



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

27 July 2020

Introduction

This is the fourth monthly summary of data from the Citizens Advice network in Scotland since the COVID-19 outbreak. It shows data from Citizens Advice bureaux around the country and our public advice site, indicating notable shifts in the last month. In this edition, we include detailed information on advice sought on health and community care and legal issues. As in previous editions, it includes information on advice sought in relation to financial health, employment, social security, energy and consumer issues.

Advice sought in relation to social security and employment remain higher than the same period in 2019. However, we have continued to see a slight decrease in advice sought in relation to these areas overall. There have been continuous increases in advice sought in relation to housing, redundancy and travel; which are all above the levels we had seen in the same period of 2019. Since March, we have seen an increasing trend of new clients engaging with the Citizens Advice network, highlighting the unique service offered by the network during the pandemic.

Key points

- > Since March, we have seen an increasing number of new clients engaging with the Citizens Advice network. There has been a significant increase in the ratio of 'new' clients (clients who have engaged with their Citizens Advice Bureau for the first time since March 2020) with an increase of 43% between March and June.
 - > **Financial health:** In June, we have seen some notable increases in the advice given by CAB advisers on certain debt topics like payday loans as well as mobile phone and fuel debt. We have further seen an increased demand on our public advice site for advice about dealing with debt, with page views on options for dealing for debt rising by 50% and help with debt by 39%. Advice from bureaux continues to show a decrease in advice given on arrears to local authorities.
 - > **Social security and employment:** We have seen a significant rise in advice sought in relation to redundancy. Advice on redundancy accounts for 17% of all employment advice in June compared to 7% in February. Online advice sought on Carers Allowance has continued to increase for the third month in a row.
- > **Consumer and energy:** Advice sought in relation to certain consumer issues has continued to increase since April and May and is closer to the levels seen before the COVID-19 outbreak. Significantly, we have seen an increase on advice sought in relation to fuel debt which has increased by 11% between February and June 2020.
 - > **Legal:** Advice sought in relation to legal issues has broadly returned to the levels seen before the COVID-19 pandemic. However, data from new clients shows differences in client demographics for those seeking advice on legal issues. New clients are more likely to be younger, in full-time employment and live in the two least-deprived SIMD quintiles than repeat clients (those who first visited their local Citizens Advice bureau before March 2020).

June 2020 - impact of COVID-19

All **59**
Citizens Advice Bureaux
delivering phone and web-based advice




78,420
pieces of advice issued by local bureaux

64%
of the clients who came to CAB
in June had not been to CAB
before March 2020.



3,410 
views in June of our advice
pages on Carers Allowance
Supplement (**513** in April)

57% 
increase in views of 'help
for domestic abuse' online
advice page (Feb - June)

1,514
clients seeking advice on
alternative dispute resolution

80%
of which
were 'new'



4,359
pieces of
housing
advice 
1,175 of which related to
private rented accommodation

New clients in June were more likely than repeat clients* to be:

Aged **44** or under –
50% vs. 38%

In full-time employment –
28% vs. 17%

Be owner-occupiers –
38% vs. 26%

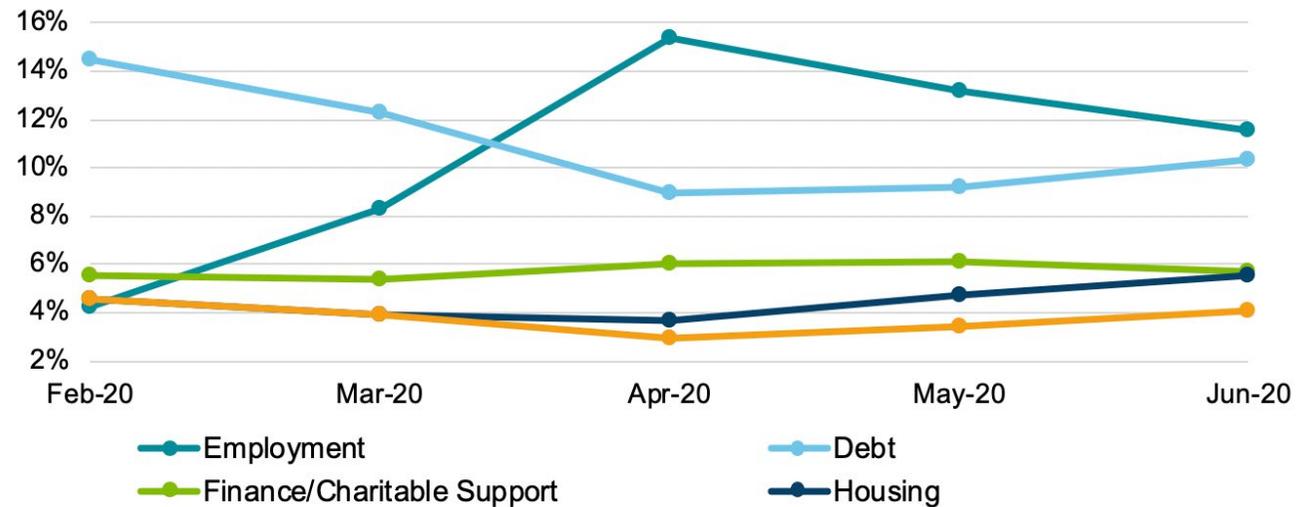
Living in the two least deprived SIMD quintiles –
31% vs. 24%

* 'New' clients are those who first came to bureaux for advice from March 2020 onwards; 'repeat' clients are those who were registered with bureaux prior to March 2020.

