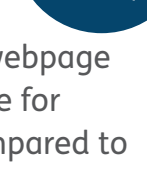


This is the latest monthly summary of data from the Citizens Advice network in Scotland since the COVID-19 outbreak and covers August 2022.  
It shows data from the 59 Citizens Advice Bureaux in Scotland and our online advice site.

## Month in focus:



Our online data shows that Cost of Living continues to weigh on people's minds, with webpage use surrounding Debt and Money up **20%** from last year. In particular, the webpage use for 'Get Help With Bills' increased **366%** and 'What Benefits Can I Get' increased **92%** compared to August 2021.

Energy bills are also a key point of concern. The webpage 'Grants and Benefits to Help You Pay Your Energy', which usually receives the majority of its web traffic in winter, is up **748%** from August 2021.

Similarly, views on webpages relating to mortgages and home reposessions continue to see a concerning increase, with the webpage use for 'What to Do If You Can't Pay Your Mortgage' rising **25%** from July 2022. Across all advice webpages relating to mortgage problems, there has been a **277%** rise in unique page views between August 2021 and August 2022

Across the CAB network, Utilities and Communications related advice is up **64%** from August 2021. Compared to this time last year, advice relating to Pension Credit increased **79%**. We have also seen significant increases in advice given on Attendance Allowance, Finance and Charitable Support, and Education.

This demand for advice took place before recent policy announcement regarding the cost of living. It is clear such policies were needed as people struggled with money and bills. CAS will continue to monitor advice demand to see what impact recent policies have had.

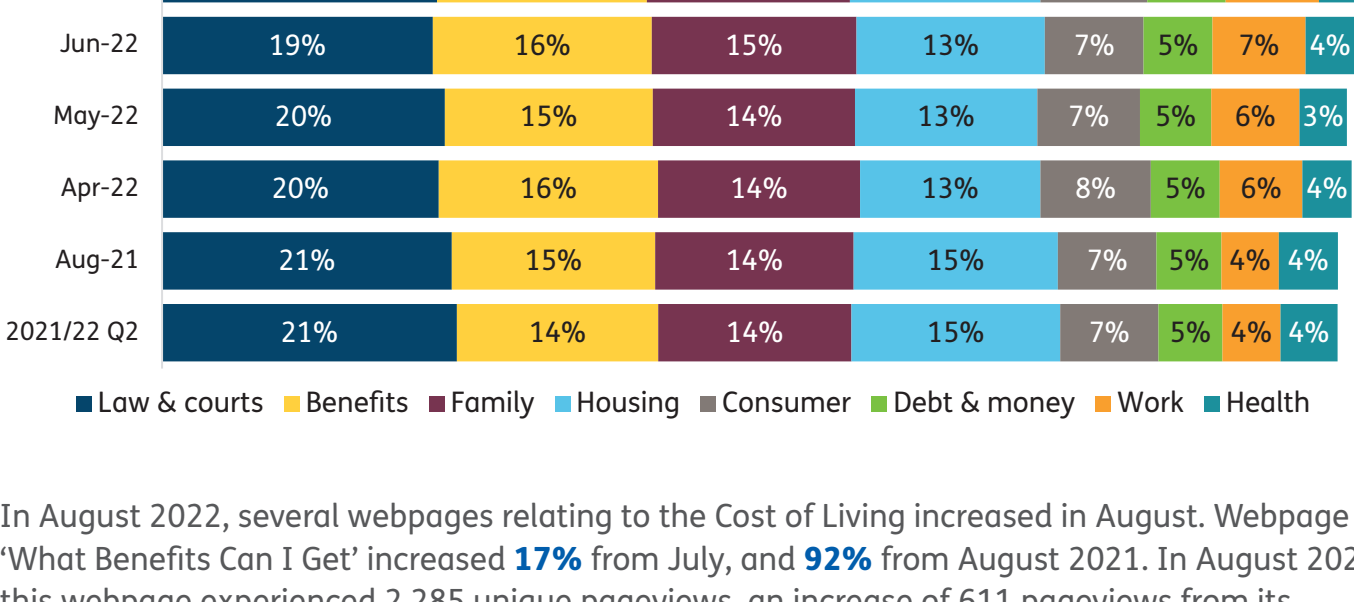
## Key points

- > In August 2022 the CAB network gave **93,540** pieces of advice to **23,466** clients
- > Meanwhile there were over **396,117** views of the Advice for Scotland website from **241,047** users

