

UK Covid 19 Inquiry

Witness statement of Dame Clare Moriarty on behalf of the National Association of Citizens Advice Bureaux

I, Clare Moriarty, make this statement on behalf of Citizens Advice (the National Association of Citizens Advice Bureaux). The information contained within this statement has come from discussions with staff members and former staff members of Citizens Advice, correspondence from and to Citizens Advice, data gathered from our service delivery, and evidence and insight gathered from contemporaneous policy research, both published and unpublished.

Part A: Introduction to Citizens Advice

1. Citizens Advice is a national charity which supports the provision of holistic advice to people through our federated network. Our charitable objects are:
 - to promote any charitable purpose for the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.
 - in carrying out its objects and in all aspects of its work, the charity is committed to promoting equality and diversity, to preventing prejudice and discrimination, to ensuring equal access to and to promoting good relations between all sections of the community.
2. We are the umbrella organisation for 238 (count as of April 2025) local Citizens Advice charities. All of these charities are independent entities, with their own boards of trustees who enter a membership agreement with national Citizens Advice.

3. We deliver services in England, Wales and the Channel Islands. Comparable services are provided by Citizens Advice Scotland, which is an independent charity, in Scotland, and by Advice NI in Northern Ireland. In the 2023-24 financial year we helped 2.7 million people across England and Wales through a mixture of digital, telephone and in person advice.
4. In the course of our work, we deliver a range of services funded by government departments and arms-length bodies, including, but not limited to, Help to Claim, the Witness Service, and Pensionwise..
5. In addition we have some statutory responsibilities as the statutory consumer advocate and advice provider for energy and post consumers and deliver consumer advice through our Consumer Service.

Part B: Citizens Advice during the pandemic

6. As a provider of advice to the public, the pandemic had a profound effect on how we delivered services as a charity. Our core advice areas, including those relating to benefits, debt and work, were all significantly affected by the social and economic disruption caused by the pandemic and the various different lockdown restrictions.

One-to-one Advice

7. Very rapidly at the outset of the pandemic we had to shift to a model of remote only delivery, accelerating a shift towards telephone advice, and the development of other digital channels such as chat, that we had seen for a number of years prior to the pandemic. In the year following the onset of the pandemic (March 2020 - March 2021), we gave one-to-one advice to 2 million people, the vast majority of them remotely. In the calendar year 2020, we helped 77% more people by phone, 83% more by web chat, and 41% more by email compared to the previous year. (CA/001 [INQ000641874])
8. These significant changes to how we offered advice to clients had a disproportionate impact on certain demographic groups. Analysis conducted in June 2020 by our Operations and Equity, Diversity and Inclusion teams highlighted that the shift away from face-to-face delivery was likely to have disproportionately adverse impacts on

clients in certain groups, including people who:

- were digitally excluded
- couldn't afford phone costs to call Adviceline or other services or did not have a landline/phone
- had language barriers to the extent that they required an interpreter
- had limited literacy or numeracy to the extent that they struggle with paperwork
- required reasonable adjustments that could not be made to remote services
- had mental health problems
- lacked confidence to make contact through remote channels or take action on advice
- were unable to leave home to discuss or escape their problem because of relationship breakdown or domestic and/or financial abuse.

This analysis informed how we developed our approach to delivering services through the pandemic, for example, in making our Adviceline service a freephone number. Using additional funding provided by our sponsor department BEIS (paragraph 18) we also supported innovation to improve service provision, in order to meet the huge increase in demand that we saw at the outbreak of the pandemic..

9. As highlighted below (paragraph 17), a significant proportion of Citizens Advice's activities are delivered through services that are commissioned by government departments and arms-length bodies, coordinated by national Citizens Advice and mostly delivered locally. These are known as nationally funded services. We similarly adapted provision in each of those services to reflect the channels available to us during lockdowns. Senior leaders who we have interviewed and who were in the organisation at the time have indicated that, in most cases, Citizens Advice primarily developed the proposals for alternative service provision and shared these with funding organisations, as opposed to the government suggesting an approach to us. The exception to this was our delivery of the Witness Service, a service through which volunteers and staff provide support for witnesses giving evidence in court, where the Ministry of Justice were more proactive in adapting service provision to the mix of in-person and remote legal proceedings that they were operating.
10. We also developed new services during the pandemic to meet the particular needs of our clients during this period. The most significant of these was the launch of Help

through Hardship in April 2020, a partnership between Citizens Advice and Trussell Trust (now Trussell) to meet the immediate needs of those in crisis, including referral to a food bank, as well as addressing the underlying causes of hardship by identifying wider support needs and directing callers to sources of help. Post-pandemic, this service continues to support clients at risk of destitution and is delivered in partnership by Citizens Advice, Trussell and Mind.

11. We saw shifts in the types of one-to-one advice people were seeking throughout the pandemic. In the first year of the pandemic (March 2020 - March 2021) we helped 18 people every minute, and more than half of those said that their issue was brought about by, or impacted by, the pandemic.(CA/001 [INQ000641874]) We saw, for example, a significant spike in the need for advice related to Universal Credit in the first few weeks after the initial lockdown was announced as millions of people had recourse to the benefits system, many for the first time. As highlighted in paragraph 57-59 below we also saw significant increase in demand throughout the pandemic for issues related to the No Recourse to Public Funds visa restrictions.

Online Resources and Media

12. Our direct delivery of advice is supported by the provision of online guidance at our website citizensadvice.org.uk. As might be expected, demand for online advice grew considerably during the pandemic. In the week after the announcement of the first lockdown we experienced our busiest week of web traffic on record at that time, with 50% more visits than the same week in the previous year. Although these immediate spikes in demand abated, we recorded a significantly higher number of page views between March 2020 and March 2021 than we had done in the previous year, totalling 62.8 million page views across the year, of which 6.6 million page views were of our coronavirus advice pages.
13. This increased demand, as well as the fast changing environment, meant that we had to adapt existing and develop new online guidance regularly and at a significant pace. A portion of the additional funding received from BEIS (paragraph 19) was used to support the provision of online guidance through our website. In the five months between June and October 2020, we produced 155 pieces of new coronavirus related content on our website, and made 241 updates to content in the same period.

14. In addition to the advice provision we provide directly to people who seek one-to-one advice from us or seek help from our online resources, we also promote and provide advice in the media. In normal times this is broadly oriented around our understanding of the demand for advice through the year e.g. providing advice on flight cancellations in the summer holidays, or aligning with joint or external campaigns like Big Energy Saving Week or Consumer Week. In the course of the pandemic, we strengthened the provision of advice through this channel, in response to consumer needs and government announcements, regularly providing specialist commentary from our Expert Advice Team via the media.

Advocacy Work

15. Another key element of Citizens Advice's provision is taking the insights gained from our advice delivery to advocate to governmental decision-makers about policy changes that might address the root causes of people's issues. During the pandemic we focused on a number of key influencing areas related to the pandemic: benefits (Universal Credit and disability), employment, household bills and consumer credit, consumer issues and influencing in the devolved administration in Wales. These areas reflected significant areas of detriment to our clients caused by the pandemic, for which we had a strong evidence base. We also significantly strengthened our focus on the data we were gathering to better inform the government about the frontline insights from our advice giving. We continued to deliver our statutory functions as the consumer advocate in the post and energy markets, highlighting particular issues in those markets where they related to the pandemic, for example problems with essential parcel deliveries for disabled customers [CA/002 [INQ000641830]] and difficulties topping up prepayment meters.

Relationships with Government

16. In normal times, Citizens Advice interacts with the government in a number of ways. We receive a core grant from the Department for Business and Trade (DBT), and during the pandemic from its predecessor department the Department for Business, Energy, Innovation and Skills (BEIS). This grant contributes to the delivery of core functions by national Citizens Advice.
17. As outlined above in paragraph 9 we also have a number of formal relationships with individual government departments, arms-length bodies and devolved governments

relating to the delivery of specific programmes of work. At the time of the pandemic, these included:

- Help to Claim, a service to support people making an initial claim for Universal Credit (Department for Work and Pensions).
- The Consumer Service, which gives people first line advice on consumer related issues, including those related to our statutory advocacy role, referring people where necessary to local Trading Standards service, energy providers and other partners (Department for Business, Energy, Innovation and Skills).
- Money and debt advice, including the Pension Wise service (Money and Pensions Service).
- The Witness Service, which provides free and independent support for both prosecution and defence witnesses in criminal courts in England and Wales (Ministry of Justice).
- Single Advice Fund in Wales (Welsh Government).

18. In addition to this core funding and funded service provision from central government, arms-length bodies and devolved administrations, our network of local Citizens Advice engage with a range of public sector bodies, most notably local authorities who are key partners for many Citizens Advice. Some local Citizens Advice also work with local health services, prisons and probation services, or other public sector delivery bodies in their area, although the level of this engagement varies considerably between offices and over time.
19. At the start of the pandemic Citizens Advice received additional funding of £13.5m from BEIS. This was used across a 2-year period to help us to meet the huge increase in demand that we saw at the outbreak of the pandemic, to improve our ability to mobilise new services quickly, and to learn more about how we could reach some of the most vulnerable during this time. The funding was used to support and accelerate a rapid transition to telephone advice provision to meet people's advice needs during lockdown and to provide support to local Citizens Advice.
20. Additionally, the government announced on 9 June 2020 an additional £37.8 million support package made available to debt advice providers for the financial year 2020-21 to enable advice providers to continue to offer services to those struggling with their finances due to coronavirus. As a deliverer of a range of debt advice services commissioned by the Money and Pensions Service, Citizens Advice

services benefited from this extra allocation of funding, with an extra £5.9 million for the provision of money and debt advice in the financial year 2020-21.

21. As well as our relationship with the UK government, we have relationships with the Welsh government. Our normal relationship involved regular information sharing with Welsh Government Ministers, officials and special advisers using our data covering the whole of Wales and for specific groups (private renters for example). We maintain regular contact through bilateral, grant-specific, meetings as well as broader, advice sector, development meetings.
22. As set out in the annex of accompanying evidence we were able to share monthly reports on the issues we were seeing in Wales with the Welsh Government, giving more frequent updates about the kinds of issues we were helping people with. There was a significant increase in communication during the pandemic (weekly meetings with the Director, Citizens Advice Cymru).
23. There has been significant staff turnover since the pandemic, including at senior levels of the organisation. This limits our ability to be conclusive regarding the extent to which we were consulted by the government on the implementation of specific measures. As detailed above, Citizens Advice has deep connections with a range of government departments and arms-length bodies and there are likely to have been many conversations between Citizens Advice staff and officials which are not retrievable owing to our data retention policies. These will likely include meetings with ministers and officials which we attended alongside other charities and voluntary sector organisations. Set out below are some of the ways in which our engagement with the government changed as a consequence of the pandemic, but this list is not exhaustive.
24. Based on the testimony of those senior leaders present at the time who we have been able to speak to about the relationship between government and Citizens Advice, the pandemic did not lead to any significant, lasting changes in how we related to government departments. At the outset of the pandemic, there was greater interest than usual from HM Treasury and other government departments in how our data might be best used to inform government decision making around the pandemic, and to understand the impact of government announcements. As set out in a number of early data reports that were shared with the government and others, (see inter alia, (CA/001 [INQ000641874])) we saw significant spikes in the demand

for online advice related to government announcements of coronavirus restrictions or the implementation of new support mechanisms.

25. However, in the view of those senior leaders who we have been able to speak to, this interest was not sustained and the relationship reverted to largely the model on which it had previously operated. How closely we were involved with the work of individual government departments depended on the historic relationships between ourselves and those government departments. For example, we did meet semi-regularly with officials from the then Department for Business, Energy, Innovation and Skills to share consumer insights about the effect of coronavirus on energy bills and problems consumers might be experiencing, but that was situated in the context of our underlying relationship as the statutory advocate for energy consumers.
26. Subject to the limitations on our evidence set out in paragraph 23, we're unaware of any specific consultation on the design, implementation or monitoring of any of the support schemes designed by the government. We would have welcomed such consultation and a strengthened relationship between government and civil society organisations on such measures is one of the recommendations we make in Part D of this submission.
27. In the absence of a formal relationship with government on the design, implementation or monitoring of the support mechanisms put in place by government we continued our pre-pandemic practice of developing policy research and sharing with the media and with government stakeholders directly. This was done in order to identify gaps in the support provided, problems with the implementation of the schemes, and to suggest new or amended mechanisms to better support people dealing with the economic impacts of the pandemic. How we communicated our findings would have varied based on the research, but would often have included such steps as sharing research directly with government ministers and/or officials, sharing press releases with a view to obtaining media coverage, and engaging with stakeholders on social media to advance these arguments. We have provided a chronology of these policy outputs in Appendix 1.
28. Many of the insights that this research draws on were derived from a quarterly tracking poll commissioned by Citizens Advice throughout the pandemic. Known internally as the 'Coronavirus Harms Survey' this asked a series of broadly consistent questions throughout the pandemic allowing us to measure the impact of the

pandemic, and of the impact of the government's policy interventions, over time. Though unpublished at the time, we have included the summaries provided by the polling companies in our evidence to the Inquiry, and would be happy to further disclose the raw data underlying these summaries on request. These summaries are [CA/003 [INQ000641900]] to [CA/009 [INQ000641906]] inclusive.

