



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

## Introduction

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This is the seventh monthly summary of data from the Citizens Advice network in Scotland since the COVID-19 outbreak and covers October 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 and utilities/communications which have seen substantive increases in advice since September.

## Key points

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- > In October, Citizens Advice Bureaux issued the highest number of pieces of advice in one month since the beginning of lockdown (**88,186**)
- > Demand for **debt advice** continued to increase
- > A sharp rise in **immigration advice** has returned this to pre-pandemic levels
- > Advice on **utilities** has increased to above pre-pandemic levels

\*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.

# October 2020 - impact of COVID-19

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Total pieces of advice provided in October:

**88,186**



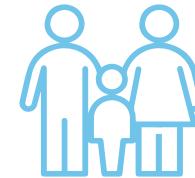
Number of contacts in October:

**43,056**



Number of clients in October:

**26,350**



**9,663**

pieces of advice provided on debt, up from

**7,994**

in September



**5,118**

pieces of advice provided in relation to utilities and communications, up from

**4,001**

in September



**1,782**

pieces of advice provided in relation to immigration in October, an increase, in terms of overall advice provided, of **18%** since September

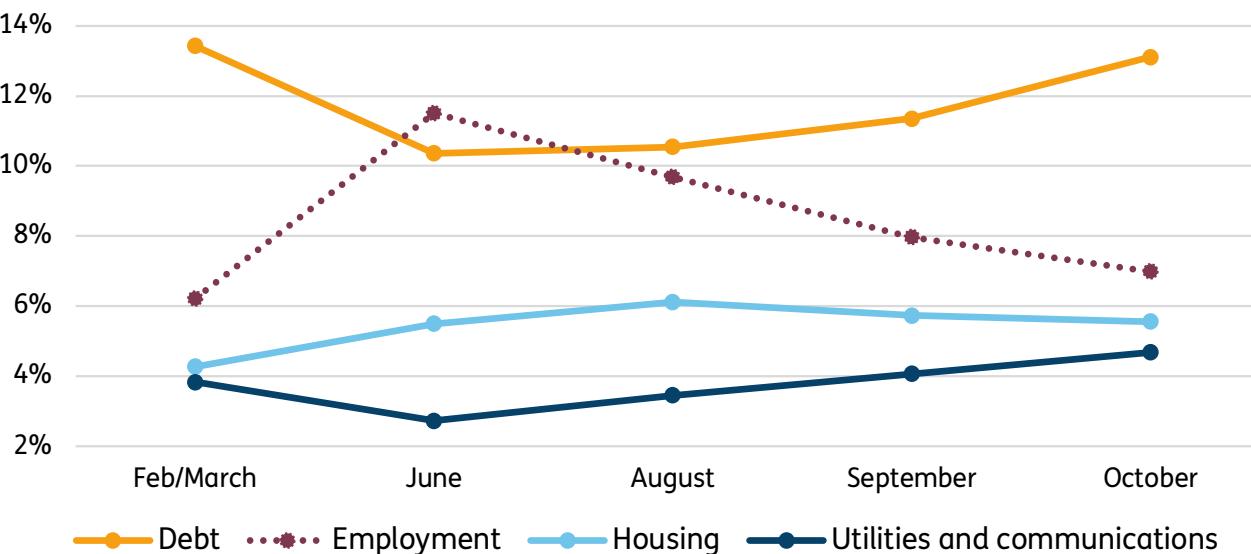


# Most common advice needs

In terms of advice need, benefits remained the most common area in October, accounting for 44% of all advice provided. As can be seen in Chart 1, advice in relation to debt continued to increase towards pre-pandemic levels. In addition, although the advice need in relation to employment and housing continued to decrease, both of these do remain above pre-pandemic levels. In recent months there has also been a growing need for advice in relation to utilities and communications, which is displacing legal proceedings in the 'top 5' advice areas.

Outside of the top 5 issues, after an initial decrease in demand for immigration-related advice, there was a sharp increase in this between August and October, though it does remain at pre-lockdown levels. Despite being displaced from the top 5, the need for advice on legal proceedings still continues to be just above pre-lockdown levels.