Advice from Citizens Advice bureaux

Benefits remains the top advice topic, although it has shown a slight decrease in recent weeks from 46% of all advice in April to 43% in June. As seen in Chart 1 while still exceeding pre-pandemic levels, the need for employment advice has continued to decrease. However, housing advice has increased in both May and June, exceeding pre-pandemic levels.

Chart 1: Top 5 advice areas (excluding benefits)



Although some advice needs appear to be returning to pre-lockdown levels, others such as redundancy and travel continue to increase beyond what would be considered average pre-lockdown, as seen in Chart 2.

The ratio of ‘new’ clients (in this case, those who first made contact with Citizens Advice bureaux from March 2020 onwards) has increased considerably in recent months, with a rise of 43% between March and June 2020 as outlined in Chart 3. ‘Repeat’ clients are those who were registered with bureaux prior to March 2020. This clearly shows a significant number of people who had not previously engaged with a Citizens Advice Bureau having now done so during the pandemic period. This highlights the unique offer of the service to new as well as existing clients.

Chart 2: Notable increases in advice need (February to June 2020)

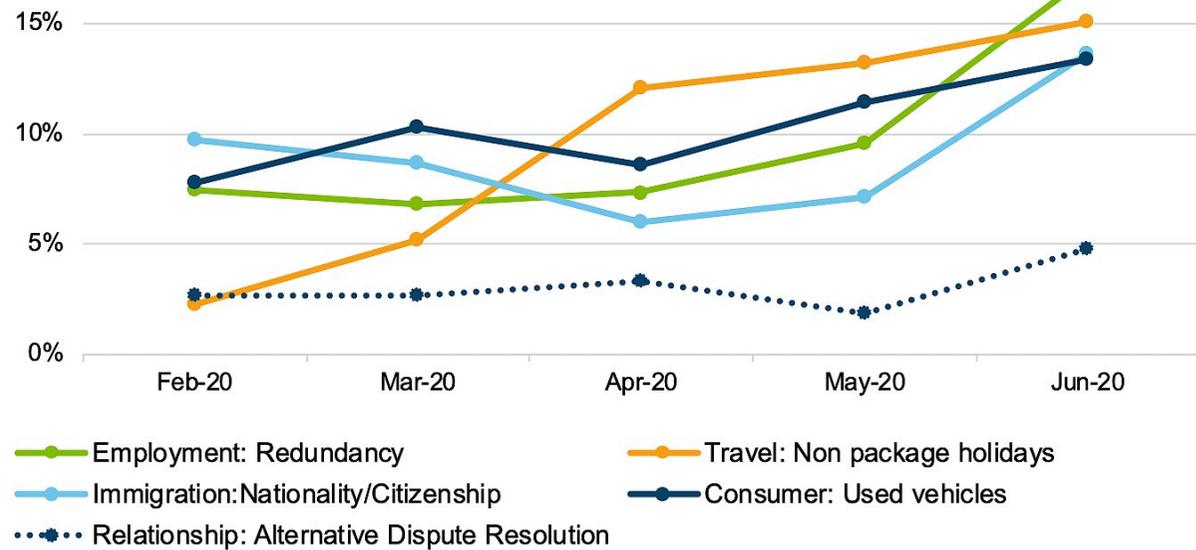
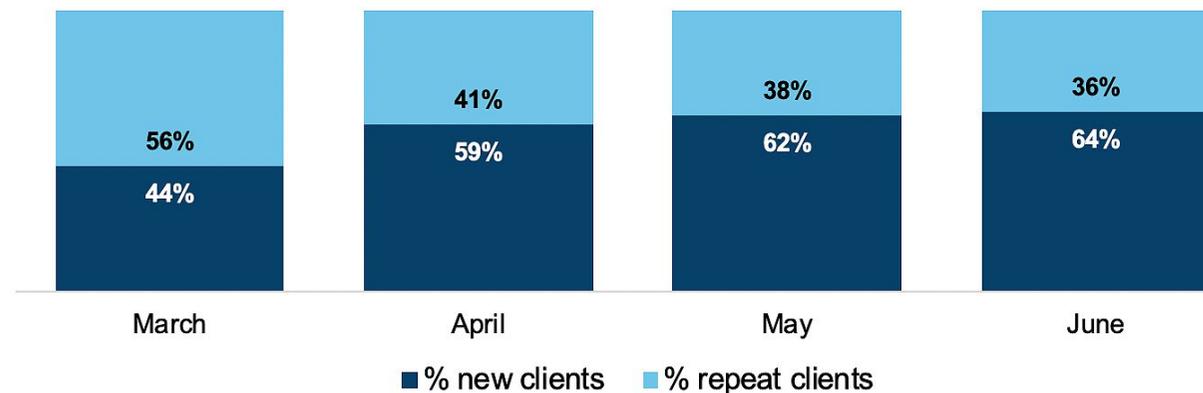


