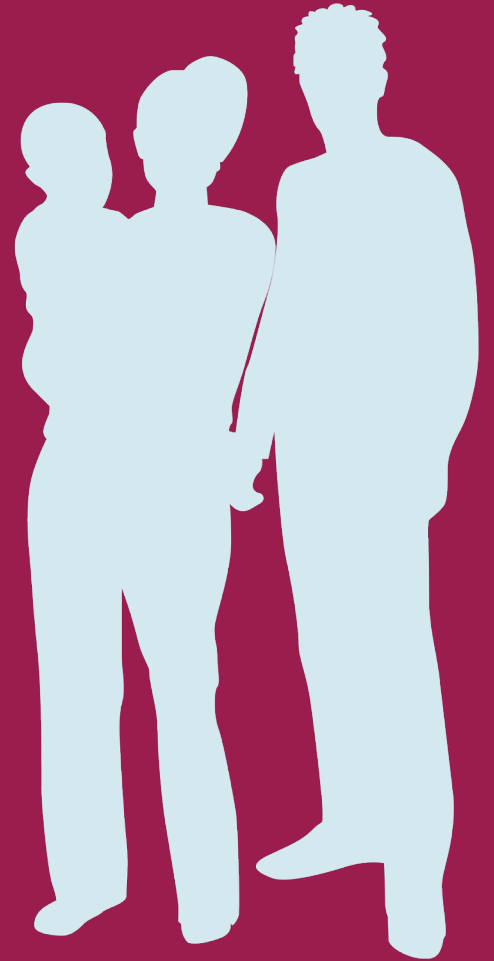


Life Through Lockdown

What Citizens Advice data tells us
about the year everything changed

March 2021

**citizens
advice**



Summary

Citizens Advice was founded in September 1939, as war was declared in Europe. As we recover from a global pandemic that has been described as the world's greatest test since World War II, our role remains as crucial now as it was then.

In the first year of the pandemic, our advisors provided 18 people a minute with personalised, free and independent advice. Our online advice was viewed 62.8 million times.

Our service transformed overnight as lockdowns prevented us seeing people face-to-face. This was a transformation made possible by the dedication of our staff and volunteers, and the progress we had already made towards providing more advice over the phone and online in recent years.

The data we've collected during this period provides a unique insight into the problems people have faced over the past year, and the way the pandemic has affected their lives. This report gives a snapshot of some of those insights - and points the way towards what might come next.

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Introduction

The coronavirus pandemic has caused huge upheaval to our daily lives. Our health, work, education and social lives have all been affected in ways we would not have thought possible as we entered 2020.

People have been affected in different ways. If you're young, a person of colour, in a precarious job or in private rented housing you are far more likely to have suffered financially as a result of the crisis.

The Citizens Advice service has been profoundly affected too. Almost overnight we had to switch our face-to-face services to phone, email and web chat. We saw huge spikes in the number of people seeking advice from our website, which we updated on an almost daily basis as the rules around lockdowns and the support available to people changed. We worked tirelessly to make sure everyone who needed advice at this time of national crisis was able to get it - whoever they were and whatever their problem.

The data we've collected since the first national lockdown tells the hidden story of how people across England and Wales have been affected by the pandemic. From holiday cancellations to redundancy processes, people sought advice about a huge range of problems.

Often, this gave us early warnings about issues the government urgently needed to fix, whether that was gaps in the furlough scheme or the inadequacy of sick pay provision for people who needed to self-isolate.

This report gives an insight into how our service has changed, what our data suggests about how people have been affected by the pandemic, and what this might mean for the future.

We'll continue to monitor our data and highlight the problems people are facing. While we are currently optimistic about the trajectory of the virus, we know that its legacy will live on for millions - with already marginalised and disadvantaged groups hit hardest. Unless steps are taken to prevent it, the recovery will be far from even.



Hairdresser Desislava, 33, lost her job in March and applied for Universal Credit. She was a lodger in a shared house. With no savings to fall back on she quickly fell into rent arrears and was evicted.

Citizens Advice supported her to access an emergency grant while she waited for her Universal Credit application to be approved. She found a new flat and received an advance to tide her over until the first full payment, but the experience has left her shaken.

"Losing my job and my home was horrible. I was shaking and crying because I thought I might end up sleeping rough.

"I applied for Universal Credit but when I saw the amount I'd receive I realised it wouldn't be enough to live on and cover my bills. I then need to repay my advance over the next year. £25 a month doesn't sound like a lot to to pay off, but I know it will be a struggle."

How Citizens Advice adapted

Flexible advice and support

Citizens Advice was founded the day after World War II broke out to help people with problems ranging from evacuation to rations. We've come a long way in our 81-year history, from delivering advice from a mobile horsebox in the 1940s, to helping people via Snapchat and WhatsApp in the 2020s.

While face-to-face advice remains a core part of our service, in 2019 our website had nearly 52 million page views, we helped 540,000 people over the phone and a further 98,000 via webchat. When the Prime Minister announced the first national lockdown on 23 March 2020, we were well-placed to adapt.

Our network of local Citizens Advice immediately switched to giving advice exclusively over the phone, via email and web chat. Our national services, including the Consumer Service, Witness Service, Pension Wise and our Help to Claim service for Universal Credit claimants, also moved to remote advice.

Our 7,000 advisors and 21,000 volunteers went out of their way to make sure people got the advice they needed, despite the challenging circumstances. Whether it was setting up video calling facilities in local libraries for people who don't have the internet at home; partnering with homeless charities and food banks; or securing regular slots on the local radio, every local Citizens Advice has countless stories of incredible adaptability and resilience.

Like many other organisations, we saw a huge increase in demand when the pandemic hit. Over the past year we have given one-to-one advice to 2 million people, the vast majority of them remotely. In 2020, we helped 77% more people by phone, 83% more by web chat, and 41% more by email compared to the previous year.

We also saw a surge in traffic to our website. Our coronavirus content has had over 6 million views since March, and our online self-help advice has been viewed 62.8 million times - almost 9.6 million more than the previous year.

Much of this work was made possible thanks to additional support from a range of organisations. These included the Department for Business, Energy and Industrial Strategy (BEIS), the Trussell Trust, the Money and Pensions Service (MaPS), TSB, Barclays, the NatWest Group and the JP Morgan Chase Foundation.



Changing lives

More than half of the people who came to us for help between September and December last year said their issue was brought about by, or affected by, the pandemic.

At a time when life was increasingly moving online, 1 in 5 said they were not confident using the internet, including to search for information or fill in application forms online.

Despite all of the changes to our services, around 9 in 10 were positive about their experience seeking help from Citizens Advice, and 7 in 10 described their experience as excellent. Around 6 in 10 said they felt less stressed, depressed or anxious as a result of our advice.