29. There are limitations to the methodology used in this polling. Our initial polling samples were circa 2,000 people, which is representative of the UK population, but means that sample sizes are smaller for specific demographic cross-breaks. Over the course of the pandemic, we increased the sample size to circa 6,000 which improved the reliability of the findings, as well as periodically including booster samples for specific populations we were interested in, for example those in receipt of Universal Credit. Many of our findings were self-reported, for example asking people to estimate the size of their arrears or asking whether they thought they would be at risk of redundancy. We recognise that people's subjective assessments may not have been an accurate reflection of their actual risk of redundancy. Our polling was UK-wide whereas our service delivery is only in England and Wales, creating a possible mismatch between the findings we could draw from our polling and those we could draw from our service data.
30. The other central source of data we used in our analysis during the pandemic was our client data. Citizens Advice captures data on every single person who comes to us for advice, whether online, over the phone or in person. When people come to Citizens Advice, our advisors attribute codes to them at three levels - Part 1, Part 2 and Part 3. In welfare, for example, a Part 1 code might be "Benefits", a Part 2 might be "Personal Independence Payment", and a Part 3 code might be "Eligibility, entitlement, calculation". This allows us to measure over time the types of issues that people are presenting to us with, the trends in these issues, to see the interconnectedness of those issues. We also collect detailed demographic information, allowing us to determine which issues are particularly impacting on certain groups in society.
31. Individual advisors are also encouraged to complete 'Evidence Forms' when they speak to a client and believe that they are experiencing an issue that is evidence of a wider problem, or affects a broader group of clients or potential clients. These evidence forms provide more granular detail for our policy teams in how issues are impacting the lives of people we help, and more direct insight from our advisors on

how they might be effectively mitigated. These insights are based on the individual reflections of advisors.

32. For those who undertake a full debt assessment with Citizens Advice, we collect detailed financial information about their income and their outgoings in order to support them in dealing with their debts. This is called a Standard Financial Statement. Since before the pandemic, we have been using this data to map the trend of 'negative budgets', where people's income is lower than their essential monthly expenditure, allowing us to track this figure over time. This provides a very detailed picture of household finances, albeit one that is limited to those who are currently experiencing debt and who, as such, may experience financial circumstances particular to their situation.

33. More generally, while our data is incredibly useful, it is reflective of the people who access our services and not necessarily representative of the needs of the population as a whole. As outlined in paragraphs 6 and 7, the lockdown restrictions introduced in March 2020 meant that our local offices had to quickly adjust their service delivery models to move away from face-to-face advice, which had been the most significant advice channel pre-pandemic. When we made this transition in the first few months of the pandemic, the number of people we were able to help dropped temporarily. The transition to a predominantly phone based service created barriers for communities who prefer face-to-face interactions, or are unable to access remote channels (some of these groups are highlighted in paragraph 7 above). There is also considerable variation in the types and volume of advice offered within the Citizens Advice network. As local offices are independent charities and draw on local and regional funding, as well as nationally funded services detailed above in paragraph 17, they operate at significantly different scales and over different geographies. Smaller offices might have an annual expenditure of hundreds of thousands of pounds and provide services within a district council area, while some larger offices have a turnover in the millions and provide services at national level as well as to a large city. This means that it is hard for us to easily make geographical comparisons within our data between different areas.

34. Throughout the pandemic we made significant use of our website data to gather insight into what issues were impacting people as the pandemic progressed. These figures typically measured the unique pageviews of a given advice page for a period, often comparing this figure against previous time periods. This data was helpful in

gauging the instant reactions of the public to government announcements regarding lockdown or economic measures. It also provided a good measure of how advice-seeking trends changed over time. As a measure of online demand it does not suffer from the limitations of our one-to-one advice data in terms of reflecting the extent of our service provision, or being affected by changes in service delivery as we saw at the outset of the pandemic. However, it does not allow us to conduct accurate demographic breakdowns of who is seeking advice and it may not be an accurate representation of whether someone is themselves facing a problem, as you might view an advice page on a subject without currently having that particular advice need. It also does not accurately capture the experiences of those who might be digitally excluded.

Part C: Inequalities and Vulnerable Groups

35. The majority of the generalist advice provision of Citizens Advice relates to the issues faced by people suffering from economic inequalities, with people in higher levels of deprivation making up a larger proportion of our service users. Our biggest advice issues during the pandemic were, and remain, issues to do with benefits, debt, housing, and employment. This means that through the delivery of our advice we have a deep understanding of the issues faced by people in these circumstances. This influences the areas on which we engage in policy work, solutions we design and seek to influence decision-makers.

36. At the beginning of the pandemic, we shared analysis with the government about the groups that we believed would be likely to be highly impacted by the economic effects of the pandemic [CA/010 [INQ000641778]]. These included:
 - People in low paid employment - in particular, people in 1.5 million jobs who earned below the Lower Earnings Limit (LEL) necessary to earn Statutory Sick Pay (SSP)
 - Up to 5 million self-employed people, particularly those who had not made sufficient NI contributions to qualify for contributory Employment and Support Allowance (ESA)
 - 3.7 million adults who said their household could not cover living expenses for under a week if they lost their main source of income, alongside 7.4m people

with significant debt burdens - typically in the form of mortgages, loans, credit cards or council tax arrears (figures drawn from the FCA's Financial Lives Survey 2018)

- People who faced higher energy and other essential costs as a consequence of having to self-isolate.
37. Over the course of the pandemic, other groups that were being disproportionately affected became clearer, including people with No Recourse to Public Funds.
38. We conducted significant research throughout the pandemic on debt issues built up owing to the crisis, with a focus on essential household bills. Through that work it became clear that there was a distinction between different essential household bills according to the strength of the protections available. Protections were stronger in some areas, either because of actions taken during the pandemic (like mortgages, car finance or high cost credit, or because of stronger pre-existing protections (as in the energy or water sectors), and weaker in others, for example private rent, council tax and telecoms [CA/011 [INQ000641798]]. These disparities impacted on the experience of different vulnerable groups in the pandemic. Analysis conducted on the Standard Financial Statements of those we supported with debt suggested that there were also significant increases in some of the costs over the course of the pandemic. The average annual household expenditure of those we helped with debt issues rose by £160 on energy, £460 on housing, and £112 on telecoms compared to spending on those bills in 2019. There were also indications of unequal impacts on vulnerable groups, with our evidence suggesting that disabled people who have a negative budget spent an average of £54 more every year on their energy bills than non-disabled people. [CA/012 [INQ000641848]]
39. The rest of this section of the Witness Statement sets out in detail how certain groups were affected.

Lower Paid and/or Insecure Workers

40. We welcomed the announcement of the Coronavirus Job Retention Scheme and accompanying measures made by the Chancellor of the Exchequer in March 2020 with our Chief Executive Officer calling them "unprecedented action to protect workers".

41. However, as is made clear below, there were many employees who continued to experience significant levels of detriment despite the Coronavirus Job Retention Scheme. This includes key workers as highlighted in our research of August 2020 which showed that 21% of key workers had fallen behind on essential household bills, compared to 7% of those who were not key workers. [CA/013 [INQ000641832]]
42. We highlighted particularly significant challenges for those on zero-hours contracts. Our research in April 2020 suggested that 68% of those who had previously been working on zero-hours contracts had applied or expected to apply for support from the benefits system, well in excess of the wider population, exposing them to the challenges detailed more specifically in paragraphs 63-72 below. People in insecure work (including zero-hours contracts or agency work) were three times more likely than other workers to have fallen behind on an essential household bill in the first month of the pandemic [CA/011 [INQ000641798]]. This finding was reinforced in August 2020 when research indicated that, of around 6 million people who had fallen behind on their household bills during the pandemic, 59% (3.6 million people) were in insecure work. [CA/013 [INQ000641832]]. These findings were further affirmed in a policy report of December 2020 [CA/014 [INQ000641859]], which found that 50% of those on zero-hours contracts were behind on an essential household bill.
43. Research in December 2020 found that insecure workers were four times more likely to have faced losing their job, three times more likely to have been made to work while ill, three times more likely to have not been paid wages they were owed and one and half times more likely to have lost income, with those who had lost income averaging a loss of £1,000 a month since March 2020 than other workers. [CA/015 [INQ000641867]]

Self-Employed People

44. When commenting on the initial design of the Self-Employment Income Support Scheme (SEISS), we expressed concern that those who had not submitted a tax return for the tax year 2018-19 might be excluded. While we acknowledged the rationale for this decision from both a fraud prevention and administrative complexity perspective, it had the potential to generate significant detriment. It excluded both people who had historically been self-employed but were not in 2018-19, and people who recently became self-employed. We estimated in April 2020 that the number of people who had been self-employed for less than a year was over 400,000 people,

creating a significant risk of detriment. [CA/016 [INQ000641786]]. We recommended that the SEISS should have been extended to people who had been self-employed for less than a year, but the eligibility requirements for SEISS remained largely unchanged for rounds 1 and 2 of the benefit.

45. At the beginning of the pandemic we advocated for a suspension of the Minimum Income Floor in Universal Credit. This is the assumed level of monthly earnings used by the Department for Work and Pensions (DWP) when calculating Universal Credit payments for self-employed claimants. If the DWP had kept using the Minimum Income Floor, people's benefits would have been calculated as if they were earning normally, even though that was impossible. This would have meant much less financial help when they urgently needed it. We welcomed the extension of this temporary suspension in November 2020 until April 2021.
46. We also have evidence that self-employed people continued to be disproportionately affected by the economic impact of the pandemic in spite of the support provided by the SEISS. Detailed analysis of the Standard Financial Statements of those who came to us for debt advice in October 2020 showed that 58% of self-employed people we helped with debt had a negative budget (see paragraph 32), up from 40% in 2019 . The corresponding figure for all of those in employment who we helped with debt in October 2020 was 30%. Self-employed people who received debt advice had also experienced the sharpest drop in their incomes with their average monthly income falling by £195. [CA/012 [INQ000641848]]. However, our research into self-employed people's experience of the pandemic does not allow us to identify with greater specificity the drivers of this detriment.

People living in privately rented accommodation

47. As outlined above, those living in the private rented sector experienced higher levels of detriment during the pandemic. Our research in April 2020 indicated that around 2.6 million private renters had missed a rent payment already or expected to do so owing to coronavirus, leaving them at risk of eviction. Owing to the demographic distribution of different housing tenures, this will have led to more significant impacts on groups who make up a higher proportion of private renters, including young people, racially minoritised communities, people with disabilities and single parent families.

48. For much of the pandemic, the government put in place a ban on bailiff-enforced eviction to prevent people from becoming homeless during the pandemic. Nevertheless, evidence from our advice published in May 2020 suggested that, despite this ban, around one in ten of the over 10,000 people we helped with private rent issues in the first 2 months of the pandemic had an issue relating to a possible eviction. [CA/017 [INQ000641809]]. We experienced high levels of demand for advice on private rented sector issues, particularly eviction and threatened homelessness throughout the pandemic, particularly around the proposed end of eviction bans. For example, in the period April - June 2020, our website page on dealing with rent arrears saw 332% more views than it had seen last in the equivalent period in 2020. [CA/018 [INQ000641827]]
49. The ban on bailiff-enforced eviction was renewed on a number of occasions during the pandemic. This created a series of potential cliff-edges in this support. From the start of the ban, it was clear that there was a risk of negative impacts when evictions resumed and we proposed a number of measures which would have lessened the impact on private renters including an acceleration of the process to end section 21 'no fault' evictions, putting in place temporary changes to allow the courts more discretion for tenants in arrears because of coronavirus, and implementing a 'pre-action protocol' of steps that landlords must follow before they could bring possession proceedings.
50. The economic impact of the pandemic on private renters was made clear in research published in January 2021 ahead of the proposed end to the eviction ban. At this point, we estimated that around 500,000 private renters were in arrears on their rent, with over half (58%) not having had rent arrears before the start of the pandemic. The average amount of rent owed was over £700, which led to an estimated £360 million of rent arrears accrued across the UK. [CA/019 [INQ000641870]] The support offered to private renters in arrears differed significantly in England as compared to Scotland and Wales. In the latter nations, where housing is a devolved issue, the devolved administrations put in place various schemes to offer grants and government-backed loans to help people pay back rent arrears, but no equivalent scheme was established in England.

People considered clinically extremely vulnerable

51. Between March 2020 and September 2021, the government produced a list of those who had clinical conditions which might put them at risk of complications from COVID-19 infection, deemed 'clinically extremely vulnerable' (CEV). This list was dynamic and changed over time to reflect the changing status of patients' risk from COVID-19 infection.
52. Analysis conducted by Citizens Advice suggested that many people considered clinically extremely vulnerable experienced difficulties accessing the Coronavirus Job Retention Scheme, as described more fully in paragraph 84.
53. Our analysis also found that those considered clinically extremely vulnerable experienced significantly worse economic outcomes in the early stages of the pandemic. Polling conducted by Opinium in May 2020, suggested that 41% of people in the CEV group had seen their income reduced by 20% or more. 27% of people in the CEV group had lost more than 60% of their income. This compared to 22% and 9% respectively of those in the non-clinically extremely vulnerable group.
54. Concerns about redundancy when protection schemes came to an end also disproportionately impacted on those considered clinically extremely vulnerable. Research published in July 2020 [CA/020 [INQ000279958]] revealed that 48% of those in the clinically extremely vulnerable group considered themselves at risk of redundancy, as compared to the rate in the general working population of 17%. 27% of disabled people considered themselves to be at risk of redundancy, rising to 37% for those people whose disability has a substantial impact on their activities. These fears seem to have been borne out retrospectively. Analysis published by the Office of National Statistics entitled 'Coronavirus and redundancies in the UK labour market: September to November 2020', published in February 2021, suggests that disabled people experienced higher rates of redundancy in this period than non-disabled people.
55. Those considered clinically extremely vulnerable also experienced higher economic impacts. In August 2020, our analysis of the number of people who had fallen behind on more than one essential household bill suggested that 22% of those in the shielded group were behind, compared to 6% of people who were not shielding or at 'increased risk'.

