

CITIZENS ADVICE BEDFORD

COVID-19 CRISIS: Monitoring Impact on Clients and Issues raised

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The purpose of this project is to monitor the impact the Covid-19 crisis, and Citizens Advice Bedford (CAB) response to it, has on both clients and the issues they raise as the crisis develops. It uses three summary reports available on the Casebook system

- *01 Casebook – Coronavirus tag*
- *C11 – Client Profile*
- *C3a & b – Issues (a without & b with client profiles)*

This first paper covers the initial period up to 12th April.

1. Background

- 1 It is important to remember how quickly the Covid-19 situation developed. Although the virus had been known about as early as January 2020, the first reported cases where the virus transfer had occurred within the UK occurred in the week ending 1st March. On 16th March the government decided to close all schools, asked pubs to close and advised against non-essential travel. This was followed on 23 March with an official “lock-down”, initially for three weeks, though this is being extended. Various businesses closed or encouraged staff (where possible) to work from home.
- 2 In anticipation of the “lock-down” there was rush to buy foodstuffs, the Nielsen¹ marketing analysis company reported a 22% increase in supermarket spending (compared to the same period in 2019) in the week ending 15th March, and a 43% in the week ending 22nd March.
- 3 The government also announced a raft of measures to support people during the lock-down including mortgage, rent “holidays”, business loans, payments to support company wage bills. Despite this there was a rush in the latter half of March to claim Universal Credit as people found themselves on reduced incomes or completely laid-off. There are normally 50,000

¹ <https://www.nielsen.com/uk/en/insights/article/2020/initial-impact-of-covid-19-in-uk/>

applicants per week for Universal Credit but in the two weeks between 16th and 31st March there were 950,000 new claimants². During the first two weeks of the Lock-Down (23rd March – 5 April) there was also increased demand for support from the Bedford Foodbank³, though it is unclear whether this was because of people:

- Losing income and being unable to afford food;
- Being in vulnerable groups and unable to shop;
- Being unable to find foodstuffs because of “panic buying” by others.

4 In order to be able to continue delivering advice and support through the Lock-Down period, CAB moved to a fully telephone/email service with staff and volunteers working from home. There are thus two key questions:

- How is the crisis affecting the issues clients present to CAB?
- What impact is the shift to a telephone/email service having on the client access?

2. Clients with Issues Related to Covid-19

5 To monitor the issues the Coronavirus Covid-19 itself generates, Citizens Advice have created a tag on the Casebook system. Table 1 below compares client numbers per week and those with the Coronavirus tag. The rapid increase in numbers over the six-week period shows the rapid development of the crisis. The percentage increase is even greater, for the week ending 12 April is nearly half of all clients, however this must also be set against the fall in number of total clients, due at least in part to the closure of the office and the resulting shift away from providing face-to-face advice.

Week Ending	Clients with issues related to Covid-19	All Clients	Covid-19 related as % of all Clients
8th March	0	119	0
15th	2	98	2.04
22nd	9	98	9.18
29th	17	84	20.24
5th April	34	77	44.16
12th	35	75	46.67