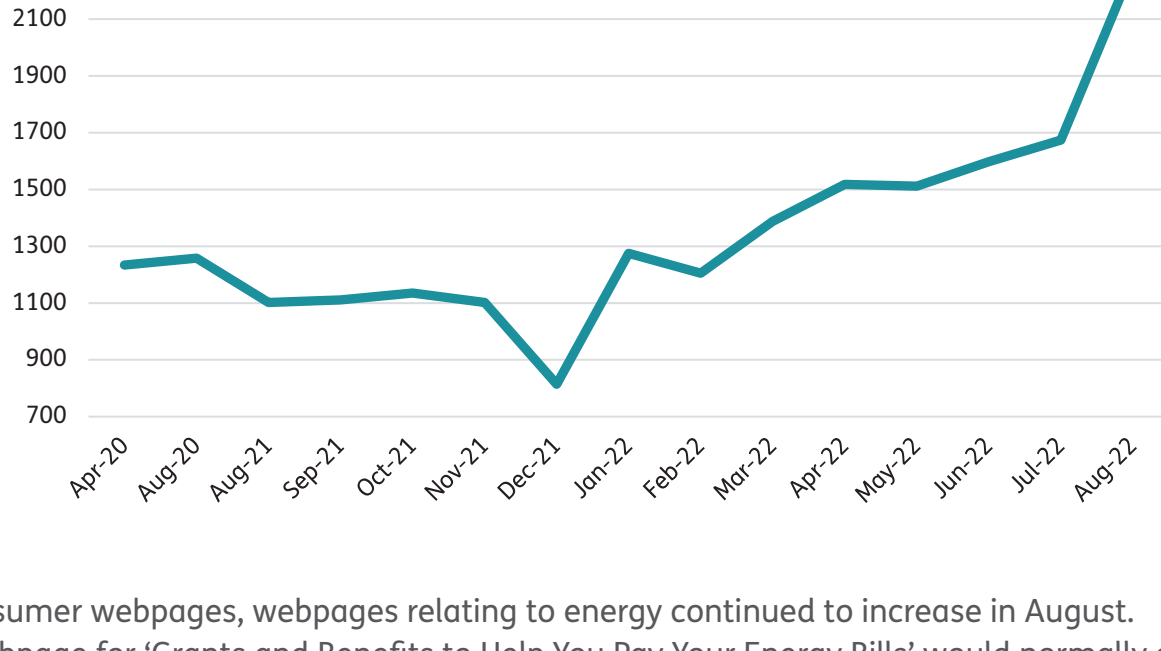
## Online advice pages

- > **396,117** unique page views
- > **241,047** users, **76%** new

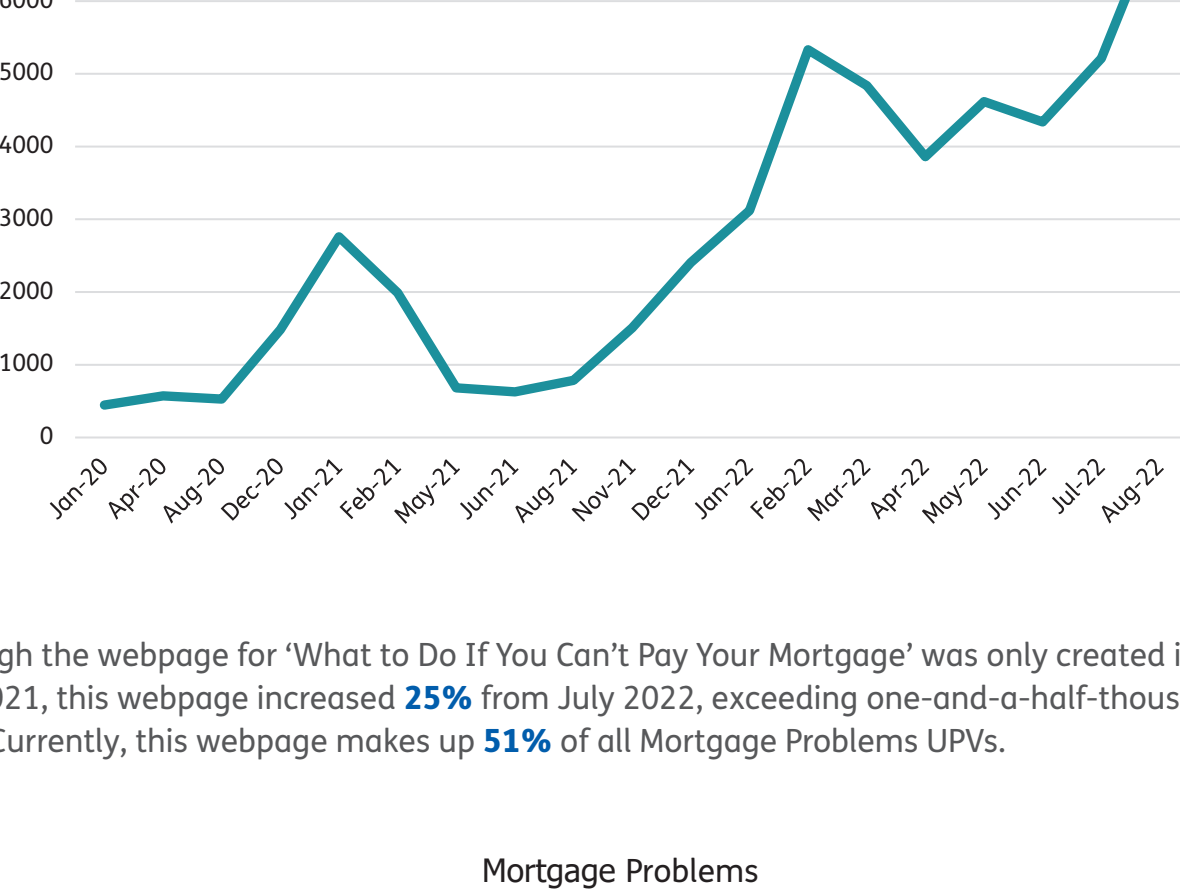
Overall webpage use increased **16%** between July and August; with a notable increase in webpages relating to Consumer issues (up **10%**). As a comparison of the same time last year, Consumer webpages increased **20%** from August 2021. Other notable changes between August 2021 and