



CITIZENS ADVICE BEDFORD

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

**Update 5
6th July 2020**

This report updates the pattern of clients and issues to the end of June 2020

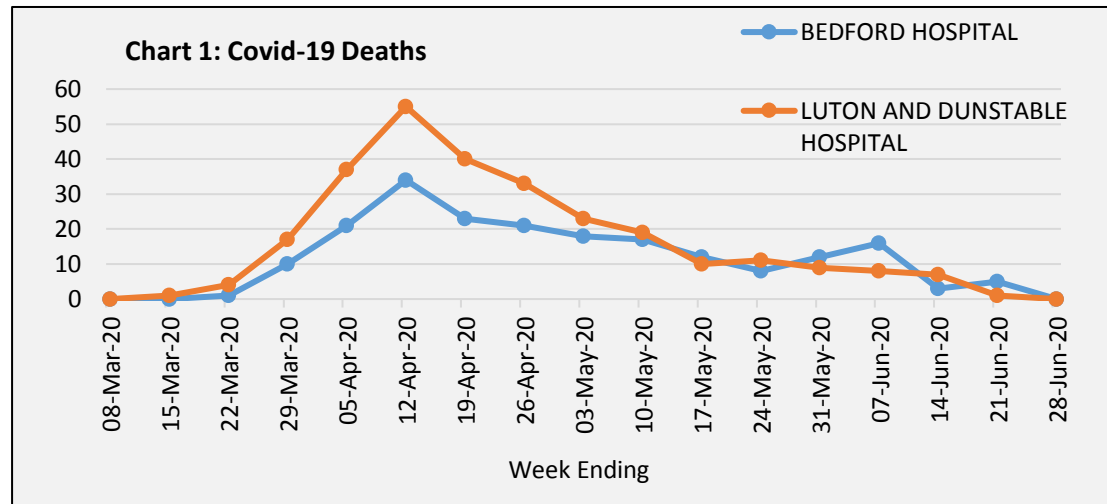
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1. The Wider Picture

- 1.1 The overall picture is one of continuing uncertainty and anxiety about the future. Through June the death rate and infection rate continued to fall and the lockdown eased with non-essential shops able to open from 15th June. However on 19th June the *Bedford Independent* reported that

Bedford Borough has the highest Upper Tier Local Authority coronavirus infection rate in the East of England, with 399 (as at 5 June) per 100,000 people confirmed as having contracted COVID-19. With a total of 685 confirmed cases across Bedford Borough and 180 deaths recorded at Bedford Hospital NHS Trust (as at 6 June), there are concerns relaxing lockdown rules will push this rate up further.¹

- 1.2 In terms of deaths recorded, Bedford Hospital was the eighth highest NHS trust in the Eastern region² (out of twenty nine). Chart 1 shows deaths at Bedford Hospital from 1st March to 28th June compared to Luton & Dunstable. There was a late spike in the death rate in Bedford in late May/early June, however, the overall pattern of both follows the broad curve of a rapid increase and slow decline expected. There was a much higher peak in Luton but a steadier decline. Overall 201 deaths have been recorded for Bedford Hospital and 275 for the Luton & Dunstable. On the date of publication no deaths had occurred in either hospital in the final week



- 1.3 As of the 28th June there had been 801 laboratory confirmed cases of Covid-19 in Bedford Borough compared to 850 in Luton and just 467 in Peterborough³. However this does not take into account differences in populations: In Luton the infection rate is 397 per 100,000 while Peterborough is just 233. Bedford stands at 466 per 100,000, nearly a fifth higher than Luton and twice the rate of Peterborough. In fact the infection rate for Bedford is the seventh highest of all upper tier local authority areas (London, Metropolitan and Unitary authorities) in England with the closest comparative being Sheffield. Furthermore Pillar 1 & 2 test figures for the week ending 21 June show that there were 42 new

¹ <https://www.bedfordindependent.co.uk/bedford-borough-has-highest-coronavirus-infection-rate-in-east-of-england/>

² COVID-19 deaths by region 29 June 2020 (NHS COVID-19 Patient Notification System)

³ Based on Government figures 29th June 2020: Coronavirus (COVID-19) in the UK <https://coronavirus.data.gov.uk/#category=utlas&map=rate>

cases in Bedford for that week⁴ making it the fifth highest local authority area at the time. Interestingly out of the ten highest council areas Bedford was one of only two that were not in the North of England (the other being Leicester) and only one of two that did not cover a city centre or a metropolitan area (the other being Blackburn & Darwen Council).

