

# CITIZENS ADVICE BEDFORD



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

**Update 3  
18 May 2020**

Chas Leslie  
Research & Campaigns Volunteer  
Citizens Advice Bedford

*This report will look at the weekly pattern of clients and issues since the start of the Covid-19 crisis and look in more detail at the increase in Employment issues.*

# 1 The Wider Picture

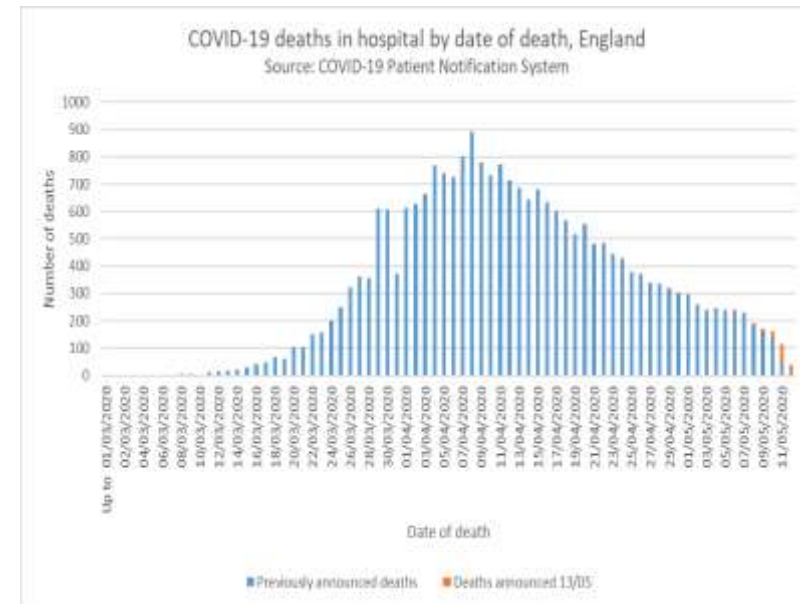
1.1 After six weeks of lock-down there is evidence that the worst of the outbreak has passed. Hospital deaths from the virus are falling (see Chart 1), though there is continuing concern about the death rate in Care Homes. At the same time an Office of National Statistics (ONS) analysis of deaths by occupation<sup>1</sup> show that it is people in lower paid occupations who are most at risk

- men working in the lowest skilled occupations had the highest rate of death involving COVID-19, with 21.4 deaths per 100,000 males (225 deaths);
- Men and women working in social care, had significantly raised rates of death involving COVID-19, with rates of 23.4 deaths per 100,000 males (45 deaths) and 9.6 deaths per 100,000 females (86 deaths).
- Among men, a number of other specific occupations were found to have raised rates of death involving COVID-19, including: bus and coach drivers (26.4 deaths per 100,000).

1.2 On Sunday 10<sup>th</sup> May the Prime Minister outlined a “road map” to phase out the lock-down. There was increased concern about the long-term impact of the lock-down on jobs and local economies and on the retail, hospitality and travel & tourism sectors. On 12<sup>th</sup> May the Chancellor announced an extension of the Furlough scheme up to October 2020 including with some changes to allow employees to make a phased return<sup>3</sup>. Some saw this as a way of preventing, or at least delaying redundancies. The same issue of the Guardian also reported that:

- According to the British Retail Consortium sales in April fell by 19.1% compared to April 2019 (p33)

Chart 1: Hospital Deaths 1<sup>st</sup> March – 11<sup>th</sup> May (NHS England)<sup>2</sup>



<sup>1</sup> Coronavirus (COVID-19) related deaths by occupation, England and Wales: deaths registered up to and including 20 April 2020 (Office of National Statistics) <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/causesofdeath/bulletins/coronaviruscovid19relateddeathsbyoccupationenglandandwales/deathsregistereduptoandincluding20april2020>

<sup>2</sup> Source: NHS England <https://www.england.nhs.uk/statistics/statistical-work-areas/covid-19-daily-deaths/>

<sup>3</sup> The Guardian 13<sup>th</sup> May <https://www.theguardian.com/business/2020/may/12/uk-furlough-scheme-extended-rishi-sunak-coronavirus>

- The cruise company Carnival was to make a quarter of its 1,600 employees at the main office in Southampton, redundant and ask the rest to take a 20% wage cut

The Department of Works & Pensions also reported that since mid-March there had been 1.8 million claims for Universal Credit.