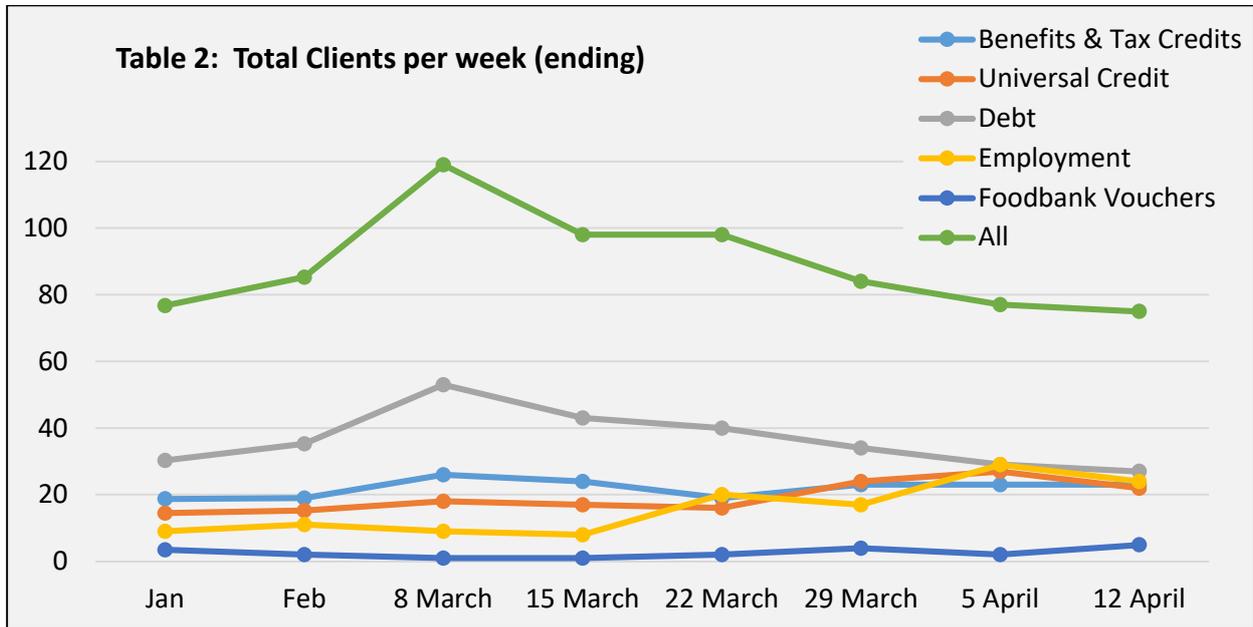
6 The issues raised cover a wide range but focus predominantly on the usual “big three” (Universal Credit, all other Benefits & Tax Credits, and Debt) plus Employment.

² The Guardian 1 April 2020: <https://www.theguardian.com/society/2020/apr/01/950000-apply-for-universal-credit-in-two-weeks-of-uk-lockdown>

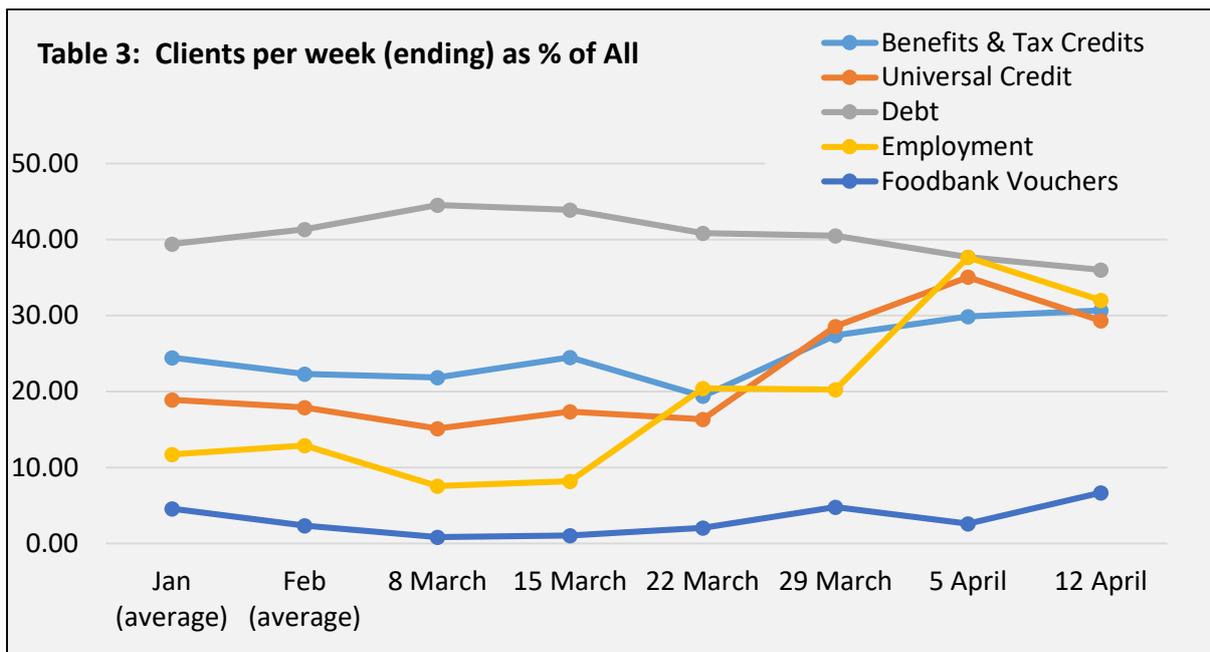
³ This is based upon anecdotal evidence from Foodbank volunteers and staff. Figures are awaited.

