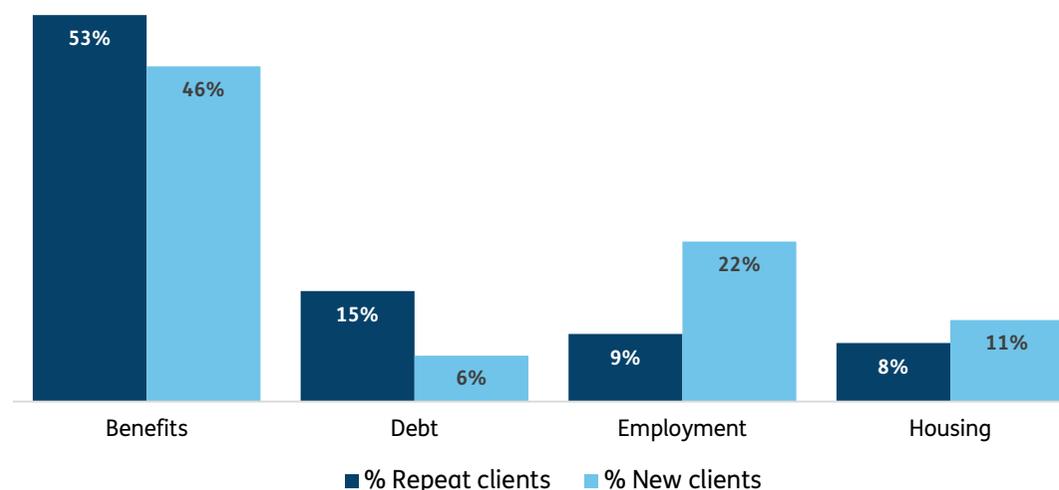
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# New and repeat clients

For the purposes of this analysis, ‘new’ clients are those who have come to bureaux for the first time from April 2020 onwards, whereas ‘repeat’ clients had made contact with bureaux prior to March 2020. Following on from the exploration of new clients in the previous monthly report covering July & August, the focus in this report will be on repeat clients.

As can be seen in Chart 5, repeat clients are more likely to have sought advice in relation to benefits (53%) and debt (15%) than new clients (46% and 6% respectively). In contrast, advice sought by new clients is aligned with the overall increase in demand for employment and housing advice.

Chart 5: Advice needs - proportions of new vs. repeat clients April to September 2020

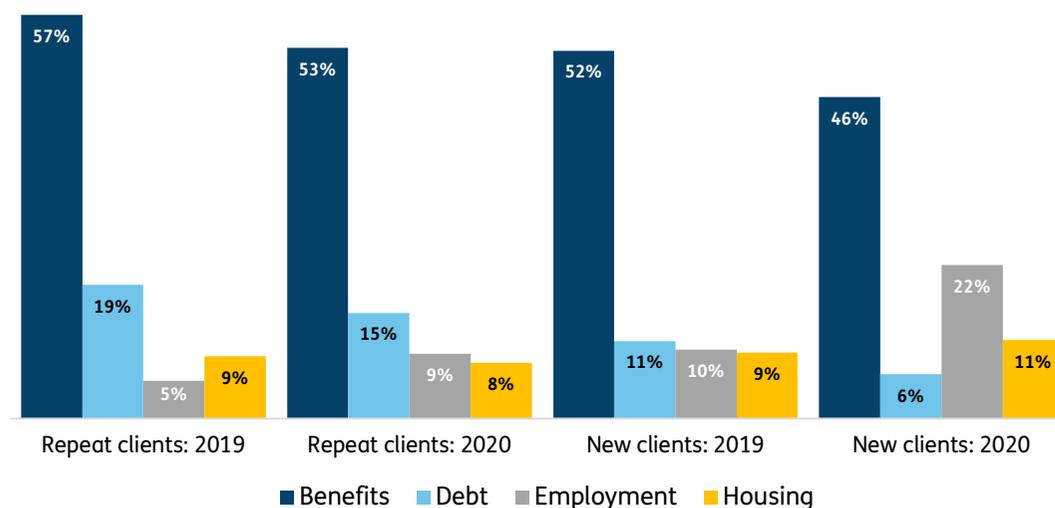


Given this difference between new and repeat clients, it is of interest to compare current figures with those from the same period in 2019<sup>2</sup>; this analysis can be seen in Chart 6.

