

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

Month in focus:

January saw seasonal spikes in advice demand the CAB network is familiar with after Christmas, such as relationship advice. What is noticeable is higher than would be anticipated demand for advice around scams, housing and immigration.

Online, there has been a noticeable increase in views of work related advice pages, as well as housing and certain types of debt solutions.

Strikingly, increase in demand for housing related debt was noticeably higher than would have been expected. Demand for advice related to mortgage or secured loan arrears and private landlord rent arrears both increased by significantly higher amounts between December 2021 and January 2022 than the previous year.

With interest rate rises impacting the payments of those with variable mortgages and Covid-19 protections for private renters set to expire at the end of March, housing debt is a growing issue policymakers should pay close attention to.

Key points

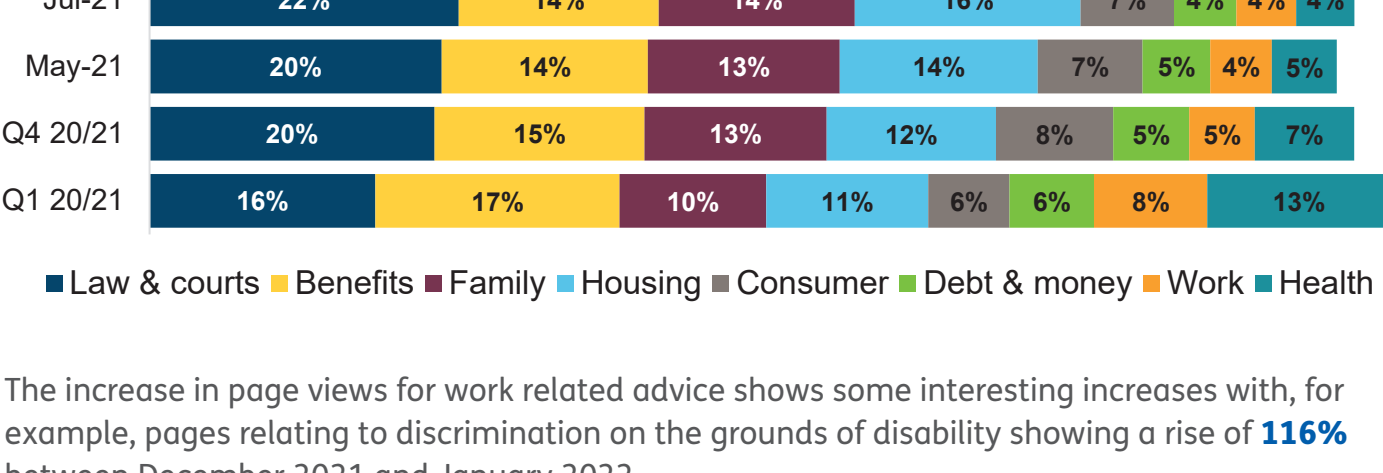
- > In January 2022 Citizens Advice Bureaux issued **81,359** pieces of advice.
- > In January 2022 pages on the website were viewed a total of **394,096** times.
- > There were **237,679** website users in January 2022
- > **76%** of these being new users

Web pages: January 2022

- > Number of unique page views (UPV) in January 2022: **394,096** (increase of **30%** from December 2021)
- > Number of website users in January 2022: **237,679** (increase of **28%** from December 2021)
- > **76%** of these being new users.