3. Client Issues

7 It is intended that the monitoring will focus on the four sets of issues mentioned in Para 6 above plus the issuing of Foodbank Vouchers.



8 Table 2 shows the numbers of clients per week through March and up to week ending 12 April. For comparison purposes the weekly averages for January and February are also shown. As can be seen there was a steady increase in client numbers, particularly Debt clients up until the 8th March. Since then there has been a steady decline in overall numbers. This most marked after the 22nd March when the office closed and the provision of face-to-face advice ended. Debt numbers also declined at a similar rate.



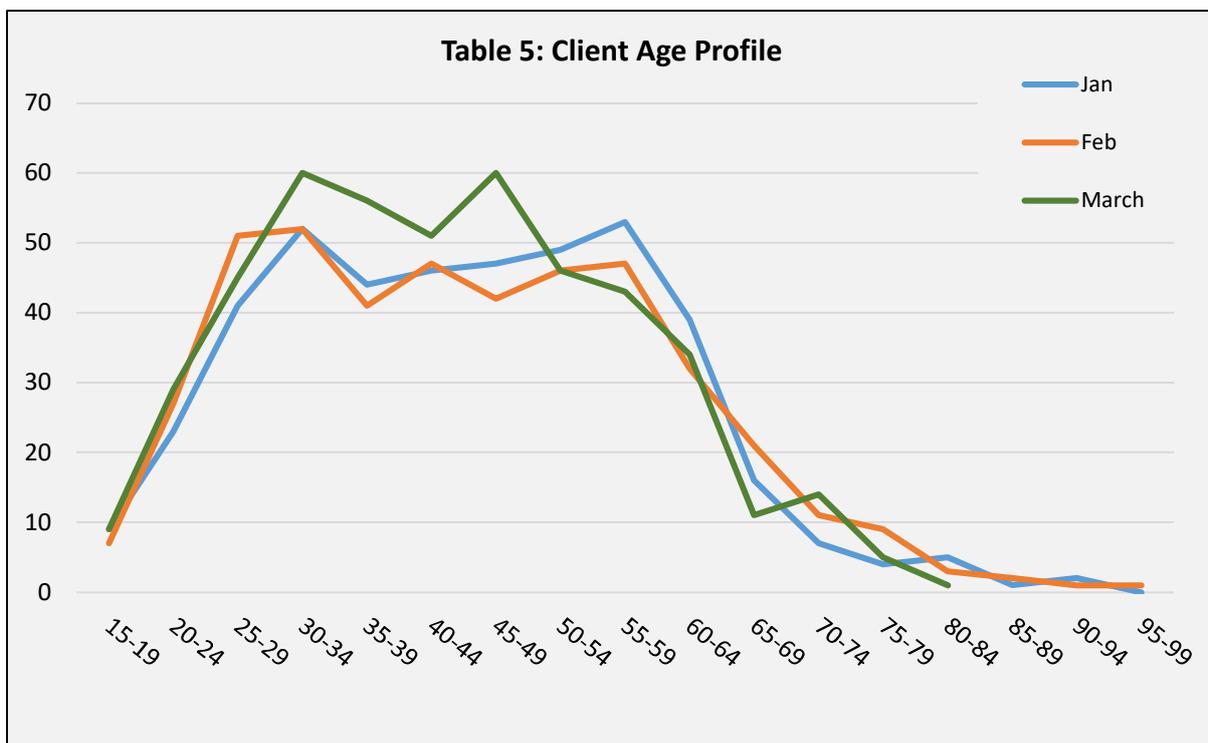
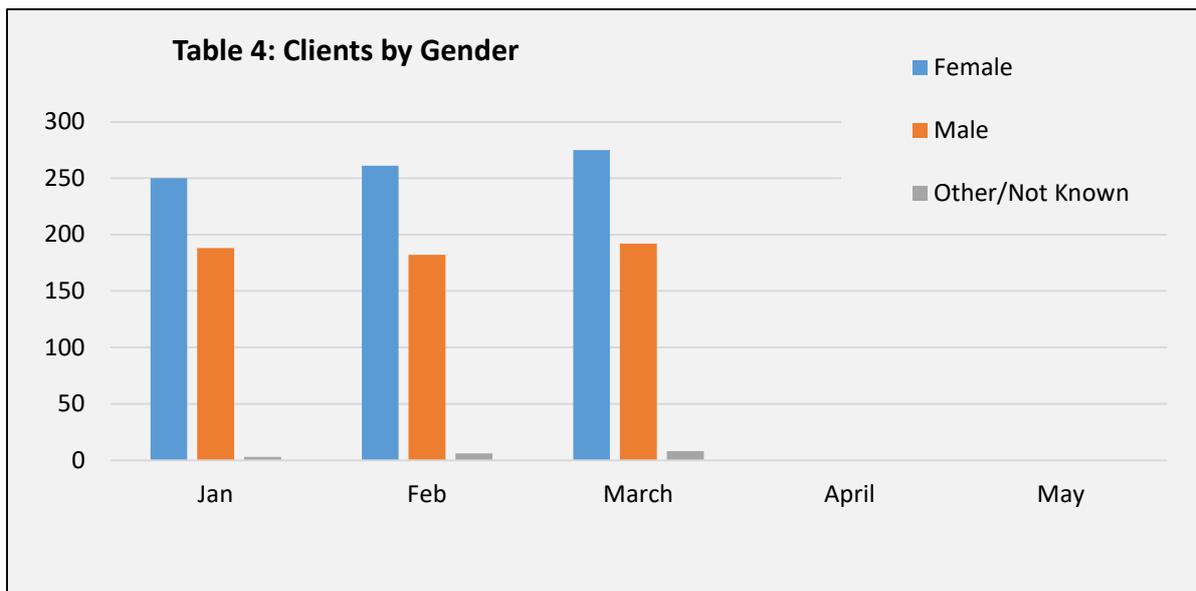
- 9 The shift in the pattern of issues is more obvious when client numbers are viewed as a percentage of all clients. All other things being equal we would expect the number of clients with various issues to fall in a similar proportion. However, as can be seen in Table 3 while Debt has fallen slightly (by 8%), client numbers for the other Issues have maintained or increased as a proportion. Benefits & Tax Credits for example has maintained its numbers and thus increased as a percentage of overall client numbers.
- 10 The change has been most marked in clients having issues regarding Universal Credit and Employment with increases of 12% and 24% respectively. This increase would reflect the increase in claims for Universal Credit reported in *The Guardian* (see Para 3) and the impact of people losing work because of the lock-down. Both fell slightly in the last week but this may be due to the Easter Bank Holiday rather than demand having peaked, hopefully this will become apparent over the coming weeks.