Looking to the future

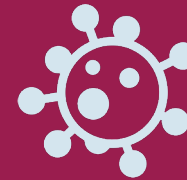
We are working together as a service to embed the lessons from our new ways of working and make sure we can serve the changing needs of individuals and communities.

This means keeping our focus on scaling up accessible, multi-channel advice, in line with our ambitions under our Future of Advice strategy, published in 2019.

Face-to-face advice will remain an important part of our service, for example for people with limited English or who struggle with paperwork. As restrictions are lifted, we will focus on fully reintroducing face-to-face services for those that need it most, whilst not losing the incredible progress we have made on providing even more advice online, on the phone and through web chat and email.

As the worst of the pandemic recedes, the future remains far from certain. But one thing is clear: people will continue to need advice and support to overcome their problems and prevent them escalating. The Citizens Advice service, which is embedded in communities across England and Wales, remains well-placed to provide independent, trusted advice to help people find a way forward.

What people said about their experience seeking help from Citizens Advice



More than half said their issue was brought about by, or affected by, the pandemic



1 in 5 said they were not confident using the internet



9/10 had a positive experience



7/10 described their experience as excellent



6/10 felt less stressed, depressed or anxious as a result

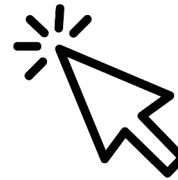


Stories from our data

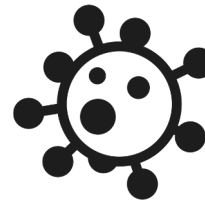
Beneath the headlines

In the year since the pandemic began we've helped more people than ever across our service. The big reason for this has been the huge growth in web traffic. March 2020 saw the busiest day, week and month ever on the Citizens Advice website. Even the relatively quiet period over the summer months saw increased traffic, mainly driven by our coronavirus pages.

In our one-to-one advice services, we helped 2 million people. Face-to-face was previously our most commonly used channel, so over the last year we have compensated for that loss with big rises in telephone, web chat and email support.



62.8 million
advice pageviews



6.6 million
views of coronavirus
advice pages



2 million
people helped
one-to-one

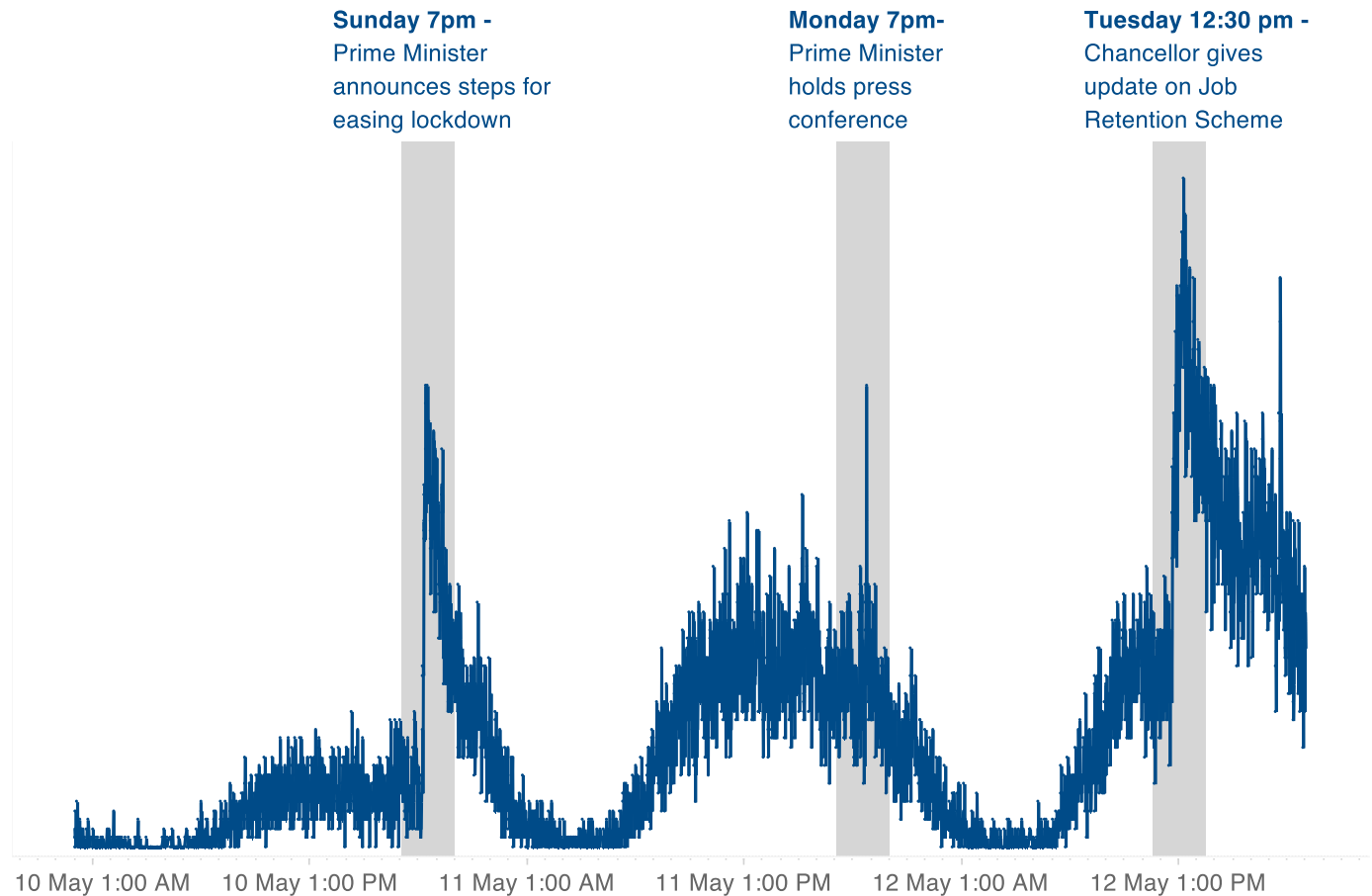
Seeking help in uncertain times

The response to the pandemic caused immense disruption to our lives. With everyone affected in different ways, people needed information and advice to understand what it meant for them.

We saw this clearly through the traffic to our website. After every major announcement from the government about changes to lockdown rules or financial support, people turned to Citizens Advice. Many would have been searching from their phones as the announcement was in progress.

This graph shows the traffic to our online advice about the furlough scheme from 10 to 12 May 2020. There were two major spikes - the first immediately after the Prime Minister's announcement about the easing of restrictions in England, when searches included 'work during covid', 'furlough', 'can I move house', 'hairdressers', 'holiday', 'landlord', and 'visiting my child'. Two days later there was an even bigger spike as the Chancellor announced changes to the furlough scheme.

