

Citizens Advice Scotland housing advice data

Comparison of 2020-21 data by quarter

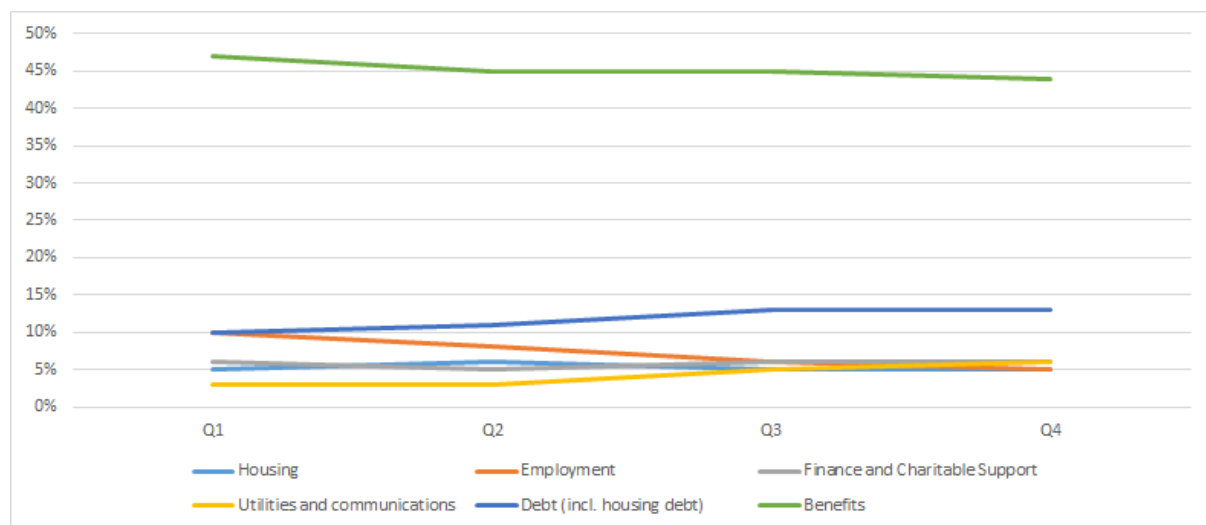
All charts are based on advice code data. These are recorded by advisers every time advice in relation to a particular topic is issued. All figures are expressed as percentages of their “parent” advice code category: e.g. housing advice is expressed as a proportion of all advice issues, and PRS advice 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 shows changes over the four quarters of 2020-21.

Advice code data

From the chart below, we can see that advice on housing as a proportion of all advice grew in the second quarter, but has otherwise made up around 5% of all advice from CAB. However, this remains up on the previous (pre-pandemic) year.

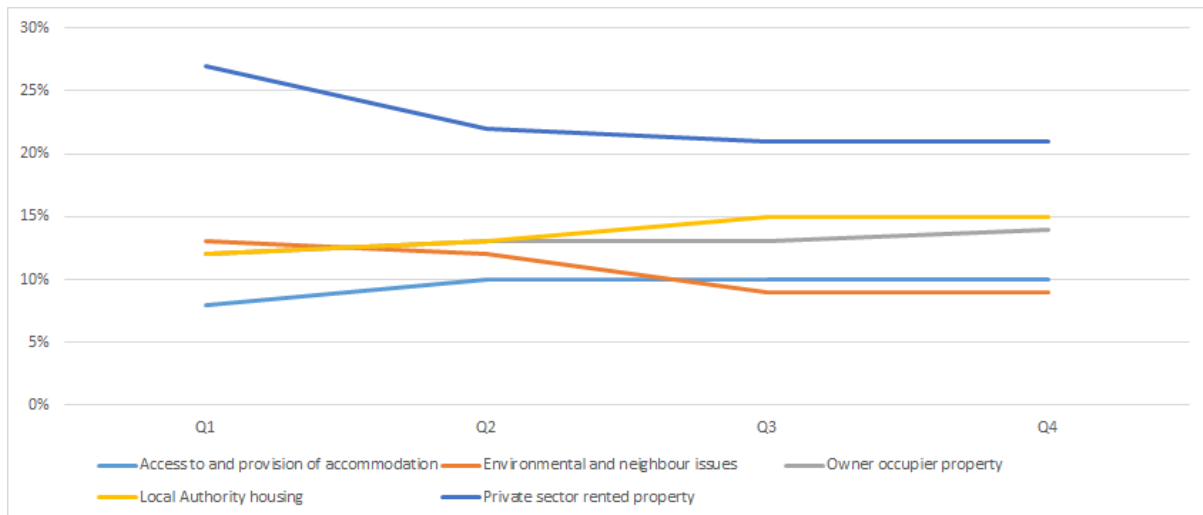
Chart 1. Housing advice as a proportion of all advice, with other top advice areas