- 11 That Debt has fallen in terms of client numbers may be due to the government's policies regarding mortgage and rent "holidays" and easing loan repayments to support people who have lost earnings due to the Lock-Down.
- 12 The demand for Foodbank vouchers has increased but numbers are still low and the pattern does not reflect that of maximum demand at the Foodbank itself. This suggests that people do not come to CAB specifically for food vouchers, but that the need may be identified during the interview.
- 13 It is obvious that the Government response to the Covid-19 crisis has created a wave of demand for advice on a range of issues as it impacts on the lives of individuals and families. The question is how large is that wave and how long will it take to work through.

4. Client Profile

- 14 The question regarding the Client Profile is whether the shift from Face-to-Face provision to Telephone and Email is having an impact on who contacts us. The assumption is that some groups may find it difficult to access CAB services because of:
- Their ability to use the required technology because they lack the skills or access to it;
 - Their lack of command of the English language (i.e. English is their second language).
- 15 Factors that may affect somebody's ability to use the telephone or email with confidence could be Disability, in particular people who are deaf, visually impaired or have learning difficulties. Unfortunately these particular groups are too small in terms of the client base to make any analysis meaningful. Age is also a possible factor, on the assumption that older people are less familiar with technology, and this is discussed below.

16 English as a second language (ESL) can be recorded on the Casebook system but in the whole of the January-March period only one client was recorded as being ESL. It is possible to use Nationality as a proxy and this may be a way forward when considering this question in the future.

