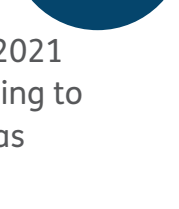


This is the latest monthly summary of data from the Citizens Advice network in Scotland since the COVID-19 outbreak and covers June 2022. It shows data from the 59 Citizens Advice Bureaux in Scotland and our online advice site.

## Month in focus:



Owner-occupiers are feeling the squeeze of the cost of living crisis, as comparing June 2021 and June 2022 sees big increases in page views around online advice for people struggling to pay their mortgage. In fact the webpage 'what to do if you can't pay your mortgage' has increased **1,627%** from June 2021 to June 2022.

Concerns around work remain a big driver of online advice, with people using our pages to check if their dismissal was fair. Pages relating to challenging a dismissal have increased over **500%** since June 2021.

Also notable for online advice is that the page for 'NHS charges for people from abroad' has exceeded **1,000** unique page views for the first time since its creation in 2015.

Meanwhile across the CAB network, benefits remained the largest advice area, but it is notable and concerning that advice around homelessness continues to rise. The lasting legacy of the cost of living crisis is potentially one of debt, poverty and homelessness for many people.

## Key points

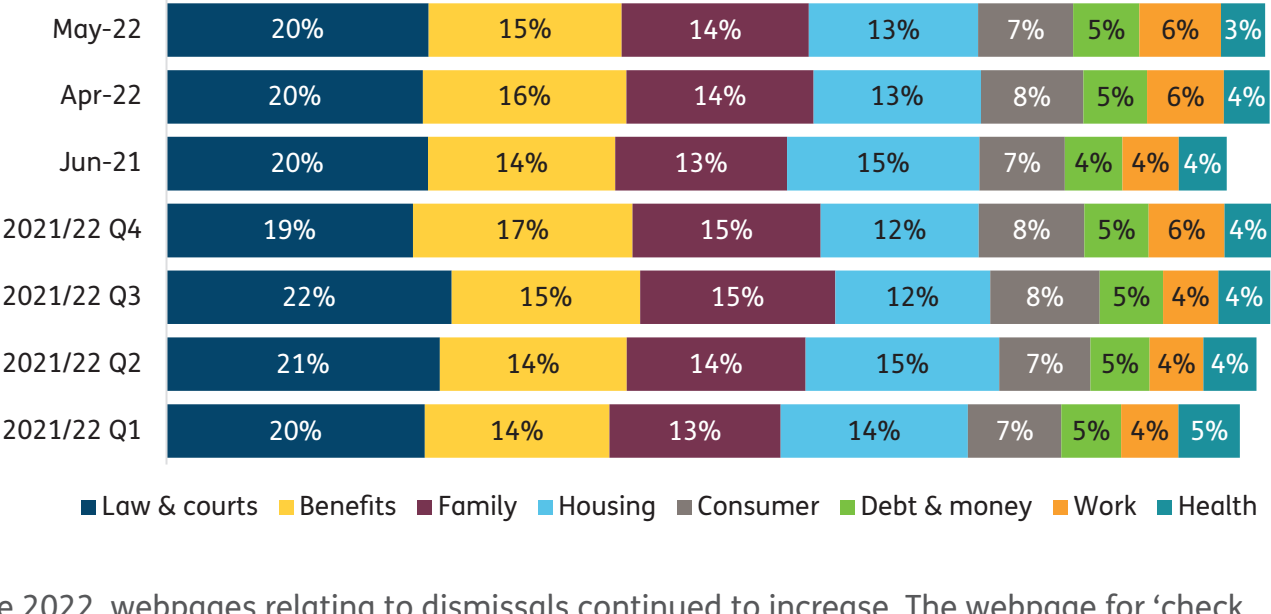
- > In June 2022 the CAB network helped **21,104** clients with **82,947** pieces of advice
- > Meanwhile **214,579** users generated **350,973** unique page views on our Advice for Scotland website

## Webpages

- > **350,973 unique page views**
- > **214,579 users, 83% new**

There was little change in the unique page views from May – June, the only notable increase being Immigration, Asylum, and Nationality UPVs which increased **10%**. However, when comparing this advice area to June 2021, Immigration, Asylum, and Nationality advice has decreased **58%**; this decrease from last year might be because of the change in eligibility for the EU settlement scheme, whereas the increase from May – June might be because of the new webpages surrounding refugees. Other webpages that changed notably from June 2021 were webpages on family (up **10%**), debt and money (up **11%**) and work (up **53%**).

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



In June 2022, webpages relating to dismissals continued to increase. The webpage for 'check if your dismissal is fair' increased **33%** from May to June, and **46%** from June 2021; the webpage for 'Challenge Your Dismissal' increased **11%** from May, with a total of 459 unique page views; this is a **527%** increase from June 2021. Currently, this webpage is experiencing its highest number of UPVs over the last year.