- 1.3 On 13<sup>th</sup> May the Office of National Statistics announced that the Gross National Product (GDP) had dropped from 0 to -2% in the first Quarter of 2020, the largest quarterly drop in activity since the fourth quarter of 2008 following the collapse of Lehman Brothers that triggered the financial crisis of that year. The week before the Bank of England suggested that the UK economy might contract by 25% in the April-June quarter.
- 1.4 A Resolution Foundation survey<sup>4</sup> a few days later reported that workers with insecure working hours were more likely to have been made redundant or furloughed under the government's scheme. It reported that 31% of those on variable hours and 28% of those on zero-hour contracts had been affected compared to only 14% of those with more regular contracts and that in total One-third of the lowest-paid fifth of employees have been furloughed, or lost jobs or hours. This compares to the top income group where only 3% have been made redundant and 6% have been furloughed. Furthermore the report comments that one-in-eight workers worry that they will lose their job in the next three months.
- 1.5 At the same time there remained wide concerns about the on-going risk from the Covid-19 virus. The devolved governments of Wales, Scotland and Northern Ireland rejected the planned easing of the lock-down, providing their own, more cautious plan. The National Education Union (NEU) also challenged the government's plan to start reopening schools in June.

*The National Education Union want schools to move to a wider opening as soon as it is safe to do so, but it is not safe yet. This timetable is reckless. This timetable is simply not safe. Staff in schools and colleges are asking today for the evidence behind the decision to select some year groups. Education staff do not feel reassured that the Government is taking these steps with public health in mind. Heads have been inundated with questions and queries from their staff and from parents. The Government has stoked teachers' anxiety and triggered real confusion because the announcement is inconsistent on the importance of social distancing and how or whether it can be achieved in schools.<sup>5</sup>*

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<sup>4</sup> The effects of the coronavirus crisis on workers, Resolution Foundation 16<sup>th</sup> May 2020 <https://www.resolutionfoundation.org/publications/the-effects-of-the-coronavirus-crisis-on-workers/>

<sup>5</sup> **Government guidance on lockdown** The National Education Union 11 May 2020 (Press Release) <https://neu.org.uk/press-releases/government-guidance-lockdown>