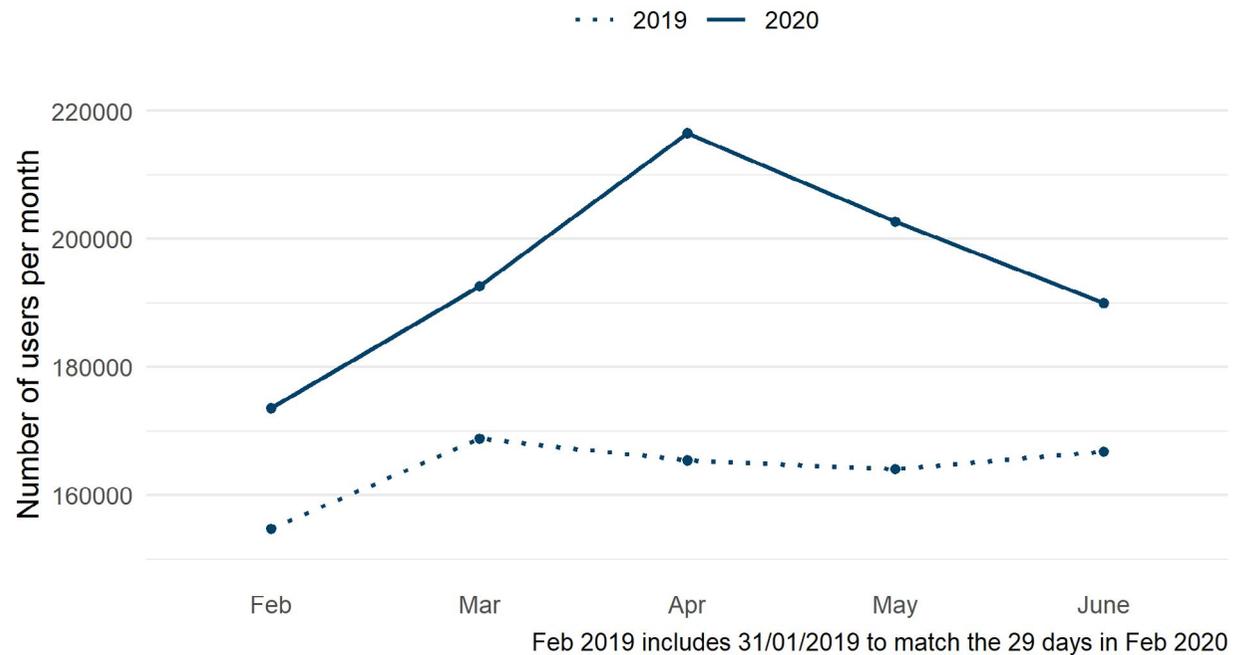
Chart 3: Proportion of ‘new’ versus ‘repeat’ clients, March to June 2020



Online advice

The number of people using the public advice site in June continued to return towards a level similar to that seen pre-lockdown. June saw a total of 189,962 website users as highlighted in Chart 4. While this remains substantially above the number of users seen in June 2019, use of the Advice for Scotland site had been growing before the COVID-19 crisis brought additional increased demand.

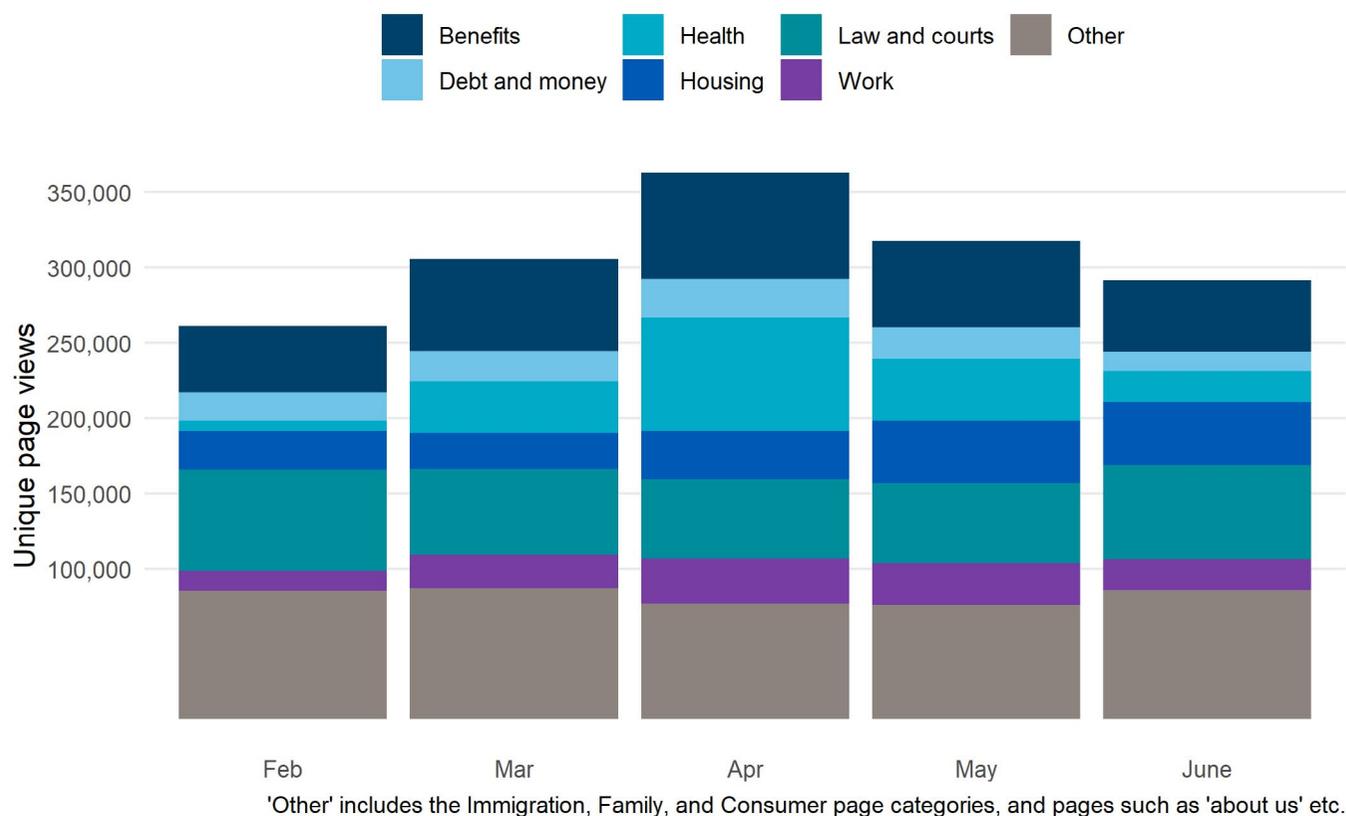
Chart 4: Website users by month



Similarly, as seen in Chart 5, the total number of page views, which was substantially elevated during April and most of May, has returned to a level close to that seen before the COVID-19 crisis began. The largest change, which roughly matches the overall change, has been in views of pages in the Health category, driven by the main coronavirus [‘what it means for you’](#) page.