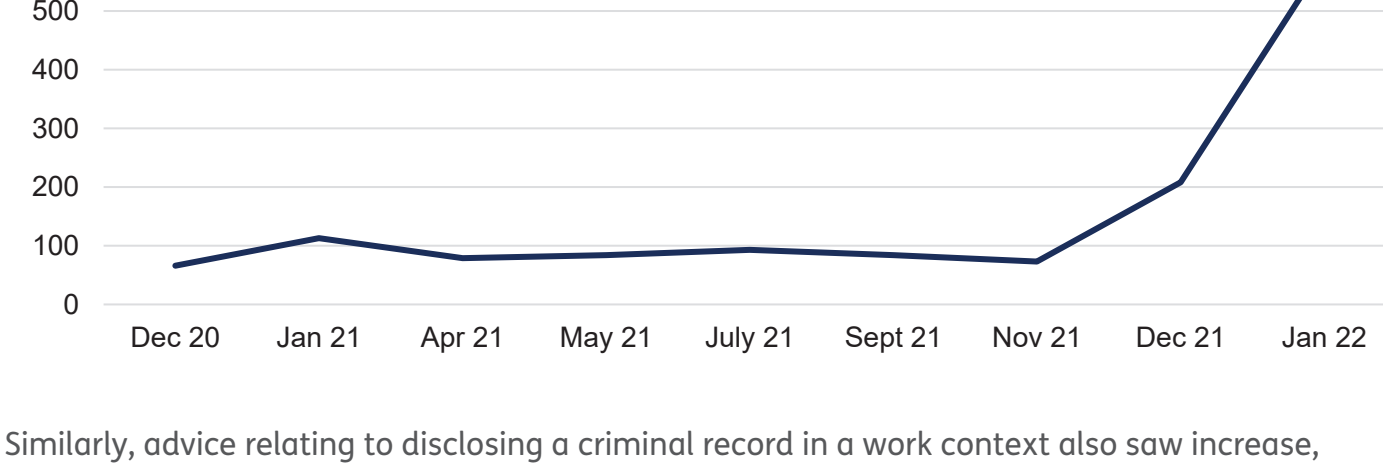
Trend data for visits to the Advice for Scotland website, as a proportion of all unique page views on the site, show some variation between December 2021 and January 2022, with a further increase in unique page views of webpages relating to work advice of **19%** (having increased by **30%** between November and December 2021) and housing up by **8%**. The only notable decrease was with regard to law and courts advice, with a reduction of **12%**.

Advice sought on the 'Advice for Scotland' website, as a proportion of all advice



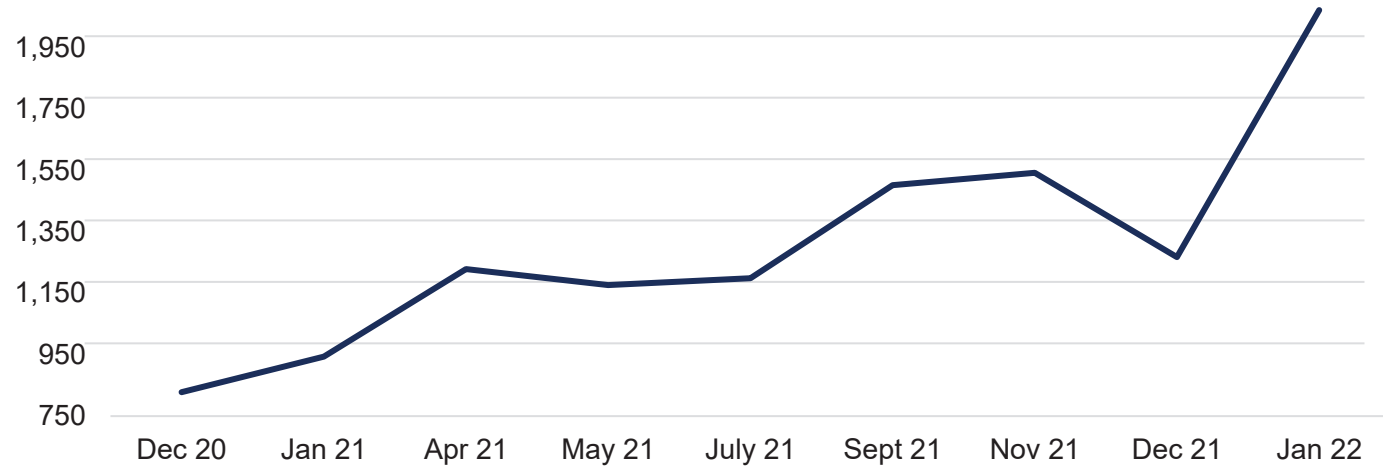
The increase in page views for work related advice shows some interesting increases with, for example, pages relating to discrimination on the grounds of disability showing a rise of **116%** between December 2021 and January 2022.

Work discrimination: check if you're disabled under The Equality Act



Similarly, advice relating to disclosing a criminal record in a work context also saw increase, albeit much smaller at **25%** between December 2021 and January 2022.