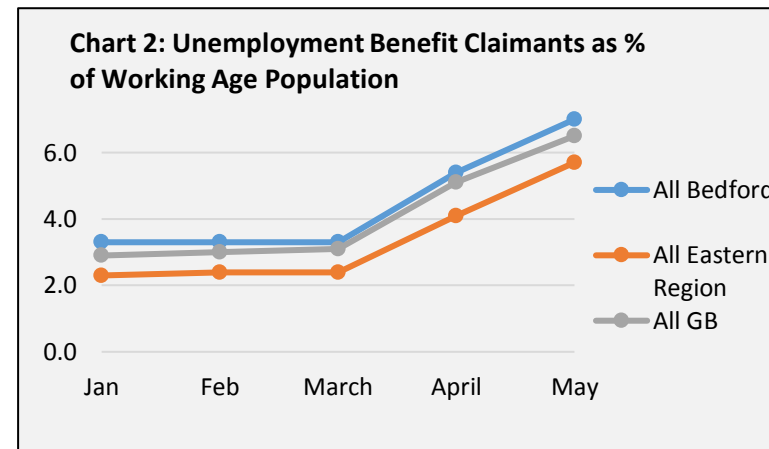
- 1.4 The figures indicate that Bedford avoided the second peak feared in early June, but has proved to be a “hotspot” within the Eastern region. Part of the reason for this comparatively high infection and death rate (number of infections and deaths to overall population) is probably the urban nature of Bedford compared to most of the East of England. For example, according to the 2011 census 4.03%⁵ (2,729) of all dwellings in Bedford were converted or shared houses (incl bedsits), compared to just 2.91% (2,223 dwellings) in Luton and 1.67% (1,298 dwellings in Peterborough). This suggests that a higher proportion of separate households in Bedford are living closer together (and with shared facilities and/or spaces) in buildings that were originally designed for single households, making physical distancing and other precautions more difficult.
- 1.5 Added to this concern about on-going infection rates, there also warnings about the longer-term impact on the economy and on personal finances. On 9th June *Stepchange* warned that 4.6 million households were at risk of building up dangerous levels of debt⁶ and that debt charities would see a doubling of advice demand as the lockdown measures impacted on job losses and reduced working hours. The charity stated that since the beginning of the lockdown
- Up to 1.2 million people had fallen behind on utility bills.
 - 820,000 had fallen behind on Council Tax payments.
 - 590,000 had fallen into rent arrears.
 - 4.2 million had borrowed on credit cards, overdrafts or other loans to make ends meet
 - 2.7 million had made use of payment holidays on mortgages and other forms of credit
- Stepchange* commented that although the schemes are being extended, people will still face a cliff edge when these ultimately finish and they will need to start repaying the debts incurred.

⁴ Pillar 1 are tests conducted in NHS settings, Pillar 2 are those in wider community settings. The figures were reported in *The Guardian*, Weds 1 July <https://www.theguardian.com/world/2020/jul/01/data-reveals-coronavirus-hotspots-in-bradford-barnsley-and-rochdale>

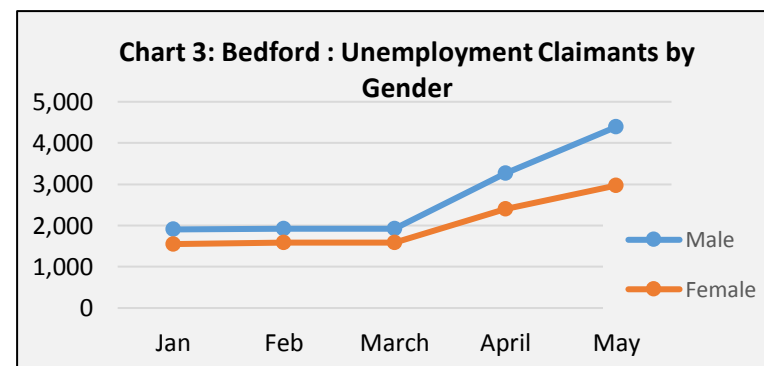
⁵ UK Census data: <https://www.ukcensusdata.com/#sthash.XddXFHtK.dpbs>

⁶ Report in *The Guardian* 9th June 2020

1.6 The number of people claiming unemployment benefits doubled between March and May. According to the Office of National Statistics (ONS) figures published on 16 June 2020⁷, the number of claimants in Bedford was 3,510 in March and had been fairly steady since January, in April it rose to 5,670 and in May it rose again to 7,360 (for the full figures see Appendix Table A). In percentage terms this is an increase from 2.9% in January to 3.3% in March and 7% in May (Chart 2). The national figures and those for the Eastern region show similar increases but Bedford remains above average. This supports the reports from the Bedford Foodbank: demand rose in late March/ early April by about 70% over 2019 figures because of the introduction of the lockdown.. Although this has now fallen it still stands at about 40% above the same period for 2019 suggesting that the underlying demand for support has increased.



1.7 The increase in unemployment has had a disproportionate impact on men compared to women (see Chart 3). The percentage of male claimants in the population rose from 3.7% in January to 8.4% in May (an increase of 4.7%), female claimants rose from 2.9% to 5.6% (an increase of 2.7%). As can be seen in Chart x2 the gap appears to be widening and this may go some way to explain the increase in male clients (as a proportion of all clients) contacting CAB since the Covid-19 crisis started, as reported in the previous monitoring report⁸.



1.8 Much of this uncertainty is reflected in low approval ratings for the Government. On 11th June *Opinium*, which conducts a fortnightly poll with the *Observer* newspaper, commented that

Disapproval of the way Boris Johnson is acting as prime minister appears to have levelled, with no significant increases in either approval or disapproval over the last three weeks. Whilst the level approving of him continues to hold steady on 37%, disapproval has decreased one point, making his net approval -6 this week. Disapproval of the way Boris Johnson is acting as prime minister appears to have levelled, with no significant increases in either approval or disapproval over the last three

⁷ Office for National Statistics, Claimants Count by sex and age

⁸ COVID-19 CRISIS: Monitoring Impact on Clients and Issues raised Update 4, 4 June 2020 (Citizens Advice Bedford). The reference is in para 4.2

weeks. Whilst the level approving of him continues to hold steady on 37%, disapproval has decreased one point, making his net approval -6 this week.⁹

During June the Government faced having to make a number of policy U-turns on school openings, providing free school meal vouchers over the summer break, and the adoption of a tracing & tracking app. All of these further eroded public confidence. On the 23rd June the Government announced a number of measures to further ease the lock-down and enable businesses to start operating again. However scientists continue to warn of the risk of a second wave and as the month ended a local lockdown was announced for Leicester¹⁰.