Chart 1: Most common advice needs in October 2020 (excluding benefits)

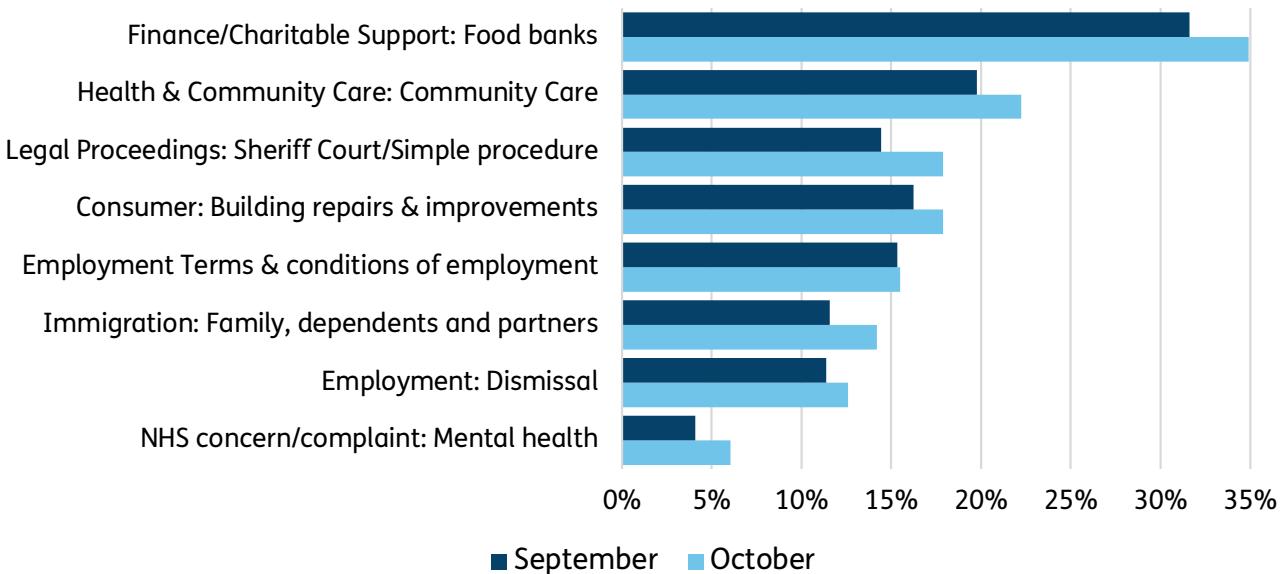


# Notable increases in advice sub-categories

Chart 2 shows the most notable increases in advice sub-categories. The rise in advice need for 'immigration: family, dependents and partners' and 'legal proceedings: Sheriff Court Simple Procedure', provide an indication of why the two parent categories demonstrated an increase also (see Chart 1).

Perhaps the most notable increase in October, however, is that related to the NHS subcategory of mental health issues, which increased by 48% (as a proportion of all NHS related advice) from September to October.

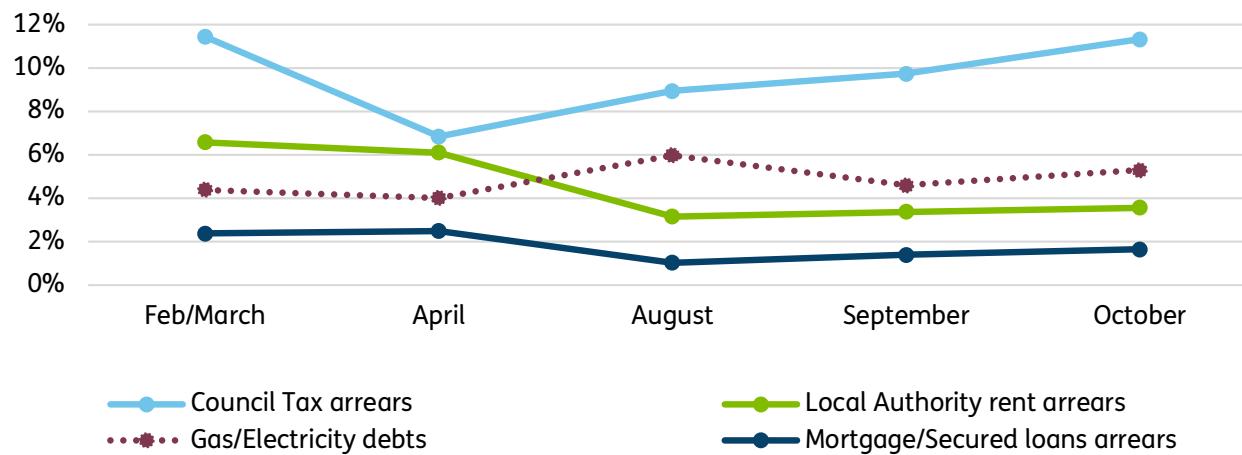
Chart 2: Notable increases in advice sub-categories during October 2020