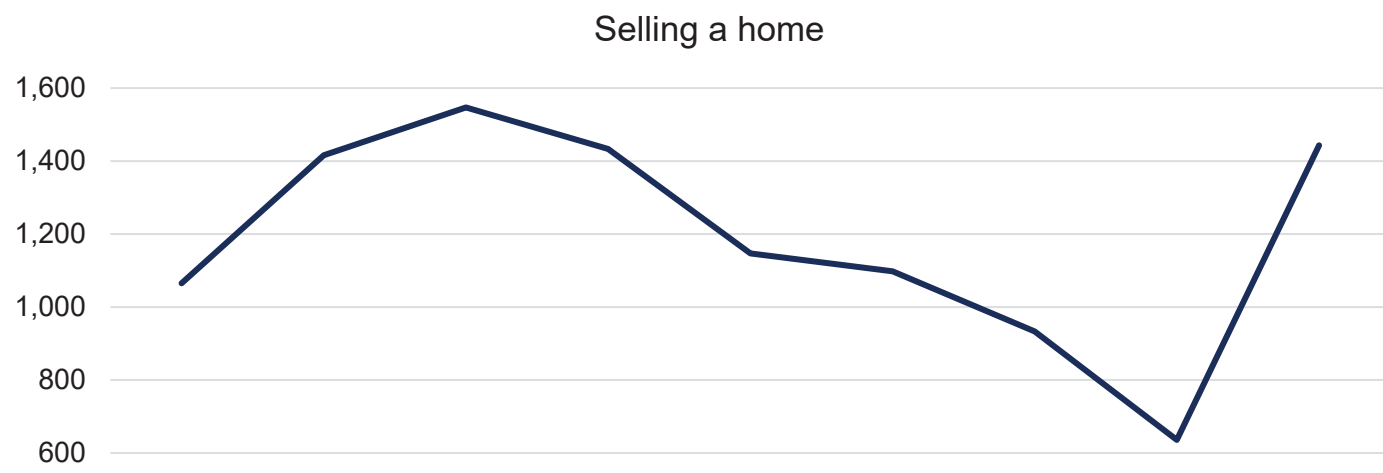
Work: Do I have to declare my criminal record?



Both these charts see a spike in demand that has come from people arriving on the public advice site having searched for advice on the issue. The increases reported above are both much higher than they were in the previous year.

Other areas where a higher-than-might-be-anticipated increase was evident include that relating to selling a home, with an increase of **74%** between December 2021 and January 2022 compared to a **49%** increase the previous year.

Selling a home



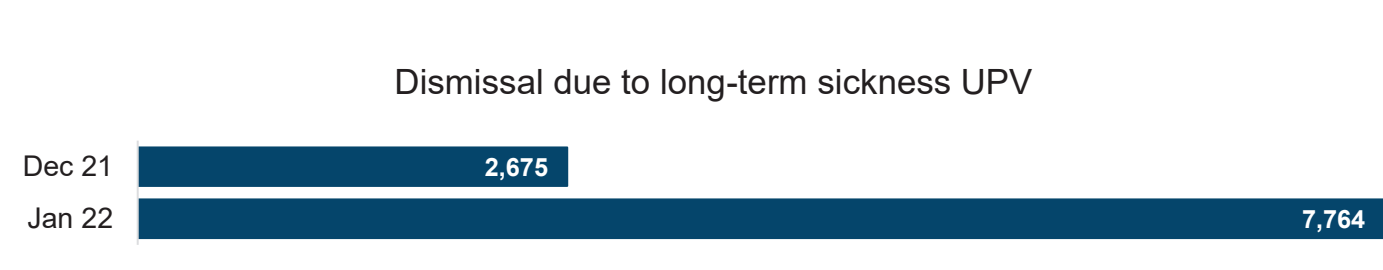
Advice relating to certain debt solutions also demonstrated a sharp increase, with a **33%** rise between December 2021 and January 2022 compared to a **9%** increase the previous year.

Options for dealing with debt: Trust Deeds in Scotland



To briefly return to the area of work, it is also of interest to note that a new advice page created in November 2021 has seen a considerable and increasing number of page views, this page being related to dismissal due to long-term sickness.