Racially minoritised communities

56. Gaps in the protection schemes for racially minoritised communities were exposed throughout the pandemic. In August 2020, our analysis of the number of people who had fallen behind on more than one essential household bill showed that black and minority ethnic groups experienced higher rates of falling behind on bills, with particularly stark outcomes for some demographic groups, most notable black people, of whom 31% were behind on at least one essential household bill, compared to 12% of white people. [CA/013 [INQ000641832]] These findings were further affirmed in a policy report of December 2020 [CA/014 [INQ000641859]] which found that those from black and minority ethnic communities were twice as likely as the general population (28% vs 14%) to have fallen behind on essential household bills.
57. Migrant groups, particularly those who had the No Recourse to Public Funds (NRPF) condition attached to their visas, were particularly adversely impacted by the pandemic. New research conducted by the Oxford Migration Observatory on behalf of Citizens Advice revealed that in June 2020 there were around 1.4 million people subject to NRPF. Our research indicated that the demand for this advice overwhelmingly impacted people from racially minoritised communities. The inflexibility of the immigration rules in a time of crisis also created the potential for significant long-term problems. Those applying for leave to remain for spouses or family members were required to demonstrate a minimum income of £18,600 per annum. Consequently, British citizens or settled persons who might have been made redundant as a consequence of the pandemic or whose incomes did not return to normal after 31 July may not have been able to successfully renew their spouse or family member's visa. [CA/021 [INQ000641824]]. In June 2020, our Chief Executive wrote letters to the Parliamentary Under Secretary of State (Minister for Immigration Compliance and the Courts) [CA/022 [INQ000641822]] and to the Home Secretary [CA/023 [INQ000641823]] highlighting a significant increase in demand for advice on NRPF of 110%. We're unable to identify if either the Home Secretary or the Minister replied.
58. Further research later in the pandemic pointed to these pressures being sustained. In the nine months between March and December, we saw a year-on-year increase of over 90% in the levels of advice given on NRPF issues. Key issues highlighted by advisers included people unable to afford to self-isolate or shield; debt, especially rent arrears; and redundancy, as people with NRPF were disproportionately likely to

work in sectors worst affected by the economic impact of the pandemic. NRPf clients also reported that lockdowns made gathering evidence for applications for a change of conditions (a necessary step to have NRPf lifted) extremely difficult. [CA/024 [INQ000641864]]

59. Research published immediately after the pandemic in November 2021 suggested that those with NRPf had suffered significant adverse economic impacts, with 81% behind on at least one essential bill, four times more than the UK population as a whole (20%) with rent, utilities and council tax the most common bills missed. [CA/025 [INQ000641898]]

Households with legacy pre-payment meters

60. Another group who experienced detriment owing to the pandemic were those living in households which had legacy (non-smart) pre-payment energy meters installed. Legacy pre-payment meters are those which require a physical top-up using a key or a card, as opposed to smart pre-payment meters which can be topped up online or via an app. During times of lockdowns, it was often more difficult for people using those meters to get topped up, particularly for those who were required to self-isolate due to infection, or were advised to shield. The lack of external connection to legacy pre-payment meters also makes it harder for energy companies to understand when people might have been unable to top-up their meter, a process known as self-disconnection, and they are unable to intervene to provide automatic support. There was also some disruption to supply chains of the prepay keys/cards which are needed to top up, which risked firms being unable to send these by post to people who needed them to remain on supply.
61. Then, as now, having a pre-payment meter is strongly related to a wide range of socio-economic disadvantages. A 2014 analysis by the Competition and Markets Authority suggested that pre-payment customers, when compared with both direct debit and standard credit customers, are significantly less likely to have an income of over £36,000 and more likely to have an income below £18,000. They are also significantly more likely to be disabled; be a single parent; or be more than one of disabled, single parent or carer. The distribution of pre-payment meters also varies significantly geographically. In April 2021, an NEA report suggested that around 15% of English households used a pre-payment meter, with a figure closer to 20% in both Scotland and Wales. Suppliers often hold fewer details on customers who use legacy

pre-payment meters, as they don't need to interact directly with the supplier to set up accounts and pay bills. This makes it much more challenging to identify customers in vulnerable circumstances who need additional support.

Other groups

62. We also saw worrying examples of potential discrimination in the pandemic. Research published in July 2020 [CA/020 [INQ000279958]] brought forward cases highlighted by our advisors of pregnant people who were facing discrimination at work because they required more stringent health and safety measures to be put in place during the pandemic. The same research suggested that 39% of parents and carers were facing redundancy as compared to 17% of the general working population.

Universal Credit: Deeper Dive

63. In April 2020 we shared headline analysis of the issues our clients faced with Universal Credit [CA/026 [INQ000641789]], directly with government stakeholders. This analysis revealed the scale of demand for support with Universal Credit at the outset of the pandemic, with roughly half of the 32,000 advice issues we dealt with in the first month of the pandemic relating to Universal Credit. Analysis of evidence forms revealed both technical problems for people accessing the helpline and supporting website, as well as issues around eligibility for people with savings, capital or income in excess of the limit. Uncertainty about the extent of support provided through the Coronavirus Job Retention Scheme (JRS) and the Self Employed Income Support Scheme (SEISS) contributed to questions over eligibility.
64. Subsequent analysis of our data published in April 2021 [CA/001 [INQ000641874]] showed that in the weeks immediately before and after the first lockdown being announced we saw significant changes in the client profiles of those seeking support with Universal Credit, with an 11% increase in the proportion of women seeking our help and a 19% increase in the proportion of under 35s. We also saw a 3.7% fall in the proportion of disabled people, although this may be driven by increases in the proportion of other groups e.g. those under 35 who have a lower prevalence of disability. Over the course of the pandemic, we saw further changes in the work situation of those seeking support with Universal Credit with a higher proportion in work, as well as a significant increase in the number of self-employed people seeking

help for Universal Credit claims at the beginning of the spring lockdown in March 2020, perhaps reflecting the gaps in the government's support package for self-employed people.

65. The aim of the Universal Credit uplift was to “strengthen the safety net”, as cited by the Chancellor of the Exchequer in a statement in March 2020. We supported the increase in value for the standard allowance, although as detailed below in the statement (paragraph 88) this uplift partially and temporarily remedied a long legacy of the value of Universal Credit being insufficient to meet households’ needs.
66. There were, however, a number of ways in which the headline increase to the Universal Credit basic allowance left untouched significant policy changes which had a negative impact on those it was seeking to support..
67. Firstly, the retention of the five week wait for the first full payment, at a time when millions of new claimants were coming forward, saddled a large number of people with immediate debts as a consequence of being forced into Universal Credit through circumstances entirely out of their control. Research commissioned in April 2020 suggested that around 1 in 6 people anticipated having to borrow money from family or friends to deal with the wait. [CA/027 [INQ000641793]] We wrote to the Chancellor of the Exchequer on 9 March 2020 [CA/028 [INQ000641774]] and to the Chief Secretary to the Treasury on 6 May 2020 [CA/029 [INQ000641803]] to make the case for advance payments to be made, at least in the short term, a grant rather than a loan. We're unable to identify if either the Chancellor of the Exchequer or the Chief Secretary to the Treasury replied, but no changes were made to the provision of advance payments for Universal Credit throughout the pandemic.
68. The five-week wait caused considerable hardship to those claiming Universal Credit during the pandemic. Research published in June 2020 [CA/030 [INQ000641812]], on 10 June 2020, suggested that more than half (53%) of those who had applied for Universal Credit as a result of the coronavirus outbreak faced hardship during the five-week wait for their first payment. This includes one in seven who reported having been unable to afford essentials like food and heating while waiting for their first payment.
69. Secondly, the retention of the benefit cap meant that tens of thousands of households were subject to a cap on their income at a time when they had fewer

options in terms of both increasing those incomes or reducing their fixed costs. The benefit cap is a limit on the total amount of benefit people can receive. It applies to most people aged 16 or over who have not reached State Pension age. In our letter of 6 May 2020 to the Chief Secretary to the Treasury [CA/029 [INQ000641803]], we argued that the benefit cap should be suspended for the duration of the pandemic to ensure that people could access adequate levels of financial support during this period. As noted above, we're unable to identify if the Chief Secretary to the Treasury replied, but no changes were made to the benefit cap throughout the pandemic. A government statistical briefing published in September 2024 shows that the number of households subject to the benefits cap increased significantly during the pandemic, only falling again when the cap itself was raised in April 2023.

70. There was significant uncertainty about the future of the Universal Credit uplift as the pandemic came to an end. The uplift was originally scheduled to end in March 2021, but was extended for another 6 months in the March 2021 budget. In July 2021, the government confirmed that it would not be extended further and it ended on the rescheduled timescale of September 2021. We, along with many other charities, campaigned strongly for the government to retain the uplift, citing the significant impact that removing it would have on those most in need and struggling with the legacy of debts accrued during the pandemic.
71. Evidence published by Citizens Advice in October 2020 suggested that during the period of the Universal Credit uplift 43% of all debt clients who were in receipt of Universal Credit were in a negative budget, but that this proportion was forecast to rise significantly if it were removed. Research conducted in August 2021, a month ahead of the revised end date for the uplift, suggested that 38% of Universal Credit recipients would be in debt after paying just their essential bills if their benefits dropped by £20 a week, a figure equating to at least 2.3 million people. [CA/031 [INQ000641893]] The fall in the value of Universal Credit was compounded by increases in the energy price cap which was to come into effect in October 2021. Our research further suggested that 28% of households in which someone receives Universal Credit were behind on their energy bill - seven times the rate among households who don't receive Universal Credit which stood at 4%.
72. Concerns about the adequacy of support going forward translated into significant upticks in the demand for a certain kind of our advice. Evidence published in September 2021 showed a 91% rise in the summer of 2021 versus the summer of

2019 in the need for advice on grants and in-kind support - including for furniture, clothes and toiletries, as well as a 30% increase on summer 2020 in referrals to a foodbank. We also saw increased page views for online content about how much Universal Credit people would receive and our debt advice webpage on increasing your income. [CA/032 [INQ000641894]] These pressures were also felt by the large proportion of people who received Universal Credit while in work, with 67% of working claimants predicting that they would face hardship if the cut went ahead.

73. As the pandemic came to an end and the restrictions on the economy eased, the UK was left with a much larger proportion of people in receipt of benefits. Research published in June 2021 highlighted that a significant proportion of those who had lost their job at the outset of the pandemic had not regained it in the year following, and that the length of someone's unemployment impacts on their ability to re-enter the labour market. The impact of these job losses was disproportionately spread amongst the population, with research indicating that young people, for example, were around 5 times more likely to have lost their job at the start of the pandemic, compared to the rest of the working age population. Other groups like disabled people and single parents face similar employment challenges. The government did put in place measures to help support people back into work including recruiting 13,500 new work coaches and establishing the Kickstart scheme to support young people into work. [CA/033 [INQ000641889]] While we did not conduct any national policy research and are therefore unable to make evidenced arguments about the efficacy of the Kickstart scheme, a number of our independent local Citizens Advice delivered as part of the scheme, providing a range of services, including CV writing, interview skills, and confidence building.
74. However, there were elements of the design of Universal Credit that meant that it could act as a hindrance rather than a help in getting people back to work.
75. Firstly, while the level of support for childcare costs was increased from 70% to 85%, there remained a requirement for parents to pay for childcare upfront, and provide proof of payment to access this support. Our evidence suggested that this created a significant barrier for many people returning to the workplace owing to the high upfront costs. Single parents were more likely to be furloughed during this crisis, with employment amongst this group concentrated in sectors facing greatest difficulty during the pandemic. [CA/033 [INQ000641889]]

76. Secondly, we saw disproportionate rises in unemployment and long-term unemployment amongst disabled people during this crisis. As of June 2021, over 1 in 3 unemployed disabled people were long-term unemployed, compared to 1 in 7 non-disabled people. The work allowance in Universal Credit allowed disabled claimants to work a limited number of hours without seeing a fall in the amount of their benefits, which recognised that disabled people were likely to work fewer hours overall, be more limited in their labour market choices, and face additional costs. However, disabled people assessed as 'fit for work' were not entitled to a work allowance, despite the barriers to work and additional costs they can still face. We called for the expansion of these work allowances to all disabled people in receipt of Personal Independence Payment. [CA/033 [INQ000641889]]
77. Finally, in normal times, claimants and work coaches were required to collectively agree a claimant commitment, which set out expectations on whether they should be preparing and/or looking for work. These claimant commitments were relaxed during the pandemic, but as coronavirus restrictions lessened they began to be reintroduced. Our advisors reported examples of people being given unrealistic claimant commitments. Prior to the pandemic, inappropriate commitments were often associated with vulnerable groups, especially disabled people and those with caring responsibilities. These groups were particularly significantly impacted by the pandemic, and faced additional barriers to entering work or increasing their hours. Failing to meet claimant commitments could mean recipients being sanctioned, which is strongly associated with high levels of detriment to the people we help. To mitigate the risks of people being given inappropriate commitments, we recommended that the government regularly reviewed how claimant commitments were being set by work coaches to ensure work-related requirements were tailored to people's circumstances. [CA/033 [INQ000641889]]
78. While our pandemic benefits research primarily focused on those in receipt of Universal Credit, we did share a number of pieces of evidence on the impact of the pandemic on those in receipt of legacy benefits. The government's introduction of two week run-ons of additional legacy benefits (Employment and Support Allowance, Jobseeker's Allowance and Income Support) from July 2020 went some way to supporting people moving to Universal Credit from the legacy benefits system. It did not, however, help those who were to move onto Universal Credit before July 2020, people in receipt of tax credits or those who make a new claim for Universal Credit and have not previously received benefits. While the government made a

commitment through managed migration that people whose circumstances remain unchanged would not lose out in cash terms (known as “transitional protection”), such protections were not available to households who needed to apply for Universal Credit owing to a change of circumstances, including things like losing your job. This was a factor for many at this time, creating a risk that by moving to Universal Credit in a time of crisis, households could be left worse-off in the long-term than they would be if they were to move on to Universal Credit through the later rollout of managed migration. Once a claim had been made for Universal Credit, there was no returning to a previous legacy benefit. One option we presented to the government to mitigate this risk was to pause the natural migration process during the pandemic [CA/034 [INQ000641787]] and uprate legacy benefits by a similar amount to Universal Credit. [CA/035 [INQ000641804]]