Views per minute of the webpage 'Coronavirus - being furloughed if you can't work'

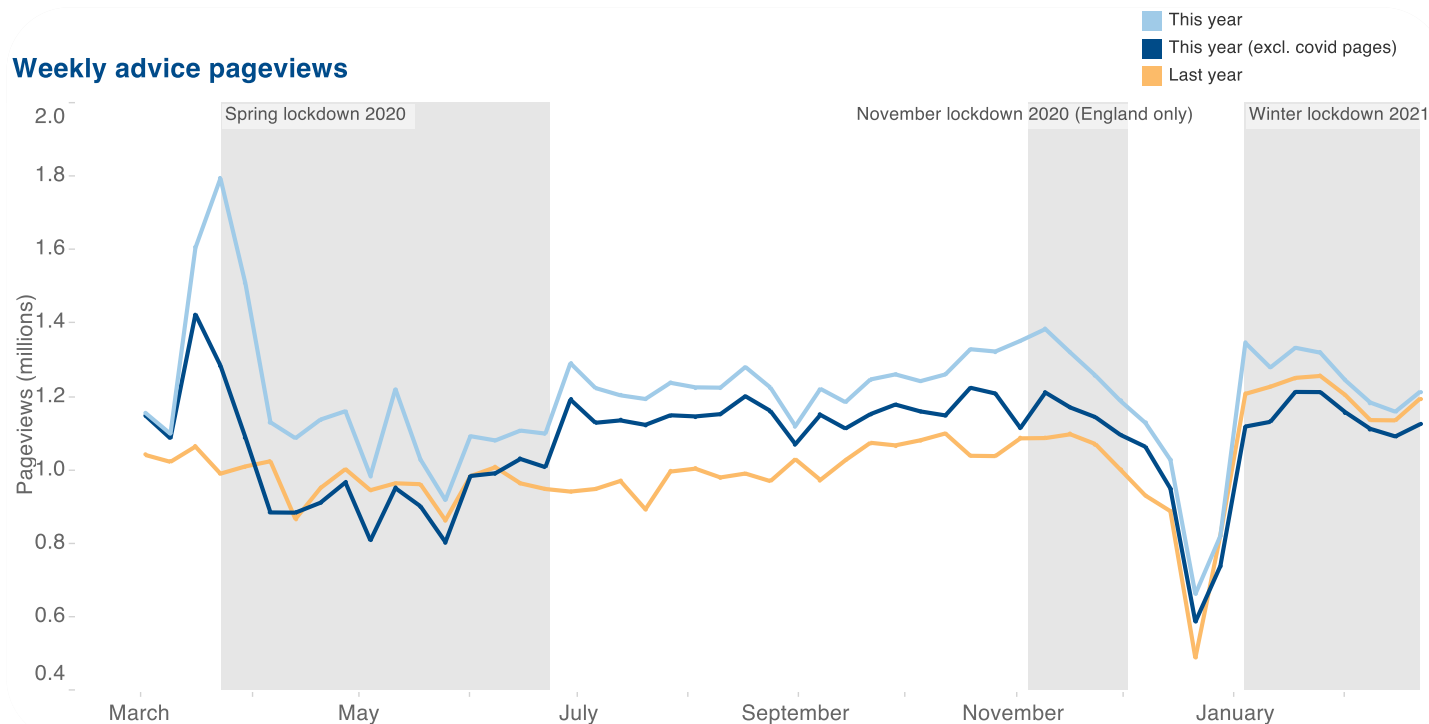


Juggling competing priorities

We saw longer term patterns in our web traffic throughout the year. After an initial spike in visits at the beginning of the first lockdown, overall views dipped and settled although still at a higher level than during the same period the previous year.

As the first lockdown eased, and people returned to something more similar to their normal lives, the number of people coming to our website increased again. It's likely that during lockdown people prioritised the most urgent problems: with schools closed and children at home, parents did not have the space or time they needed to get help from us. This is similar to the patterns we see in school holidays in previous years. We can see that trend returning during the first months of 2021 as schools were closed once again.

(The big dip you can see is around Christmas. Even during a pandemic people still take a much-needed break from their problems).



Every day the same

If we dig deeper into our website data from the first lockdown, we get a real sense of how people were coping.

Normally, we see a different pattern in our most-viewed pages at the weekend compared to weekdays. On weekdays before the pandemic, people were usually focussed on immediate problems around income, debt and housing. At the weekend, they thought longer term, and searched for advice around family, divorce and wills.

During the spring lockdown, this stopped happening - with people at home all the time there was little difference between weekdays and weekends.

People were concerned about dealing with their immediate coronavirus-related concerns every day of the week. As restrictions eased last summer, we saw the patterns gradually go back to normal. With people spending more and more time at home, we also saw an increase in the popularity of our page explaining how to complain about your neighbour - but only at the weekend.



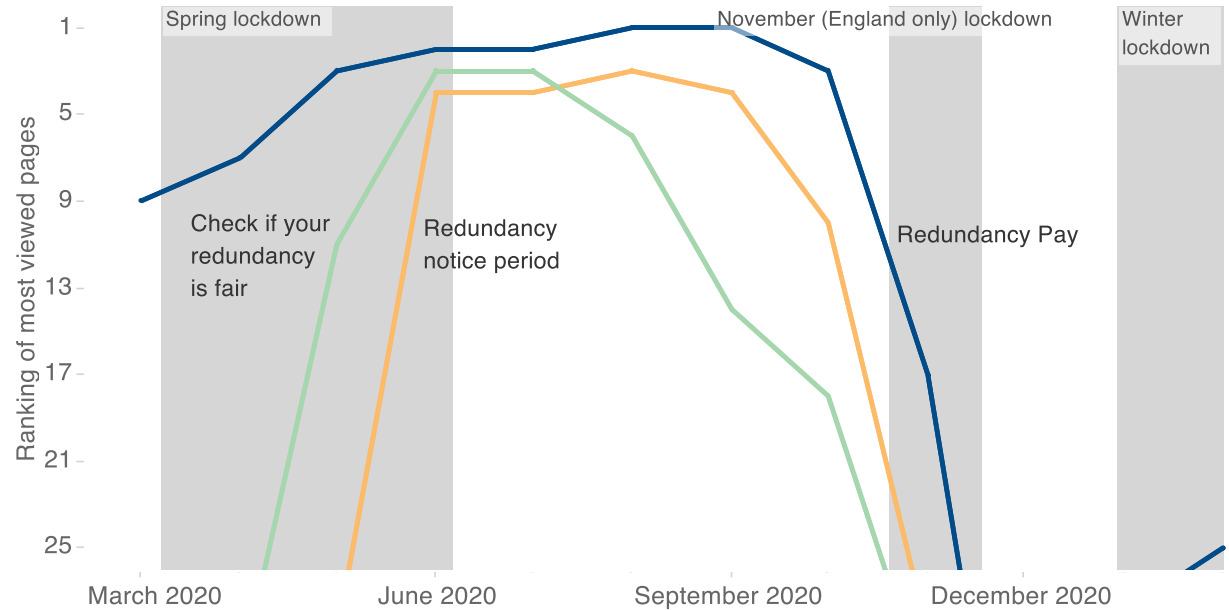
Employment trends

Over the past year, our advisors gave one-to-one advice to 2 million people - and saw huge variations in the type of advice they were seeking. As the pandemic started, bringing with it the need for people to shield and self-isolate, demand for advice about employment rights shot up. Queries about pay and entitlements - which covers sick pay - were particularly common.