The Benefits, Debt and money, and Work categories also increased in April and May but have since reduced. In contrast the Law and courts pages, which are usually the largest category, saw fewer page views during April and May, but in June this is back to being the most popular single category of pages. The Housing pages have seen increasing page views month on month since February.

Chart 5: Monthly page views by page category



Strong Communities

Our 59 Citizens Advice bureaux are at the heart of Scottish communities – filled with trained local staff and volunteers who offer information and advice to people.

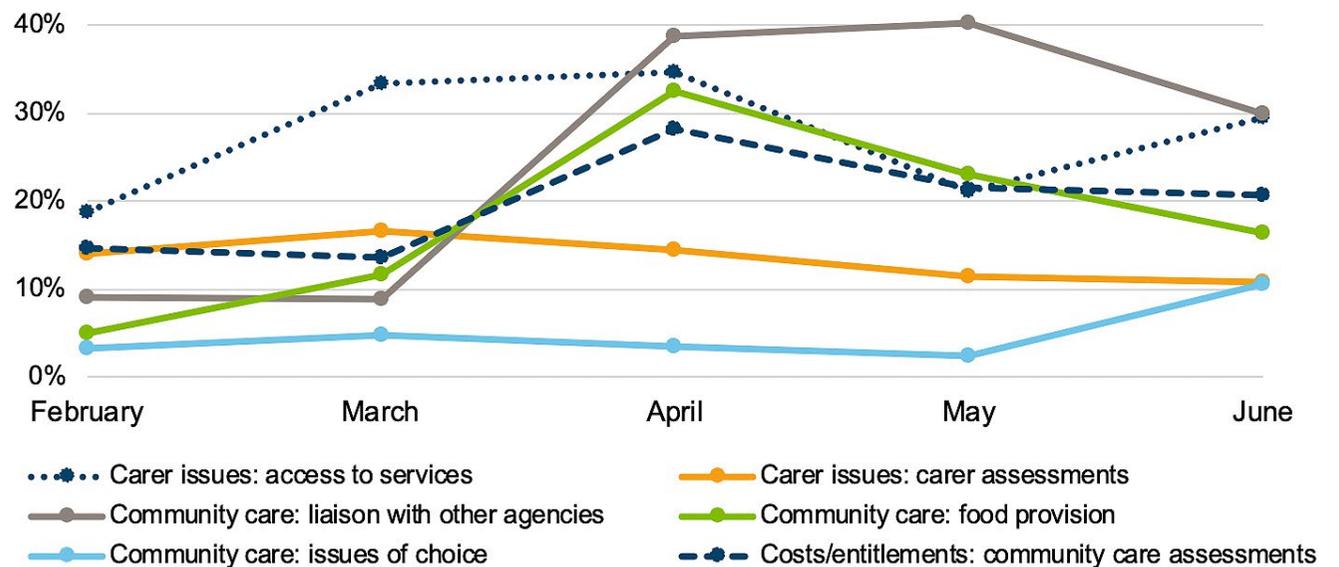
Our Strong Communities team focuses on accessibility and strengthening local communities including emphasising the value of the local bureaux at the centre of those communities. This month's data pack focuses on issues around health and community care, domestic abuse, and legal and redress issues.

Health and community care

Advice on access to carer services and issues of choice in relation to community care are just two of the areas that have seen an increase since lockdown began (see Chart 6).

More than two in five clients (43%) seeking advice in relation to Health and Community Care did so as a result of the COVID-19 pandemic. Of these, the highest proportion (71%) were seeking advice about community care itself, while 45% sought advice in 'relation to information about services'.

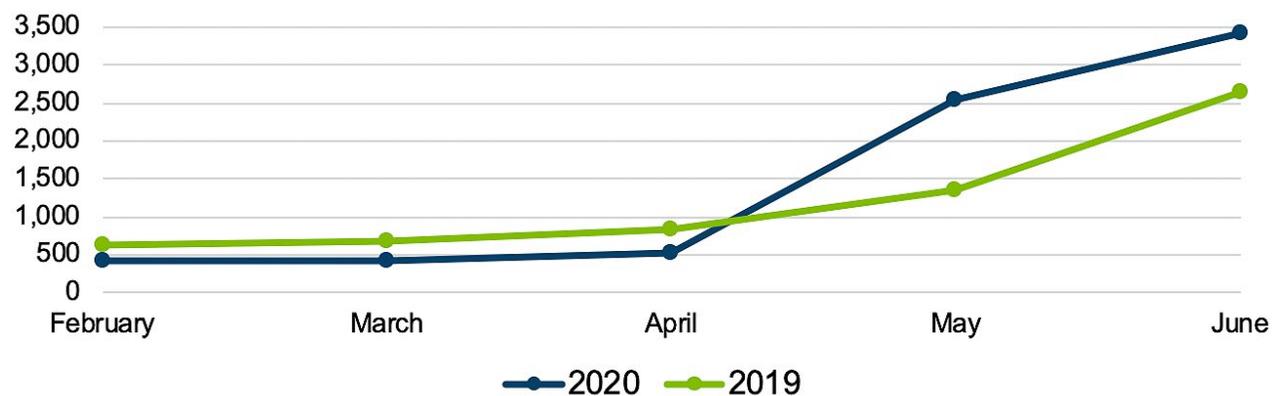
Chart 6: Health and Community Care: areas of increased advice need (February to June 2020)



As highlighted in the social security section and in previous monthly data packs, page views relating the Carers Allowance Supplement grew for the third month in a row. Chart 7 also shows a higher proportion of views for this page compared to the same period in 2019. This reporting period coincided with a one-off coronavirus-related increase to this supplement in June and related promotion of this as a result.