Part D: Analysis and Reflections

79. There were positives to be drawn from the decisions made by the government in terms of the economic response to the pandemic. The economic support measures put in place that had the greatest impact on Citizens Advice’s clients were the Coronavirus Job Retention Scheme; Self Employed Income Support Scheme; the Universal Credit uplift; and support provided through Statutory Sick Pay ‘SSP’. Through these measures the government addressed some of the largest and most salient drivers of detriment in a timely and predominantly effective manner. As a charity which primarily provides advice to individuals, we do not have sufficient evidence to make assessment on the efficacy of other schemes including loans to businesses, Covid Corporate Financing Facility, business rate relief, grants to businesses, Eat Out to Help Out, and changes to the insolvency rules.
80. While not strictly an economic support measure, the bans on the enforcement of court orders of which the suspension of face-to-face bailiff collection and the suspension of evictions were most salient for our clients. These, and the protections attached to other bills, including mortgage holidays and protections around energy and water bills, were effective in protecting people from the immediate negative effects of falling behind on payments, although our clients continued to report to advisors breaches of the enforcement bans, particularly in the private rented sector, throughout the pandemic.

81. One reflection gathered from interviews with senior leaders present within Citizens Advice during the pandemic was that a lack of preparedness negatively impacted the government's ability to consider problems beyond those which were immediately presented. While the government acted commendably quickly in establishing mechanisms like the Coronavirus Job Retention Scheme and other economic protection measures, they had to be developed rapidly from a low base of preparedness, with little experience of establishing short time working schemes, and had to deal with often low existing economic resilience amongst the people they were targeting. This limited the amount of governmental attention that could be given to thinking about where gaps might have been present, to devoting attention to what happened to when these measures ended, or to thinking about the long-term consequences of the pandemic on households that faced unequal impacts from it.
82. There were, however, particular issues that emerged through the implementation of some specific schemes in scope of this Module of the Inquiry which are set out below. These are grouped thematically, rather than by individual scheme, in order to highlight the root causes of issues. Issues regarding the design and implementation of the Universal Credit uplift are explored in more detail in paragraphs 63 - 67.
83. A common theme we observed throughout the pandemic was that the planned cessation of support mechanisms was often accompanied by significant disruption for people affected, only for these mechanisms to be extended at the last minute. Particular examples of this include:
- The Coronavirus Job Retention Scheme was originally scheduled to wind down for new registrations in June 2020, but this created a potential cliff edge for those who were in the clinically extremely vulnerable group, who were being advised for health reasons to isolate from others, but may not have had access to the Job Retention Scheme. As a consequence, we called for people who were clinically extremely vulnerable or those who shared a household with someone in this group to be able to retain access to the Job Retention Scheme for as long as public health advice required them not to work. [CA/036 [INQ000641805]] The planned cessation of the JRS was also accompanied by an increase in demand for advice on potential redundancy. In the event, the Job Retention Scheme was extended beyond the end of June 2020, which eliminated this risk, but still caused significant concern for

those in the clinically extremely vulnerable group.

- The temporary ban on evictions was another example where cliff-edges in protections caused significant detriment. The decision to extend the ban was often taken extremely close to the pre-existing deadline, causing unnecessary concern for those who might be impacted by the resumption of eviction proceedings. We often found out no sooner than the general public about changes in the government's position, meaning that we were hampered in our ability to provide people with the most effective advice.

84. We also identified issues with the eligibility criteria for the Coronavirus Job Retention Scheme, our advisors saw substantial evidence that people who were shielding were being denied furlough by their employers. An in-depth analysis of a randomised sample of 10% of the 4,152 cases Citizens Advice saw in the week following the launch of the furlough scheme (20 April) showed that over 70% of those who were in the clinically extremely vulnerable group, or were at higher risk from coronavirus, were not furloughed. This number rose to around 80% when including workers living with someone who was either shielding or at higher risk from coronavirus. These figures were higher than the 50% of workers overall who had not been furloughed despite being eligible.

85. In October 2020, the government introduced a tiered system of lockdowns, which would apply differently in different localities. This system consisted of 3 tiers in which various different restrictions would apply based on the incidence of coronavirus infection in each locality. This scheme was only in operation for a short period and was revoked in favour of a second national lockdown on 5 November 2020, but our research identified significant issues with introducing regional economic restrictions while economic protection measures were determined nationally, which we set out in analysis published in October 2020 [CA/037 [INQ000641849]]. For example, bailiff action, which had resumed at national level, was allowed to continue across all three tiers, including the "Very High" risk category (albeit with covid secure practices in place like social distancing) and local authorities were given discretion as to whether to allow debt collection. While the short-term nature of the regional tiering system meant that impacts of these discrepancies were likely limited, ensuring adequate economic protections are in place for any future locality-based restrictions should be a consideration for future pandemic planning.

86. There are also wider lessons to be drawn beyond the design and implementation of the measures themselves. These are broadly categorised below into measures that the government should consider **ahead** of a future pandemic to minimise the differential impact on vulnerable groups of a sudden economic dislocation, and recommendations for measures to be considered for any economic support measures deployed **within** a future pandemic.

Recommendations for pandemic preparedness

A wider focus to societal resilience

87. Many of the economic measures necessary to protect people from the consequences of the pandemic were symptomatic of pre-existing problems in the design of welfare and employment support. This might have meant that more expensive or far-reaching interventions than might otherwise have been needed were required, or that existing flaws in the design of support schemes were magnified in their significance.
88. For example, the temporary uplift in the value of Universal Credit was a boost to many people who might have otherwise been unable to make ends meet during the pandemic, but was made more significant by the fact that it followed a number of years in which the value of Universal Credit payments had declined in real terms as a consequence of government policy decisions. Similarly, the five-week wait for the initial payment of a new Universal Credit is problematic for many of the people that we help in normal times, but this was magnified significantly by the pandemic by virtue of the sheer numbers of people who had to move onto Universal Credit. Government figures show that the number of people receiving Universal Credit rose from 3 million people in March 2020 to 5.8 million people in November 2020.
89. Although not within the scope of this Inquiry, we have discerned a similar trend in the government's response to the cost-of-living crisis, driven by a surge in energy prices from the end of 2021. In this instance, many of the structural weaknesses in the design of their welfare system were exposed by a sudden rise in costs, and the government repeatedly struggled to target support to those most in need.
90. While any future pandemic is likely to have unpredictable impacts, there are government fora that seek to plan to mitigate their effect. The social and economic resilience of communities should be something that is explicitly part of the scope of

government bodies or agencies who have a responsibility for resilience planning. Under the previous government we were involved, for example, in the Cabinet Office-sponsored UK Resilience Forum, which exists to “strengthen UK resilience by improving communication and collaboration on risk, emergency preparedness, crisis response and recovery.” However, this group, in our view, has given insufficient attention to how wider social and economic resilience issues around income adequacy or the provision of support for marginalised groups will impact future crisis response and recovery. If the group continues under the present government, or in any successor arrangements, its scope should be expanded to consider evidence on these issues, and these insights should be a consideration in the design of future policy development. Changes to the welfare system should be considered in the light of their impact on our preparedness for a future pandemic or other crisis.

Tackling health inequalities

91. As indicated in the paragraphs 51-55 above covering the unequal distribution of the economic impacts of the pandemic, a number of different pieces of our analysis showed that those in the clinically extremely vulnerable group experienced significantly worse outcomes. They were three times as likely as those in the non clinically vulnerable group to have lost more than 60% of their income, and roughly four times more likely than those who were not clinically vulnerable to have fallen behind on essential household bills by the summer of 2020. They also reported higher concern about being made redundant when the coronavirus economic protection measures ended (paragraph 54).
92. We have evidence from advisors (paragraph 84) that people in the clinically extremely vulnerable group suffered from problems in accessing the economic protection schemes and/or were acutely affected at times when the public health guidance around self-isolating was not properly reinforced with the right economic messaging. However, these incidents are unlikely to have driven the scale of the inequality.
93. While the parameters of who was included in the clinically extremely vulnerable group changed over time, significant numbers of people within it had conditions which are associated with deprivation, for example, a large cohort of people who suffered from respiratory conditions. The NHS recognises that the incidence of and mortality rates from respiratory disease are higher in disadvantaged groups and

areas of social deprivation, leading to worse health outcomes. The most deprived communities have a higher incidence of smoking rates, exposure to higher levels of air pollution, poorer housing conditions and exposure to occupational hazards.

94. There is extensive research from others, including the Health Foundation's Covid-19 Impact Inquiry (July 2021), which points to the clear links between someone's socio-economic status and their health outcomes during the pandemic. The relationship between poverty and health is well-attested, but tackling the social determinants of health has historically proved difficult with siloed decision making in government and ongoing cost pressures in the National Health Service combining to stymie progress on this issue. The fact that those most clinically vulnerable to coronavirus were also amongst the worst affected by the economic effects of the pandemic speaks to the importance of remedying this - clinically vulnerable people who were financially struggling despite the economic protections were more likely to have been confronted with economically motivated decisions that might have compromised their health and the health of others.
95. Further action should be taken by policymakers to address the wider social determinants of health to try to minimise the currently too strong connection between health and deprivation to prevent a similar situation occurring in a future pandemic.

Accelerate the replacement of legacy pre-payment meters

96. As highlighted in paragraphs 60-61 above, the continued use of legacy pre-payment meters was a significant challenge for both individuals and the government. During periods of lockdown, topping up a physical meter proved challenging for many households. Suppliers, and consequently the government, had a very limited picture of those who had self-disconnected as a consequence of reduced income and/or difficulty in accessing top-up facilities during the pandemic. Though not within the scope of the Inquiry, this issue also presented problems in the cost-of-living crisis where financial support for legacy pre-payment meter customers had to be physically sent by post, creating significant potential problems for clients and much lower rates of successful delivery than for other gas and electricity customers.
97. The government and energy suppliers continue to support the rollout of smart meters, and adoption by consumers who prepay is aligned with the wider population. However, given the significant additional benefits for this cohort we would encourage

faster progress towards a complete phase out. Expediting the transition from legacy pre-payment meters would mean that pre-payment customers, who are overwhelmingly concentrated in groups that experience high levels of deprivation, face significantly lower risks in any future pandemic or public emergency, and are able to receive support remotely from their supplier.

Accelerating the adoption of social tariffs

98. One of our main areas of focus during the pandemic was on those who fell into debt on essential household bills as a consequence of the pandemic. While there were protections to prevent the immediate enforcement of those debts during the pandemic, many people built up significant debts in this period. A growing problem with indebtedness on essential household bills has been a long-term trend observed by Citizens Advice since 2014 and was worsened by price rises that occurred after the pandemic in the cost-of-living crisis. Analysis conducted by IPPR for Citizens Advice in April 2025 suggests that that households in the lowest 10% for income are spending around 41% of their disposable income (after housing costs) on energy, water, broadband and car insurance bills - compared to 11% for those in the fifth decile and 5% for those in the tenth decile.
99. In many of these markets there are provisions for social tariffs or targeted bill support, which are reduced price packages, specifically designed to help low-income households afford these essential services. However, widespread uptake of these tariffs is inconsistent and varies between markets, with potentially billions of pounds worth of support left unclaimed. Analysis conducted during the pandemic suggests that 2.5 million people were behind on their broadband bills, 700,000 of whom hadn't been behind during the pandemic. Those in receipt of Universal Credit were nine times more likely than those not in receipt to have fallen behind and would have likely been eligible for social tariffs which would have reduced their costs during the economic dislocation of the pandemic.
100. We believe that wider uptake of social tariffs or targeted bill support, supported by the government, regulators and industry, would reduce the economic impact of a future pandemic by minimising low-income households' exposure to inflexible, highly-priced essential bills.