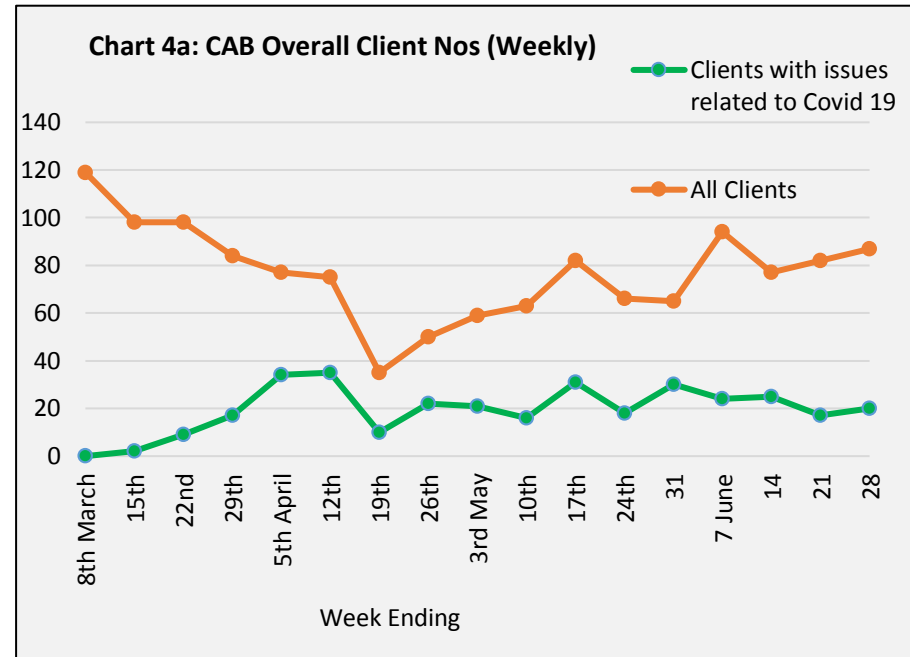
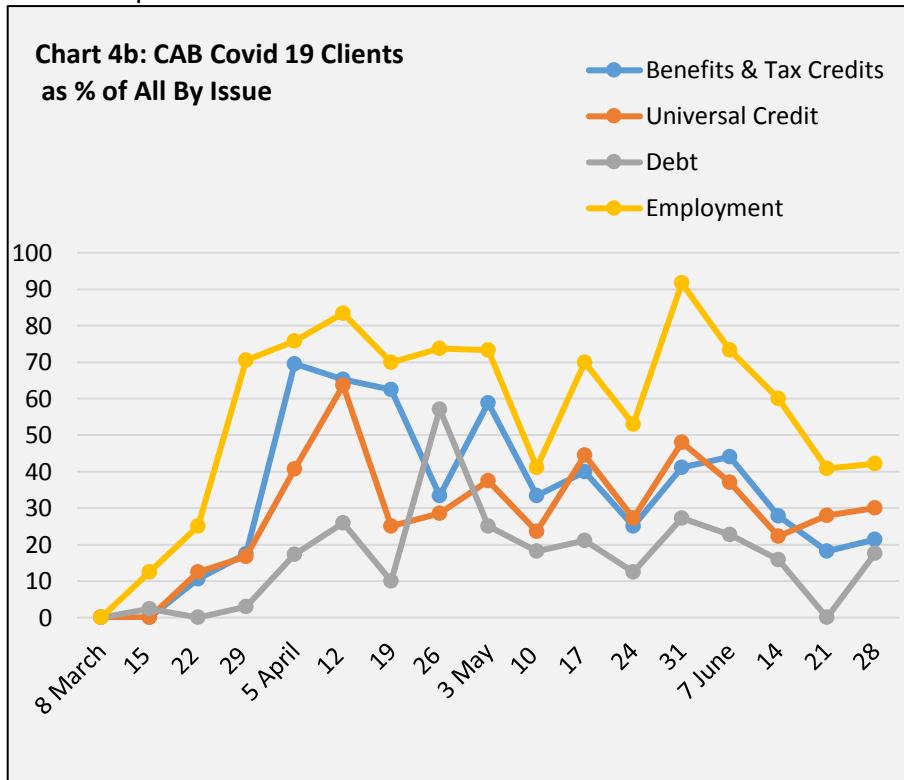
- 1.9 From the 30th June Citizens Advice Bedford (CAB) began opening two days a week to offer a limited number of face-to-face interviews by appointment to those who needed it. The expectation is that most people would continue to access services by telephone or email. Job Centres will reopen from 1st July and benefits sanctions will also start to be imposed again. It is to be seen how these two, unrelated developments, affect CAB client numbers and their issues

⁹ Source: <https://www.opinium.co.uk/public-opinion-on-coronavirus-11th-june/>

¹⁰ BBC News 30th June 2020: Leicester lockdown tightened as coronavirus cases rise <https://www.bbc.co.uk/news/uk-england-leicestershire-53229371>