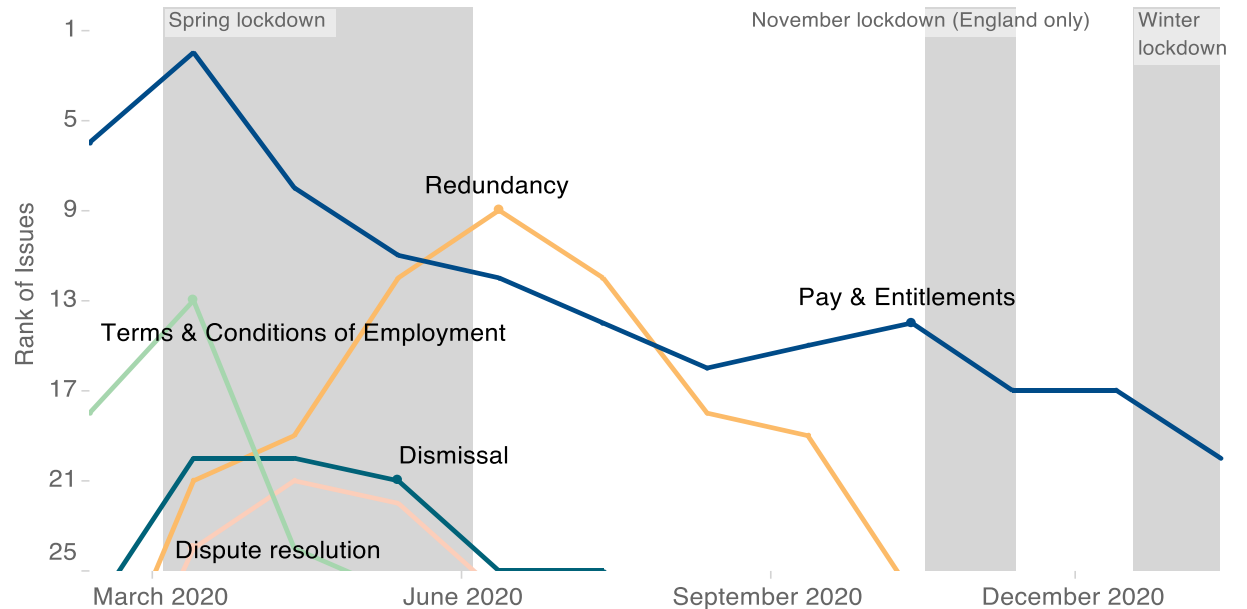
The impact on jobs can also be seen clearly through our data. Over the summer months, as people were laid off, we saw large numbers of people seeking our help with redundancy issues, including notice periods and questions about fairness.

Both of these issues have since subsided significantly as employers and employees understood more about their rights and responsibilities, and as the initial wave of redundancies came to an end.

Views to redundancy pages have fallen away after Spring/Summer peak



One-to-one advice on redundancy has also fallen since the Spring/Summer peak



Furlough confusion

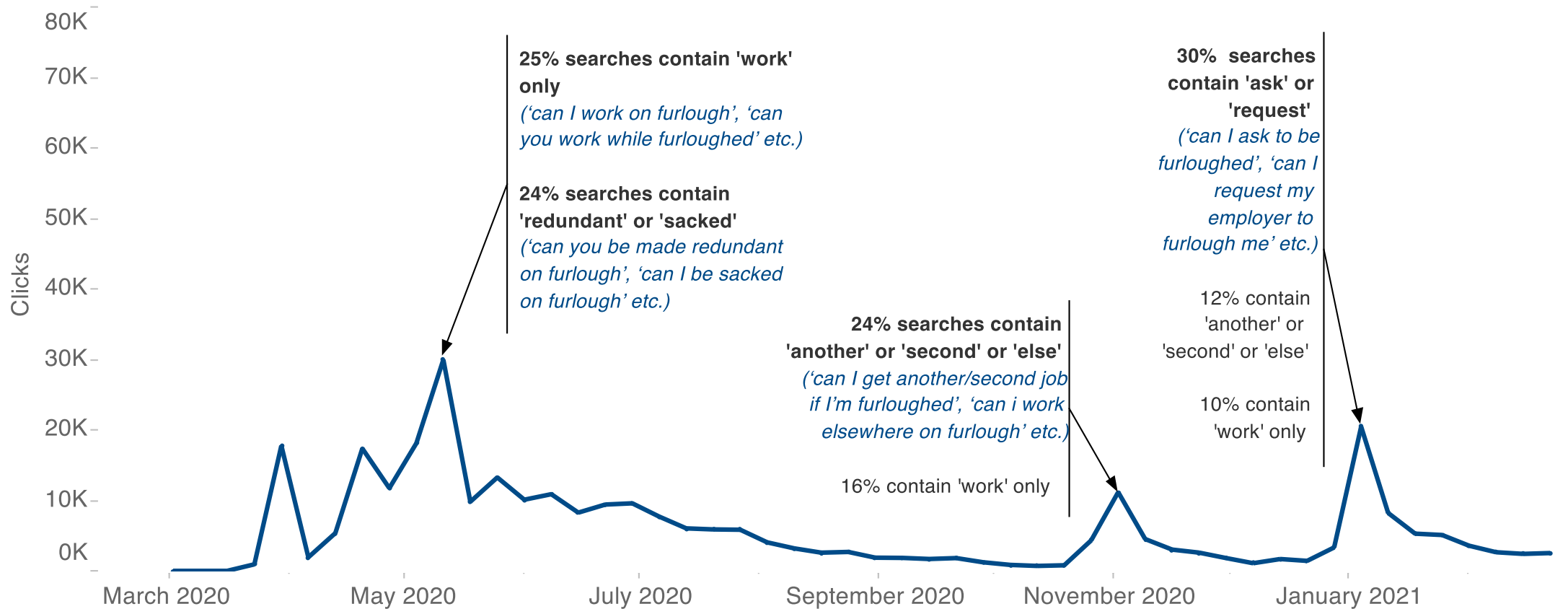
The search terms people use on our site can give us an insight into people's problems. The furlough scheme was the central plank of the government's response to the pandemic, with a cumulative 11.2 million jobs supported since the start of the scheme. This was something that had never been done before, and people needed information to help them understand it. Unsurprisingly in this context, our online advice about the furlough scheme has been the most popular content throughout the entire pandemic.