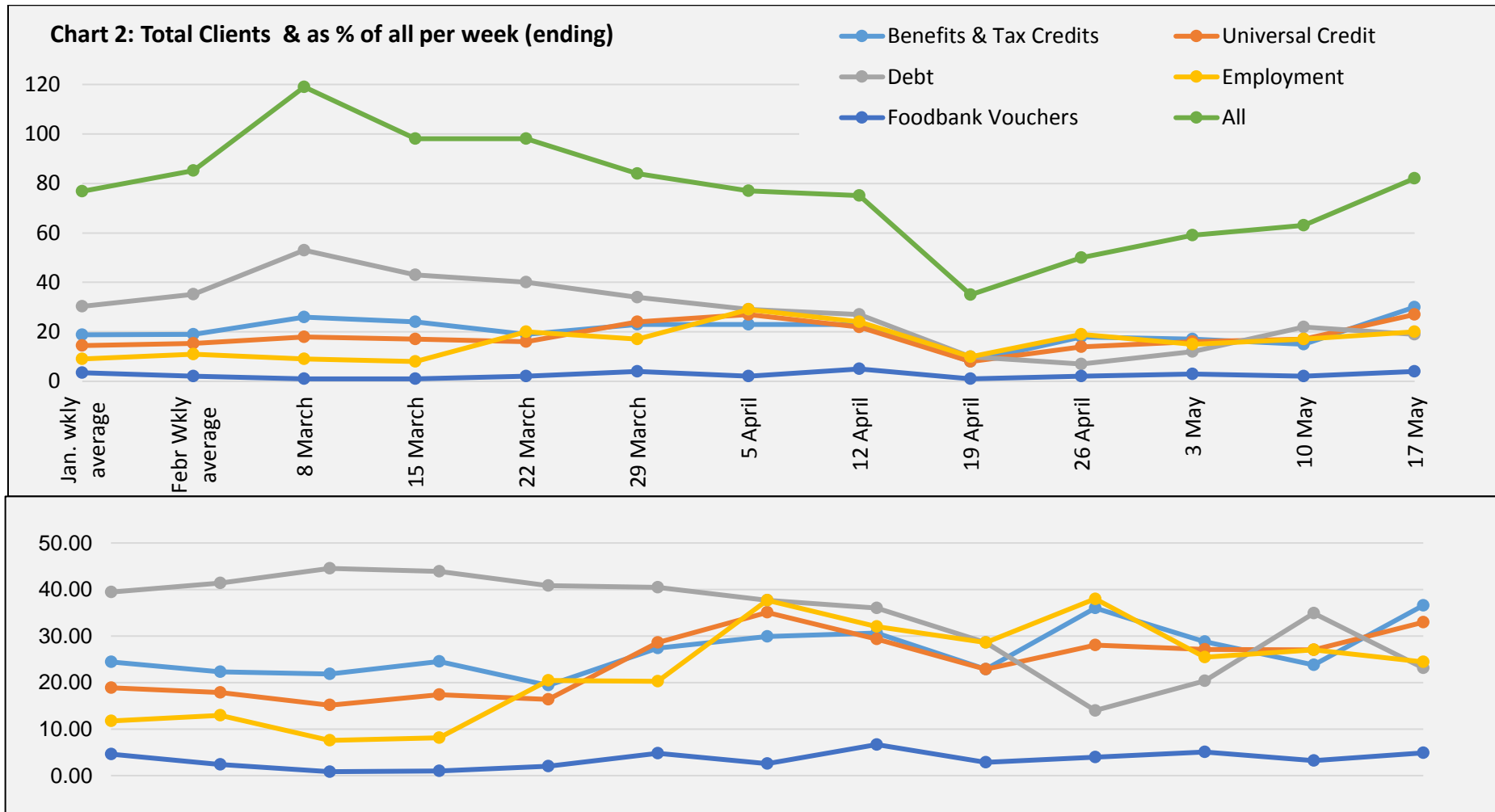
- 1.6 Part of the concern about the return to work is how physical distancing will be maintained and what employers will do to mitigate risks where such distancing is not possible. Added to this is the impossibility of maintaining it on public transport, something admitted by the Department of Transport<sup>6</sup>.
- 1.7 The picture then is one of conflicting needs and anxieties. For many people there is a real and continuing tension between uncertainty about their jobs and concerns for their and their families' health. This will be a particular issue for those in lower paid jobs who cannot work from home, are more dependent upon public transport, more vulnerable to the virus and more exposed to the impact of an economic recession.

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<sup>6</sup> The Guardian 13<sup>th</sup> May (p6)