August 2022 were webpages relating to Debt and Money (up **21%**) and Work webpages (up **52%**).



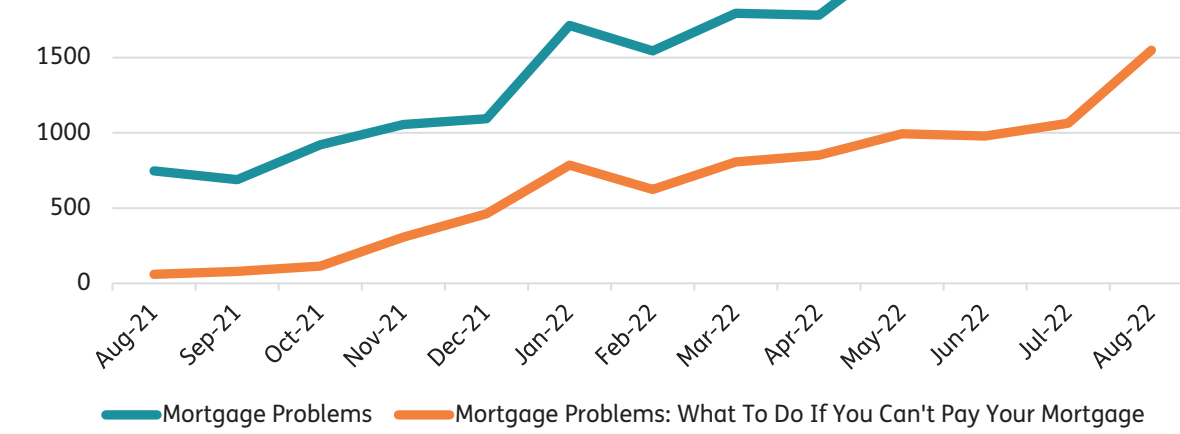
In August 2022, several webpages relating to the Cost of Living increased in August. Webpage 'What Benefits Can I Get' increased **17%** from July, and **92%** from August 2021. In August 2022, this webpage experienced 2,285 unique pageviews, an increase of 611 pageviews from its previous record high in July 2022.