Charts 6 and 7 overall highlight increases in advice need for issues related to community care in terms of accessing services and engagement with other agencies alongside growth in numbers of those searching for advice on Carers Allowance Supplement. This emphasises the role and likely pressure on unpaid carers alongside community care services during the lockdown period.

Chart 7: Public advice site page views: Carers Allowance Supplement

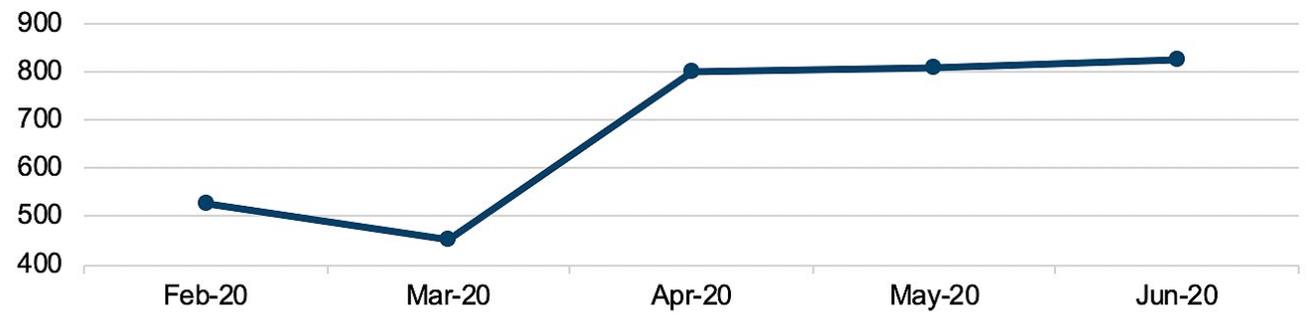


Domestic abuse

Views of our [‘help for domestic abuse’](#) page have seen a substantial increase during lockdown, see Chart 8. Likewise, although the numbers are small, this increased need for advice on this issue is also reflected in bureaux statistics with an increase in advice need of 23% (as a proportion of all relationship advice) from February to June 2020.

Current Scottish Government legislation around lockdown does not prevent anyone from leaving their home in the event of domestic abuse. The Health Protection (Coronavirus) (International Travel) (Scotland) Regulations 2020, which came into effect on 8 June, contains a clear exemption for cases of domestic abuse. Increases in views of our advice page on help for domestic abuse alongside increased advice need on this issue from bureau highlight an increased need for advice related to help for domestic abuse from the Citizens Advice network.

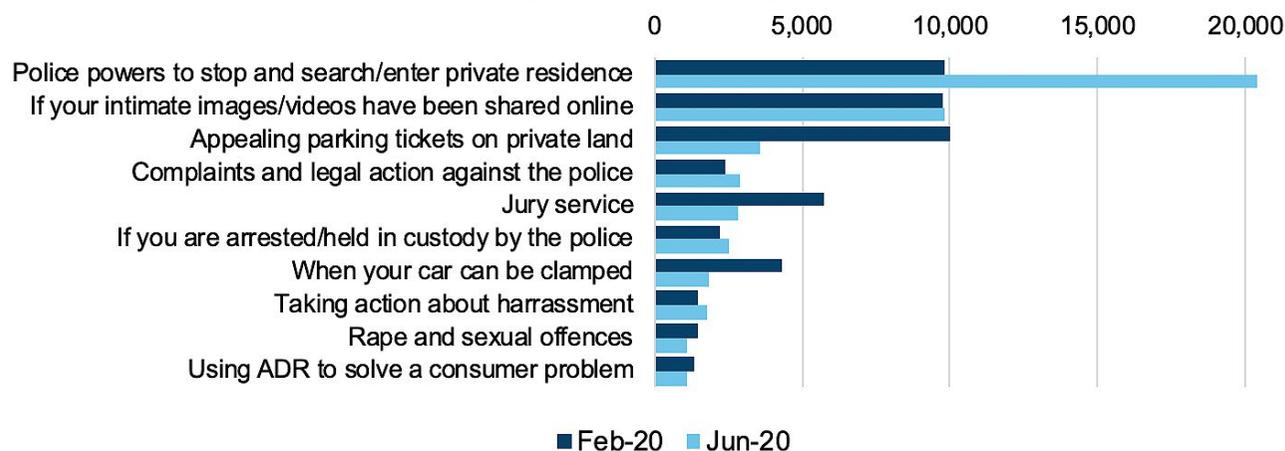
Chart 8: Unique page views: Help for domestic abuse



Legal and redress issues

In terms of legal issues in general, the most-visited pages on the public advice site remain broadly consistent across time. However, as can be seen in Chart 9, there have been notable increases in page views between February and June 2020 in relation to [police powers to stop and search/enter private residence](#). This may be connected to the increased powers the police were granted to enforce lockdown measures, including considering whether people had a reasonable excuse for leaving their home, and applying spot fines. Reduced lockdown activity might also explain the drops in demand for advice on parking charges and jury service.