17 Table 4 below shows the number of Clients per month by Gender. As can be seen the overall balance of male/female has not changed significantly in the period January to March. This is hardly surprising given that the service change only happened in the second half of March. Continuing the monitoring through to April and May should give a better picture, but it does at least provide a baseline.

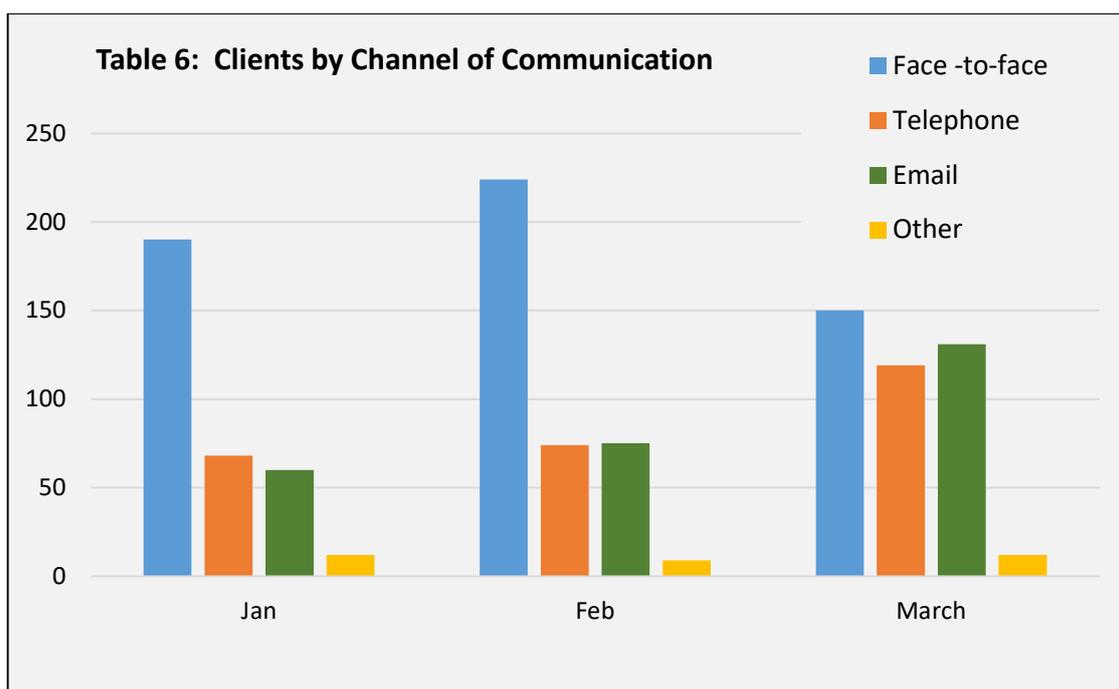


18 The age profile of the client base has not changed significantly either. Table 5 shows a slight shift in the distribution curve towards the 25-50yrs age groups, but this may be because they are more likely to present Employment issues, which did see an increase towards the end of March, rather than them being more computer literate.

5. Channels of Communication

19 Finally, there is the question of whether one channel of communication (Telephone or Email) is favoured over the other as this could have implications for the future development of the service beyond the Covid-19 crisis.

20 Table 6 shows client numbers by channel of communication for January-March 2020. In January and February, the preference for Face-to-Face is roughly a ratio of 3:1:1 (Face-to-face / Telephone / Email). In March as people were discouraged from going out and then the office, it is much closer to 5:4:4. The key observation is that for the moment at least with the withdrawal of the face-to-Face option there appears to be no clear preference of one channel over the other.



6. Next Steps

21 It is planned to continue monitoring client numbers and issues on a weekly basis. As time goes on it may also be useful to look at the monthly figures as well.

22 For the client profile it is planned to analyse client numbers by Nationality to see if this can be used as a proxy for English as a Second Language (ESL).

The assumption being that those with a non-English speaking nationality would be likely to be ESL, though this does not mean that they would have difficulty being understood or understanding any advice given.

- 23 The next update will incorporate the whole of April which would be the first full month operating remotely and should indicate whether the wave of demand due to the current crisis has peaked or is continuing to rise.