Dismissal due to long-term sickness UPV



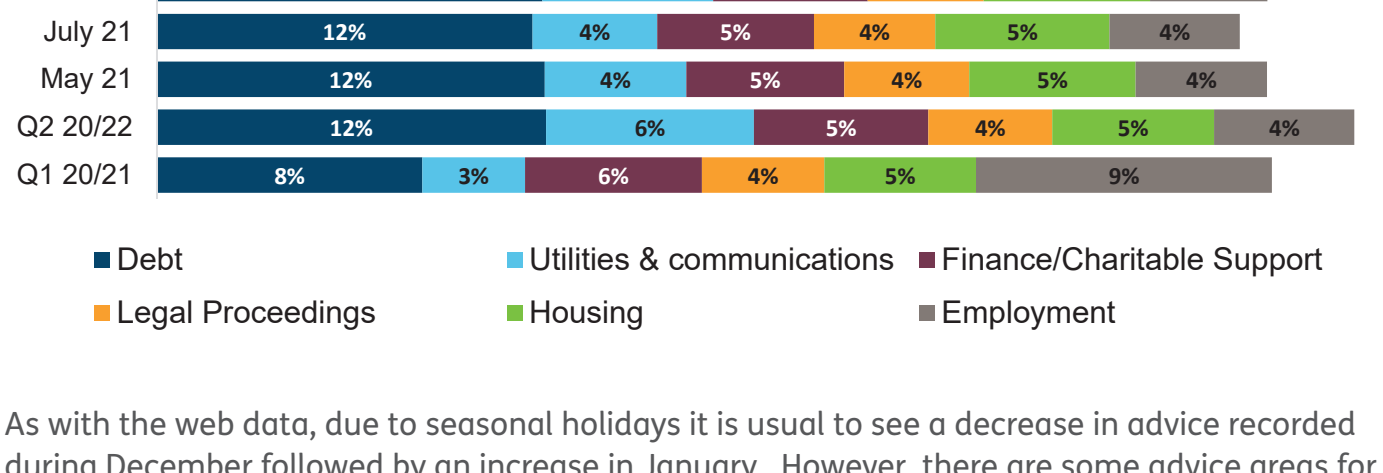
Citizens Advice Bureaux

- > **20,077** clients
- > **81,359** pieces of advice

Benefits remained the top advice area in January 2022 at **47%** of all advice. Although there were some small changes in the other advice areas, these are by such as seasonal changes.

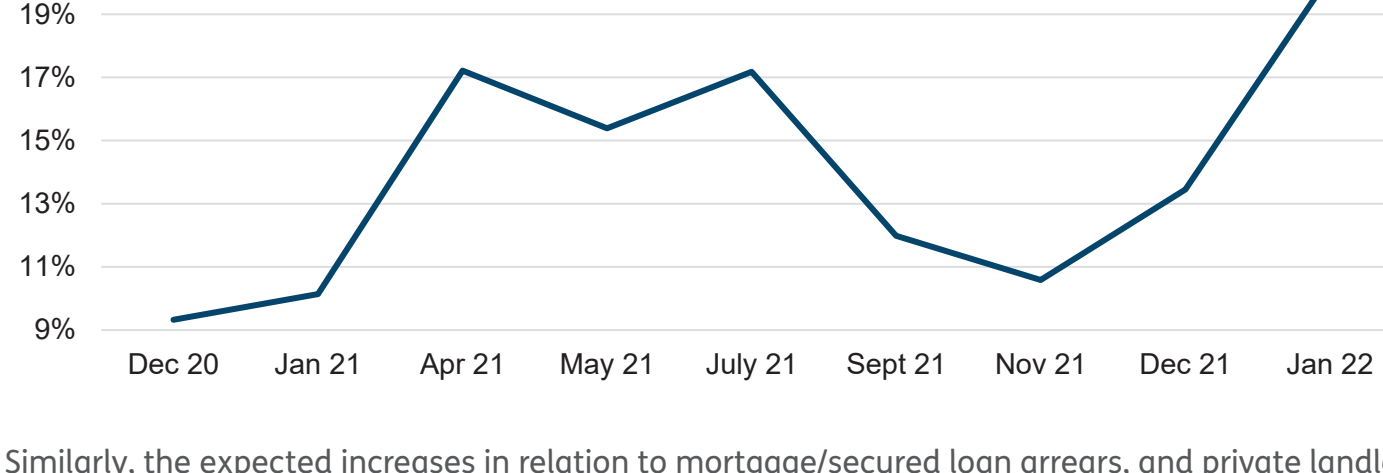
For example, it is common to see an increase in advice related to relationships in January or each year.