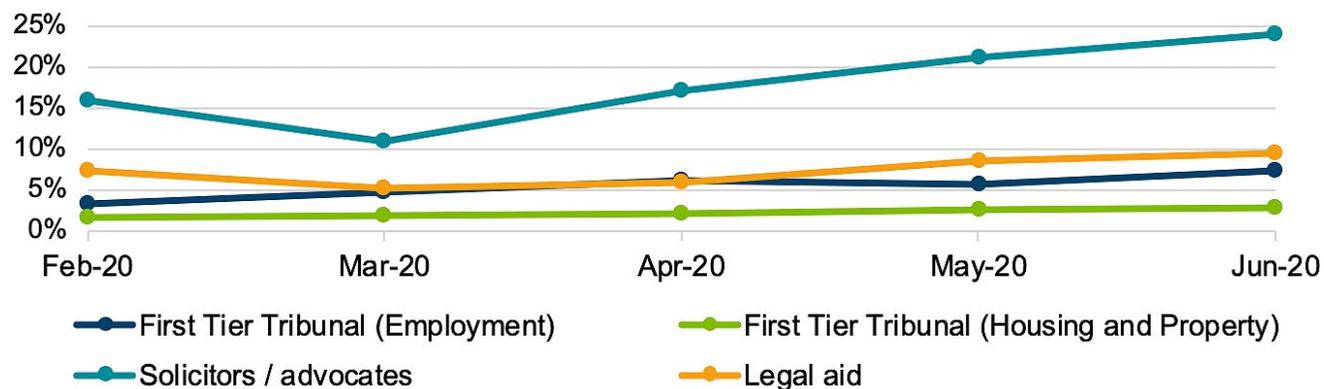
Chart 9: Top 10 'legal issues' unique page views in June 2020, compared to February 2020



While advice provided by bureaux in relation to legal proceedings has mostly returned to pre-lockdown levels, in certain sub-categories the demand for advice now exceeds those levels (see Chart 10).

In terms of advice sought in relation to solicitors and/or advocates this has more than doubled between March and June. Advice sought in relation to legal aid has also been steadily increasing since March and is now above pre-lockdown levels, with the same being true for first tier tribunals in relation to employment.

Chart 10: Legal proceedings: increase in advice need February to June 2020



There are some notable differences in client demographics for those seeking advice on legal proceedings, with new clients far more likely to be younger, to be in full-time employment and to live in the two least deprived SIMD² quintiles than repeat clients (Chart 11). New clients were twice as likely to be in full-time employment or self-employed as repeat clients.

This suggests that demand for advice from the Citizens Advice network on legal issues has been growing amongst particular sections of the population during the pandemic period and advice is now being provided to groups with different characteristics from the repeat client group.

In terms of new clients, advice relating to alternative dispute resolution also increased across several different advice areas³. The proportion of new clients seeking advice on alternative dispute resolution is also far greater than the average across all advice areas and particularly for legal proceedings advice (Chart 12). This may be because most court and tribunal proceedings have been suspended during lockdown so individuals may be seeking other avenues to resolve issues.

Chart 11: Clients seeking advice on legal issues, new vs. repeat

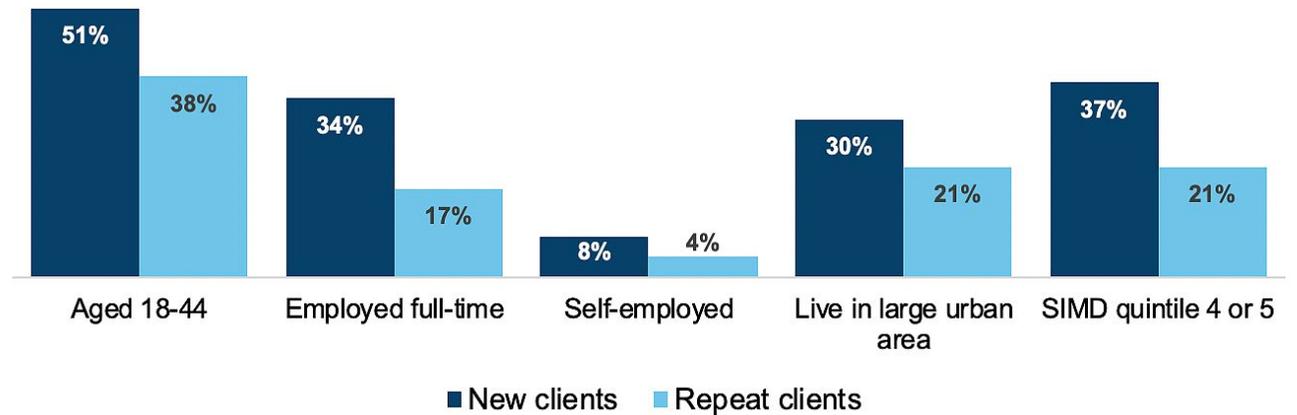
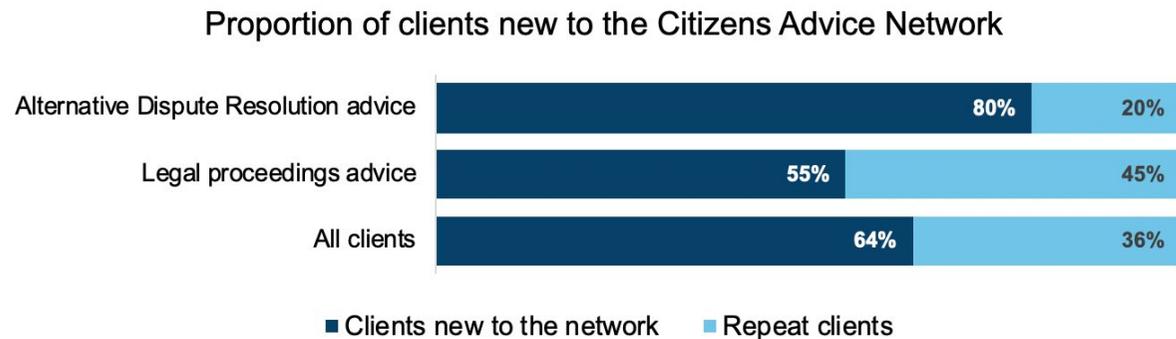