The chart on the next slide shows how people's questions about the furlough scheme changed over time. In the weeks after the scheme was introduced, the most common search terms were around being made redundant while on furlough and working while on furlough. At the end of the first lockdown not only did the number of queries fall, but it was clear that people had become familiar with the scheme as searches shifted to questions around getting another job while on furlough.

At the start of 2021, as the lockdown in Wales continued and England moved into a third lockdown - resulting in the closure of schools across both nations - the most searched for questions were around asking an employer to be furloughed. This points to the concerns people might have had with managing work while looking after their children.



Google searches (weekly) around 'furlough' that led to clicks on a Citizens Advice result

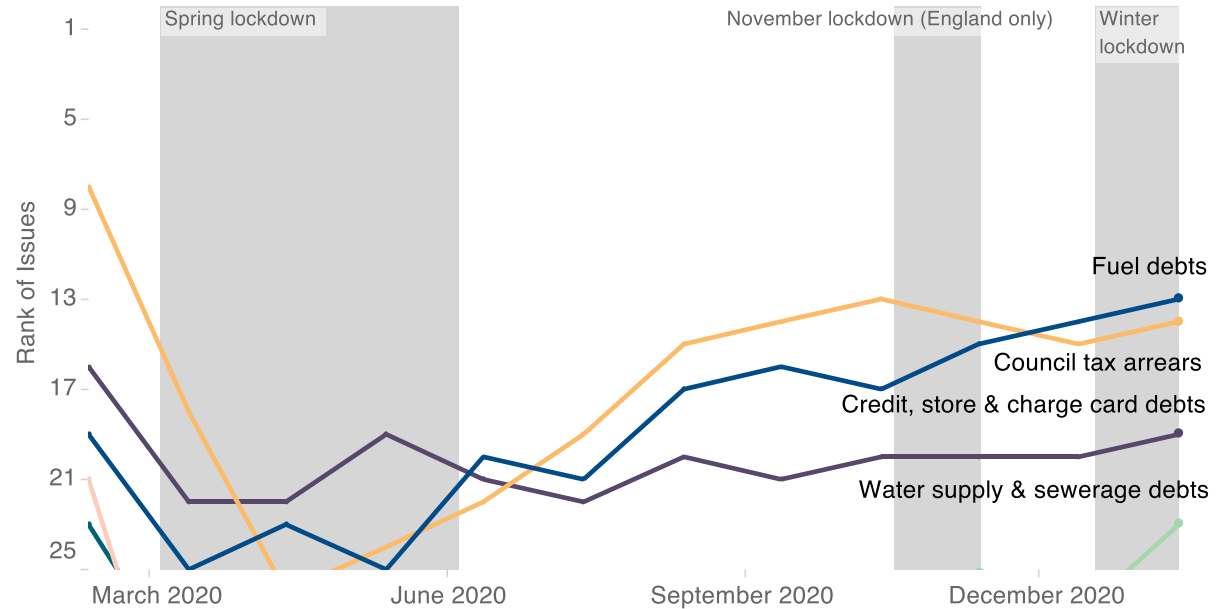


Financial challenges

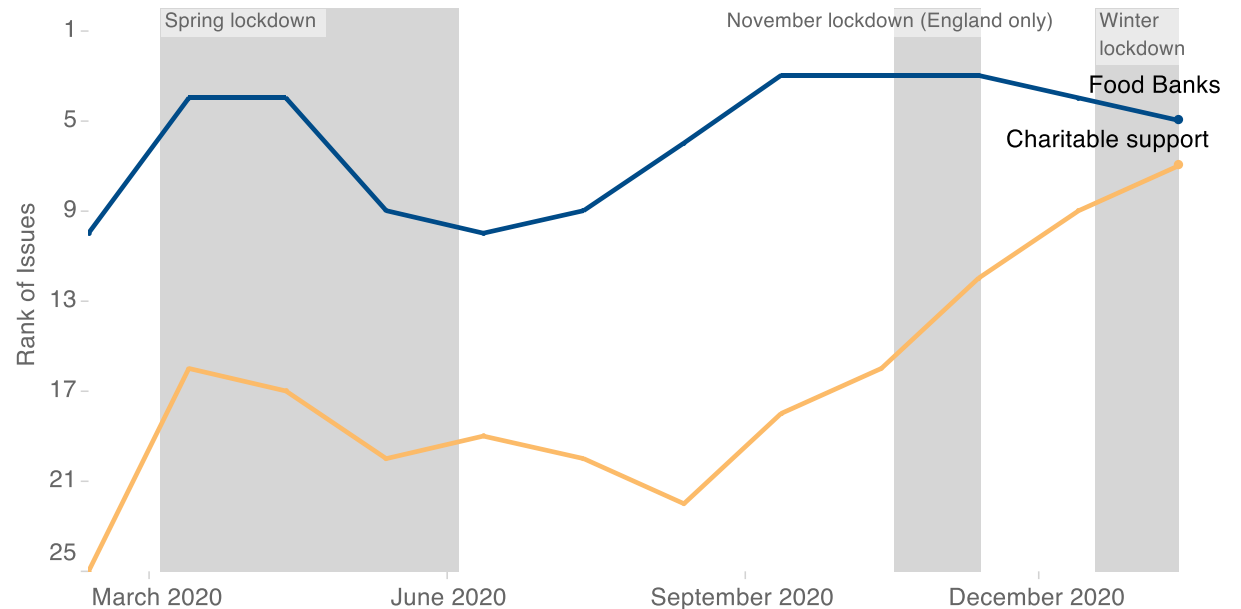
Debt advice is one of the most important parts of our service, with advisors helping hundreds of thousands of people every year. In the initial stages of the pandemic we saw a significant reduction in the number of people coming to us for support about debt as payment holidays and other protections kicked in. That changed in June, when the numbers started to steadily increase. This could be for a number of reasons, including people running out of savings to pay for household bills, or being unable to repay loans taken out at the start of the pandemic.

The financial challenges people are facing are laid bare by the number of people coming to for help accessing charitable support or seeking a referral to a food bank. While the increase in food bank referrals is partly due to a new partnership between Citizens Advice and the Trussell Trust, it is clear that the welfare net isn't going far enough - either because it does not cover people's costs, or because they are unable to access it, for example if they are subject to No Recourse to Public Funds (NRPF) restrictions. Food banks and other charitable support continue to be crucial lifelines for people following a tumultuous year.