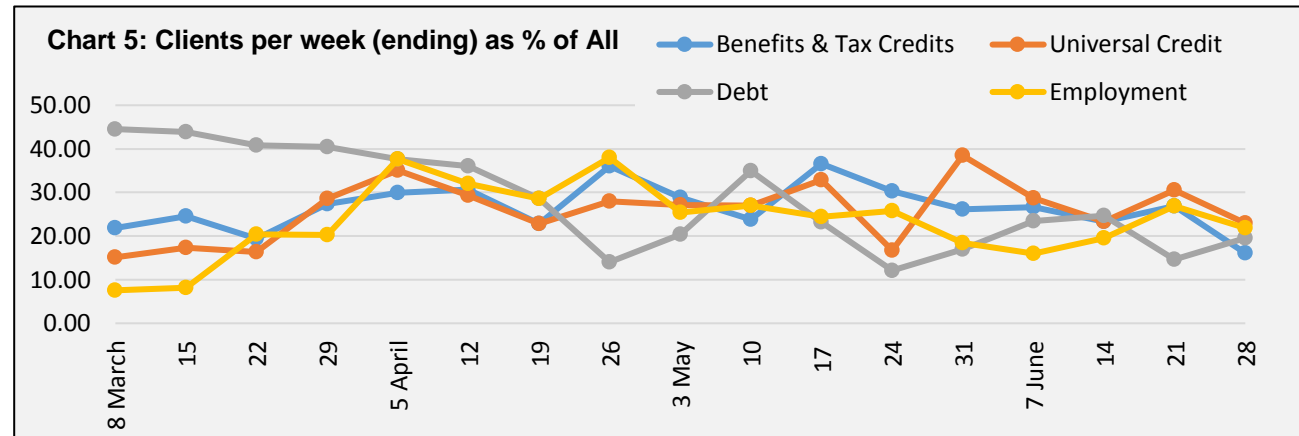
2. Client Numbers & Issues

2.1 The weekly client numbers continue to show the gradual recovery from the initial impact of the lockdown and the closure of the CAB office in late March (Chart 4a), though the lowest point coincided with the Easter break in mid-April. The proportion of clients whose issues are related to Covid-19 is slowly declining: for the week ending 28th June it was 23% of all clients compared to 46% for the last full week in May and 44% for April.

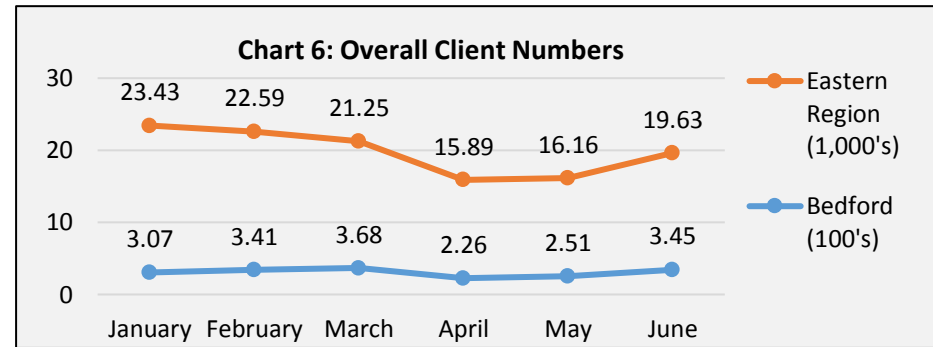


Covid-19 is also reducing as a key factor for clients across all the main issues (Chart 4b). This is particularly true of clients with Employment issues, although it is still just over a factor for 40% of all, this is a fall from over 90% in the last week of May. There are similar drops in the proportions of clients with Benefits and Universal Credit issues.

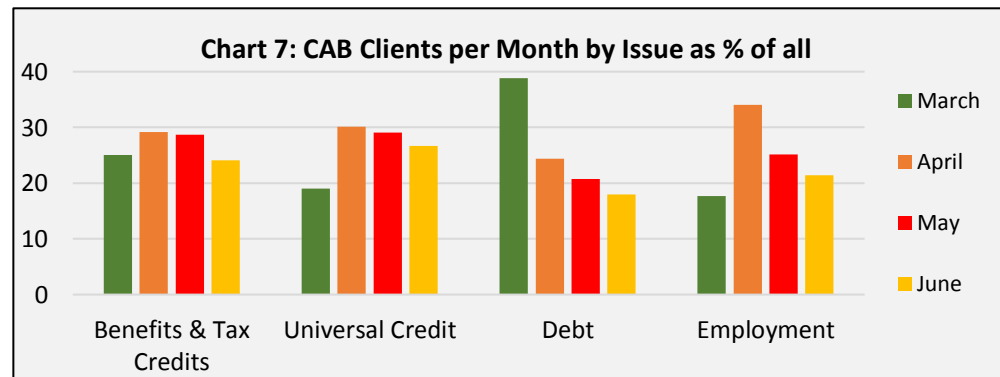
2.2 The other interesting pattern is that the four main issues are now much more even in terms of percentages of the overall client number (see Chart 5). In the last week of June all four were within 10% of each other with Universal Credit at 23% of all clients and Benefits & tax Credits at 16%. This compares to a difference of over 35% between the highest and lowest on 8th March.