For repeat clients, while proportions of advice sought in relation to benefits, debt and housing are similar from 2019 to 2020, there is nevertheless an increase in employment advice in 2020.

For new clients, a reduction in advice being sought on both debt and benefits is evident from 2019 to 2020, as is a small increase in demand for housing advice and a doubling of demand for employment advice. Therefore, it would seem to be the case that demand for employment advice has increased for both new and repeat clients but that the majority of this increase has come from clients who have sought help from a Citizens Advice Bureau for the first time.

Chart 6: Advices needs - proportions of new vs. repeat clients April to September, 2019 and 2020



<sup>2</sup> The same parameters for new/repeat clients are being used in both years: 'new' clients are those who first came to CAB from April onwards, while 'repeat' clients are those who first came to CAB prior to March that same year.

In Chart 7, client demographics for both new and repeat clients can be seen for both 2019 and 2020. This shows that the increase in younger clients; those in full-time employment; those who are owner-occupiers; and that live in the least deprived SIMD quintile is evident for both new and repeat clients, albeit to a lesser extent for the latter.

There are also some notable differences between new and repeat clients with regard to how they are making contact with bureaux. Chart 8 shows that repeat clients were more likely to email bureaux directly, while new clients were more likely to make use of the new Scotland's Citizens Advice Helpline.

Chart 7: Client demographics, proportions of new vs. repeat April to September – 2019 and 2020

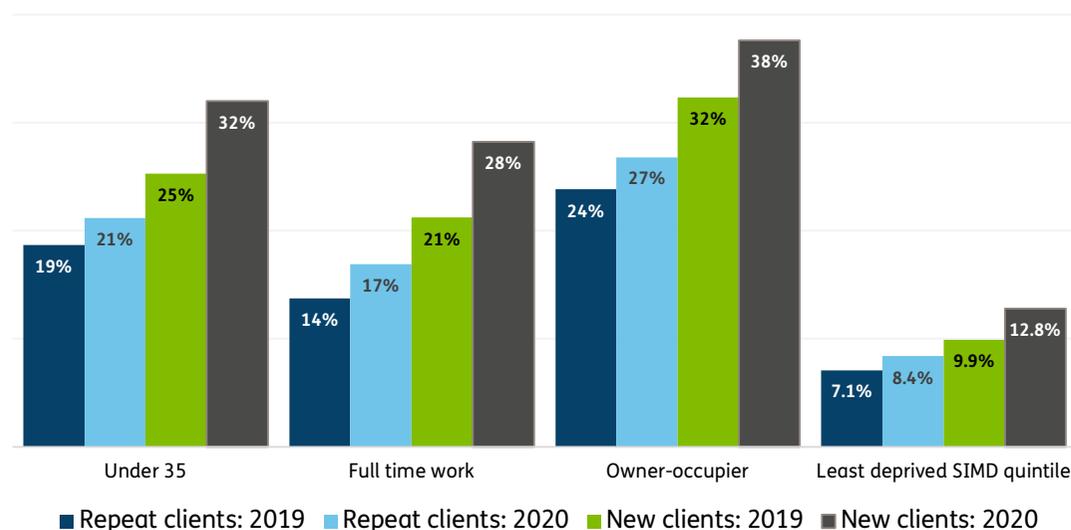
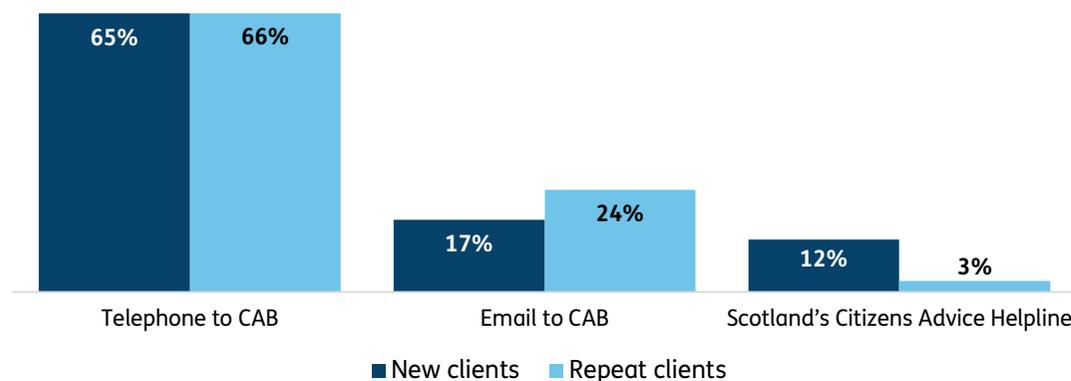