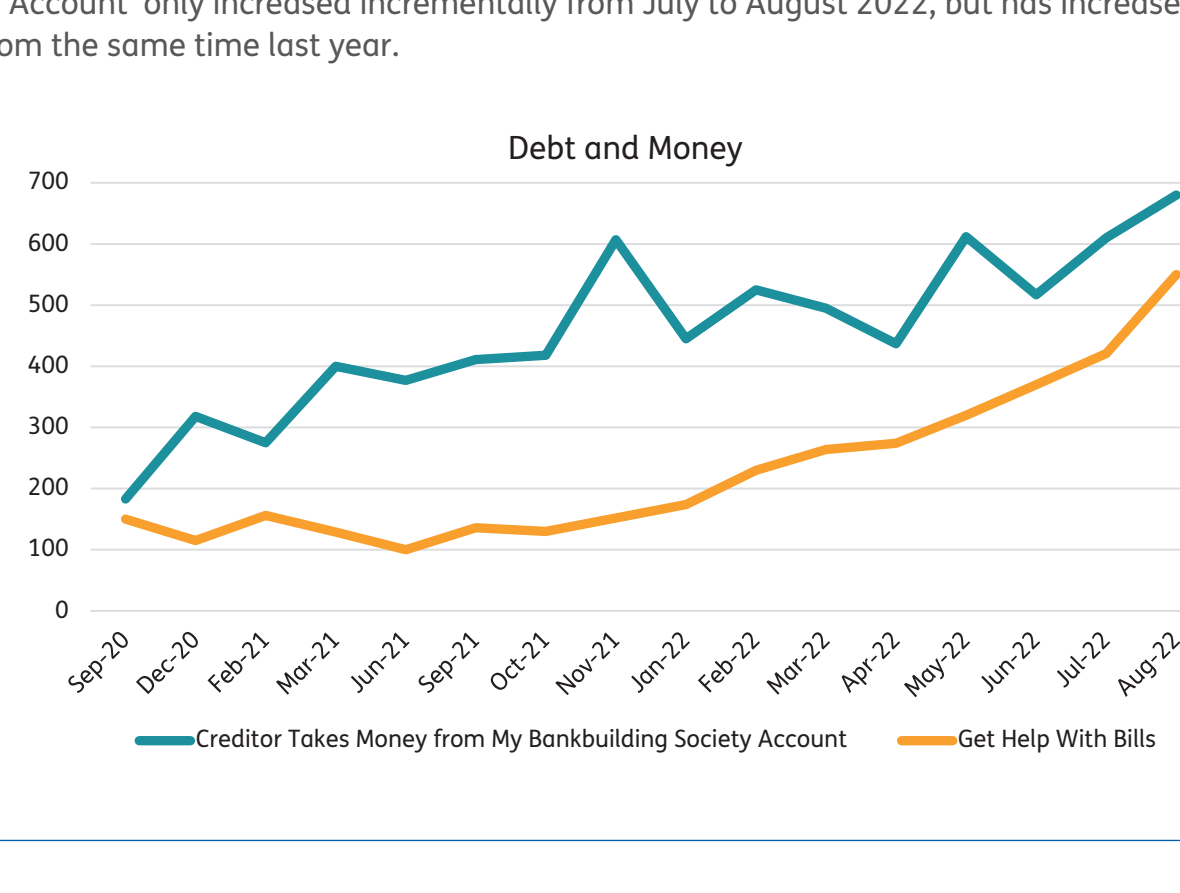
Of Consumer webpages, webpages relating to energy continued to increase in August. The webpage for 'Grants and Benefits to Help You Pay Your Energy Bills' would normally only peak in the winter months of January and February, but in August 2022 this webpage increased a further **19%** from July, and has currently surpassed every preceding winter peak. This is a **748%** increase from August 2021. Several webpages relating to mortgages and home reposessions peaked in August. Across all advice webpages relating to 'Mortgage Problems', there has been a **277%** rise in unique page views between August 2021 and August 2022.