It is evident that the need for debt advice is continuing to increase and has almost returned to pre-pandemic levels. As can be seen in Chart 3 the largest and most consistent increase is evident in relation to Council Tax arrears. Although not included in the chart, as numbers are too low, a sharp increase in the need for advice in relation to water and sewerage charge arrears can also be seen between September and October, which complements the increase in Council Tax arrears.

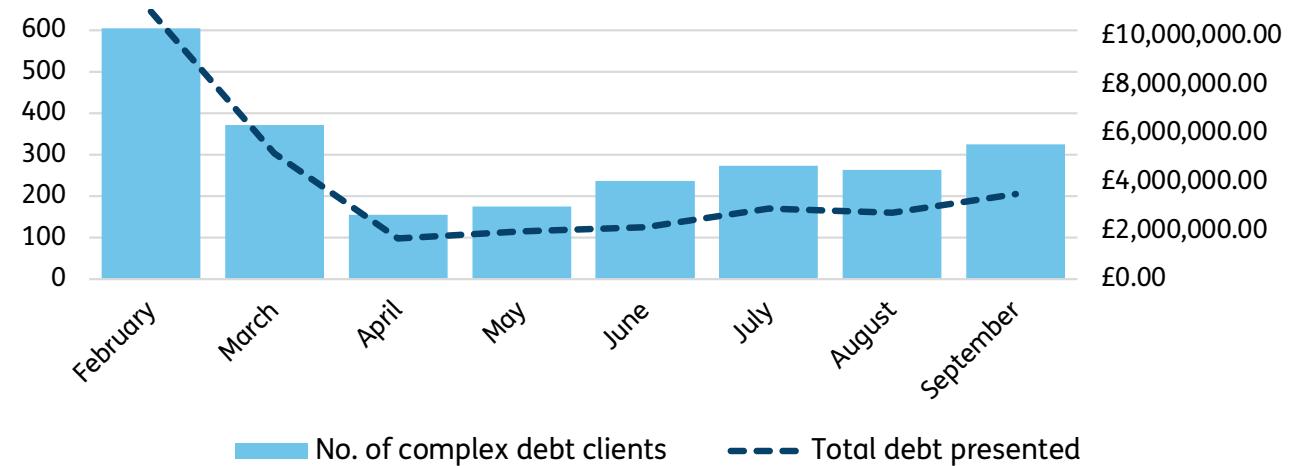
This increase will in large part be due to councils ending payment breaks for people and starting to collect the arrears that have been built up by issuing Summary Warrant notices, prompting many clients to present with issues and problems relating to paying these arrears. We would anticipate advice on this will continue to increase in the coming months.

Chart 3: Notable increases in advice need across debt sub-categories



A small proportion of clients seeking debt advice will require more complex support, due to the value/volume of their debts and/or difficulties in meeting repayments. While complex debt client numbers remain at around half of pre-pandemic figures, these are nevertheless increasing. As is shown in Chart 4, in September<sup>1</sup> 325 clients were recorded with a total of almost £3.5 million in debt.