We're seeing concerns about debt on the rise in our one-to-one advice



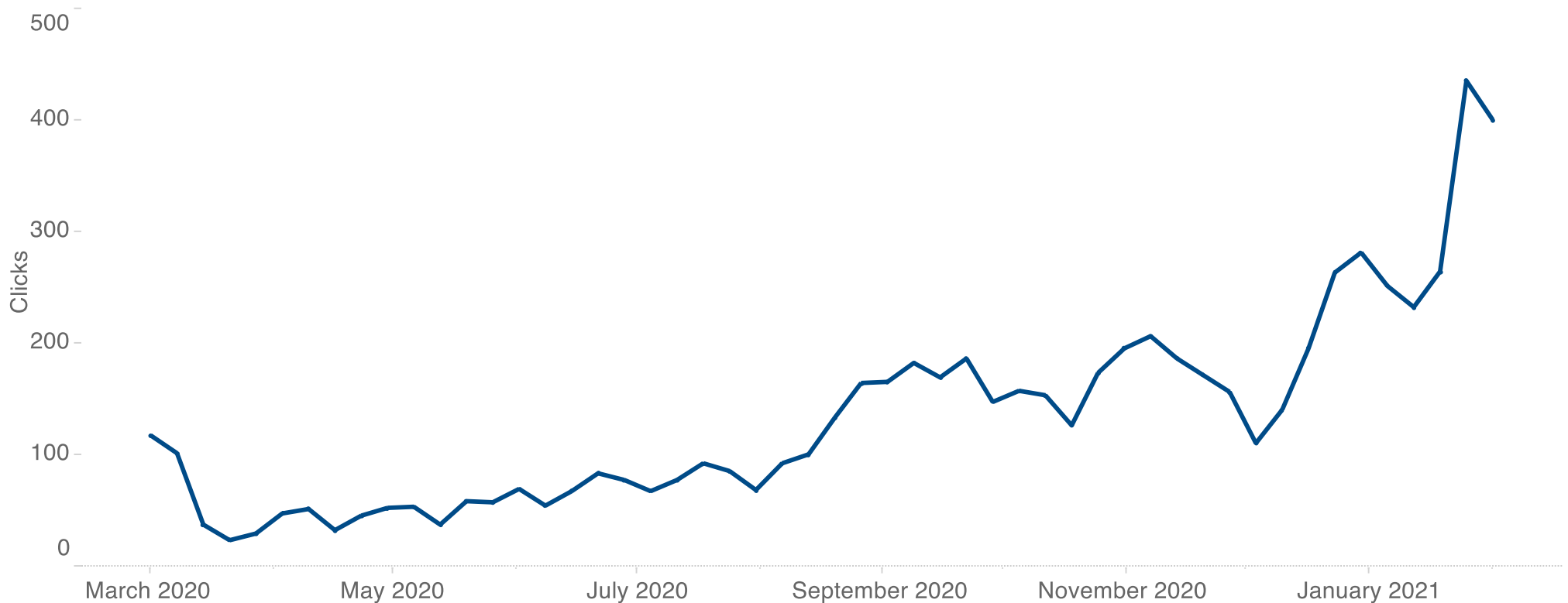
It's clear from our one-to-one advice that the welfare net isn't going far enough



Concern about courts

Sometimes our data changes rapidly, and points towards future problems. For example, searches for advice about County Court judgments (CCJs) have doubled in recent weeks, with the vast majority of people landing on our page about CCJs and credit ratings. This suggests that increasing numbers of people are having CCJs issued against them for the non-payment of debts as protections for borrowers affected by the pandemic are unwound.

Clicks on Google searches around 'County Court judgments' or 'CCJs' have been skyrocketing in recent weeks