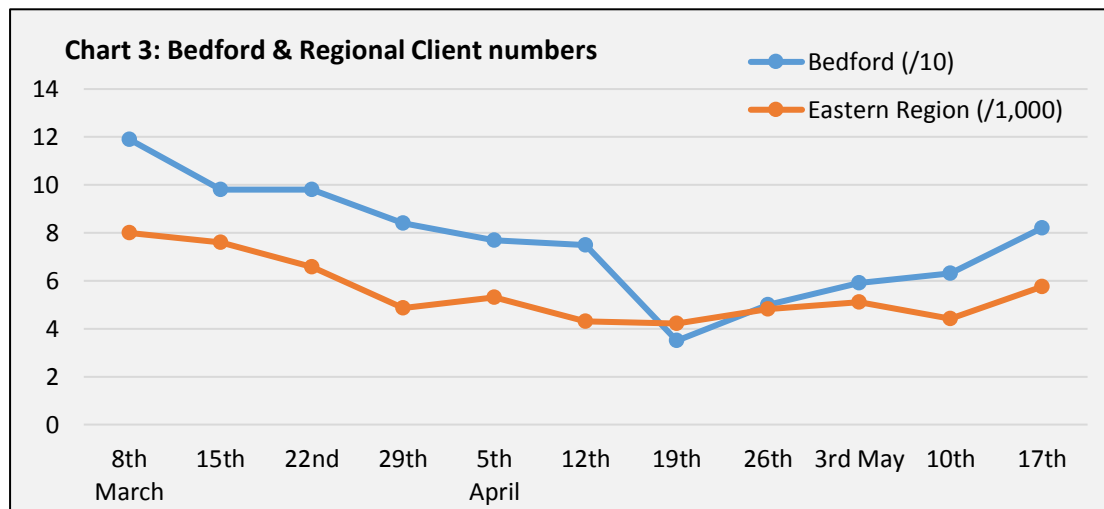
## 2. The Weekly Pattern

2.1 Overall client numbers are back to where they were in January and February: in the week ending 17 May Citizens Advice Bedford (CAB) dealt with 82 clients compared to a weekly average of 77 in January and 85 in February (Chart 2, see also Appendix Table 2)).

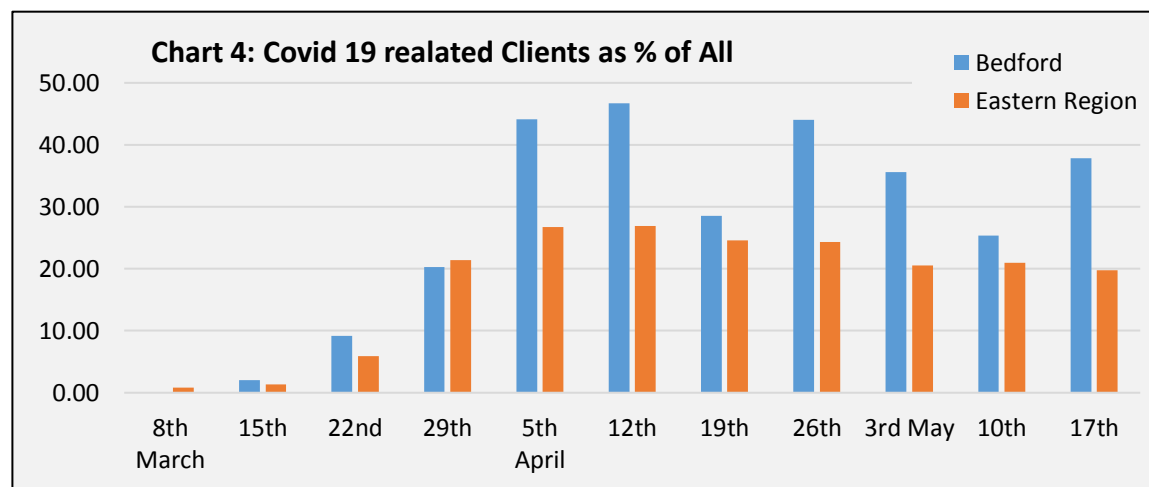


2.2 However, a different pattern of issues has established itself with Debt no longer dominating the client base dropping from about 40% of all clients to 23%. In comparison Benefits, Universal Credit and Employment have all increased, though the weekly balance of issues is much more volatile than it was before the crisis started. Although still low the issuing of foodbank vouchers has also risen to the proportions seen in January. This variation in the balance of issues being presented by clients is probably a reflection of the changing anxieties and concerns people have as the country moves through the crisis.

2.3 This overall pattern of client numbers broadly reflects the pattern across the Citizen Advice offices in the Eastern region as a whole (Chart 3, note that in the chart CAB figures are shown in 10s while the regional figures are in 1,000s). The CAB figures probably appear more variable because variations between offices are smoothed out as they are amalgamated into the overall regional ones. However, the broad pattern of declining numbers through March to week ending 19<sup>th</sup> April followed by a gradual recovery, is similar.



2.4 Overall the proportion of clients whose issues are related to the Covid-19 crisis is declining both in Bedford and across the region. As can be seen in Chart 4 the peak was the weeks ending 5<sup>th</sup> & 12<sup>th</sup> April when it was about 45% of all CAB clients (compared to 27% for the Eastern region as a whole). However, from that point on the CAB figures again show greater volatility in response to government announcements and personal anxieties.