	Q1	Q2	Q3	Q4
Benefits	47%	45%	45%	44%
Debt (incl. housing debt)	10%	11%	13%	13%
Utilities and communications	3%	3%	5%	6%
Finance and charitable support	6%	5%	6%	6%
Employment	10%	8%	6%	5%
Housing	5%	6%	5%	5%

If we look at housing advice in more detail, PRS advice has remained the most common type of housing advice, disproportionately high compared to its actual share of the housing sector. This has decreased since a peak in the first quarter, whereas the proportion of housing advice on LA housing or owner-occupier issues has increased. However, even with this decrease, PRS advice remains more common over the past year than it did the year before.

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

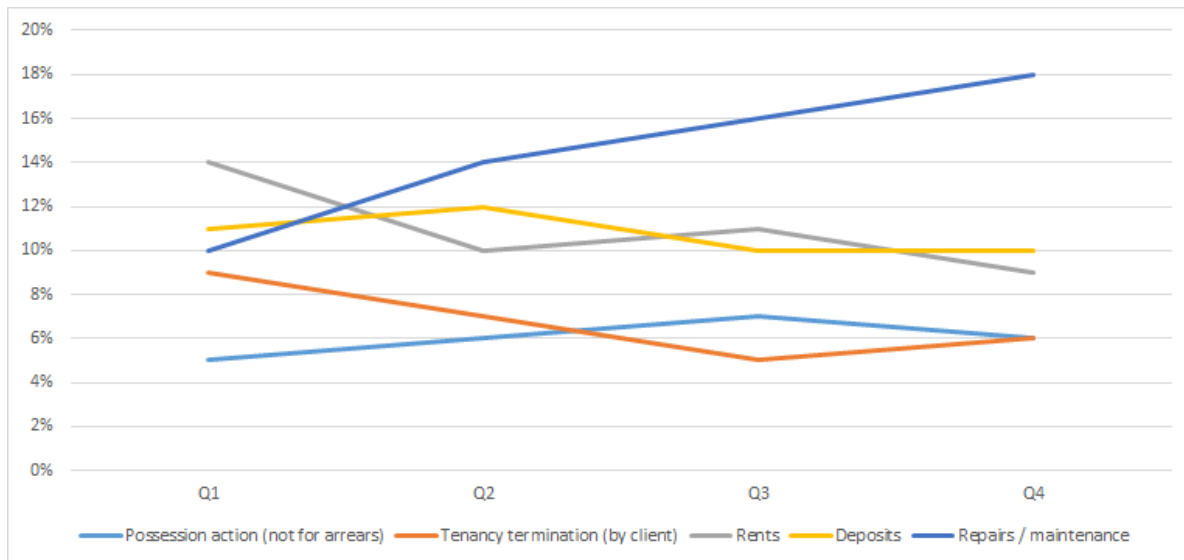


Most common types of housing advice as a proportion of all housing advice

	Q1	Q2	Q3	Q4
Private sector rented property	27%	22%	21%	21%
Local Authority housing	12%	13%	15%	15%
Owner occupier property	12%	13%	13%	14%
Environmental and neighbour issues	13%	12%	9%	9%
Access to and provision of accommodation	8%	10%	10%	10%

Within PRS advice, advice on repairs and deposits has overtaken advice on rents in recent quarters, despite looking quite different in Q1. This may be because people’s financial situation has at least stabilised since the initial disruption of the pandemic, even if it has not improved. “Rent” advice may include advice on rent matters other than arrears, and rent arrears advice specifically is recorded under debt advice. The big increase in the proportion of repairs related advice is way above what we saw in the previous year too, and may be related to cases where the pandemic has been used as justification for not carrying out repairs, in both legitimate and unjustified cases.