Chart 4: Complex debt clients and total debt presented

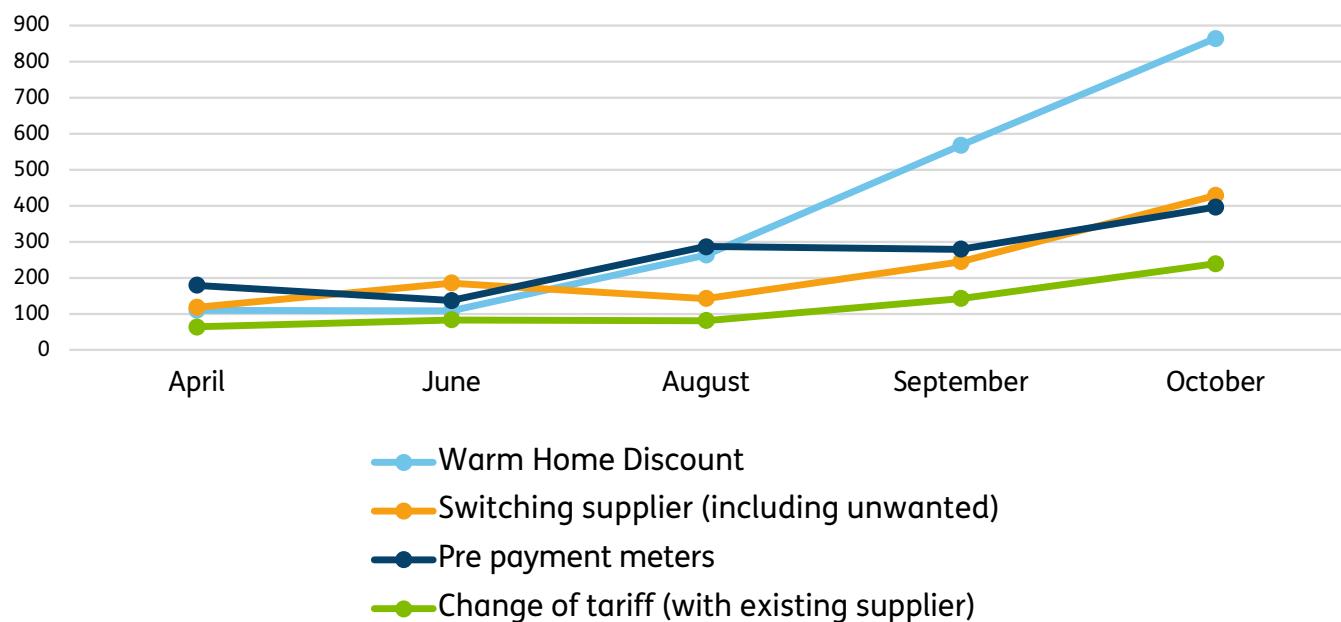


<sup>1</sup> Complex debt clients tend to require multiple contacts with bureaux so it takes longer for all relevant data to be recorded; this is the reason why figures for October are not included as they will not yet be complete.

# Utilities and communications advice

Advice need in relation to utilities and communications has also increased in October, with this primarily being driven by a rise in demand for advice relating to regulated fuels (i.e. gas and electricity). During October this type of advice exceeded pre-lockdown levels for the first time. As can be seen in Chart 5, the most notable increase in this respect has been with regard to Warm Home Discount followed by switching supplier (which includes cases where switching has been carried out without permission).

Chart 5: Number of pieces of advice provided on selected regulated fuels sub-categories

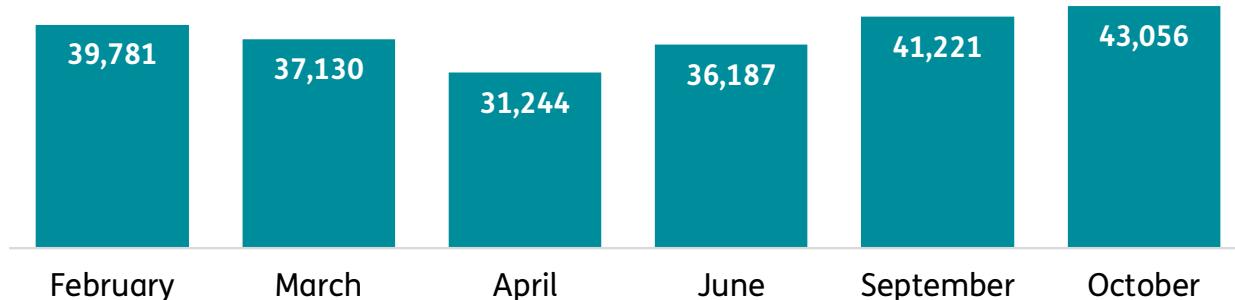


# Contact method

The number of contacts being made with the Citizens Advice Network (chart 6) has almost returned to pre-lockdown levels, with contacts in October 2020 marginally lower than is usual for this month.