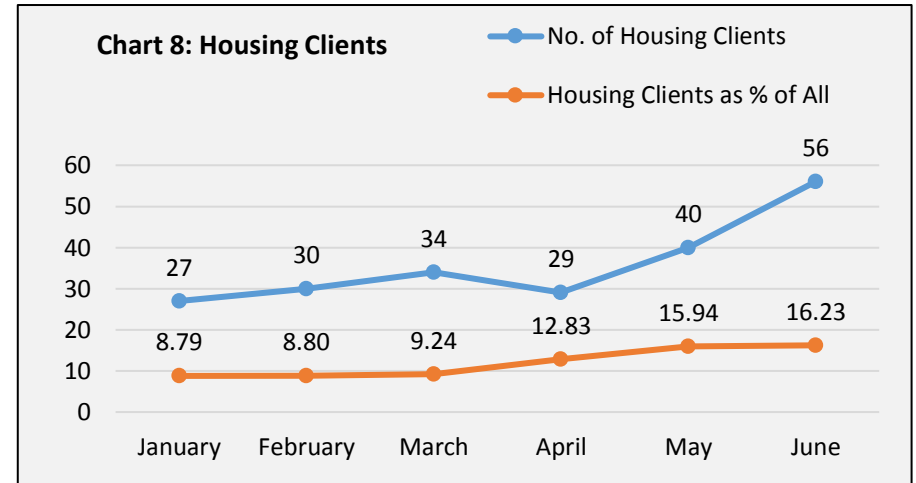
2.3 The monthly client figures continue to recover with the numbers for June broadly similar to those for February. This is true for both the Eastern region as a whole and for Citizens Advice Bedford (CAB) specifically. CAB client numbers for June were 345, 1.1% above the February total (341), having fallen in April to -33% of that figure.



2.4 The proportion of Debt clients continues to be low compared to March and pre-lockdown figures as government policies continue to protect those already in, or going into, debt (Chart 7 – for full figures see Appendix Table B). Employment remains high, though it is falling as a proportion of all clients. Universal Credit is also falling though it is still higher than it was in March.

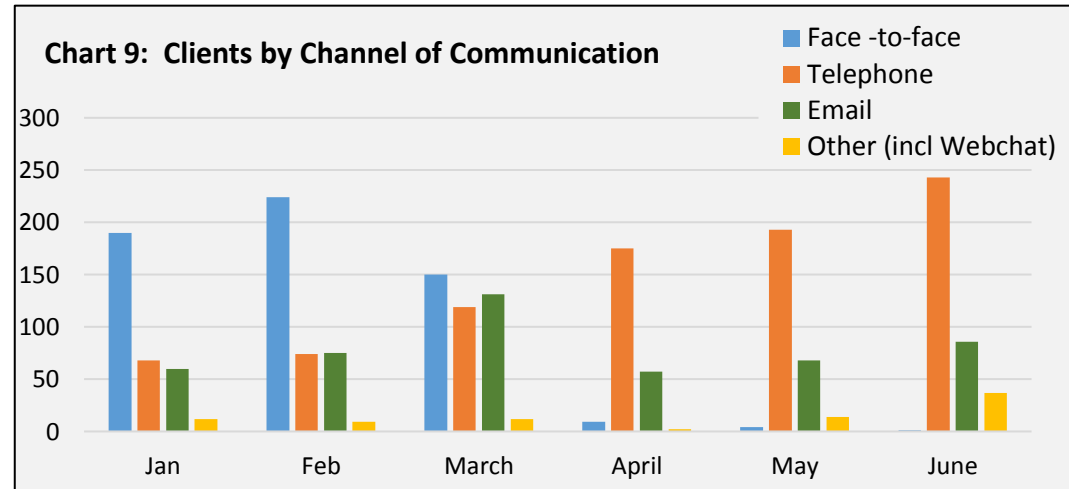


2.5 There has been an increase in Housing as an issue for clients (Chart 8). The number has climbed steadily over the past three months and the total for June was twice that of April. The increase is less apparent when viewed as a percentage of all clients but that is because the overall number also increased over that period. This may reflect increased concern about the protections against eviction and arrangements for mortgage “holidays” coming to an end.