Better data matching

101. A significant characteristic of the pandemic was the extent to which those in work, particularly those in insecure work, were significantly impacted and who proved harder to help through the government's economic support measures, as detailed in paragraph 40-43. Although outside the scope of the Inquiry, a similar trend could be discerned during the cost-of-living crisis which immediately followed the pandemic, where the government was able to make one-off payments to those in receipt of certain benefits, but found it hard to target support to those in low-paid work who were outside the scope of the benefit system. In the cost-of-living crisis, the government resorted to imperfectly targeted measures, like distributing support based on council tax bands, or universal measures like the Energy Bill Relief Scheme with a high deadweight cost.
102. In both instances, better targeting of support could have been provided with improved data matching between government departments. Data held by government departments, particularly HM Revenue and Customs, could be deployed to more accurately target those who are in most need of support. While we understand that there is work ongoing to improve data matching between government departments to enable this kind of support, we believe that it would be imperative to have this in place ahead of any future pandemic to allow for more responsive and targeted support for groups who are experiencing the highest levels of economic detriment.

NRPF

103. As highlighted in paragraph 57-59, one group that was particularly impacted by the coronavirus pandemic were people whose visas have the No Recourse to Public Funds (NRPF) condition attached. Their deliberate exclusion from the welfare system, and hence from a range of passported benefits, made supporting this group particularly difficult. Given that a large number of people who have this condition are health and social care professionals who would play a significant role in any future health-related crisis, it creates wider risks around supporting a critical workforce in a future pandemic. Analysis from the Oxford Migration Observatory suggests that almost half of the increase in non-EU immigration from 2019 to the year ending June 2024 resulted from those arriving for work purposes (18%) and their dependents (29%). Health and care was the main industry driving the growth, including care workers who received access to the immigration system in February 2022. There was also higher demand for some workers who were already eligible for visas under

the old system, such as doctors and nurses. This condition continues to be attached to the majority of work, study and family visas and UK Government figures published in May 2024 suggest that, at the end of 2023, 3.3 million people held visas in the UK that would normally be attached with NRPF. Our evidence suggests that the condition continues to cause significant detriment for people, and this detriment would likely worsen in any future pandemic.

104. We have previously recommended to the government that this condition be abolished and would recommend that the Inquiry gives consideration to how the government should support people without recourse to the welfare system in future crises.

Recommendations for pandemic measures

Clear and transparent communication, strengthening relations with advice providers

105. As highlighted above, we are unaware of any structured consultation that took place between the government and Citizens Advice in the design, implementation, or monitoring of the economic support measures put in place during the pandemic. This was, in our view, an omission. Citizens Advice, as the largest single provider of advice to people in England and Wales, has extensive knowledge of many of the areas that the government was seeking to support people with during the pandemic. Moreover, the scale of our reach, the depth of our data and the organisation's deep advice knowledge and experience means we can anticipate advice needs and likely public behaviour in response to legislation. Despite being substantially funded by the government (either nationally or locally), Citizens Advice was treated, in our estimation, as one stakeholder amongst many, which meant that our unique expertise in understanding how people engage with public services was an asset that the government did not meaningfully draw on in the pandemic.
106. Citizens Advice, like many other charities, enjoys considerable levels of trust amongst the general population in excess of government, as well as offering significant reach into communities that are otherwise hard-to-reach through central government messaging. In future pandemics, a clear protocol should be established for how the government communicates and harnesses the voluntary and charitable sector, particularly the advice sector, in order to maximise our strength in reaching these communities with information about economic protection measures.

107. While we had strong relationships with individual government departments throughout the pandemic, particularly where we already had an existing operational relationship with them, this did not always translate into timely and effective communication about proposed or considered changes to support schemes. This meant that we had to very quickly adapt the advice we were giving at the same time that the general public was receiving messages. This was particularly the case when, as happened on a number of occasions, the scheduled end of an economic support mechanism drew near, only for it to be further extended. These last-minute changes of direction created significant burdens for teams who were already significantly under pressure to deliver a high volume of new advice content and updates to existing content detailed in paragraphs 12-13 above.
108. This was most acutely felt in what we came to term 'grey areas'. Our content published online aims to reflect the legislation and guidance produced by the government, but this proved problematic for a number of reasons during the pandemic. This impacted on the speed and accuracy with which we could develop content for the public and guidance for our advisors. Broadly, these grey areas manifested in three different ways:
- A high-profile announcement to an economic support measure was made but that announcement wasn't immediately followed by updates to the relevant regulations or guidance. An example of this was the extension of notice periods for those facing eviction. While these had previously been extended to 3 months, the government announced via press release that they would be extending it to 6 months. However, this press release gave no details on when the 6 month extension would apply and to whom, which was provided in a Statutory Instrument roughly one week after initial announcement. The publicity around the initial announcement created an immediate advice need that we weren't able to accurately meet.
 - The details of a change were published so close to their enactment that we were unable to prepare advice content in time. An example of this was last-minute extensions of eviction bans that had been previously introduced. Our teams were forced to guess the likeliest outcome of a policy decision in order to prepare advice content in time to meet that need.

- Regulations and guidance existed, but they contradicted each other. An example of this during the pandemic, albeit not related to the matters in scope of Module 9 of the Inquiry, was that at a time when the government guidance was to avoid meeting up with more than 6 people (when there were more than 2 households present), the law only made it criminal to meet in a group of over 30 people.
109. These grey areas meant that our work in providing advice and guidance to the public was often made considerably more difficult, and our content and expert advice teams had to either reduce the amount of information we were able to confidently share, provide shorter updates and highlight that we expected more information at an indeterminate point in the future, or reflect inconsistencies between the government's guidance and its laws in our own content. In a time when providing clear, simple and consistent information to the public is crucial, all of these mitigations were insufficient.
110. As highlighted above in paragraph 17, Citizens Advice provides a number of services on behalf of the government, but the onus for determining how these services would be delivered during the pandemic largely fell onto Citizens Advice. Interviews with senior leaders present during the pandemic suggest a more proactive approach from government departments about the delivery of these services, and how they might be amended or strengthened to support people in the new circumstances, could have yielded more meaningful benefits for people accessing services, and strategic impact that was more closely aligned to the priorities of the government.
111. Overall, many of these issues would have been dealt with by stronger institutional working between Citizens Advice and government, beyond established links with the sponsoring government departments of our various service delivery programmes. We would suggest that in any future pandemic a more formal relationship is made between government and Citizens Advice that allows us to inform the design, implementation and monitoring of support mechanisms, and make it as easy as possible for our advice, accessed by millions of people, to most accurately reflect the reality of government support in a fast-changing environment.
112. While we have a very strong relationship with our sponsor department, the Department of Business and Trade, much of the work of the Citizens Advice service is conducted in areas outside the remit of our sponsoring department. This contributes to a lower cross-governmental understanding of the role of Citizens

Advice, and this is, in our view, a contributory factor in our expertise and reach not being utilised to best effect during the pandemic. Greater, more formal, connections to government departments that play a significant role in cross-governmental delivery would likely reduce this risk in the future.

More attention to the differential impact of measures

113. We welcomed at the time the launch of the Coronavirus Job Retention Scheme as a significant measure that protected people's jobs and incomes and at a time of significant crisis. Millions of jobs were protected throughout the pandemic and it staved off the risk of redundancy for many who might otherwise have had to rely entirely on the welfare system.
114. However, any future scheme ought to consider whether a flat wage replacement rate is the right solution to protect those most at risk of falling into severe hardship, particularly those in low-paid work. Government statistics indicate that lower paid jobs were more likely to be furloughed. 51% of jobs furloughed on 30 September 2021 were paid £15,000 or less. In comparison, jobs paid £15,000 or less made up 32% of all jobs eligible for furlough. (*Source: "Coronavirus Job Retention Scheme: statistics, HOCL, December 2021"*)
115. Since the pandemic, we have strengthened our analysis of the phenomenon of negative budgets, where people's income is insufficient to meet their expenditure on essential services. This has shown repeatedly that for millions of people, particularly for those with low incomes, the margins between being in a positive or a negative budget are extremely thin. Analysis of our internal data on those who undertook a detailed financial assessment as part of our provision of debt advice in the financial year 2019-2020 (the year immediately preceding the pandemic), suggests that those in the lowest income quartile had no surplus monthly income (median) after paying essential household costs, and that those in the second lowest income quartile had a median monthly surplus of £14.79. While these figures are representative only of those who were seeking debt advice and not of the general population, they are indicative of the slim margins that low income households operate on.
116. Throughout the pandemic, the continued detriment suffered by those already in low-paid and/or insecure work through issues like the unaffordability of essential household bills points towards some issues in the adequacy of the job protection

measures as it pertained to them. As highlighted in paragraph 63, we also saw throughout the pandemic an increasing number of people in work seeking advice on Universal Credit. For those receiving a salary of £15,000, a 20% reduction in income would equate to around £250 a month. Many of these people would have been in receipt of additional support through the welfare system and so this impact would have been somewhat offset by the uplift in the value of the Universal Credit standard allowance. But, this loss of income would have still been significantly in excess of their previous surplus after essential costs. Lower income groups also pay a significantly higher proportion of their incomes on inflexibly priced essential expenditure, with rises in these costs seen over the pandemic [CA/012 [INQ000641848]]. Evidence published in August 2020, suggested that 30% of people whose hours had been reduced and 27% of those who had lost any income had fallen behind on essential bills. [CA/013 [INQ000641832]]

117. In any future pandemic, the government may wish to consider greater flexibility in the level at which it sets any subsidies towards wages as part of any future short term working schemes, to ensure that those on the lowest incomes are adequately supported to meet their essential costs. This is particularly salient given the higher proportion of their disposable income that lower income groups spend on these costs (see paragraph 98). Greater collaboration with Citizens Advice, as highlighted in paragraph 111, would help support the government's understanding of those groups and the more proportionate support for those struggling to meet essential costs due to reduced income.

Less concern with making structural changes

118. As outlined above in paragraphs 67-68, the design of Universal Credit with a five week wait for the first payment was a clear and significant issue in getting immediate support to people in the pandemic. Our perception was that the government sought to avoid making structural changes to ongoing welfare systems to the detriment of the people we helped in the pandemic. There was an ongoing unwillingness to change fundamentals of the benefit system even in the face of evidence from Citizens Advice and others that it was causing harm. In response to a parliamentary question asked on 4 May 2020 about the future of the benefit cap, the then Secretary of State for Work and Pensions Dr Therese Coffey replied that the “fundamentals of universal credit do not change”. A failure to consider structural changes created unnecessary hardship for the millions of first-time claimants of Universal Credit..

Presuming that future pandemics might likewise lead to a surge in uptake of individual benefits, it will be important to ensure that they are able to access adequate support quickly without getting into debt. We believe that the five-week wait is a problematic measure even outside of a crisis, but it would likely cause significant hardship if allowed to continue during any future pandemic. A desire to preserve the existing structures of the welfare system should not hinder making changes which, if not made, would cause significant hardship.

Avoid cliff edges in support

119. As highlighted above in paragraph 83, the design of various economic support measures was often time-limited. This may have been, to a degree, necessary as government policy makers attempted to design mechanisms that would be responsive to the fast-changing realities of the spread of the coronavirus. However, in our view, future economic support mechanisms should avoid stark cliff edges, either by tapering away support over time, or by clearly communicating follow-on support and provision in advance of the end of any protections. This will be particularly important in economic protections put in place around unregulated markets like housing, where the perception of many of our clients was that the cessation of support would lead to immediate and significant hardship.

Broadening the data considered by government

120. As highlighted in paragraph 24 , there was a higher than usual level of interest in the data that we were able to share with the government, but this interest quickly waned. As is extensively set out in Parts B and C of this Witness Statement, we continued to share via direct channels and through the media the insights that we were able to glean from both our own internal data, and our coronavirus polling, but interest in these findings varied, or was determined by the amount of media interest we were able to garner for our findings.
121. At a time of national crisis,during any future pandemic, the government should consider what other sources of data might be available to inform its decision making. This should include data gathered by charities, particularly those who offer information, advice and guidance to the public, and clear protocols should be established for this data to be shared and considered by the government.

Support and impact beyond the end of the crisis

122. As highlighted in paragraph 81, it is our view that a lack of pandemic preparedness, and the need to develop at pace a series of economic protections, diminished the government's ability to consider long term support that might be required from people as they emerged from the pandemic. While there were measures taken e.g. the provision in Autumn 2021 to provide some financial support for renters who were in arrears, this fell short of the required level of support to adequately help those who had fallen behind. Furthermore, the desire to not make fundamental changes to the welfare system meant that reforms to Universal Credit that might have supported some of those groups most adversely affected by the pandemic were not made.
123. The ability to recover from this pandemic was significantly hampered by the collapse of many energy suppliers in the autumn of 2021 which presaged the cost-of-living crisis that immediately followed in 2022-23. Two crises coming in close succession makes it difficult for us to disaggregate the relative impacts of both on the people we help. However, in the years following the pandemic we have seen steep and sustained increases in the number of people who are seeking Citizens Advice's help with crisis support, like a food bank referral or a referral for other charitable support. The proportion of people we help with debts in negative budgets rose after the pandemic and through the cost of living crisis and has settled at a higher level. We have continued to see very high levels of demand for our services overall.
124. Research conducted by others, including in the government's July 2021 analysis "Coronavirus: Impact on household savings and debt" points to an uneven distribution in the long-term economic consequences of the pandemic. While on the whole household savings rose and debt remained at a similar level, some households, particularly those with low incomes, ran down savings and increased debt since the start of the pandemic. The groups highlighted by the government's report are broadly the same as those highlighted Part C above: renters, people from minority ethnic groups, parents and carers, disabled people and those who were clinically extremely vulnerable, and young people. However, there have been few systemic policy measures put in place to date to help these groups deal with this legacy of debt.
125. In our view, more sustained attention should be played in any future pandemic to the recovery needs of those communities who were most economically disadvantaged by

it. For many people a fast and simple recovery from the economic dislocation of a pandemic is simply not possible and failing to make adequate preparations for how to support their post-pandemic recovery leaves a substantial risk of perpetuating and deepening existing inequalities.