It should be noted that this level of service is being provided by a smaller number of staff and volunteers than would normally be delivering services in local settings - with advice being provided from the bureaux and remotely from home. Bureaux are adapting to meet the additional demands being placed upon their services through recruitment of additional volunteers, however these volunteers are still undergoing training and the impact of this recruitment is unlikely to be evident for several months.

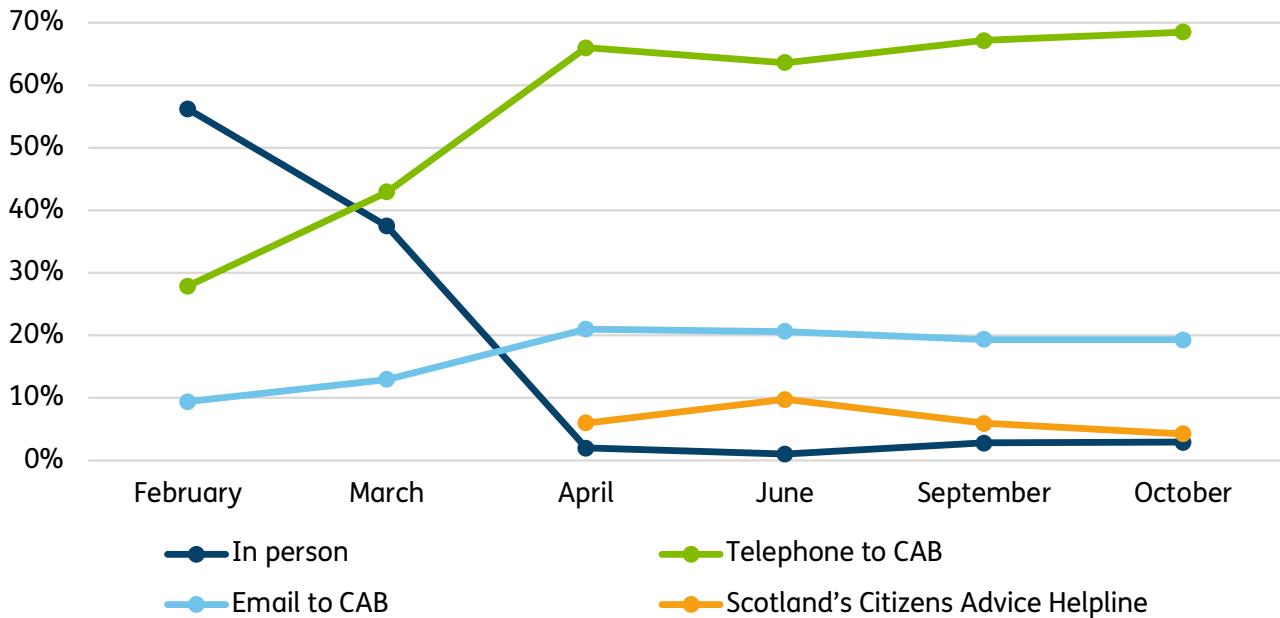
Chart 6: Total contacts made with the Citizens Advice Network, by month



Phone calls and emails direct to local bureaux remain the two most common methods of seeking advice - as people seek to access local services that can support them with a wide range of needs.

Chart 7 also shows a continuing increase in face-to-face contacts as bureaux adapt to delivering advice in accordance with pandemic restrictions. Although not shown in the chart, a small but steady increase in the use of digital platforms (such as web chat) is also evident.

Chart 7: Most common contact methods.



## 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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