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



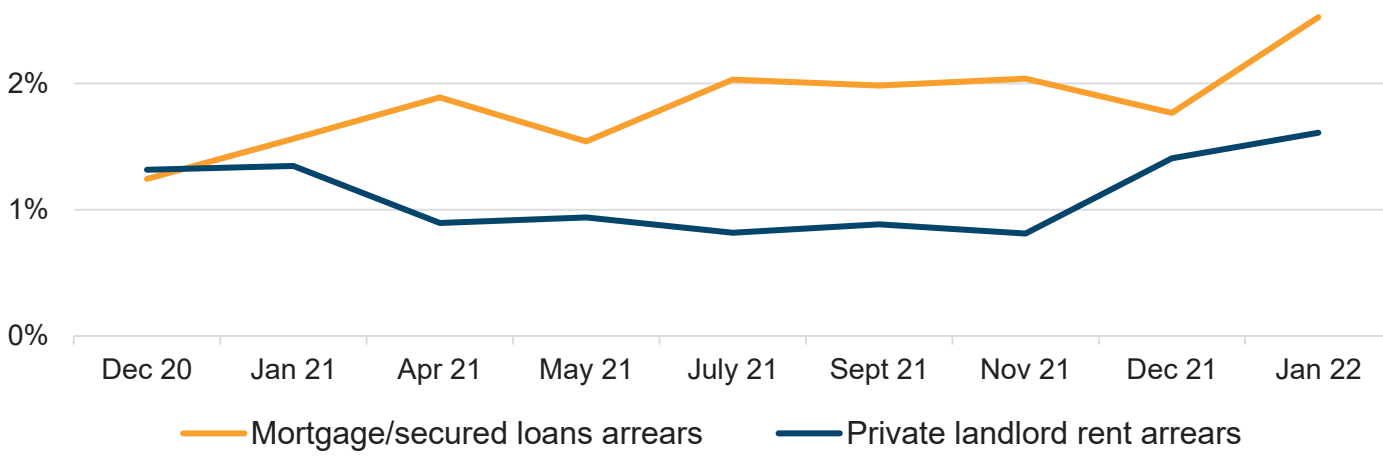
As with the web data, due to seasonal holidays it is usual to see a decrease in advice recorded during December followed by an increase in January. However, there are some advice areas for which this expected increase exceeded that of the previous year. For example, advice in relation to scams and fraud increased by **50%** between December 2021 and January 2022, this being a significantly larger proportional increase from the **9%** seen in the previous year.

Scams and fraud



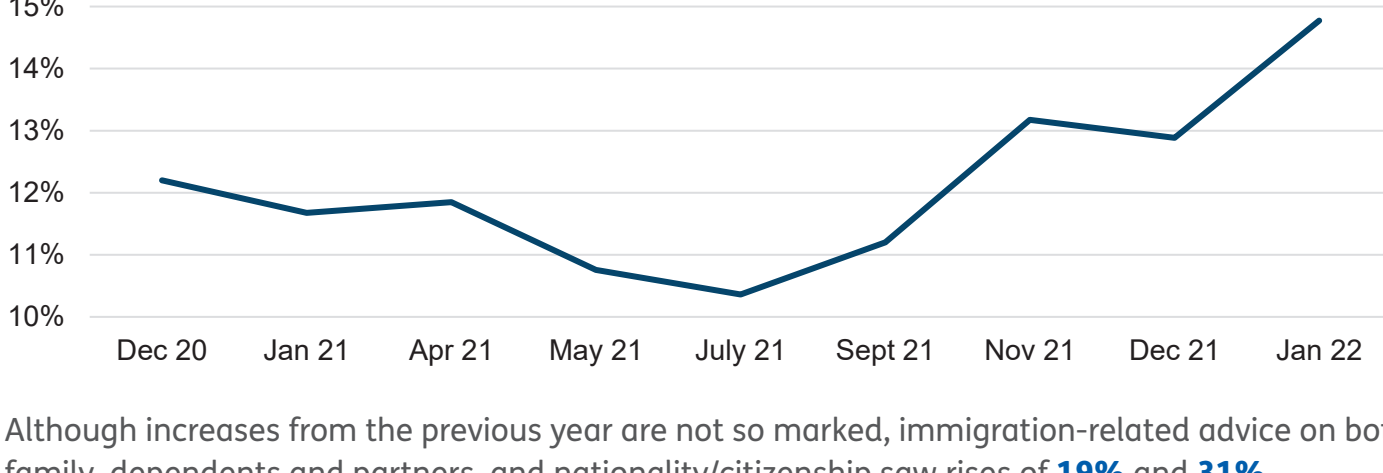
Similarly, the expected increases in relation to mortgage/secured loan arrears, and private landlord rent arrears, both exceeded those in the previous year. Mortgage/secured loan arrears increased by **43%** from December 2021 to January 2022 (compared to **26%** the previous year), and private landlord rent arrears by **14%** (compared to **2%** the previous year).