126. The economic consequences of the pandemic also had more specific long-term consequences in other areas. Though our evidence doesn't speak to wider court backlogs caused by the coronavirus pandemic, research published by Citizens Advice spoke to an increasing backlog in the wait for an employment tribunal as a consequence of the pandemic. [CA/038 [INQ000641852]] Given the increased rate of redundancy during the pandemic, and the worrying evidence of discriminatory practices highlighted in paragraph 62 above, provision should be put in place during and following any future pandemic to ensure that those subjected to discriminatory employment practices are able to seek redress in a timely manner.
127. Finally, the rising need for crisis support as a result of the pandemic and the following cost-of-living crisis has exposed significant gaps in the provision of crisis support. Currently available support is distributed between local authority social welfare provision (strengthened in recent years by the Household Support Fund) and the support that local and national charities are able to provide, leading to significant geographic inequalities in the support people can access. Such crisis support is only inconsistently, in our experience, connected to wider social and economic support measures like the provision of information, advice and guidance. To attempt to remedy these gaps, during the pandemic, Citizens Advice and Trussell developed a new service Help through Hardship, to provide people with advice and guidance to try and address the root causes of their crisis in addition to providing immediate financial support or support in kind. This service continues to this day. A better structured, institutionalised and well-resourced existing crisis support system, leveraging the reach, expertise and public trust of civil society, would significantly improve the ability of communities to respond to future pandemics.

Statement of Truth

I believe that the facts stated in this witness statement are true. I understand that proceedings may be brought against anyone who makes, or causes to be made, a false statement in a document verified by a statement of truth without an honest belief of its truth

Personal Data

Signed

Dated: 07/07/2025

Witness Name: Citizens Advice
Reference: M9/R9R/CAUK01
Statement Number: 1 - Appendix 1

Appendix 1: List of evidence published regarding economic protections during Covid-19 pandemic

Internal Reference	Inquiry Reference	Date	Description	Full Description
CA/039	INQ000641775	09/03/2020	Press release on sick pay	The charity saw three times as many visits to its sick pay advice pages last week compared to the same time last year. It is warning that the current system for sick pay is inadequate to deal with the potential scale of the coronavirus outbreak, and could push many into financial hardship.
CA/040	INQ000641776	11/032020	Press release on sick pay	Citizens Advice has welcomed the announcement today by Chancellor Rishi Sunak of extensions to statutory sick pay
CA/041	INQ000641777	19/03/2020	Press release on covid protections	Ahead of the government publishing emergency legislation to tackle the coronavirus pandemic, Citizens Advice is calling for measures to ensure that vulnerable people and low-income families are not pushed into financial hardship as a result of the outbreak.
CA/010	INQ000641778	19/03/2020	Helping people through the Covid-19 pandemic	<p>The paper summarises risks faced by financially vulnerable people during the 'Delay' stage of the Covid pandemic response (from March 2020), and recommends action that shares the financial burden of the crisis fairly between government, business, individuals and families.</p> <p>The paper describes the groups at most financial risk, including but not limited to: workers in 1.5 million jobs who earn below the Lower Earnings Limit for Statutory Sick Pay, 3.7 million adults unable to cover living expenses for a week without their main income, and individuals facing higher energy and essential costs due to self-isolation.</p> <p>Recommendations include providing Statutory Sick Pay (SSP) for people earning less than the Lower Earnings Limit - at 80% of their wage - while temporarily increasing SSP. Another proposal is the temporary suspension of the Minimum Income Floor for self-employed people. Since some</p>

				<p>people are ineligible for contributory ESA to self-isolate, the paper also advocates for waiving NI contribution requirements.</p> <p>Among other recommendations, the paper proposes that the government change conditions for the Cold Weather Payment, so that households advised to self-isolate who are also in receipt of Universal Credit/legacy benefits will automatically receive an additional payment to help with higher energy costs."</p>
CA/043	INQ000641780	24/03/2020	Website Demand Press Release	The charity has seen record-breaking demand for advice since the escalation of the coronavirus pandemic with the highest daily number of visitors to its website being topped four times last week.
CA/044	INQ000641781	24/03/2020	Citizens Advice calls for greater protections for renters following coronavirus legislation	A press release responding to protections for renters announced on 24 March 2020
CA/045	INQ000641782	26/03/2020	Citizens Advice responds to Self-Employed Income Support Scheme	A press release responding to Self-Employed Income Support Scheme
CA/046	INQ000641783	30/03/2020	Emerging Issues in Wales: Covid-19 wc 30 March 2020	The first in a series of briefings for Welsh government officials on issues relating to the pandemic
CA/047	INQ000641784	06/04/2020	Emerging Issues in Wales: Covid-19 wc 6 April 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/048	INQ000641785	10/04/2020	Further fixes to coronavirus safety net needed as millions see hit to their incomes	New research from Citizens Advice shows around 6 million people in the UK (18% of the total workforce) have already seen their hours cut, been laid off or made redundant. And almost four out of 10 (38%) people have lost household income because of this crisis, with nearly one in 12 (8%) losing 80% of their household income or more.

CA/016	INQ000641786	10/04/2020	Ensuring people do not fall through the gaps in the government's employment support schemes	Analysis of those who might not be protected by the employment support schemes announced in March 2020, including people who were clinically extremely vulnerable, and those self-employed for less than a year.
CA/034	INQ000641787	10/04/2020	Financial support during the Covid-19 pandemic - a proposal for a Crisis Minimum Income	<p>The note provides details behind a proposal for a Crisis Minimum Income. This would define the minimum income required to avoid financial difficulty during the pandemic as £180 per week. The note presents modelling behind this estimate of minimum income, which takes into account reduced costs such as transport as well as larger outgoings for energy and utilities. Recommendations are made to ensure that this minimum income is met for everyone during the pandemic.</p> <p>The note recommends that the government set Statutory Sick Pay (SSP) at £180 per week, ensuring that all types of employees off sick receive this minimum. It also proposes that the SSP be extended to workers below the Lower Earnings Limit.</p> <p>The note goes on to advocate that eligibility for SSP should include recently laid-off individuals and those taking unpaid leave. Increasing benefit levels is described as being crucial to get money to people quickly during the crisis. Options include using new-style Employment and Support Allowance or speeding up Universal Credit payments. To mirror the Crisis Minimum in SSP, the standard allowance in UC should match this minimum.</p> <p>Adjustments would also need to ensure that existing benefit supports remain effective, and measures should be taken to help those facing higher housing costs. For example, a temporary council tax holiday could offer immediate relief.</p>

CA/049	INQ000641788	13/04/2020	Emerging Issues in Wales: Covid-19 W/C 13 April 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/026	INQ000641789	April 2020	Analysis of Citizens Advice client data on Universal Credit (April 2020)	<p>"The analysis provides key trends on the impact of the COVID-19 pandemic on Citizens Advice clients. Firstly, the pandemic has had significantly affected jobs and incomes, with nearly 38% of people reporting a loss of income. Citizens Advice saw a surge in demand for advice, receiving nine million website page views in one month, with a high interest in Universal Credit information. Since they began tracking coronavirus-related issues, 32,000 queries were recorded, most concerning Universal Credit.</p> <p>Common concerns for those applying for Universal Credit include eligibility, understanding payments, and challenges with online applications. Many clients reported difficulties connecting with the Universal Credit helpline and issues verifying their identity online. There were also cases where claimants were unsure about eligibility for financial support programs. Additionally, delays in receiving payments were a significant worry for clients, highlighting the urgent need for assistance."</p>
CA/050	INQ000641790	April 2020	Citizens Advice briefing: The potential impact of Coronavirus on council tax arrears (Wales)	<p>The briefing highlights the need for a national response to assist individuals struggling with council tax payments due to the Coronavirus crisis. It recommends that the Welsh Government provide extra funds for Local Authorities to implement a three-month council tax holiday for those unable to pay.</p> <p>These funds would alleviate financial pressure on families who have lost jobs or cannot work. The government is also asked to instruct Local Authorities to suspend all enforcement actions for council tax arrears and cover potential losses.</p>

				<p>The impact of Covid-19 is described, with a sharp increase in applications for Universal Credit and a rise in demand for advice. Households will soon receive their annual council tax bills, and many may struggle to pay due to financial uncertainty. While the Council Tax Reduction Scheme (CTRS) has been beneficial, awareness of it is low. There are concerns that Local Authorities may be overwhelmed with applications and may not adequately process claims due to reduced capacity.</p> <p>The briefing therefore calls for the Welsh Government to support individuals and councils, including funding for a council tax holiday and suspension of enforcement actions for arrears."</p>
CA/051	INQ000641791	15/04/2020	Benefits advice and worries about paying the bills: Citizens Advice data shows the changing picture of the nation's concerns	<p>Citizens Advice has seen record-breaking demand for advice on its website over the past month with nine million pageviews, a 39% rise on the same period last year.</p> <p>After an initial surge in enquiries about sick pay and redundancy, data from the charity now shows a dramatic increase in people seeking advice on paying bills and accessing benefits.</p> <p>Over the month, pages on benefits were viewed over 2.2 million times, this includes just under 750,000 views of the Universal Credit pages. Advice pages on work, for example sick pay or being furloughed, were viewed 1.6 million times.</p>
CA/052	INQ000641792	20/40/2020	Emerging Issues in Wales: Covid-19 W/C 20 April 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/027	INQ000641793	21/04/2020	One in five to need support from benefits system amid employment crisis	New research from Citizens Advice reveals one fifth (20%) of UK adults say they have applied or expect to apply for benefits as a result of the coronavirus outbreak. This rises to 68% of people on zero-hours contracts. The findings come as government data today shows over 1.5

				million households made a Universal Credit claim between 1st March and 12th April. First payments for those who applied for the benefit immediately following the lockdown are due tomorrow.
CA/053	INQ000641794	22/04/2020	New figures from Citizens Advice Cymru lay bare the scale of financial crisis caused by Coronavirus in Wales	New research published today by Citizens Advice Cymru lays bare the scale of the financial crisis caused by Coronavirus in Wales. Around 250,000 people in Wales (17% of the total workforce) have already seen their hours cut, been laid off, or made redundant as a result of the Coronavirus outbreak. Four out of 10 (42%) people have lost household income because of this crisis, with nearly one in 14 (7%) losing 80% or more of their household income. One in four people (25 %) have applied or expect to apply for benefits as a result of the coronavirus outbreak
CA/054	INQ000641795	27/04/2020	Emerging Issues in Wales: Covid-19 wC 27 April 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/011	INQ000641798	30/04/2020	Millions facing financial cliff edge when coronavirus protections end	New research from Citizens Advice has revealed that over 13 million people have already been unable to pay, or expect to be unable to pay, at least one bill because of the coronavirus outbreak. Of these, almost 11 million have missed or expect to miss a bill that would leave them vulnerable to severe consequences - including eviction, bailiff enforcement or disconnection - when Covid-19 financial protections end.
CA/057	INQ000641799	May 2020	When the protection schemes end: a transition package to help households recover from the coronavirus shock	Proposals for a transitional package for when coronavirus economic protections end. Specific measures include: A gradual end to the job retention scheme, rather than turning it off at once;. a recognition that not all household and financial debts accrued during this period will be paid according to existing schedules; further enhancements of Universal Credit and other benefits; a Coronavirus Financial Hardship Fund and specific protections for the 1.5 million people in the shielded group

CA/058	INQ000641800	May 2020	Facing the cliff edge: Protecting people in Wales from the financial consequences of Covid-19	<p>The report details the harms faced by vulnerable populations in Wales and ways to protect people from the financial consequences of Covid-19. Firstly, statistics are provided, including an estimated 250,000 people having their working hours cut, losing their jobs, or being made redundant due to the crisis. Meanwhile, over 42% of individuals report a drop in household income, with 7% losing 80% or more.</p> <p>The report argues that while the UK and Welsh Governments have introduced measures to protect incomes, many are still struggling. A survey indicates that nearly 300,000 people have fallen behind on bills, and 34% of renters anticipate difficulty with rent payments.</p> <p>The extended Coronavirus Job Retention Scheme is acknowledged to have provided income protection for some, but many are not eligible for such support. The ongoing restrictions hinder families from reducing spending or finding new work, leading to potential debt.</p> <p>Recommendations are made including that the Welsh Government encourages people to check their benefits, ensure rental security, and pause council tax enforcement for 6-12 months, providing a council tax holiday for those in need."</p>
CA/059	INQ000641801	04/05/2020	Emerging Issues in Wales: Covid-19 W/C 4 May 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/060	INQ000641802	05/05/2020	Urgent fixes needed ahead of potential "second wave" of Universal Credit claims	Citizens Advice is calling for immediate changes to Universal Credit ahead of a potential second wave of claims when the government's protection schemes come to a close.
CA/035	INQ000641804	06/05/2020	Lockdown Lifeline	A policy paper making a series of recommendations about how to strengthen the welfare safety net. Specific proposals include: temporarily lift the 'no recourse to public funds' restriction for those subject to

				immigration control. It should also temporarily suspend the Habitual Residence Test from the application process for benefits such as Universal Credit; publish guidance to clarify how the capital limit rule for claiming Universal Credit (currently £16,000) applies to business assets to widen eligibility to the benefit to self-employed people who are currently unable to trade; suspend the benefit cap to ensure people can access adequate levels of financial support during this period and beyond; temporarily turn advance payments into grants to ensure that people get the support they need to get through the five week wait, without the risk of debt and problems in the future; uplift legacy benefits to mirror recent increases to the standard allowance within Universal Credit and Working Tax Credit basic element.
CA/036	INQ000641805	07/05/2020	Vulnerable workers must be protected in roadmap out of lockdown	New evidence from Citizens Advice suggests some of the most vulnerable workers in society are having their health put at risk by their employer not furloughing them, despite being eligible for the government's support.
CA/061	INQ000641806	11/05/2020	Emerging Issues in Wales: Covid-19 W/C 11 May 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/062	INQ000641807	18/05/2020	Emerging Issues in Wales: Covid-19 W/C 18 May 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/017	INQ000641809	21/05/2020	Time for the government to "stand by its promise" to renters	Citizens Advice warns of a 'cliff edge' that will pitch some renters into long-term debt or homelessness. The charity says the government must act now to prevent larger scale problems and save people from losing their homes. Research by the charity earlier this month suggested that 2.6 million private renters had already missed, or expected to miss, a rent payment because of coronavirus. In the two months since lockdown began, Citizens Advice has helped over 10,000 people with issues around the private rented sector. Of these, over 1,000 of their issues related to possible eviction, despite the government's protections.