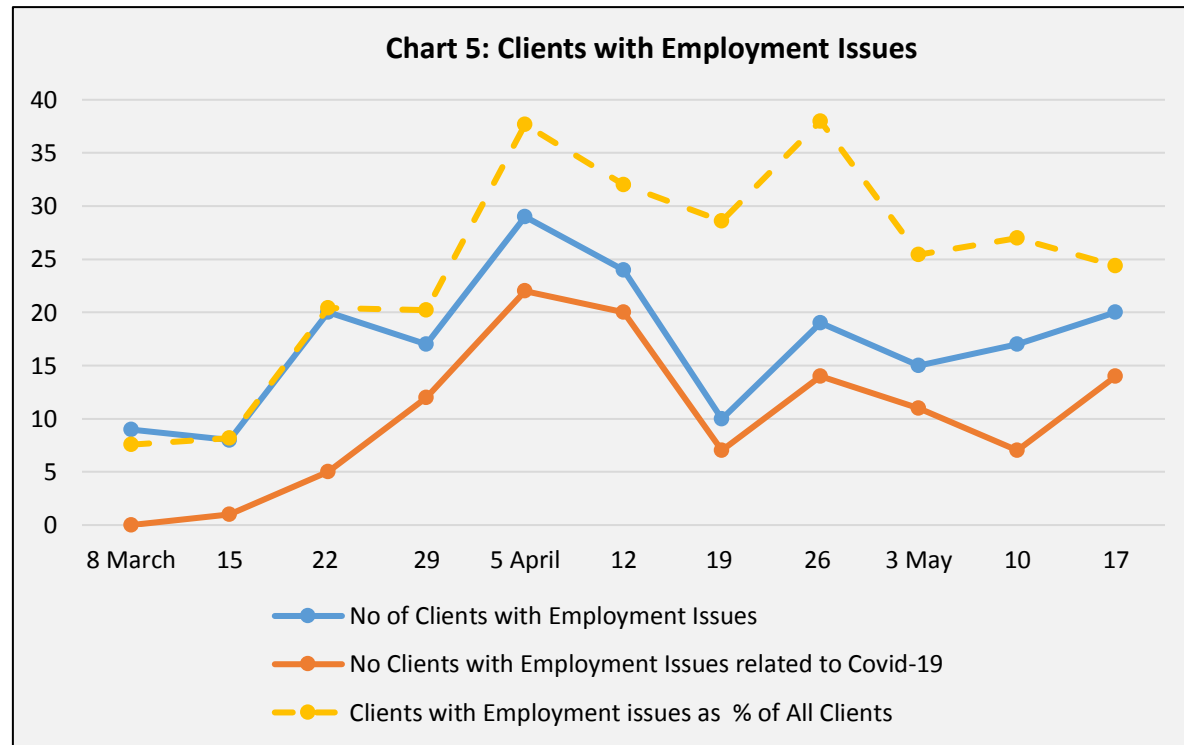
- 2.5 Thus clients with Covid-19 related issues were proportionally high through early April following the announcement of the lock-down and the furloughing scheme. It peaked again week ending 26<sup>th</sup> March following the extension of the lock-down (on 16<sup>th</sup> March). Finally they rose again week ending 17<sup>th</sup> May following the “return to work” announcement on 11<sup>th</sup> May.
- 2.6 Overall then client numbers are building up again but with a different and more fluid balance of issues reflecting the changing situation and how people think it will impact on them. This is affected not only by government policy as it develops but also to the wider impacts of the Covid-19 crisis and media coverage. Although this is common across the region the figures suggest that it is more marked in Bedford than in the Eastern region as a whole.

### 3. Employment Clients in Detail

3.1 Given the significant increase in the number of clients with Employment issues since the crisis started, it is worth looking in more detail at what is driving it and who the clients are. Since clients whose issues are related to the Covid-19 crisis are “tagged” within the Casebook system it is possible to assess how much of the increase is directly due to the crisis.

