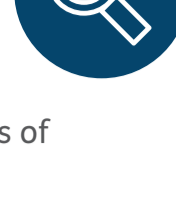


This is the latest monthly summary of data from the Citizens Advice network in Scotland and covers January 2023. It shows data from the 59 Citizens Advice Bureaux in Scotland and our online advice site.

## Month in focus:



In January 2023 the CAB network helped **22,345** people by providing over **93,000** pieces of advice, representing a **10%** increase in client number compared to January 2022.

Online advice pages saw the highest number of page views outside of the pandemic, and the third highest number of page views ever.

There has been increasing demand for online information around budgeting, however over time there has been a decrease in page views around energy efficiency in homes, with a **67%** drop since January 2021. This may suggest the pressure of the cost of living on day to day essential spending is making it less likely people will consider further spending to make their homes warmer and better insulated. Given Scotland's ambitious Net Zero targets, this should be treated with concern by policy makers.

Across CABs demand for advice around energy bills remained high, with gas and electricity advice the single highest issue in January with people needing help over **11,770** times.

We also see a longer trend of utility debt – namely people needing advice regarding their debt to an energy supplier – close to three times higher than it was before the pandemic.

This data shows the immediate demands the cost of living crisis is placing on the Citizens Advice network with record demand online and growing client numbers, but also how the crisis has exacerbated long term trends around energy efficiency and energy debt, which may suggest a legacy of issues even when bills return to lower levels.

## Key points

- > In January 2023 the CAB network gave **68,965** pieces of advice to **17,697** clients
- > Meanwhile there were over **401,900** views of the Advice for Scotland website from **247,594** users

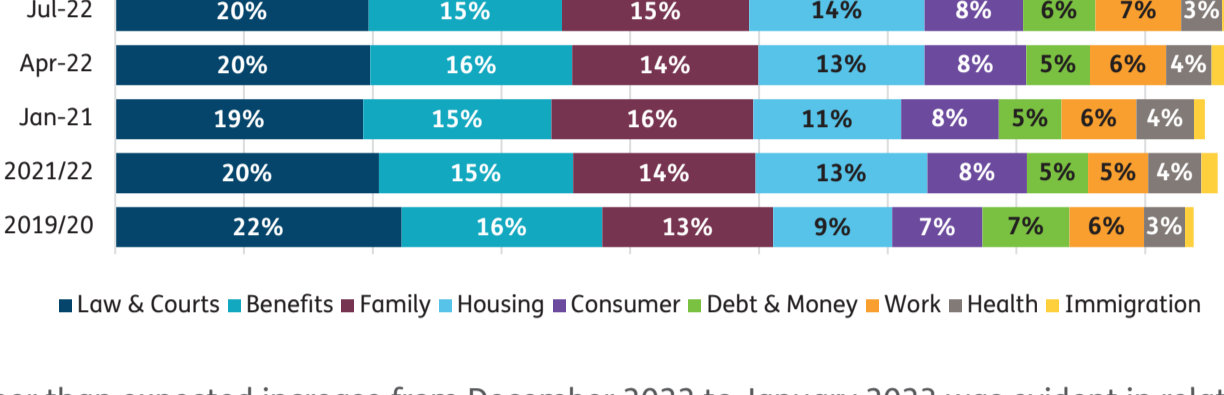
## Online advice pages

- > **401,900 unique page views (UPVs)**
- > **247,594 users, 78% new**

While an increase in overall page views is expected from December to January each year, January 2023 saw the third highest number of unique page views ever and the only monthly UPV of over **400,000** outside of the pandemic period.