CA/064	INQ000641810	27/05/2020	Many in shielded group facing “catch-22” as incomes plummet	New research from Citizens Advice shows that four in ten (41%) of those in the shielded group have lost at least 20% of their income since the coronavirus outbreak began. More than a quarter (27%) have lost 60% of their income or more.
CA/065	INQ000641811	03/06/2020	Citizens Advice Cymru submission to the ELGC Committee Inquiry into COVID-19	Summary of Covid-19 issues faced by Welsh clients as a submission to the Senedd Equality, Local Government and Communities Committee
CA/030	INQ000641812	10/06/2020	Coronavirus claimants facing further hardship in wait for Universal Credit	New research from Citizens Advice has found that out of 500 people surveyed who have applied for Universal Credit as a result of the coronavirus outbreak, more than half (53%) have faced hardship during the five-week wait for their first payment.
CA/067	INQ000641814	11/06/20	Three months of a pandemic: Citizens Advice data shows furlough is the most popular advice topic - but redundancy concerns on the rise	Citizens Advice is warning its data shows that people are becoming increasingly concerned about redundancy as the nation moves into a new phase where government support packages are scaled back. For 66 days straight, the charity’s page on being furloughed was the number one viewed on its website. But over the last month it’s become clear that people are increasingly worried about redundancy. The charity’s main redundancy webpage overtook furlough to be the most viewed page on 5 June and while it’s now the number two viewed page, three other redundancy advice pages now also sit in its top 10 most viewed web pages.
CA/068	INQ000641815	15/06/20	Citizens Advice helping one person every two minutes with a redundancy issue	Ahead of the latest ONS employment release, Citizens Advice is warning of a surge in demand for redundancy advice. Between 8-12 June the charity’s frontline advisers helped one person every two minutes with a redundancy issue in England and Wales. Since lockdown, the number of people Citizens Advice has helped with redundancy issues has almost tripled compared to the same period last year. The charity’s redundancy web pages have been viewed more than half a million times during

				lockdown. On 12 June three of the top-five most-viewed advice pages were redundancy pages
CA/070	INQ000641817	25/06/2020	Charities call for council tax reform ahead of August debt D-Day	A joint press release from Citizens Advice, Stepchange and Money Advice Trust, advocating for the government to change the legal framework for the collection of council tax debts ahead of an anticipated end of bailiff-enforced debt collection.
CA/071	INQ000641818	June 2020	The end of the beginning	The report details the experience of energy consumers during the pandemic and offers recommendations on how people can be better supported. Problems for energy consumers include self-disconnection after failing to top up a prepayment meter, with 35% of respondents to Citizens Advice polling self-disconnecting in the previous year. Rationing of energy use can also lead to adverse outcomes. According to Christians Against Poverty polling, 51% of PPM users said they have felt cold in their house. Recommendations in the immediate term include that the government supports people through the furlough scheme, and suppliers maximize support for PPM customers, inform them about the BEIS agreement, and handle cases sensitively. In the short term, Ofgem should implement requirements for suppliers to support self-disconnecting customers and strengthen pay rules. Suppliers should prioritize smart meter installations for at-risk customers. In the medium term, the government should form a taskforce to improve data sharing on vulnerability and create solutions for consumers with unmanageable debts. Suppliers should sign up to Energy UK's vulnerability commitment."
CA/072	INQ000641819	June 2020	Protecting renters in Wales from eviction during Covid-19	Analysis of the impact of coronavirus on renters in Wales
CA/073	INQ000641820		Emerging Issues in Wales: Covid-19 June 2020	Latest figures on issues related to the pandemic for Welsh government officials

CA/074	INQ000401146	26/06/2020	Citizens Advice reveals nearly 1.4m have no access to welfare safety net	A press release highlighting the findings of the policy report CA/051.
CA/021	INQ000641824	26/06/2020	Nowhere to Turn	Insight from providing advice highlights a number of areas where migrants are facing particular challenges due to coronavirus: Not being eligible for benefits due to having No Recourse to Public Funds (NRPF). This affects non-EEA migrants without ILR, their family members, and British citizens with partners who have NRPF. We have seen a 110% increase in the number of people needing advice on issues related to NRPF during the coronavirus pandemic. New research, carried out by the Oxford Migration Observatory for this report, suggests that up to 1.376 million people in the UK have NRPF. Proving 'right to reside' and passing the Habitual Residence Test (HRT) to be eligible for benefits, affecting EEA migrants and their family members. Not being able to meet the minimum income requirement of at least £18,600, or the maintenance and accommodation requirement, in order to extend leave to remain in the UK. This affects British citizens and settled residents with partners and families living in the UK on spousal and family visas. Being moved from a 5-year to a 10-year path to settlement due to falling below the minimum income requirements. This results in an increase in fees associated with remaining in the UK, as well as re-setting the qualification time for settlement. This affects non-EEA migrants trying to obtain ILR and their family members.
CA/075	INQ000641825	06/07/2020	Citizens Advice response to FCA proposals on motor finance and high cost credit	Citizens Advice response to FCA proposals on motor finance and high cost credit
CA/076	INQ000641826	08/07/2020	Economic recovery must be underpinned by adequate benefits safety net, says Citizens Advice	Ahead of the Chancellor's summer economic update, Citizens Advice is calling for urgent changes to the benefits system as its services see a surge in demand for redundancy advice.

CA/018	INQ000641827	22/07/2020	Demand for Citizens Advice rent arrears advice up 332%	With just one month to go until the end of the eviction ban (23 August), Citizens Advice is warning it has seen a huge surge in private renters worried about arrears. The charity believes that many renters will need financial support to pay back these debts or risk losing their homes.
CA/077	INQ000641828	01/07/2020	Emerging Issues in Wales: Covid-19 July 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/002	INQ000641830	11/08/2020	Over 7 million disabled people faced delivery problem in single week, despite online shopping being a lockdown lifeline	Citizens Advice has found that two in five (39% equal to 7.1 million) disabled people have had a problem with parcel delivery in a single week. This compares to just 27% of people who don't identify as disabled. This number jumps to just over half (51%) when looking at those in the shielded group, which includes those who are elderly, pregnant or have a long-term illness.
CA/020	INQ000279958	August 2020	An unequal crisis: Why workers need better enforcement of their rights	The report describes the risk of redundancy during the pandemic and other issues for employees that require better protections and enforcement of workers' rights. For example, 1 in 6 workers are at risk of redundancy in the context of the pandemic. The situation is worse for specific groups, including 27% of disabled people and 48% of those extremely vulnerable to COVID-19. The report highlights that many employers are not following fair redundancy processes and may discriminate against vulnerable employees. There's been a significant rise in requests for advice on redundancy-related rights, reflecting growing concerns about discrimination and inadequate safety measures. These trends threaten previous employment gains for disabled workers and partnered women with children. The government needs to improve enforcement of workers' rights, having reduced funding for this support. A call is made for a Single Enforcement Body to ensure fair treatment of workers and recommend emergency funding for existing agencies while the new body is established.

CA/013	INQ000641832	20/08/2020	Excess Debts: Who has fallen behind on their household bills as a result of the coronavirus pandemic?	The report explores excess debts and those who have fallen behind on their household bills due to coronavirus. Millions who contributed to the pandemic response are now struggling with lockdown-related debts. It is estimated that 6 million UK adults have fallen behind on at least one household bill, including mobile phone, water, energy, council tax, and rent. Certain groups are more affected, with 21% of key workers and 24% of caregivers falling behind on bills. Additionally, 30% of Black individuals are struggling compared to 12% of white individuals. Those behind on bills face additional hardships, such as being unable to afford essentials or having to sell possessions. Without support, these debts could hinder economic recovery, as households will cut back on spending. Government intervention is necessary to help spread the financial burden and provide targeted relief for those most affected. This could include support for council tax arrears, rent, and debt management for individuals.
CA/079	INQ000641833	20/08/2020	Six million fall behind on bills because of coronavirus, with carers, shielders and key workers hardest hit	One in 9 people, the equivalent of 6 million people across the UK, have reported falling behind on household bills because of coronavirus according to new research from Citizens Advice. With protections against eviction for renters and the ban on face-to-face bailiff collection both ending this weekend, the charity warns that many of those struggling may face harsh enforcement.
CA/083	INQ000641837		Emerging Issues in Wales: Covid-19 August 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/085	INQ000641839		Emerging Issues in Wales: Covid-19 September 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/086	INQ000641840	01/10/2020	Work worries ramping up with month to go till end of furlough	One month ahead of the scheduled closure of the furlough scheme closes, Citizens Advice gave one-to-one redundancy advice to more than 1,000 people and views to the charity's employment pages passed 250,000, the highest in four weeks. Views to the charity's 'check what benefits you can get' page nearly doubled since August.

CA/087	INQ000641841	October 2020	Lockdown Debts: Estimating the size of lockdown arrears	The report estimates the size of lockdown arrears. For example, about 6 million UK adults have fallen behind on household bills during the pandemic, such as mobile phone, water, energy, council tax, and rent. Additionally, 3.9 million people have missed credit card or overdraft payments, with many also behind on household bills. In total, households owe £1.6 billion in bill arrears. If not addressed, this will impact creditors and lead to increased costs for consumers. The government needs to provide financial help for those with coronavirus debts, especially for rent and council tax arrears."
CA/093	INQ000641847	13/10/2020	Removing benefit uplift will leave people unable to cover basics, says Citizens Advice	A press release highlighting the findings of policy report CA/075
CA/012	INQ000641848	13/10/2020	Life on Less than Zero	In depth analysis of the Standard Financial Statements of those seeking debt advice from Citizens Advice. Key findings include: people Citizens Advice helps with debt who receive Universal Credit or Working Tax Credit shows that 75% wouldn't have be able to cover their essential household bills if the uplift were removed; 58% of the self-employed people Citizens Advice helped with debt advice were unable to cover their essential household bills, up from 40% in 2019; people Citizens Advice helped with debt had an average of just £20 left at the end of the month after living costs were accounted for.
CA/037	INQ000641849	20/10/2020	New Restrictions, Missing Protections	Following the announcement of regional differentiation in lockdown measures, analysis highlighting that millions of people faced new restrictions on the way they lived and worked but without equivalent protections from the financial hardships that came with these restrictions, particularly protection from the enforcement action that follows missing bills and the support they'd need to help pay them back
CA/094	INQ000641850	20/10/2020	New Restrictions, Missing Protections	A press release highlighting the findings of policy report CA/076