Chart 8: Top three contact methods used by new vs. repeat clients, April to September 2020



A consideration of all other contact methods (Chart 9) shows that repeat clients have had more 'in person' contacts since bureaux were permitted to provide advice face-to-face (2% of contacts by repeat clients, compared to 1.5% for new clients), while new clients have made more use of digital platforms such as web chat.

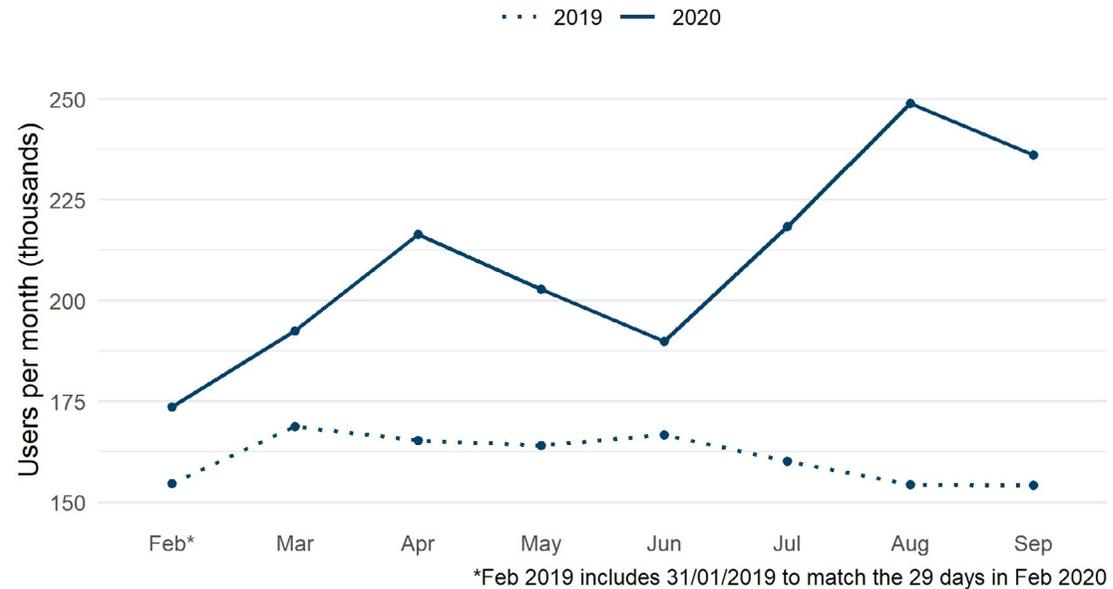
Chart 9: All other contact methods: proportion of new vs. repeat clients using these methods, April to September 2020



# Online advice

In September the number of users of the [Advice for Scotland](#) website remains higher than at any point this year before August, at a little over 236,000 (Chart 10). This is 53% more website users than in the same month last year, suggesting that the importance of online advice provision has grown during the pandemic.

Chart 10: Website users by month



August saw a substantial rise in views of the ‘Work’ pages, driven mainly by government advertising of our advice on redundancy. As this promotional activity has since ceased, views of the ‘Work’ pages have fallen back to a more typical level (Chart 11).

Overall, the number of unique page views decreased by 9% between August and September. Views of the ‘Benefits’, ‘Debt and money’, and ‘Housing’ pages all decreased while views of the ‘Law and courts’ pages increased by 7% and views of the ‘Health’ pages by 76%. This increase is due to interest in advice on the rules around meeting with other people (Chart 12), which was initially added to the site in July and has been updated as government advice alters. A clear spike is evident from 14 September when new rules on ‘the rule of six’ came into force in Scotland.