Although the webpage for 'What to Do If You Can't Pay Your Mortgage' was only created in May 2021, this webpage increased **25%** from July 2022, exceeding one-and-a-half-thousand UPVs. Currently, this webpage makes up **51%** of all Mortgage Problems UPVs.



Lastly, the webpages for 'Get Help With Bills' and 'Creditor Takes Money From My Bankbuilding Society Account' peaked in August 2022. 'Get Help With Bills' increased **12%** from July 2022, a **366%** increase from the same time last year. 'Creditor Takes Money From My Bankbuilding Society Account' only increased incrementally from July to August 2022, but has increased **64%** from the same time last year.

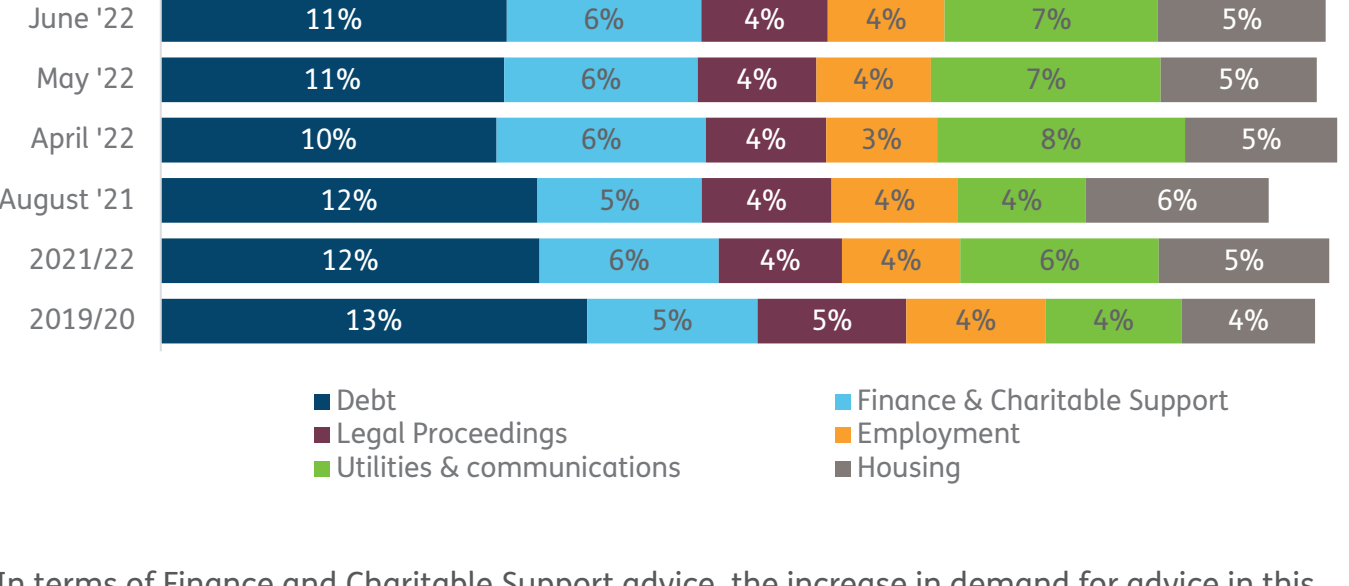


## CAB advice

- > **93,540** pieces of advice (up 21% from July)
- > **23,466** clients (up 3,403 clients from July)