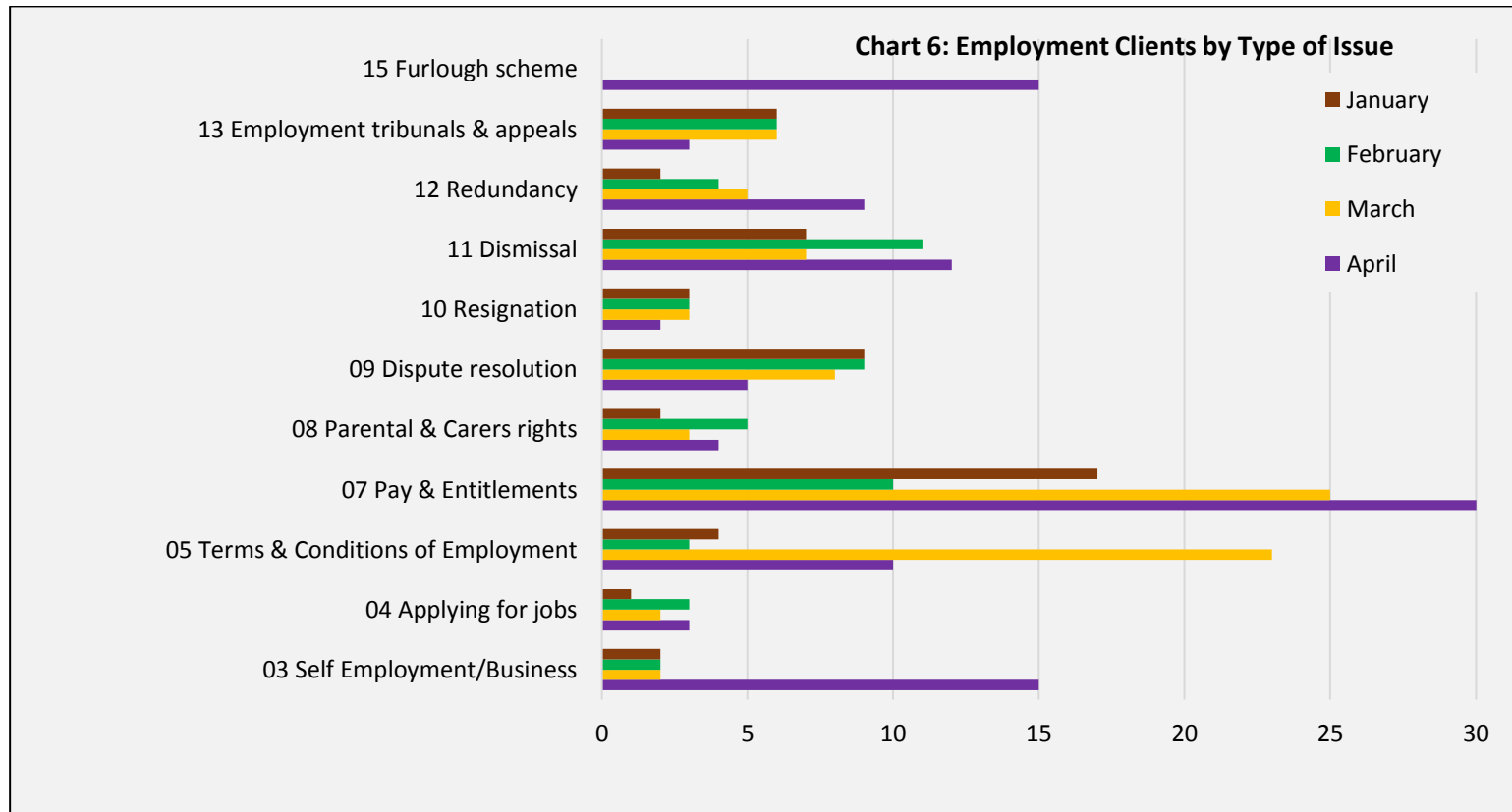
3.2 Chart 5 traces the number of CAB clients with Employment issues each week since the start of the crisis. As can be seen there is a steady increase in numbers with a clear peak at weeks ending 5<sup>th</sup> – 12<sup>th</sup> April. Thereafter it declined but has not dropped back to its pre-15<sup>th</sup> March levels. The decrease in Employment clients as a percentage of all in the first few weeks of May is due to increases in clients with other issues.

3.3 It is also clear that the increase during March and early April was due to issues related to Covid-19. This close relationship between Employment issues and the crisis has largely continued reflecting the ongoing uncertainties people have about their employment



3.4 Looking at the types of Employment issues presented by clients during January – April (Chart 6) there are clear spikes in March and April of issues related to Pay & Entitlements and Terms & Conditions of Employment. In April there are also spikes in issues related to the Furlough scheme and to Self-Employment. There is also a smaller spike in Redundancy issues. Interestingly there has been no significant drop in the other issues which have largely continued at their pre-crisis levels.

