

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

14 September 2020

Introduction

This is the fifth monthly summary of data from the Citizens Advice network in Scotland since the COVID-19 outbreak and covers the months of July and August 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 and also highlight new information on the demographics of people seeking help from their local Citizens Advice Bureau.

Key points

In July and August we can see:

- > a further increase in the proportion of new clients seeking help from their CAB for the first time
- > a further increase in people using our online advice site
- debt remains the second most commonly sought advice topic, having overtaking employment in July
- > notable differences in the advice topics being sought by new clients (those seeking help from bureaux for the first time since 1 April 2020) and repeat clients (those who had sought help from bureaux prior to that date)
- notable differences in demographic characteristics of new and repeat clients

*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.

July & August 2020 - impact of COVID-19

79,235

by by

pieces of advice issued by Citizens Advice Bureaux in August Q

248,841

website users in August (207,622 of whom were new)

65%



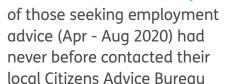
of people seeking help from their local Citizens Advice Bureau in August used the service for the first time In July & August there were

5,312

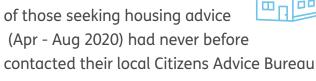
seeking employment advice from their local Citizens Advice Bureau for the first time



85%



77%



In July & August there were

2,871

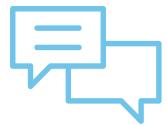
new clients seeking housing advice



Debt



is now the second most common advice topic (overtaking employment in July)



New clients seeking support from a Citizens Advice Bureau for the first time are more likely to be younger, owner-occupiers and in employment than those who visited a CAB pre-lockdown

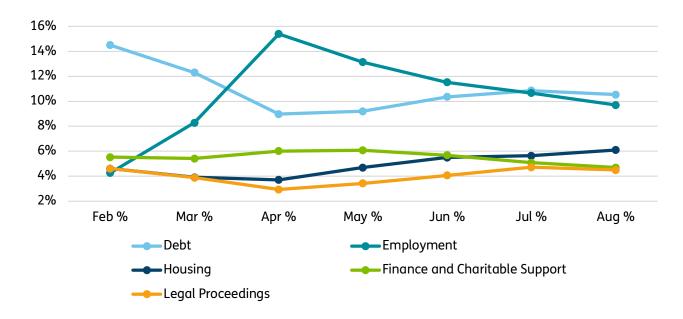
Advice from Citizens Advice bureaux

Social security advice continues to be the most sought area of advice, making up 43% of all advice in August. While it has dropped from a peak in April, employment advice is still well above the level we would usually see, making up nearly 11% of all advice given in August compared to 4% in February.

Prior to COVID-19, debt advice was the second most commonly sought category of advice but during the pandemic it reduced while employment advice increased.

However, over the last few months we have seen a steady increase in the amount of debt advice being provided by bureaux and July was the first month since lockdown measures began where debt advice again became the second most sought category of advice. This has continued into August.

Chart 1: Top five advice areas (excluding social security)



A variety of advice topics saw substantial increases in demand in April. Some of these, such as Scottish Welfare Fund crisis grants and advice for the self-employed, have now returned towards pre-pandemic levels.

Chart 2: Areas with early peak in demand for advice (pieces of advice, indexed to Feb 2020¹)

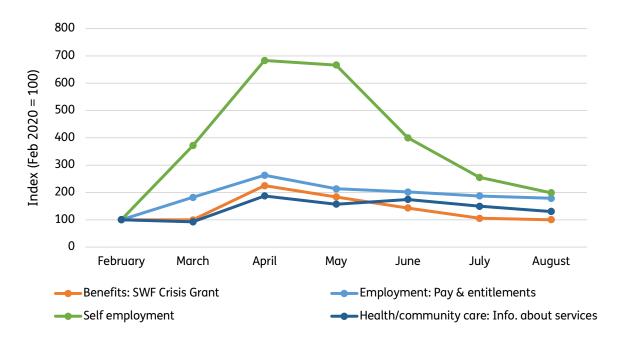


Chart 2 actual figures	Pieces of advice		
Advice topic	February	Peak	August
Benefits: SWF Crisis Grant	476	1071	477
Employment: Pay & entitlements	598	1573	1067
Self-employment	89	608	177
Health/community care: Info. about services	93	174	121

¹ In this chart, the number of pieces of advice in February 2020 is converted to 100, and subsequent months numbers are scaled accordingly. This allows comparison of change over time in advice topics that have very different numbers of pieces of advice.

However, as seen in Chart 3 other advice topics such community care, package holidays or environmental and neighbour issues at home have seen sustained increased demand and the amount of advice provided on redundancy remains well above normal levels.