Chart 11: Monthly unique page views by page category

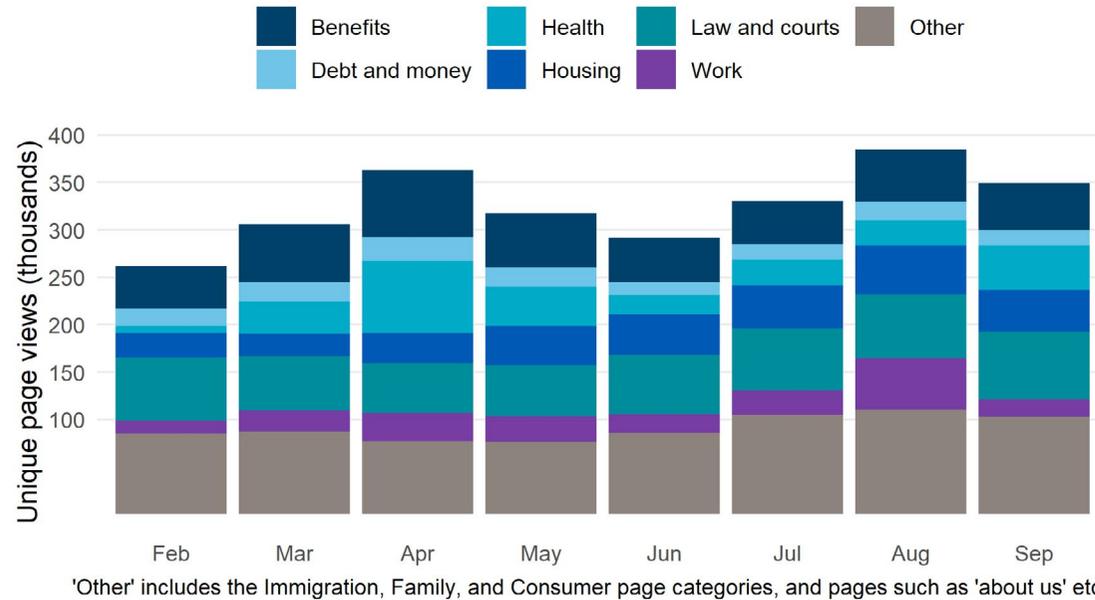
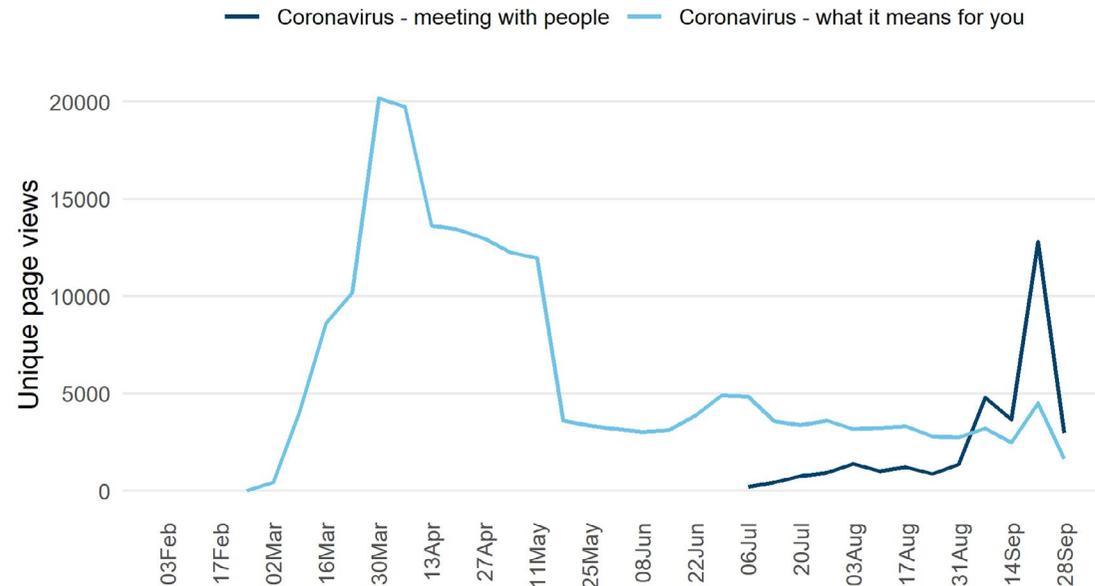


Chart 12: Most popular ‘Health’ pages



## 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 people's 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 corona virus 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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