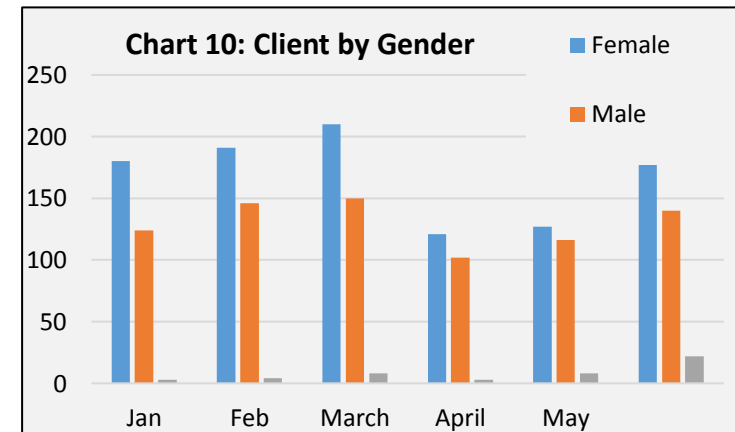


3 Client Profile

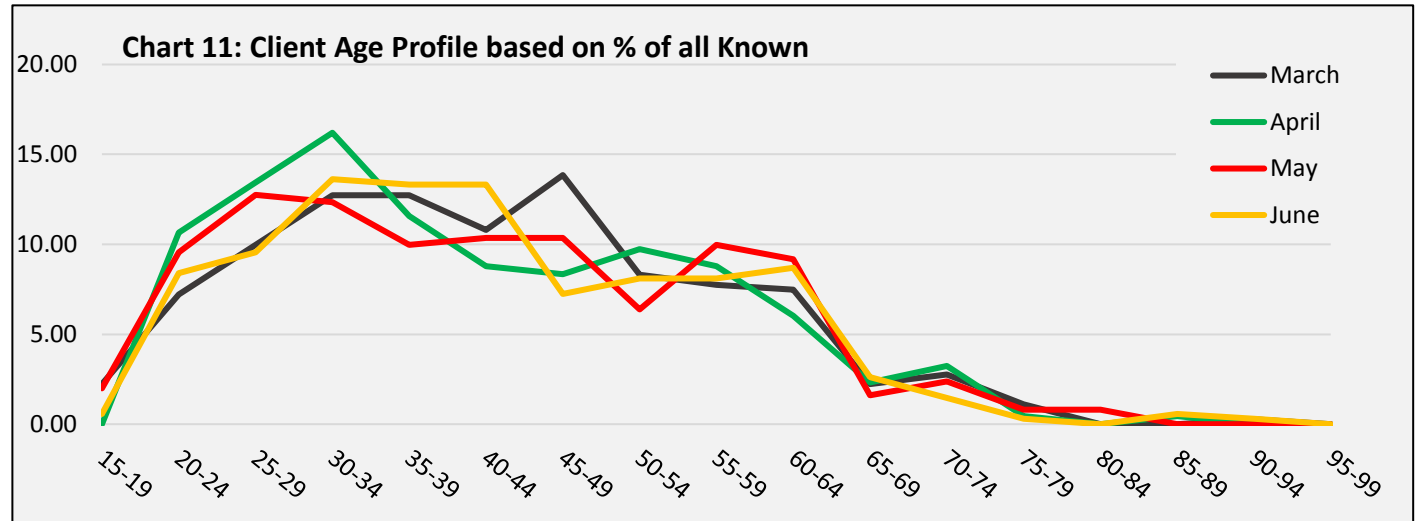
3.1 In terms of preferred channel of communication (Chart 9), the main development has been the emergence of webchat: although overall numbers are low its use more than doubled in June when compared to the figures for May. Telephone continues to be the most popular channel but the figures for both this and email increased by 25% over the same period.



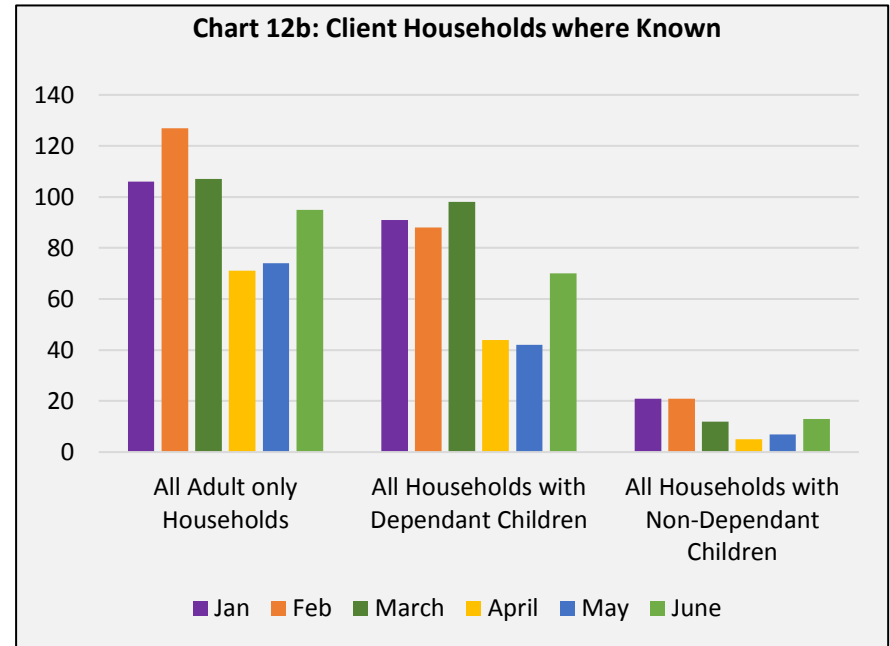
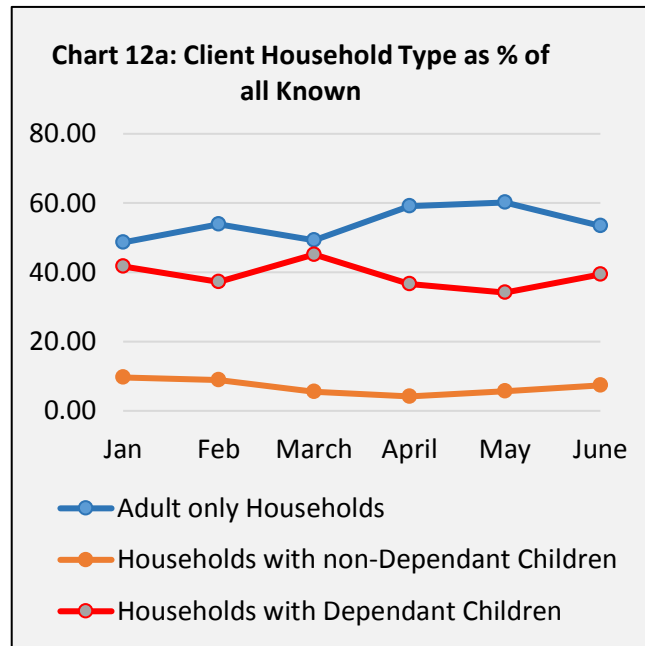
3.2 The gender balance of clients also appears to be returning to the proportions seen before the lockdown. During April and May the balance was much more even. The last report commented that the higher than usual proportion of male clients was due to the increase in clients with Employment issues. This pattern appears to be continuing.