Housing debt advice



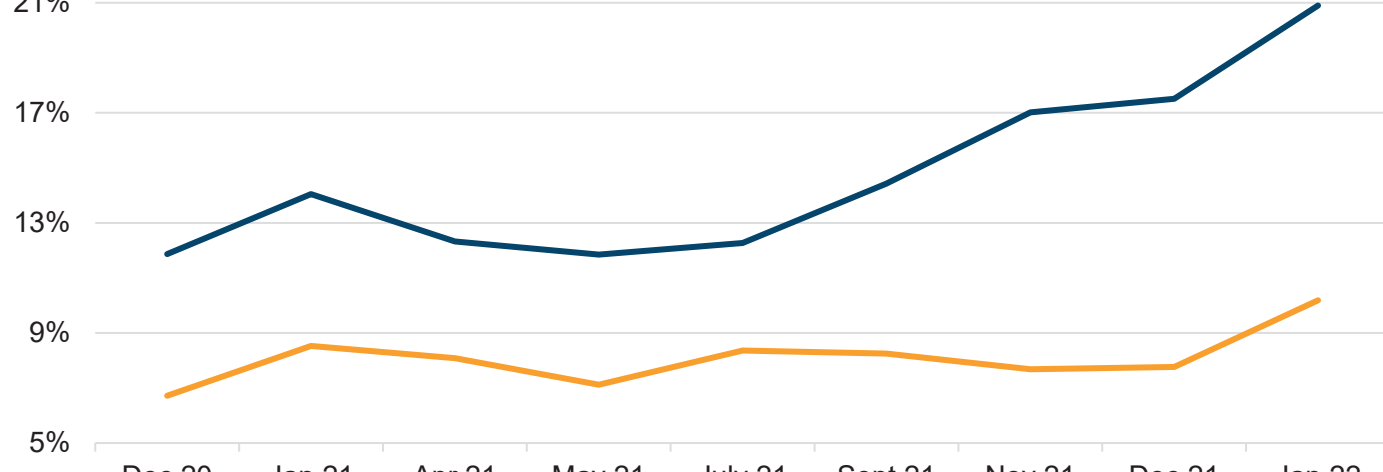
Perhaps allied to this was the increase in relation to advice provided on owner-occupied properties, with a rise of **15%** from December in January 2022 compared to an actual decrease of **4%** the previous year. The increase in unique page views for 'selling a home' on the advice website complement this finding.

Owner occupier property



Although increases from the previous year are not so marked, immigration-related advice on both family, dependents and partners, and nationality/citizenship saw rises of **19%** and **31%** respectively from December 2021 to January 2022.

Immigration-related advice



During January 2022:

There was little change in the profile of how contact was made with the network between December 2021 and January 2022, with telephone contact direct with bureaux remaining the most common (**69%**) followed by email contact (**19%**).

Advice most commonly sought via **SCAH**:

Immigration

Education

Consumer issues

Advice most commonly sought **face-to-face**:

Immigration

Travel

Advice most commonly sought through **direct contact with bureaux (telephone or email)**:

Utilities

Employment

Consumer Issues

Almost all of those seeking discrimination-related advice did so through direct contact with bureaux (either telephone or email)