Chart 3: Notable increases in advice need (pieces of advice, indexed to Feb 2020²)

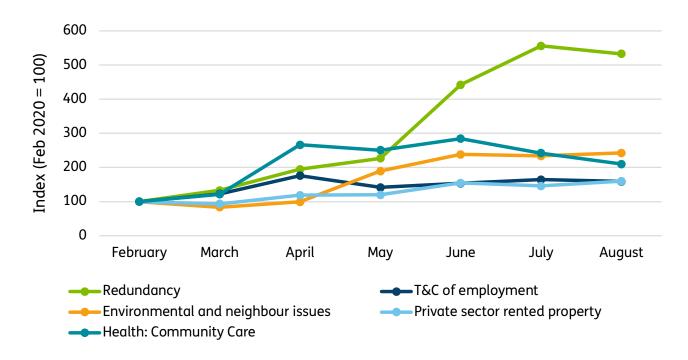


Chart 3 actual figures	Piece	Pieces of advice		
Advice topic	February	August		
Redundancy	167	890		
T&C of employment	465	738		
Environmental and neighbour issues	150	364		
Private sector rented property	416	665		
Health: Community Care	83	174		

² In this chart, the number of pieces of advice in February 2020 is converted to 100, and subsequent months numbers are scaled accordingly. This allows comparison of change over time in advice topics that have very different numbers of pieces of advice.

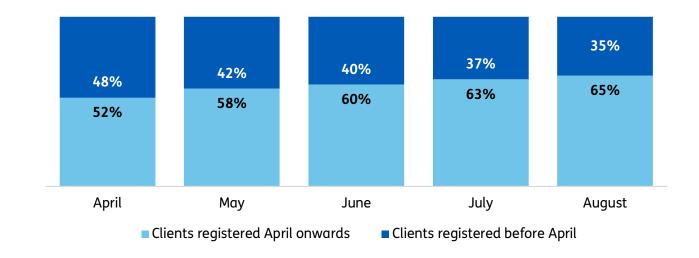
Client demographics

As reported in our June data pack, the Citizens Advice network continues to advise a higher proportion of clients who are using the service for the first time.

Chart 4 shows this growing proportion - with over half of all clients since April being new (i.e. they had never sought help from their local bureau prior to 1 April 2020).

Overall, almost two-thirds (64%) of clients who have sought advice from the network since the start of lockdown have been new to the service. This highlights that the COVID-19 pandemic has created issues for different groups of people who have not previously sought advice from local Citizens Advice Bureaux.

Chart 4: Proportion of 'new' versus 'repeat' clients, April to August 2020



Advice provision

The top five areas of advice need during the period April³ to August 2020 can be seen in Chart 5. Alongside these are the proportions of new and repeat clients, with the former exceeding the latter in all advice areas. The greatest difference can be seen in employment advice, where 85% of clients seeking this type of advice were new to the network, while 77% of those seeking housing advice were new clients.

The advice areas ranked 6 to 10 in terms of need (Chart 6) show that debt is the only advice area where the proportion of repeat clients has exceeded that of new clients. The need for consumer advice shows the largest proportion of new clients overall at 85%.

Therefore, across the top 10 advice topics, new clients make up a higher proportion of those seeking advice; with the exception of advice related to debt where there are more repeat clients than new clients.

Chart 5: Top 5 advice topics - as a proportion of all clients

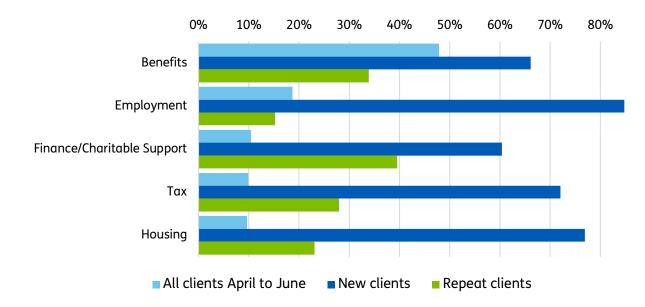
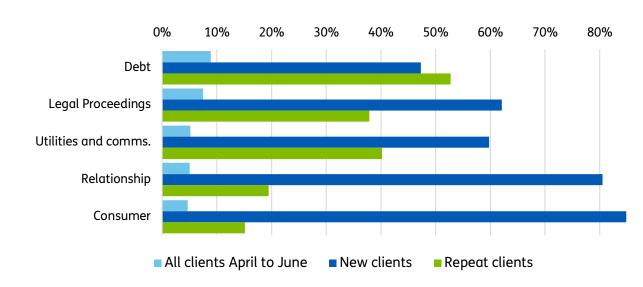


Chart 6: Advice topics ranked 6 to 10 - as a proportion of all clients

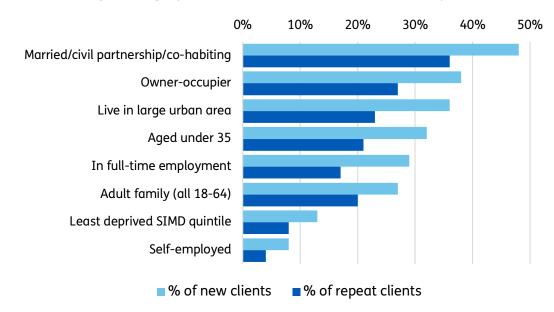


³ This division is to allow for 'clean' monthly data to be produced i.e. to avoid any contamination that the rapid changes during March 2020 may have caused to the data.