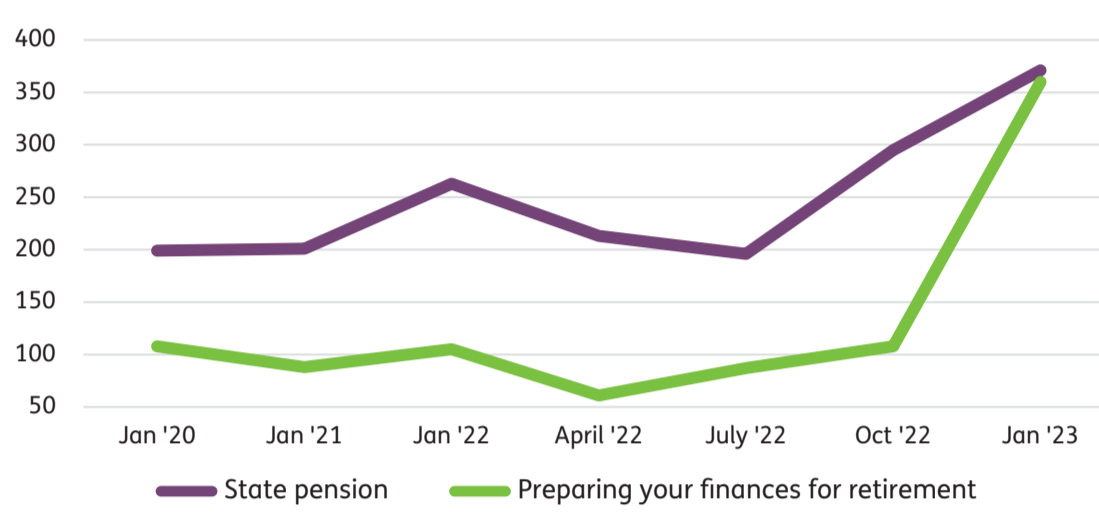
A small increase in UPVs was seen for the Immigration pages in January 2023 (up **17%**) and for the Debt and Money pages (up **14%**). Although a change can be seen for UPVs relating to Family issues, from **5%** in December 2022 to **6%** in January 2023, the magnitude of the increase was only **7%**. In a similar vein an increase in UPVs for Debt and Money (up **28%**) and Immigration (up **21%**) were evident from January 2022 to January 2023, as were those for Benefits (up **20%**). Perhaps unsurprisingly both the Health and Work-related pages also saw a decrease in UPV over this same period (down **43%** and **30%** respectively).

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



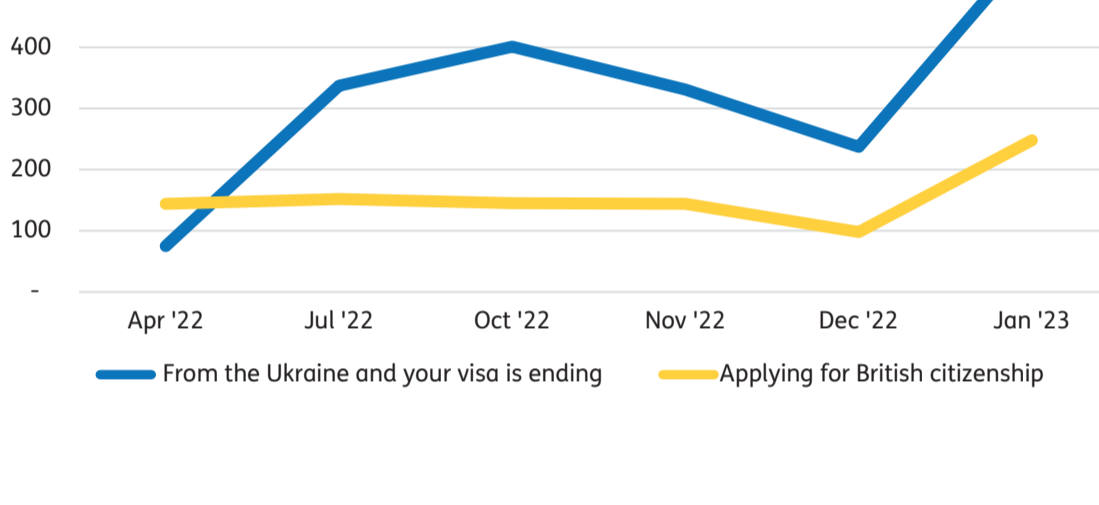
A sharper than expected increase from December 2022 to January 2023 was evident in relation to advice around pensions (up by **87%**) with, for example, UPVs increasing fivefold for 'preparing your finances for retirement' since January 2021.