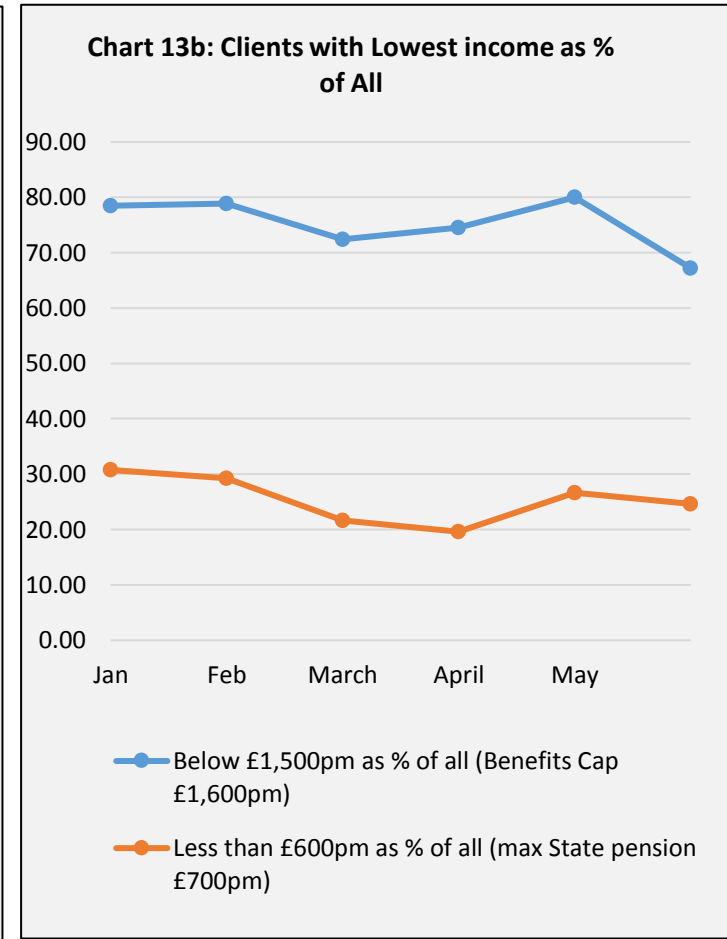
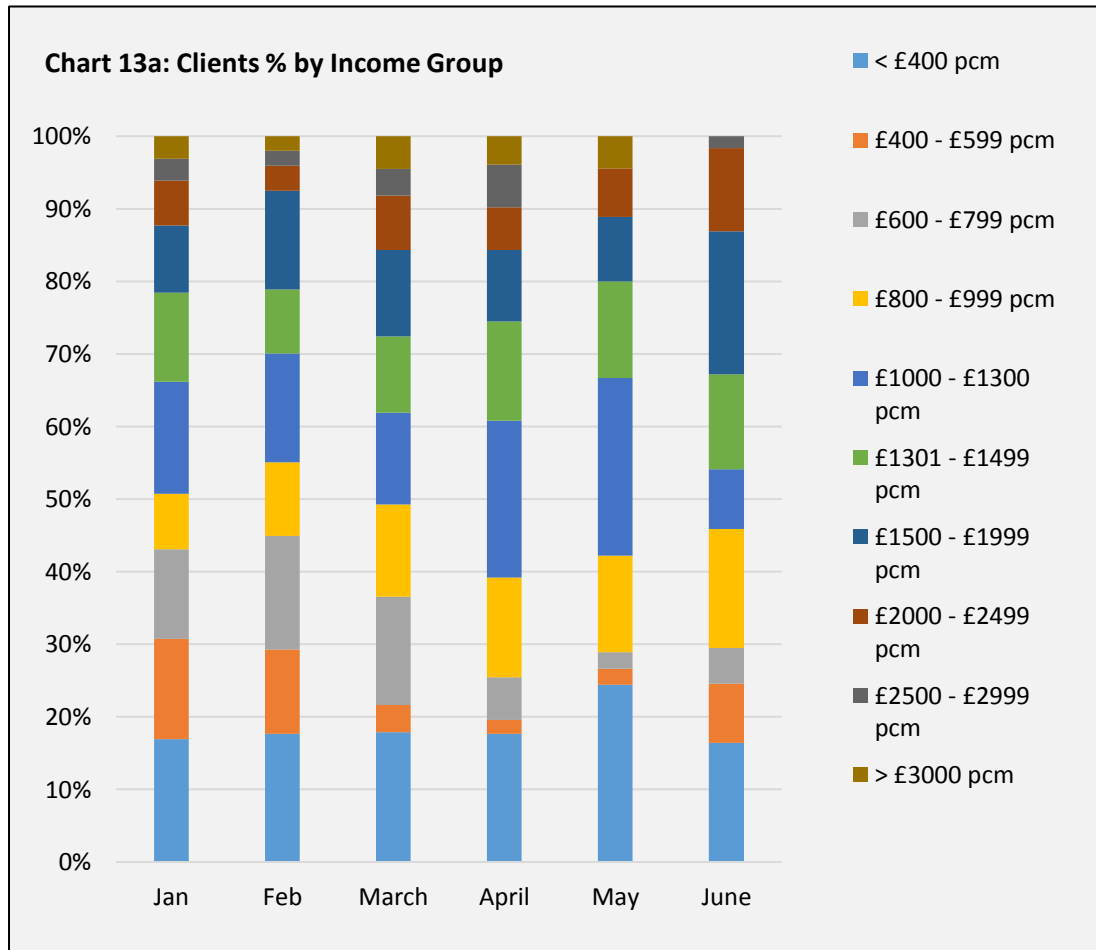


3.3 The age profile of clients is also returning to the curve we would normally expect to see (Chart 11) In June there was a fairly even spread across the 25 – 45yrs age groups and then a gradual drop to 65yrs at which point there is a sharp drop in client numbers, presumably due to people retiring and their position becoming much more stable - or better supported by other agencies.