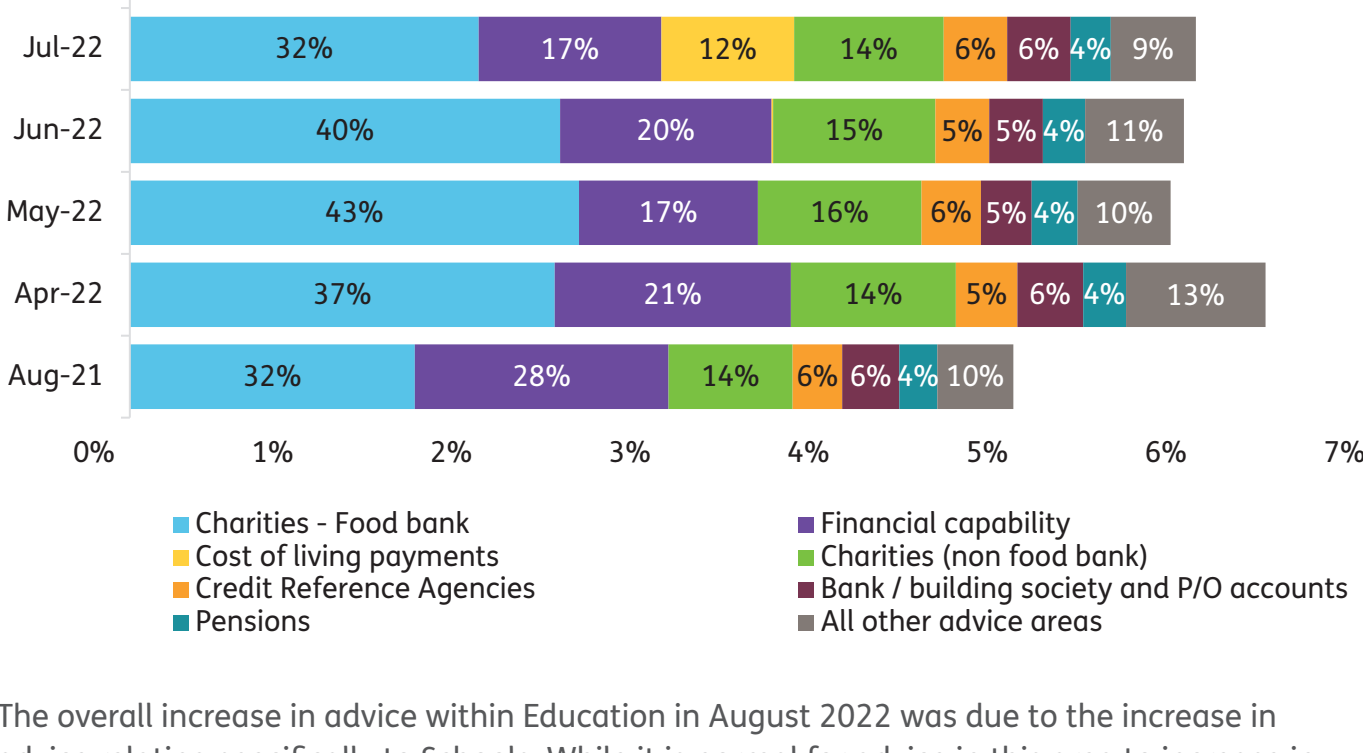
Benefits remained the top advice area in June 2022 at **49%** of all advice. Notable increases from July to August 2022 were related to Education issues (up **37%**), and Finance and Charitable Support issues (up **30%**). Advice relating to Finance and Charitable Support in particular also increased **38%** from the same period last year, with six-and-a-half thousand pieces of advice in this area administered in August alone; the highest number of advice pieces for this area ever recorded. Other notable changes from August 2021 to August 2022 were in Utilities and Communications (up **64%**). Notable decreases were in both NHS Concern or Complaint (down **20%** from July 2022) and Health and Community Care (down **21%** from July 2022). Advice relating to Consumer issues has also decreased **35%** from the same time last year.