Pensions



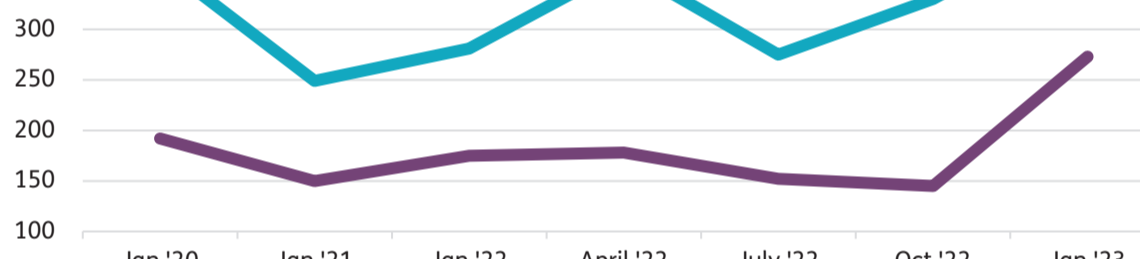
Increased UPVs were also seen in relation to advice on visas for those from Ukraine (up **75%**), particularly interesting as this coincides with the one year anniversary of the war in Ukraine beginning. In addition, UPVs in relation to advice on applying for British citizenship also increased by **85%** from December 2022 to January 2023.

Immigration



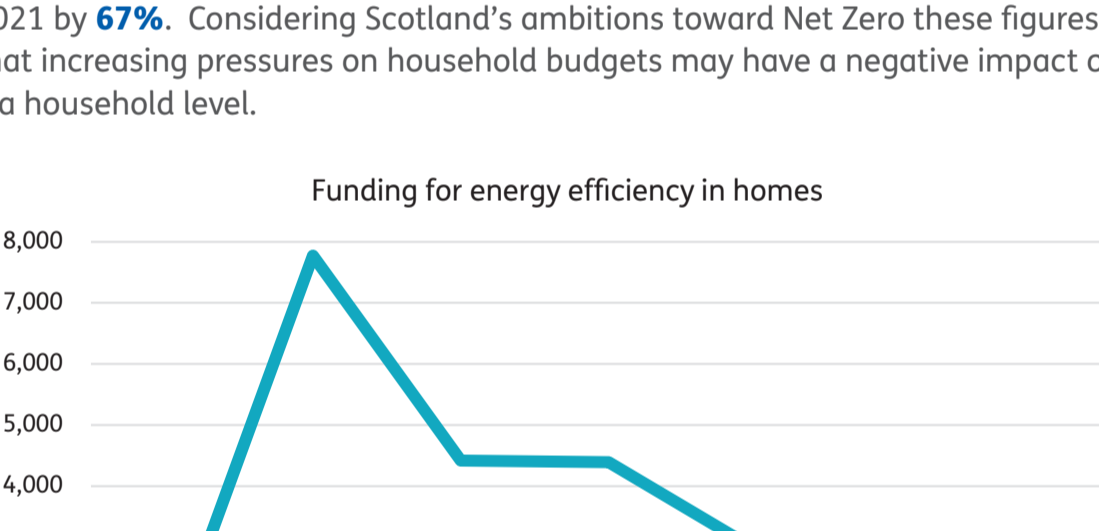
The ongoing cost of living crisis is likely to be contributing to the increase in UPVs around budgeting advice. For example, UPVs of the budgeting tool increased by **77%** from December 2022 to January 2023 and were up by **82%** overall from January 2021. Similarly, the page providing advice in relation to 'working out your budget' saw UPVs increase by **66%** since January 2021.

Budgeting



In contrast, UPVs in relation to funding for energy efficiency in homes have decreased from January 2021 by **67%**. Considering Scotland's ambitions toward Net Zero these figures could indicate that increasing pressures on household budgets may have a negative impact on these targets at a household level.