Demographic characteristics of new/repeat clients

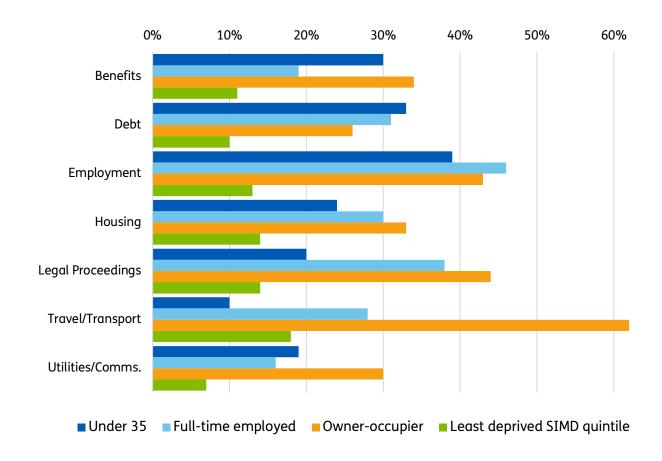
New clients seeking advice from bureaux are also demographically quite different from repeat clients engaging with the network during the pandemic period. For example, as can be seen in Chart 7, new clients are more likely to be younger, owner-occupiers and in employment than repeat clients.

Chart 7: Primary demographic differences between new and repeat clients



There are also clear differences between new and repeat clients in relation to the type of advice being sought. Chart 8, for example, highlights differences across advice types for new client demographics. These figures illustrate differences such as new clients who are owner-occupiers were by far the most common in terms of seeking advice on travel/transport, while new clients in full-time employment were the highest proportion of clients seeking employment advice.

Chart 8: Select new client demographics, by advice topic



Online advice

The number of people using the <u>Advice</u> <u>for Scotland website</u> increased in July and August to the highest level this year, with nearly 250,000 people using the website in August (Chart 9).

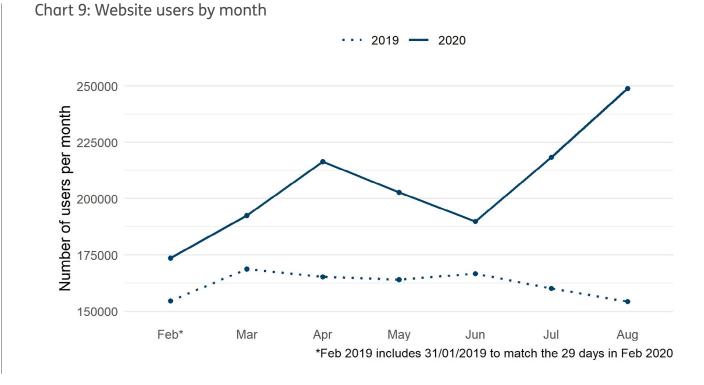
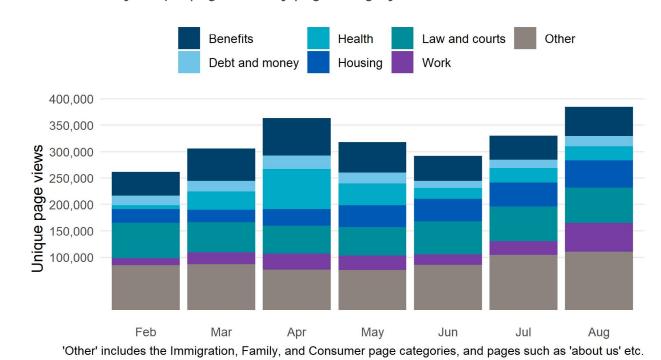


Chart 10 shows the breakdown of page views on the website by the category of page being viewed. The increase in website users is echoed in the increase in page views, which, in July, was mainly the result of increases in views of the 'Health' and 'Work' pages (and within the 'other' category shown, the 'Family' and 'Consumer' pages.)

In August the increase in views of the 'Work' pages, likely driven by government advertising of advice, accounts for most of the month-onmonth rise.

Chart 10: Monthly unique page views by page category



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. 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**.

www.cas.org.uk





The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland. Scottish charity (SC016637) and company limited by guarantee (89892)