### Top advice areas, as a proportion of all advice (excluding benefits)

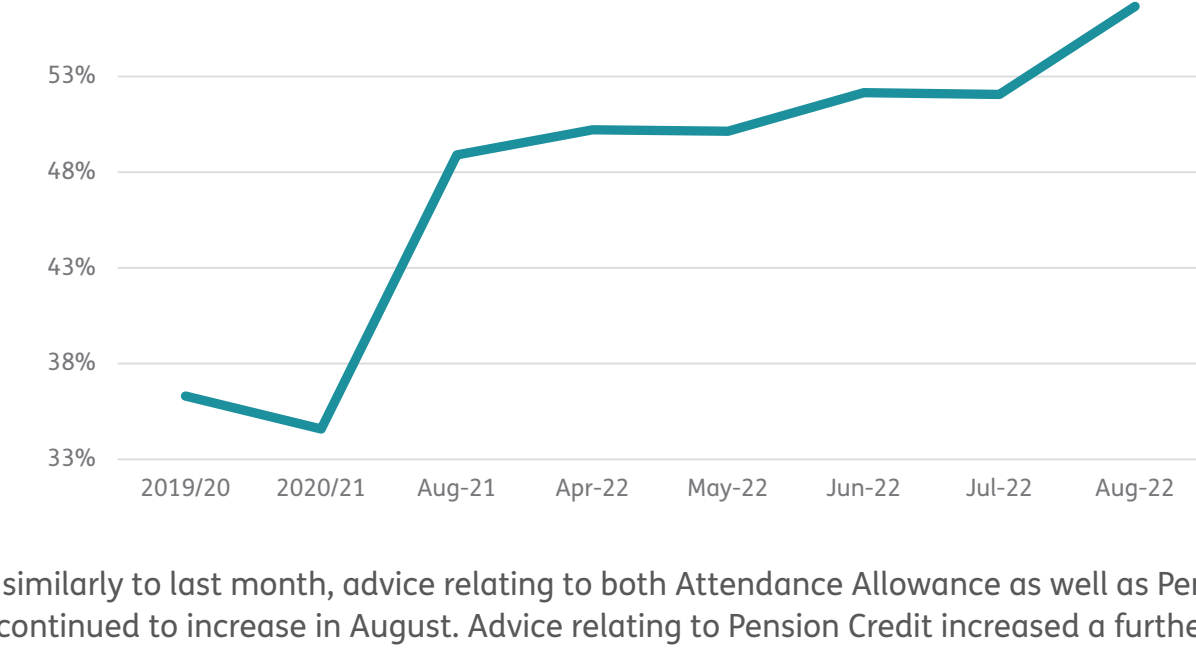


In terms of Finance and Charitable Support advice, the increase in demand for advice in this area is due to advice for 'cost of living payments', an advice area introduced in July 2022 which in August became the 3rd most demanded advice area behind Financial Capability and Charities - Food bank. This is in addition to small increases in demand for advice across other Finance and Charitable Support areas, indicating a general increase in demand for Finance and Charitable Support advice since July 2022.

### Top Finance and Charitable Support Areas



The overall increase in advice within Education in August 2022 was due to the increase in advice relating specifically to Schools. While it is normal for advice in this area to increase in August due to the start of the school year, it is notable that Schools in August dominated Education advice at **57%** of this advice area, a **9%** increase from July, and **16%** increased from August last year. As a proportion of all advice, Schools increased **18%** from August last year, with 302 pieces of advice administered, its highest recorded. This increase may be attributable to the cost of living crisis generally, and the cost of the school day specifically, but may also reflect seasonal demand.



Lastly, similarly to last month, advice relating to both Attendance Allowance as well as Pension Credit continued to increase in August. Advice relating to Pension Credit increased a further **16%** in August, representing a **79%** change from the same time last year; while Attendance allowance increased only incrementally from last month (up **6%**), this is a further **36%** from the same time last year. Together, 4,108 pieces of advice were given in this area, an increase of 1,010 pieces of advice from last month alone, and the highest number of advice pieces recorded in these areas.