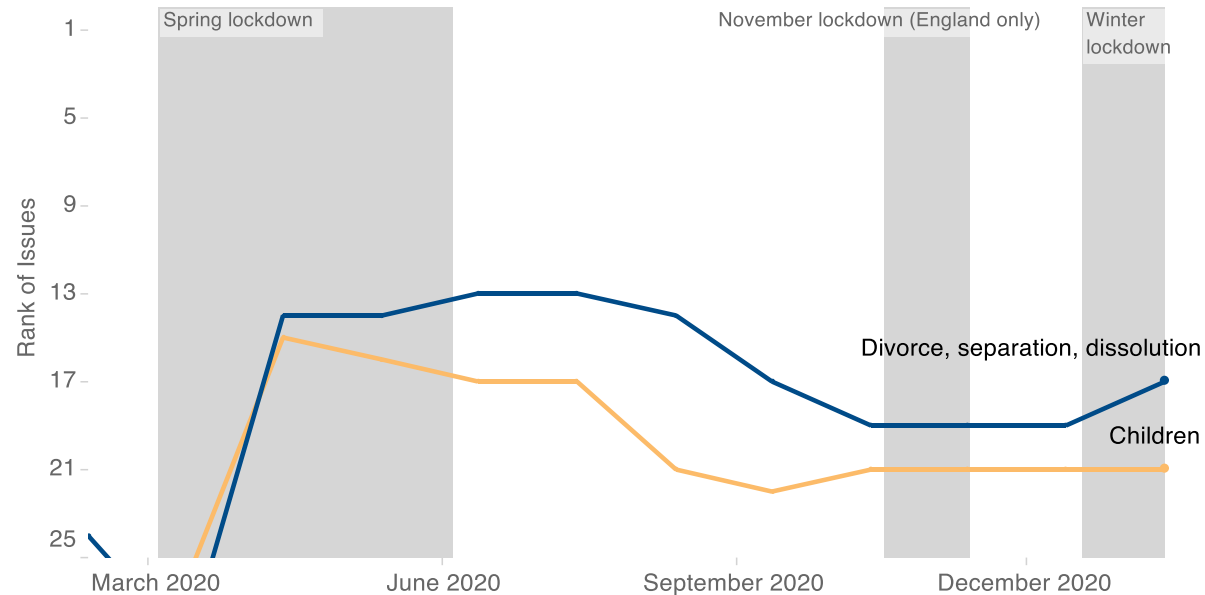


Deeper worries

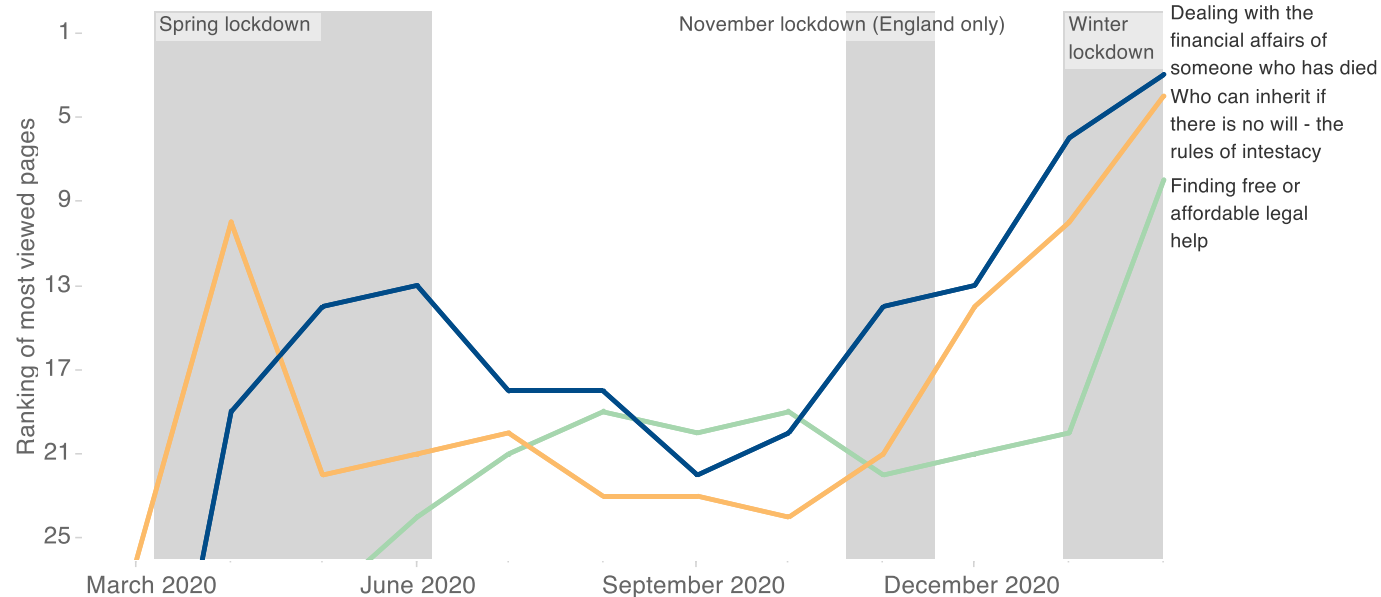
Sometimes, our data tells us something deeper about people's lives - and it's clear that the pandemic has affected people in irreversible ways. Last spring, as many people spent more time at home, greater numbers of people sought one-to-one advice about divorce - as well as questions about children, primarily around contact with parents and other relatives. This has continued throughout the pandemic, albeit at a slightly lower rate following the initial spike.

In a stark reminder of the human cost of this pandemic, we have seen a big rise in prominence of our pages on wills and deaths. A sharp increase during the first wave of the pandemic was followed by an even greater increase during the winter lockdown, mirroring the higher death toll of the second wave.

Our one-to-one advice shows how the pandemic has affected people's lives in an irreversible way



Sharp increase in views to pages on wills and legal help in the winter lockdown

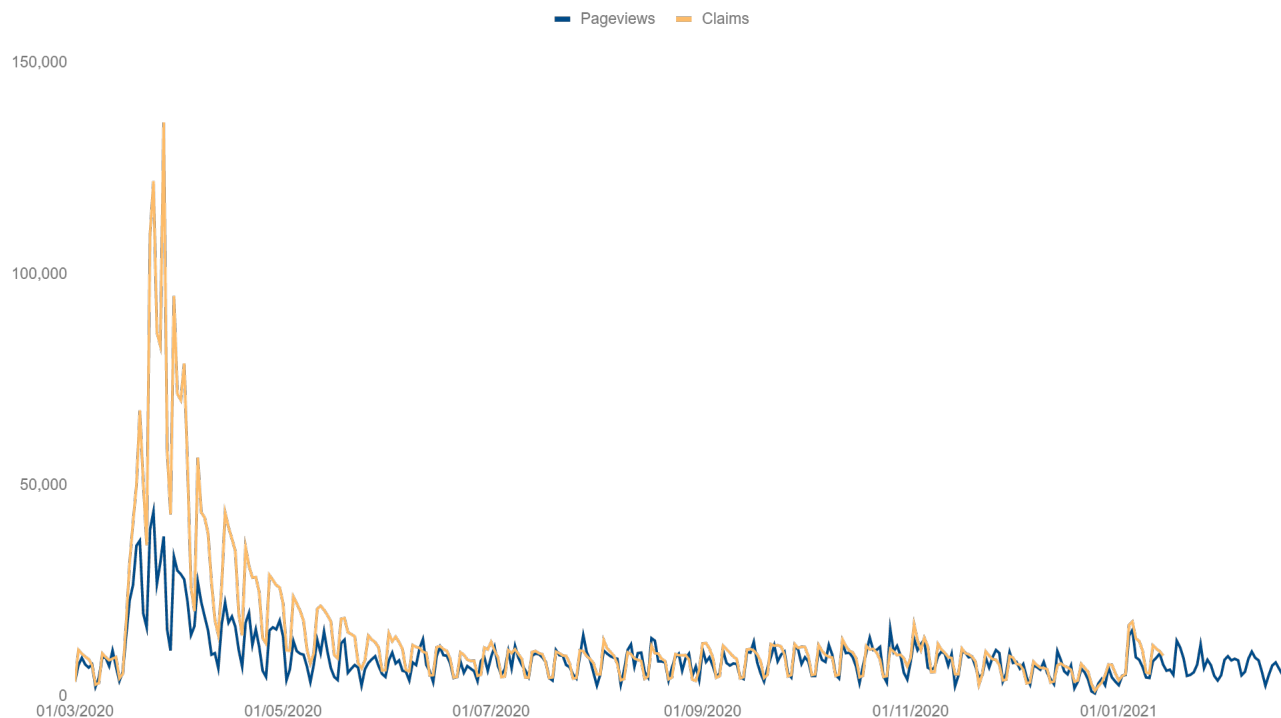


Holding a mirror up to society

As the country went into lockdown last March and normal life was suspended, many people found that they no longer had a source of income - whether that was freelance wedding photographers with no weddings, or people on zero-hours contracts who weren't covered by the furlough scheme. In a sign of how closely the trends in our website views mirror what's happening in society, the resulting jump in claims for Universal Credit was matched by an increase in views of our Universal Credit pages online.

By the summer, both numbers had fallen back to roughly 'normal', pre-lockdown levels, and have remained there since.

Pageviews of our Universal Credit content, tracked against actual Universal Credit claims¹