Funding for energy efficiency in homes

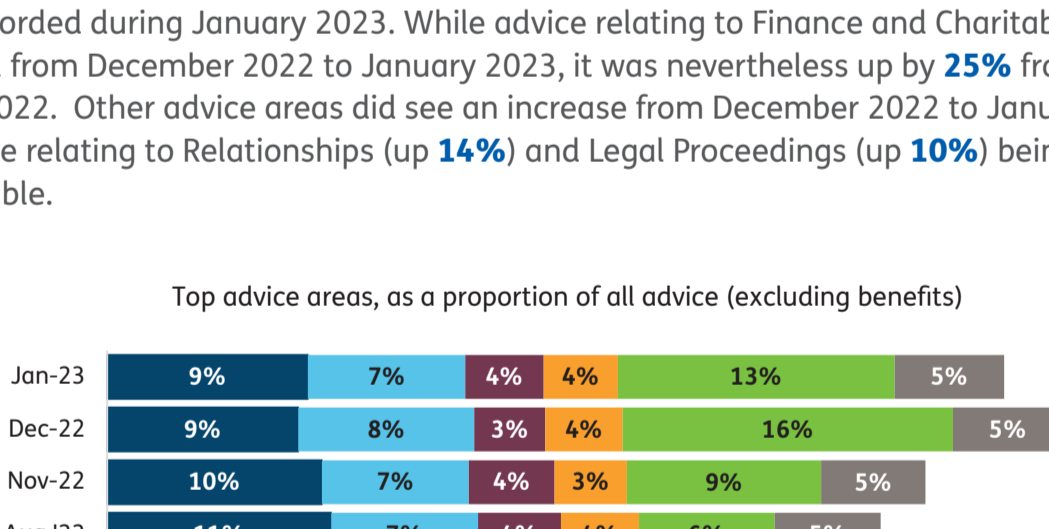


## CAB advice

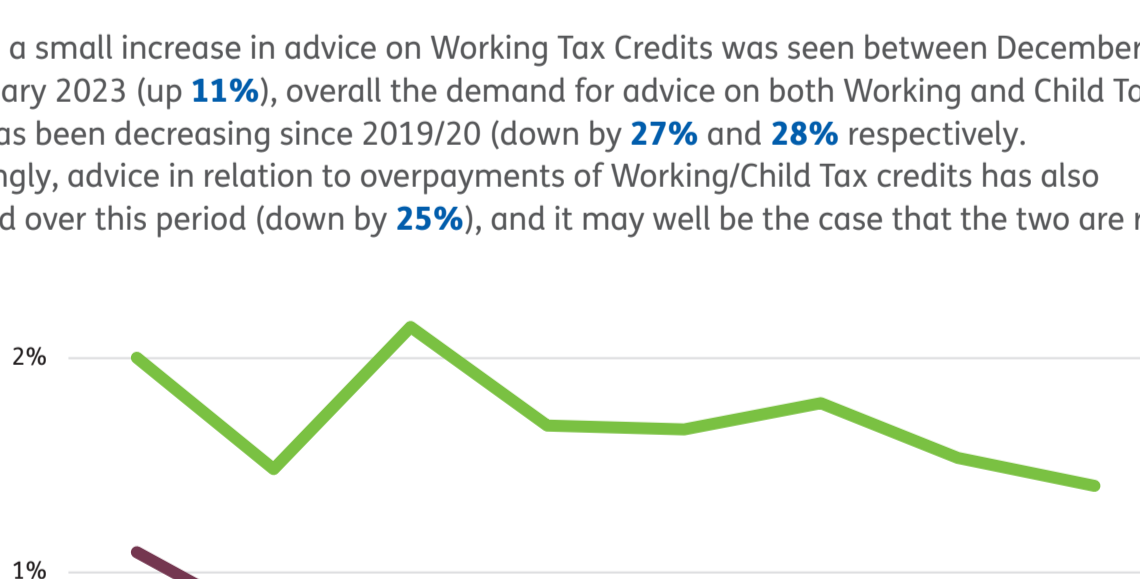
- > **93,043 pieces of advice** (13% increase from January 2022)
- > **22,345 clients** (10% increase from January 2022)