Chart 12: Proportion of clients new to the Citizens Advice network



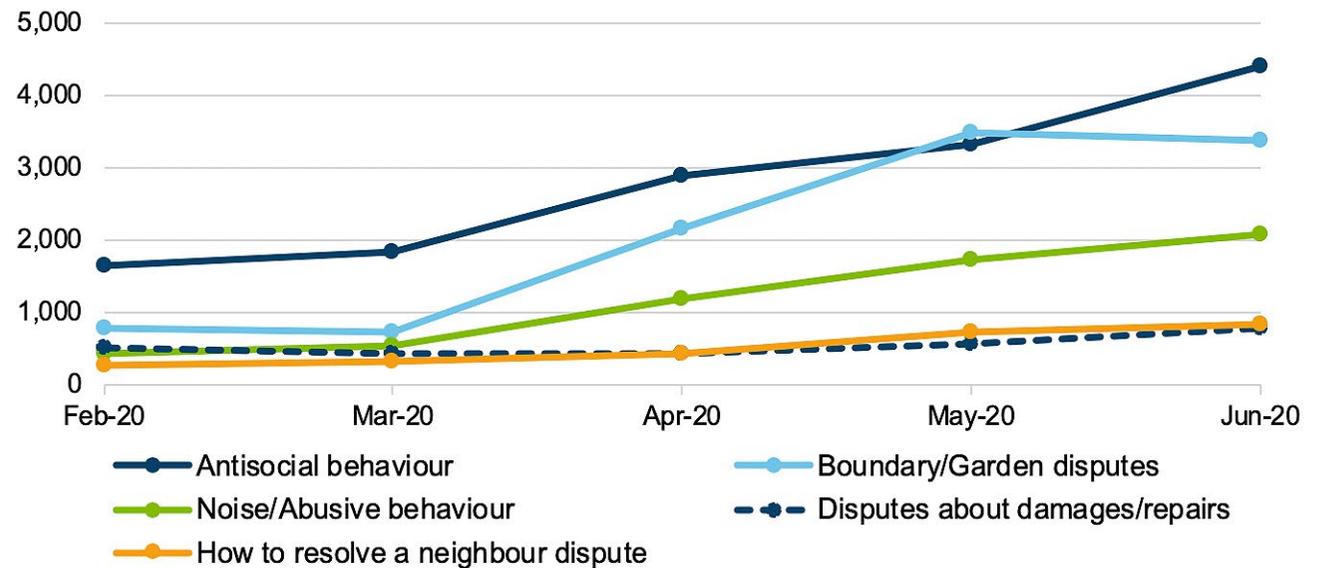
² The Scottish Index of Multiple Deprivation ('SIMD') divides Scotland into data zones that can be ranked by the levels of deprivation experienced in that data zone. Deprivation factors include such as income levels; access to services; and employment, and refer to the geographical area covered by the data zone rather than the individual who live there. SIMD quintiles divide the data zones into five equally sized categories, with Quintile 1 being the most deprived areas and Quintile 5 the least deprived.

³ Consumer; Employment; Finance/Charitable support; Health and Community Care; Housing; Relationships; Travel; and Utilities and Communications.

In terms of page views of our [housing problems where you live](#) pages, these have all been increasing since March as seen in Chart 13. There have been considerable increases in views of pages relating to [anti-social behaviour](#) and [boundary/garden disputes](#). As touched on in previous monthly data packs, this may be due to individuals spending more time at home and therefore paying more or particular attention to their surroundings.

Also, with various organisations or bodies, such as local authorities or housing associations potentially operating reduced services, this may provide further context for increased views of these specific pages.

Chart 13: Increased page views under 'Housing - problems where you live'



Financial Health

In June, there were some notable increases in the advice given by CAB advisers on certain debt topics like payday loans as well as mobile phone and fuel debt. Several of our public advice pages on dealing with debt also showed an increase, with page views of [options for dealing with debt](#) rising by 50% and [help with debt](#) by 39%. In contrast, bureaux data continues to show a decrease in advice given on arrears to local authorities.

On the one hand, the data indicates that people are able to manage their personal finances after the initial COVID-19 shock, which may have been helped by support schemes and initiatives such as the furlough scheme and payment holidays. Nevertheless, there is an increase in need for certain types of debt advice, even though those working in the debt advice sector do not expect to see the full impact of COVID-19 on finances for some months.

We suspect two things may be at play here. Firstly, people may be becoming concerned about when payment support efforts will cease¹. Secondly, the increase in demand on our advice pages may be a reflection of people planning ahead, realising that getting into debt may be around the corner due to furlough ending, payment breaks stopping, or job losses/reduced hours becoming a reality. Overall, therefore, we think these changes are primarily driven by people exploring their options not out of urgency or crisis but by anticipating the financial problems that may be ahead of them.