CA/095	INQ000641851	21/10/2020	Employment tribunal claims backlog set to pass half a million due to Covid, warns Citizens Advice	A press release highlighting the findings of policy report CA/079
CA/038	INQ000641852	21/10/2020	Tribunal Trouble	Analysis of rising demand in the employment tribunal system at a time of restricted capacity The research found that the backlog for individual cases had already passed the post-2008 financial crisis record and, if continued at the same rate, would have seen outstanding claims pass 500,000 by spring 2021. It also found that 3 in 10 unfair dismissal cases were being withdrawn as workers faced a 34-week wait for a decision
CA/096	INQ000641853	October 2020	Emerging Issues in Wales: Covid-19 October 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/097	INQ000641854	05/11/2020	Citizens Advice has responded to the latest government announcement on an extension of the furlough scheme	A press response to the extension of the furlough scheme.
CA/098	INQ000641855	10/11/2020	Citizens Advice has helped more than a quarter of a million people with Universal Credit since March	A press release highlighting key Citizens Advice data around universal credit and redundancy including that since March 1 Citizens Advice had helped nearly 280,000 people with advice on Universal Credit, that 7 in 10 people seeking our help on benefits, had never come to Citizens Advice before, and that throughout October, “redundancy” was the most-searched term on the Citizens Advice website
CA/099	INQ000641856	November 2020	Coronavirus Debts: Estimating the size of lockdown arrears in Wales	The report covers the struggles faced by people in Wales during the pandemic, and potential solutions to reduce the number of people losing jobs, having reduced incomes, and failing to meet daily costs. An estimated £73 million overdue household bills have accumulated since the outbreak began, affecting over 280,000 people, including families with children and individuals with disabilities. The crisis has not only created

				new debts but also worsened the situation for those already in financial trouble, with 34% of people in debt unable to afford food or basic necessities since the outbreak. To address this issue, the Welsh Government should take several actions: pause face-to-face bailiff visits during the Christmas period and future 'firebreaks', ensure council tax collection does not worsen debt situations, collaborate with utility companies to better identify households in need and raise awareness of support options, and maintain funding increases for the Discretionary Assistance Fund into the next financial year.
CA/100	INQ000641857	November 2020	Emerging Issues in Wales: Covid-19 November 2020	Latest figures on issues related to the pandemic for Welsh government officials
CA/101	INQ000641858	11/12/2020	Citizens Advice - One in seven fall behind on essential household bills	Some one in seven (14%) of people have fallen behind on essential bills 2.25 MB - including energy, water, mobile phone and broadband bills, council tax, rent or mortgage payments - the equivalent of seven million people in the UK, according to new research from Citizens Advice.
CA/014	INQ000641859	11/12/2020	Debt at the Close of 2020	The slides cover debt related issues 6 months into the pandemic, based on data gathered from a survey of just over 6k adults in the UK. For example, household finances in 2020 have worsened for many people due to the pandemic and lockdowns, causing significant income losses. About 1 in 3 households have lost income, with 36% of these individuals draining their savings. Families with children are notably affected, with 45% experiencing reduced income. Currently, 7.3 million people, or 14% of UK adults, are behind on bills, with higher rates among those with young children, furloughed workers, and individuals on zero-hour contracts. Many are cutting back on expenses, including food. The public believes the government should help those in debt due to COVID-19 and prioritize support for renters.
CA/103	INQ000641861	16/12/2020	Covid drives over half a million people into the red on energy bills	A press release highlighting the findings of policy report CA/089

CA/104	INQ000641862	16/10/2020	Recovery or Ruin? The role of accessible support in helping energy consumers through the crisis	A research report showing that 2.1million households were behind on their energy bills, 600,000 more than in February 2020. It also showed that a quarter of all energy customers - up to seven million households - worried they won't be able to pay their bill this winter. The average amount owed by those who hadn't come to a repayment arrangement with their supplier is £760 for electricity and £605 for gas.
CA/105	INQ000641863	17/12/2020	Surge in people seeking help with NRPF continues as risk of deportation for homeless migrants rises	A press release highlighting the findings of policy report CA/091
CA/024	INQ000641864	17/12/2020	No Recourse to Public Funds: data and developments December 2020 update	Research into the experience of people with No Recourse to Public Funds. In the nine months since the pandemic began, the charity saw a 91% year-on-year increase in the levels of advice given on NRPF issues, helping one person every 11 minutes with an NRPF-related issue. Key issues included the cost of self-isolating with people unable to afford to self-isolate or shield; debt - especially rent arrears; redundancy, with people with NRPF are disproportionately likely to work in sectors worst affected by the economic crisis; and issues with change of condition applications.
CA/107	INQ000641866	18/12/2020	Insecure workers face "triple hit" of pandemic hardship, says Citizens Advice	New research from Citizens Advice found agency workers and those on zero-hours contracts, including "gig economy" workers, were more likely to have seen their employment rights violated, faced job losses and lost income during the pandemic compared to the rest of the working population.
CA/015	INQ000641867	18/12/2020	On the Edge: Insecure work during the pandemic	Analysis of the impact of the pandemic on insecure workers, including findings that they were likelier to have employment rights violated, faced job losses and lost income during the pandemic compared to the rest of the working population.

CA/108	INQ000641868	05/01/2021	Half a million renters in arrears as evictions set to resume	Half a million private renters in the UK are behind on their rent, with protections against eviction due to expire this weekend, according to Citizens Advice.
CA/019	INQ000641870	05/01/2021	New Year Same Arrears	Research showing that 1 in 3 private renters had lost income because of the pandemic and were disproportionately likely to have fallen into financial difficulty and also have less savings to use as a safety net. As a result, many struggled to pay their rent with half a million people behind on their rent because of the pandemic, over half of whom weren't in arrears before the crisis. The average value of people's rent arrears was £730.
CA/110	INQ000641871	28/01/2021	More than one in six struggling to afford broadband	More than one in six people are struggling to afford their broadband during the third lockdown, Citizens Advice has found. This comes at a time when people are more reliant on broadband to work, teach their children and order essentials.
CA/111	INQ000641872	January 2021	Emerging Issues in Wales: Covid-19 January 2021	Latest figures on issues related to the pandemic for Welsh government officials
CA/112	INQ000641873	18/03/2021	18 people helped every minute: What Citizens Advice data shows about the year everything changed	A press release highlighting key findings from CA/101.
CA/001	INQ000641874	18/03/2021	Life through Lockdown	Research highlighting key trends in Citizens Advice's data over the course of the first year of Covid-19.
CA/121	INQ000641883	March 2021	Benefits issues in Wales during the Covid-19 crisis	A research report highlighting key issues faced by the more than 55,000 people with benefits issues helped in Wales since the start of the pandemic.
CA/122	INQ000641884	26/03/2021	One renter every minute How the pandemic exacerbated existing	A policy report highlighting the experiences of renters during the pandemic, drawing insights from our Tenant's Voice panel.

			problems and what that means for the Renters' Reform Bill	
CA/123	INQ000641885	26/03/2021	Citizens Advice now helping one renter every minute as eviction ban just "papering over the cracks"	New research by Citizens Advice shows the charity is now helping one person every minute with problems relating to renting from a private landlord.
CA/124	INQ000641886	27/03/2021	Housing issues surge as end of the eviction ban nears	Increasing numbers of private tenants are turning to Citizens Advice for help, just as the protections put in place for renters during the pandemic come to an end in England. Citizens Advice's online housing advice has been viewed over 2 million times in the first four months of the year.
CA/125	INQ000641887	04/06/2021	2.5 million people are behind on their broadband bills	A press release showing that 2.5 million people had fallen behind on their broadband bills, with 700,000 of these falling into the red during Covid. . The research showed some groups were particularly struggling with young people and those with children under 18 are three times more likely to be behind on their broadband bills, than older groups or those without children. Households on Universal Credit were nine times as likely to be behind on their broadband bill compared to those not on the benefit.
CA/126	INQ000641888	10/06/2021	Fix Universal Credit or risk irreparable Covid scarring, says Citizens Advice	A press release highlighting key findings from CA/116.
CA/033	INQ000641889	10/06/2021	Roadblock to Recovery	A policy report calling for urgent changes to Universal Credit to stop those most impacted by the pandemic being left behind as the economy recovered. The report warned that inappropriate or stressful job-seeking requirements, a lack of support with upfront childcare costs and rigid benefit rules for disabled people were all barriers that could prevent people entering the labour market.

CA/129	INQ000641892	06/08/21	Citizens Advice warns of perfect storm of energy bill rises and Universal Credit cut	New analysis showing that nearly 2 million households were already behind on their energy bills, before the new price rise and planned Universal Credit cut - an increase of around 410,000 from prior to the pandemic. More than one in four (28%) households in which someone receives Universal Credit were behind on their energy bill - seven times the rate among households who don't receive Universal Credit (4%)
CA/031	INQ000641893	21/08/21	2.3 million will be pushed into the red by Universal Credit cut	A survey of over 2,000 people on Universal Credit shows more than a third (38%) would be in debt after paying just their essential bills if their benefits drop by £20 a week. This is equivalent to at least 2.3 million people.
CA/032	INQ000641894	15/09/2021	'Perfect storm' warning as MPs set to debate Universal Credit cut	Analysis of Citizens Advice data showed surging referrals for further charitable support with advice on grants and in-kind support - including for furniture, clothes and toiletries - up 91% compared to summer 2019, referrals to food banks are up 30% and the charity's webpage on how much Universal Credit people will receive having 50% more page views this summer than last summer.
CA/130	INQ000641895	23/09/2021	Universal Credit cut will leave 1.5 million workers in hardship, warns Citizens Advice	A press release showing that two thirds (67%) of working UC claimants said they'd face hardship if the planned end of the UC uplift went ahead. Around one in four working claimants - equivalent to 600,000 people - were worried they might not be able to afford food or other basic necessities like toiletries.
CA/131	INQ000641896	05/10/2021	Cutting Universal Credit is 'a recipe for disaster' warns Citizens Advice	A press release suggesting more than a third of people on Universal Credit (38%) would be in debt after paying just their essential bills if their benefits dropped by £20 a week. 1.5 million working people on Universal Credit could have been pushed into hardship this winter if the cut goes ahead. Almost half (45%) of people earning less than £21,000 per year were worried they'd struggle to pay their energy bills this winter.

CA/132	INQ000641897	30/11/2021	How do I survive now?' Landmark Citizens Advice study reveals shocking hardship of people with No Recourse to Public Funds	A press release highlighting key findings from CA/125.
CA/025	INQ000641898	02/12/2021	"How do I survive now?"	Analysis of those with NRPF showing that three-quarters (75%) had suffered from at least one negative consequence of having NRPF, including not being able to feed themselves or their family, or afford clothing and footwear appropriate for the weather.

Appendix 2: List of identified governmental correspondence regarding economic protections during Covid-19 pandemic

Internal Reference	Inquiry Reference	Date	Description
CA/028	INQ000641774	09/03/2020	Letter from Chief Executive to Rishi Sunak MP
CA/055	INQ000641796	29/04/2020	Reply from Simon Clarke MP to Citizens Advice, Stepchange and Money Advice Trust regarding CA/042
CA/029	INQ000641803	06/05/2020	Letter from Chief Executive to Steve Barclay MP
CA/022	INQ000641822	26/06/2020	Letter from Chief Executive to Chris Philp MP regarding CA/021
CA/023	INQ000641823	26/06/2020	Letter from Chief Executive to Priti Patel MP regarding CA/021
CA/078	INQ000641829	24/07/2020	Reply from Simon Clarke MP to Citizens Advice, Stepchange and Money Advice Trust in relation to CA/069
CA/080	INQ000641834	21/08/2020	Letter from Chief Executive to John Glen MP regarding CA/013
CA/081	INQ000641835	21/08/2020	Letter from Chief Executive to Robert Jenrick MP regarding CA/013
CA/082	INQ000641836	21/08/2020	Letter from Chief Executive to Simon Clarke MP regarding CA/013
CA/088	INQ000641842	12/10/2020	Letter from Chief Executive to Will Quince MP regarding CA/012
CA/089	INQ000641843	12/10/2020	Letter from Chief Executive to Therese Coffey MP regarding CA/012
CA/090	INQ000641844	12/10/2020	Letter from Chief Executive to Steve Barclay MP regarding CA/012
CA/091	INQ000641845	12/10/2020	Letter from Chief Executive to Justin Tomlinson MP regarding CA/012
CA/092	INQ000641846	12/10/2020	Letter from Chief Executive to Mims Davies MP regarding CA/012

CA/102	INQ000641860	16/12/2020	Letter from Chief Executive to John Glen MP regarding CA/014
CA/106	INQ000641865	18/12/2020	Reply from Steve Barclay MP to Chief Executive in relation to CA/090
CA/109	INQ000641869	05/01/2021	Letter from Chief Executive to Robert Jenrick MP regarding CA/019
CA/113	INQ000641875	22/03/2021	Letter from Chief Executive to Catherine Hinwood regarding CA/001
CA/114	INQ000641876	22/03/2021	Letter from Chief Executive to Matt Warman MP regarding CA/001
CA/115	INQ000641877	22/03/2021	Letter from Chief Executive to Kwasi Kwarteng MP regarding CA/001
CA/116	INQ000641878	22/03/2021	Letter from Chief Executive to Sarah Munby regarding CA/001
CA/117	INQ000641879	22/03/2021	Letter from Chief Executive to Will Quince MP regarding CA/001
CA/118	INQ000641880	22/03/2021	Letter from Chief Executive to Paul Scully MP regarding CA/001
CA/119	INQ000641881	22/03/2021	Letter from Chief Executive to Therese Coffey MP regarding CA/001
CA/120	INQ000641882	22/03/2021	Letter from Chief Executive to Justin Tomlinson MP regarding CA/001
CA/127	INQ000641890	10/06/2021	Letter from Chief Executive to Therese Coffey MP regarding CA/033
CA/128	INQ000641891	10/06/2021	Letter from Chief Executive to Will Quince MP regarding CA/033
CA/133	INQ000641899	09/12/2021	Letter from Chief Executive to Kevin Foster MP regarding CA/025
CA/055	INQ000641796	29/04/2020	Reply from Simon Clarke MP to Citizens Advice, Stepchange and Money Advice Trust regarding CA/042
CA/022	INQ000641822	26/06/2020	Letter from Chief Executive to Chris Philp MP regarding CA/021
CA/023	INQ000641823	26/06/2020	Letter from Chief Executive to Priti Patel MP regarding CA/021
CA/078	INQ000641829	24/07/2020	Reply from Simon Clarke MP to Citizens Advice, Stepchange and Money Advice Trust in relation to CA/069
CA/080	INQ000641834	21/08/2020	Letter from Chief Executive to John Glen MP regarding CA/013
CA/081	INQ000641835	21/08/2020	Letter from Chief Executive to Robert Jenrick MP regarding CA/013
CA/082	INQ000641836	21/08/2020	Letter from Chief Executive to Simon Clarke MP regarding CA/013

CA/088	INQ000641842	12/10/2020	Letter from Chief Executive to Will Quince MP regarding CA/012
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