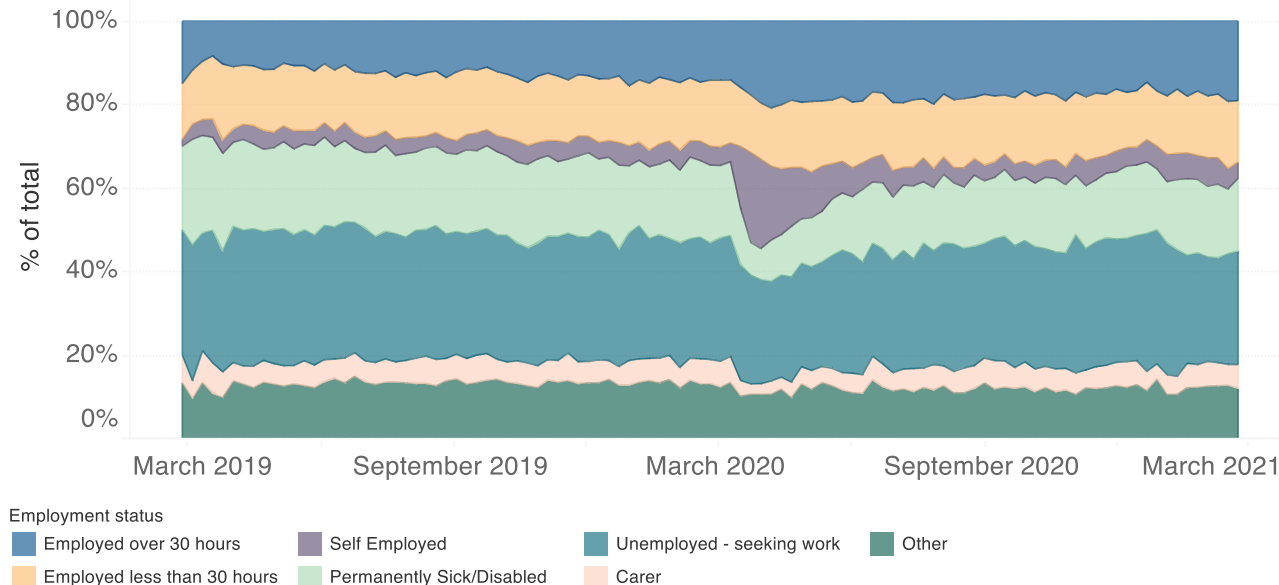
¹ DWP (Feb 2020), Claims made to Universal Credit, Statxplorer

The people who needed support

At Citizens Advice, we help hundreds of thousands of people a year apply for Universal Credit through our Help to Claim service, giving us a rich insight into the people who turn to the welfare system for support. When the pandemic hit we saw a marked change in the type of people seeking our support with applications. In the weeks immediately before and after the first lockdown being announced we saw an 11% increase in the proportion of women seeking our help, a 19% increase in the proportion of under 35s, and a 3.7% fall in the proportion of disabled people.

The typical work situation of someone claiming Universal Credit has changed in the past year, with a higher proportion in work, but on low incomes. We also saw a significant increase in the number of self-employed people seeking help for Universal Credit claims at the beginning of the spring lockdown, perhaps reflecting the gaps in the government’s support package for self-employed people.

Higher proportion of people in work sought advice on Universal Credit



Changing demographics

We collect data relating to age, gender, ethnicity and disability on the people we support one-to-one. With the outbreak of the pandemic we saw some interesting changes in the characteristics of the people who came to us for help.

In the first national lockdown, we saw a fall in the proportion of the people who came to us for help who were BAME (Black, Asian or minority ethnic). Over time, these numbers have largely reverted to their pre-pandemic levels.

There was a fall in the number of disabled people seeking our help as assessments for disability benefits claims were paused. These numbers have risen again as the assessments have restarted.

We saw a rise in the number of BAME people looking for advice around shielding and health at the end of the first national lockdown. This came after the rise in disabled people looking for the same advice, suggesting the government's messaging on how to stay safe may have reached different groups at different times.

The proportion of women and younger people seeking our help rose at the start of the pandemic, with corresponding falls in men and older people. This pattern has remained constant throughout the year. This shift is mainly accounted for by our Help to Claim service for Universal Credit, with a greater proportion of claimants now younger than they were pre-pandemic, and a greater proportion women.

No Recourse to Public Funds

We also saw a surge in the number of people we advised who have No Recourse to Public Funds (NRPF). Until January 2021, this visa condition applied to most non-EEA migrants without Indefinite Leave to Remain, and meant around 1.4 million people in the UK couldn't access most welfare benefits. Since January 2021, newly arrived EEA migrants also have NRPF attached to their visas. In the first 9 months of the pandemic, we saw a 91% year-on-year increase in the levels of advice given on NRPF issues.

Over the past year, we have advised on more than 10,000 issues with non-EEA migrants' access to benefits. Problems included being unable to afford to self-isolate or shield, rent arrears, and redundancy, with people with NRPF more likely to work in sectors worst affected by the pandemic.

This disproportionately affects people from a BAME background. Of the people our advisers supported, 33% were Asian, 31% were Black and 15% were from another minority group.



**What comes
next?**

What comes next?

The development of a vaccine means that for many people life will return to normal during the course of this year. Yet for millions of people their problems might be only just beginning, as they continue to struggle with the knock-on effects of the pandemic just as the support measures put in place by the government start to be withdrawn.

This could have serious consequences in 3 key areas:

- Personal debt
- Housing and homelessness
- Inadequate incomes

Personal debt

While the number of people seeking our help for debt problems fell during the first months of the pandemic, due largely to the measures put in place by regulators and government to pause repayments and show forbearance to people behind on their bills, we expect the trend for rising demand for debt advice to continue as support schemes are unwound.

This will include many people who have been affected by the pandemic, and never experienced debt problems before. People in low-paid jobs who have been furloughed and living on 80% of their income, and who have spent down any savings they might have had, will find it difficult to repay loans and arrears even if they are able to return to work. Self-employed people who have fallen through the gaps in government support will also be at risk.

Housing and homelessness

Our research shows the scale of the problem. Half a million people in the private rented sector were behind on their rent in January. Many will be forced to leave their homes when the current protections for tenants in the private rented sector in England come to an end. Some will be forced to seek help from their local council, placing a huge burden on them at a time when budgets are tighter than ever.

Without further support for renters in England, in the form of grants or interest-free loans to help people repay their covid-related arrears similar to the scheme in Wales, we risk seeing a new wave of problem debt and homelessness. This could have huge consequences for the broader economic recovery.

Inadequate incomes

The planned removal of the £20 Universal Credit uplift in September will only make this problem worse, and will have serious consequences for the millions of people who are reliant on the benefit. With unemployment set to peak at 6.5 million at the end of 2021, this would be the worst time to withdraw a vital lifeline.

The 1.4 million people who are subject to the No Recourse to Public Funds (NRPF) condition are also in a precarious position, with the pandemic exposing the extreme hardship that can result from having no access to the benefits safety net despite often having lived and worked in the UK for a long period of time. Unless measures are taken to address this problem, we are likely to see more and more people become destitute as a result of the government's policy on NRPF.

The government has rightly provided unprecedented levels of support to people throughout this pandemic, which has helped to mitigate the impact on the millions of people whose lives and livelihoods have been so badly affected. But while the trajectory for the economy looks positive in broad terms, we know that for many people the legacy of the pandemic will live on. We are committed to working with the government to identify problems and find solutions so that people are able to get back on their feet as quickly as possible. In the meantime, Citizens Advice will continue to provide support and information to anyone who needs it - whoever they are and whatever their problem.



Good quality, independent advice. For everyone, for 80 years.

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

Our network of charities offers confidential advice online, over the phone, and in person, for free.

With the right evidence, we show companies and the government how they can make things better for people.



citizensadvice.org.uk

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Citizens Advice is the operating name of The National Association of Citizens Advice Bureaux. Registered charity number 279057.