Benefits remained the top advice area in December 2022 at **44%** of all advice. The only notable change in the top advice code areas was with regards to Utilities and Communications advice, which decreased by **25%** in January 2023. However, at **13%** of all advice Utilities and Communications was still at the second highest level ever recorded, with December 2022 having been highest at **16%** of all advice. Within Utilities and Communications, the sub-category of 'regulated fuels' advice (i.e., gas and electricity) has been the most commonly recorded of all sub-categories for two months in a row with over **11,700** pieces of advice recorded during January 2023. While advice relating to Finance and Credit support decreased from December 2022 to January 2023, it was nevertheless up by **25%** from January 2022. Other advice areas did see an increase from December 2022 to January 2023, with advice relating to Relationships (up **14%**) and Legal Proceedings (up **10%**) being the most notable.

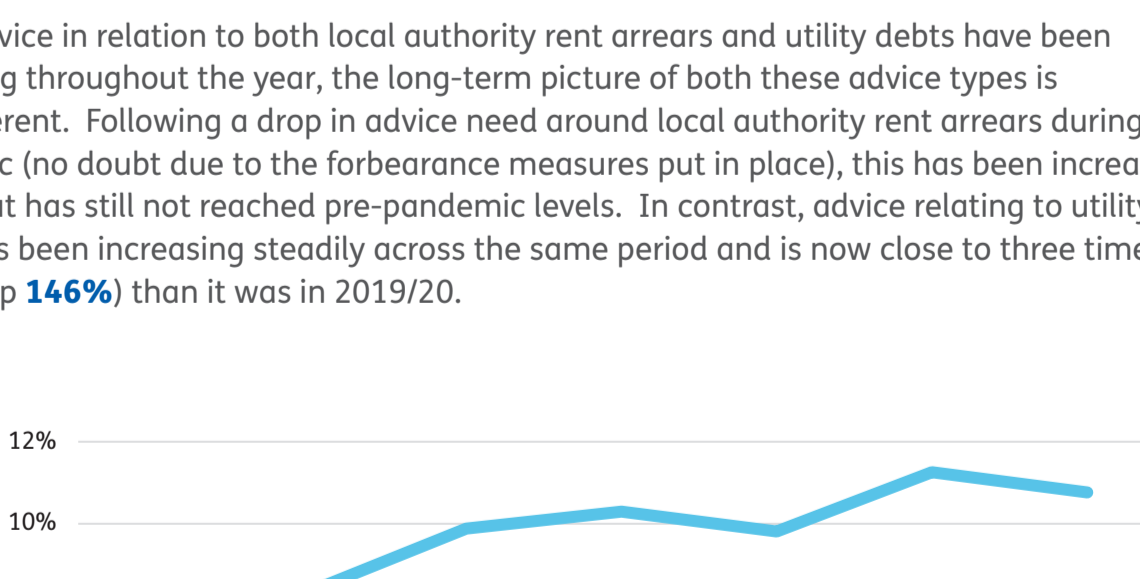
Top advice areas, as a proportion of all advice (excluding benefits)



Although a small increase in advice on Working Tax Credits was seen between December 2022 and January 2023 (up **11%**), overall the demand for advice on both Working and Child Tax Credits has been decreasing since 2019/20 (down by **27%** and **28%** respectively). Interestingly, in relation to overpayments of overpayments of Working/Child Tax Credits has also decreased over this period (down by **25%**), and it may well be the case that the two are related.



While advice in relation to both local authority rent arrears and utility debts have been increasing throughout the year, the long-term picture of both these advice types is very different. Following a drop in advice need around local authority rent arrears during the pandemic (no doubt due to the forbearance measures put in place), this has been increasing slowly but has still not reached pre-pandemic levels. In contrast, advice relating to utility debts has been increasing steadily across the same period and is now close to three times higher (up **146%**) than it was in 2019/20.



The above data highlights the importance of looking at trends over an extended period of time. In the following chart it can be seen that three types of debt advice – catalogue/mail order; credit/store cards; and unsecured personal loans – all increased in January 2023. However, only advice relating to credit/store card debts has increased since January 2022 (up **23%**) and is close to the levels seen prior to the pandemic (currently **10%** lower).