It is also interesting to note that the webpage '[Financial support for students](#)' increased by 41% during June 2020; other pages on such as the costs of learning, and support for students in higher education, also saw modest increases. We suspect this may be due to a) concerns about the costs of student living due to a reduction/loss of part-time jobs in the hospitality and retail sectors and b) concerns about lack of financial support from parents who have lost income due to COVID-19.

¹ The Financial Conduct Authority have now extended such support to October 2020 while the UK Government's Coronavirus Job Retention Scheme and Self-Employed Support Scheme will also end in October 2020.

Employment

In June, advice on self-employment reverted to 8% of all employment advice from 15% in May. However, this is still double pre-lockdown levels with self-employment advice making up only 4% of employment advice in February.

Related to this, we have seen an increase in advice sought on redundancy. At the start of lockdown advice levels on redundancy were relatively flat, staying at 7% of all employment advice in February, March, and April. However, this increased to 10% of all employment advice in May and 17% in June. This is more than double the pre-lockdown figure of 7% in February and is reflective of a number of high-profile redundancy announcements seen in the media. This rise may also be related to the winding down of the furlough scheme. Although this did not begin until July 2020, notice periods mean that workers affected would have likely received the news around a month before.

Web pages giving redundancy and dismissal advice ranked highly amongst employment pages. Visits to our [redundancy pay page](#) in June continued to increase, growing to more than four times the number seen in February (1,122 vs. 264). Coronavirus-specific pages on being [self-employed](#), [furloughed](#) or [worried about being safe at work](#) also saw high views in June compared to other employment pages. Alongside the two redundancy-related advice pages, these made up the top five most-visited employment pages in June.

Social security

Although dropping slightly from a peak of 6% of all social security advice given by Citizens Advice bureaux in April, demand for advice on Scottish Welfare Fund Crisis Grants still exceeded pre-pandemic levels and accounted for 4% of all social security advice in June. This compares to 2% in February, half the proportion seen in June.

Similarly, Universal Credit advice in June was down as a proportion of all social security advice compared to April but still higher than February figures. Last month, Universal Credit advice made up 28% of all social security advice, compared to 34% in April but only 25% in February. Personal Independence Payment advice (for both mobility and daily living) was 32% in June and appears to be moving closer to pre-lockdown levels. This figure compares to a low point in April where it dropped to 26% of all social security advice and 35% in pre-lockdown February.

Online advice on [Best Start Grants](#) and the [Carers Allowance Supplement](#) (see Chart 7 above) grew for the third month in a row. Other popular social security- related pages include advice on [Universal Credit](#) and [Scottish Welfare Fund Crisis Grants](#), although these are down in views compared to previous lockdown months. The numbers of views of these pages reflect the high proportion of advice sought from advisers on these areas as well. Views of our advice page on the Scottish Welfare Fund Community Crisis Grants have increased when compared to May, after three months of decline.

Consumer

The rebound in demand for certain types of consumer advice from the Citizens Advice network in Scotland evident in April and May has continued during June. Advice in 61% of consumer areas has therefore now returned to, or is close to returning to, levels similar to February 2020 i.e. before the impact of COVID-19 began to be seen by the network.

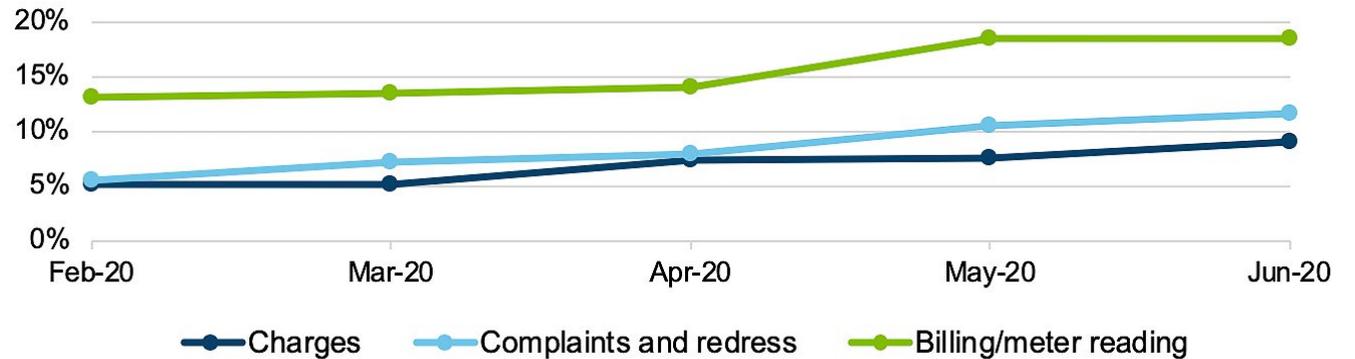
Notable exceptions to this trend include significant increases in advice on package and non-package holidays, internet sales and used vehicles with advice in each of these categories peaking in June. Advice on culture and entertainment has also significantly increased on February 2020 levels, although actual numbers are small. Particularly strong in June has been the advice need in relation to furnishings and floor coverings, and building repairs/improvements with these both having seen increased demand for advice since May.

Energy

Demand for advice on gas and electricity-related debt increased by 14% from May to June 2020 and now exceeds pre-lockdown levels with an overall increase of 11% since February 2020. Within the 'fuel debt' category, advice in relation to liability for debt has also increased by 11% between February and June 2020.

In considering the sub-categories under general gas and electricity-related advice, as can be seen in Chart 14, a sharp increase in advice related to complaints and redress is evident (110% from February to June 2020) as is an increase in advice related to charges (76%) and billing/meter reading (40%).

Chart 14: Increase in advice need for sub-categories within general gas/electricity 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 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 Bureaux 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**.

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