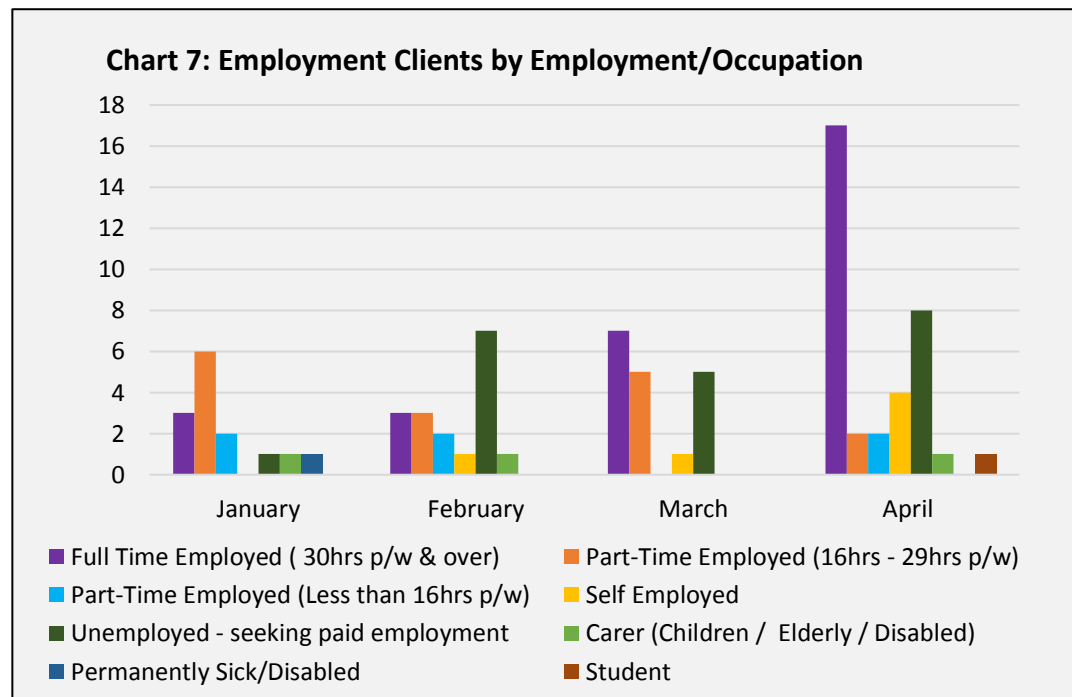




3.5 Given the economic impact of the lock-down on both the individual/household and on businesses more generally it is obvious that people will be concerned about their pay, income and their rights as employees and that these issues will be reflected in the CAB caseload. The drop in Covid-19 related issues in early May, compared to overall Employment client number also reflects a wider uncertainty as government policy shifts to trying to avert a recession in the economy

3.6 Employment issues have increased and the nature of the issue has changed. The questions remaining are who is presenting the Employment issues and how has the client profile changed over the period? Of the various characteristics the most interesting is Occupation.

3.7 Looking at Employment clients by their occupation (Chart 7) although the numbers are low they are dominated in January and February by Part-time Employees and Unemployed. In March and April these groups continue to be present in broadly similar numbers but there are increasing numbers of Full-Time employees presenting issues and a smaller increase in Self-Employed. In April full-time employees made up 50% of all clients (whose occupation is known), compared to 20% of a much smaller total in January.



3.8 One interesting sidelight on Employment is that most queries are not leading onto more detailed, time consuming work. Of the 77 cases in April all but one were resolved at the “Signposting” or “Information” levels, the same number as in January which had only half the total number of Employment clients (see Chart 8). This is compared to Benefits which had a ratio of 1 in 4 cases in April or Debt which has been consistently 1 in 2 or 3 clients throughout the period.