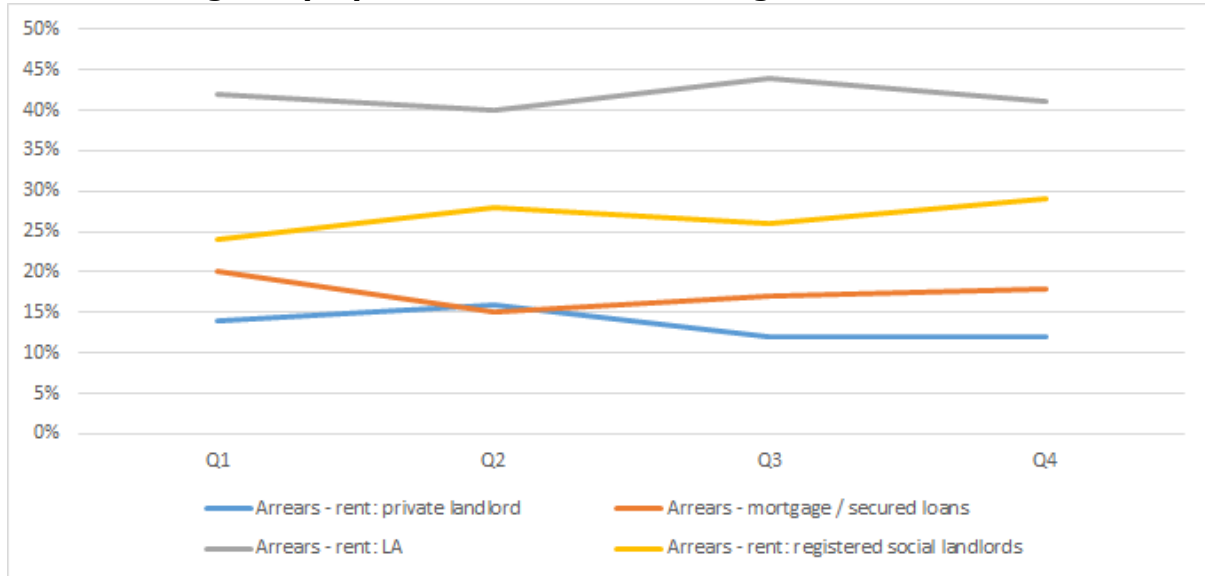
Chart 3. Most common types of PRS advice (as proportion of all PRS advice)



Type of PRS advice	Q1	Q2	Q3	Q4
Rents	14%	10%	11%	9%
Repairs / maintenance	10%	14%	16%	18%
Deposits	11%	12%	10%	10%
Possession action (not for arrears)	5%	6%	7%	6%
Tenancy termination (by client)	9%	7%	5%	6%

Moving onto housing cost arrears advice, this changed dramatically at the start of the pandemic, with an immediate jump in the proportion of advice sought on PRS arrears and mortgage/secured loan arrears, while the proportion of LA and other RSL advice dropped. As we can see in chart 4, since then, arrears advice in the private sector (both rented and owned) has fluctuated but remained well above 2019-20 levels. Advice on social rented arrears (both LA and other RSL) makes up a higher proportion of all housing arrears advice, but still below 2019-20 levels.

Chart 4. Changes in proportion of advice on housing cost arrears



Types of arrears as a proportion of all housing arrears	Q1	Q2	Q3	Q4
Arrears - rent: private landlord	14%	16%	12%	12%
Arrears - mortgage / secured loans	20%	15%	17%	18%
Arrears - rent: LA	42%	40%	44%	41%
Arrears - rent: registered social landlords	24%	28%	26%	29%

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