3.4 The pattern of household type also appears to be returning to that seen before the crisis started (Chart 12a & b). The most significant change over the past month has been the proportionate drop in adult only households and the corresponding increase in those with dependent children, actual numbers for both groups have risen.





Unlike other elements of the client profile, Income continues to change. Through March and April there was an increase in clients from the higher income brackets (Chart 13a&b) and a corresponding drop in the lower income groups as a percentage of all clients. This appeared to reverse in May but has reappeared in June. Clients on less than £1,500 pcm has fallen from 80% in May to less than 70% in June, the lowest income groups, those on less than £600 pcm, has been more consistent but accounted for only 24% of all clients in June compared to about 30% before the lockdown. The average income for CAB clients continues to be within the £1,000 - £1,299 bracket while the modal point (the most frequent value in June was the £1,500 - £1,999 bracket (see Appendix Chart C).

4 Observations & Summary

- 4.1 With fears of further outbreaks and comparatively high rates of infection in Bedford, there is continuing uncertainty about the immediate future. This uncertainty is further fed by fears of rising unemployment and levels of debt as government support is for both individuals and businesses is phased out over the coming months.
- 4.2 This uncertainty is perhaps reflected in the fluctuations seen in the CAB figures for Foodbank vouchers issues and in the changing relative position of the main issues as percentages of all clients.
- 4.3 In the absence of face-to-face meetings, the Telephone remains the preferred channel of communication for advice.
- 4.4 CAB Client numbers continue to recover towards pre-lockdown numbers. Through May and June the number of clients with issues related to or caused by the impact of Covid-19 has remained fairly steady.
- 4.5 Employment continues to be a major issue (twice the client numbers it was in January/February), though the proportion recorded as relating to Covid-19 has fallen. One change is that Housing appears to be developing as a significant concern for clients and this will continue to be monitored alongside the other issues.
- 4.6 The client profile for June appears to be returning to that of January/February (i.e. pre-lockdown), particularly in terms of gender, age and household type where significant changes had been noted in April and May. However average income appears to have risen - i.e. there is a higher proportion of clients in the higher income brackets (£1,500 pcm and above). This again may be linked to the increase in clients with Employment issues.

APPENDIX OF TABLES

Table A: Unemployment Benefit Claimants 2020

	Bedford No of Claimants (16-64yrs)			Bedford Claimants as % Pop (16-64yrs)			Eastern Region Claimants as % Pop			GB Claimants as % Pop		
	All	Male	Female	All Bedford	Male	Female	All Eastern Region	Male	Female	All GB	Male	Female
Jan	3,460	1,905	1,550	3.3	3.7	2.9	2.3	2.6	2.0	2.9	3.4	2.4
Feb	3,510	1,925	1,585	3.3	3.7	3.0	2.4	2.7	2.1	3.0	3.6	2.5
March	3,510	1,925	1,590	3.3	3.7	3.0	2.4	2.7	2.1	3.1	3.6	2.5
April	5,670	3,265	2,405	5.4	6.3	4.5	4.1	4.8	3.5	5.1	6.1	4.1
May	7,360	4,390	2,970	7.0	8.4	5.6	5.7	6.9	4.5	6.5	7.9	5.0

Source: ONS Claimant Count

Table B: CAB Client Numbers

Totals for Month	No. of Clients						Clients as % of All				
	All	Benefits & Tax Credits	Universal Credit	Debt	Employment	Foodbank Vouchers	Benefits & Tax Credits	Universal Credit	Debt	Employment	Foodbank Vouchers
January	307	75	58	121	36	14	24.43	18.89	39.41	11.73	4.56
February	341	76	61	141	43	8	22.29	17.89	41.35	12.61	2.35
March	368	92	70	143	65	9	25.00	19.02	38.86	17.66	2.45
April	226	66	68	55	77	10	29.20	30.09	24.34	34.07	4.42
May	251	72	73	52	63	8	28.69	29.08	20.72	25.10	3.19
June	345	83	92	62	74	12	24.06	26.67	17.97	21.45	3.48

Table C: CAB Clients by Income

Income	Income	Jan	Feb	March	April	May	June
	< £400 pcm	22	26	24	9	11	10
	£400 - £599 pcm	18	17	5	1	1	5
	£600 - £799 pcm	16	23	20	3	1	3
	£800 - £999 pcm	10	15	17	7	6	10
	£1000 - £1300 pcm	20	22	17	11	11	5
	£1301 - £1499 pcm	16	13	14	7	6	8
	£1500 - £1999 pcm	12	20	16	5	4	12
	£2000 - £2499 pcm	8	5	10	3	3	7
	£2500 - £2999 pcm	4	3	5	3	0	1
	> £3000 pcm	4	3	6	2	2	0
	Grand Total	130	147	134	51	45	61
	Mean average income (equal no of clients above and below)	£800 - £999 pcm	£800 - £999 pcm	£1000 - £1300 pcm	£1000 - £1300 pcm	£1000 - £1300 pcm	£1000 - £1300 pcm
Mode average income (Most frequent income range)	< £400 pcm	< £400 pcm	< £400 pcm	£1000 - £1300 pcm		£1500 - £1999 pcm	
		Jan	Feb	March	April	May	June
Benefits Cap c £1,600	Below £1,500pm as % of all (Benefits Cap £1,600pm)	78.46	78.91	72.39	74.51	80.00	67.21
State pension £537pm & below	Less than £600pm as % of all (max State pension £700pm)	30.77	29.25	21.64	19.61	26.67	24.59

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