**Chart 8: Ratio: All Clients per client at Casework & Detailed Work levels**

Month	All	Benefits & Tax Credits	Universal Credit	Debt	Employment
January	3.23	3.00	5.27	2.37	36.00
February	3.31	3.04	4.36	3.44	43.00
March	3.72	3.07	5.38	2.60	65.00
April	5.26	4.13	8.50	2.20	77.00

## 4. Observations

- 4.1 Up until mid-March there was a fairly clear pattern to the issues clients presented: Debt was the most frequent followed by Benefits, Universal Credit and then Employment. Since the crisis started the balance of these four sets of issues has become more changeable. This probably reflects the changing anxieties of the public as the government has announced policies and actions in response to the crisis.
- 4.2 Client numbers appear to be building up again after declining through late March and April, though the sharp drop in mid-April was probably due to the Easter break. The Eastern region as a whole has a similar though less pronounced pattern of client numbers.
- 4.3 From the numbers it appears that Bedford as a town is generating a higher proportion of issues related to Covid-19 than the Eastern region as a whole. However, this may be due to differences in recording practice between offices rather than the impact being felt more heavily in Bedford.
- 4.4 The increase in Employment issues appears to be driven by people in full-time employment with concerns about the Furlough scheme, their pay and their terms and conditions of employment. This probably reflects the concerns people have about their job security and future as the economic impact of the crisis becomes apparent. However, most of the Employment clients appear to have their issues dealt with by signposting them and providing information rather than requiring more detailed advice or casework.
- 4.5 Clients with Employment issues are likely to stay higher than pre-March levels and could increase further depending upon how the wider economic situation develops. Debt issues are likely to increase again as the government phases out the measures it put in place to protect people during the lock-down.

## Appendix of Tables

Table A. Employment Clients by Occupation	No. Clients				% of all Employment Clients			
	January	February	March	April	January	February	March	April
All Clients with Employment Issues	36	43	65	77				
Clients whose Employment is Known	13	16	18	36	36.11	37.21	27.69	46.75
Clients By Employment / Occupation	No. Clients				% of all Known			
	January	February	March	April	January	February	March	April
Full Time Employed ( 30hrs p/w & over)	3	3	7	17	23.08	18.75	38.89	47.22
Part-Time Employed (16hrs - 29hrs p/w)	6	3	5	2	46.15	18.75	27.78	5.56
Part-Time Employed (Less than 16hrs p/w)	2	2	0	2	15.38	12.50	0.00	5.56
Self Employed	0	1	1	4	0.00	6.25	5.56	11.11
Unemployed - seeking paid employment	1	7	5	8	7.69	43.75	27.78	22.22
Carer (Children / Elderly / Disabled)	1	1	0	1	7.69	6.25	0.00	2.78
Permanently Sick/Disabled	1	0	0	0	7.69	0.00	0.00	0.00
Student	0	0	0	1	0.00	0.00	0.00	2.78
<b>Total Known</b>	<b>13</b>	<b>16</b>	<b>18</b>	<b>36</b>				

**Table 2: Client Numbers by week Ending**

Week Ending (Sunday)	No. of Clients					Clients as % of All					
	Benefits & Tax Credits	Universal Credit	Debt	Employment	Foodbank Vouchers	All	Benefits & Tax Credits	Universal Credit	Debt	Employment	Foodbank Vouchers
<i>Jan. wkly average</i>	19	15	30	9	4	77	24.43	18.89	39.41	11.73	4.56
<i>Febr Wkly average</i>	19	15	35	11	2	85	22.29	17.89	41.35	12.90	2.35
8 March	26	18	53	9	1	119	21.85	15.13	44.54	7.56	0.84
15 March	24	17	43	8	1	98	24.49	17.35	43.88	8.16	1.02
22 March	19	16	40	20	2	98	19.39	16.33	40.82	20.41	2.04
29 March	23	24	34	17	4	84	27.38	28.57	40.48	20.24	4.76
5 April	23	27	29	29	2	77	29.87	35.06	37.66	37.66	2.60
12 April	23	22	27	24	5	75	30.67	29.33	36.00	32.00	6.67
19 April	8	8	10	10	1	35	22.86	22.86	28.57	28.57	2.86
26 April	18	14	7	19	2	50	36.00	28.00	14.00	38.00	4.00
3 May	17	16	12	15	3	59	28.81	27.12	20.34	25.42	5.08
10 May	15	17	22	17	2	63	23.81	26.98	34.92	26.98	3.17
17 May	30	27	19	20	4	82	36.59	32.93	23.17	24.39	4.88

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Registered charity number: 1106738  
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Authorised and regulated by the Financial Conduct Authority FRN: 617505.  
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