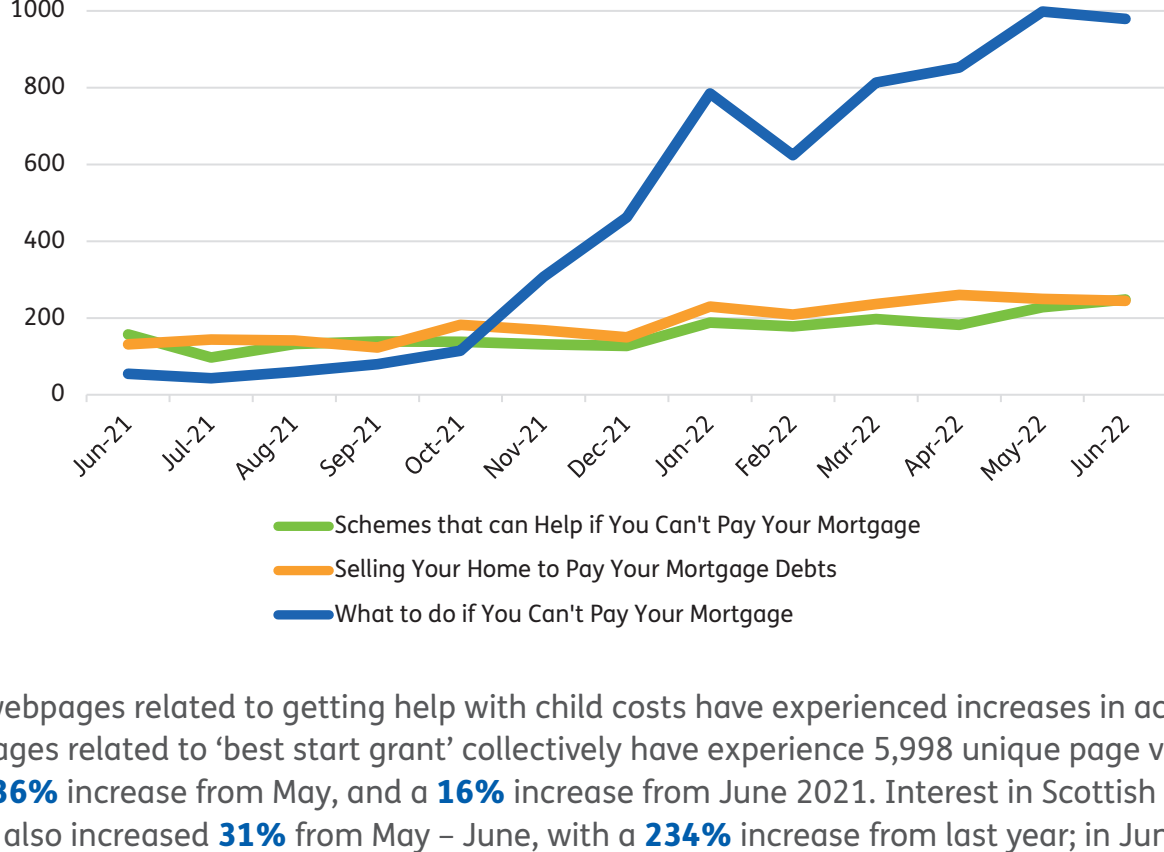
Dismissals



Webpages related to experiencing mortgage problems have continued to increase over the course of a year. Two webpages, 'Schemes that can help if you can't pay your mortgage' and 'Selling your home to pay your mortgage debts' have increased only incrementally on a month-to-month basis. However, from June 2021 to June 2022 the webpage 'Schemes that can help you pay your mortgage' has increased **53%**, and 'Selling your Home to pay your mortgage debts' by **81%**. Together in June, these webpages had 493 unique page views.

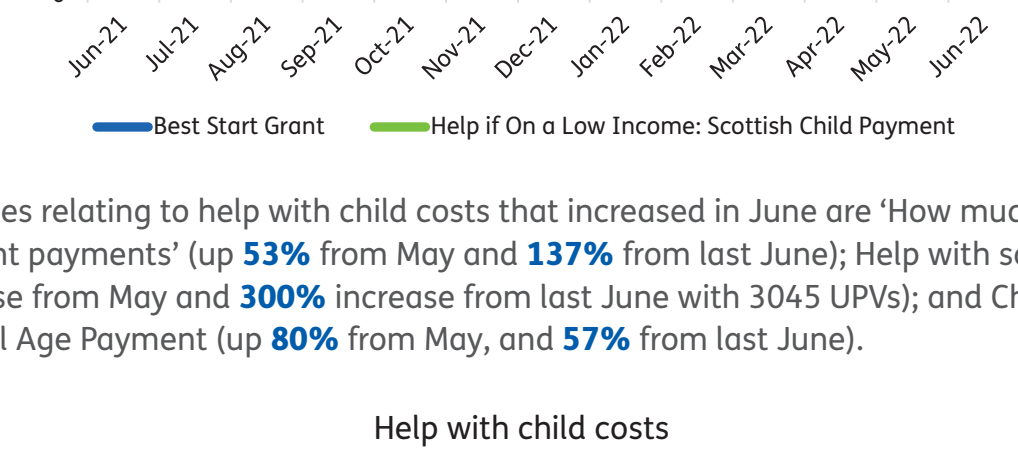
In addition, the webpage for 'what to do if you can't pay your mortgage' has increased **1,627%** from June 2021 to June 2022, with 979 UPVs in June 2022.

Mortgage Problems



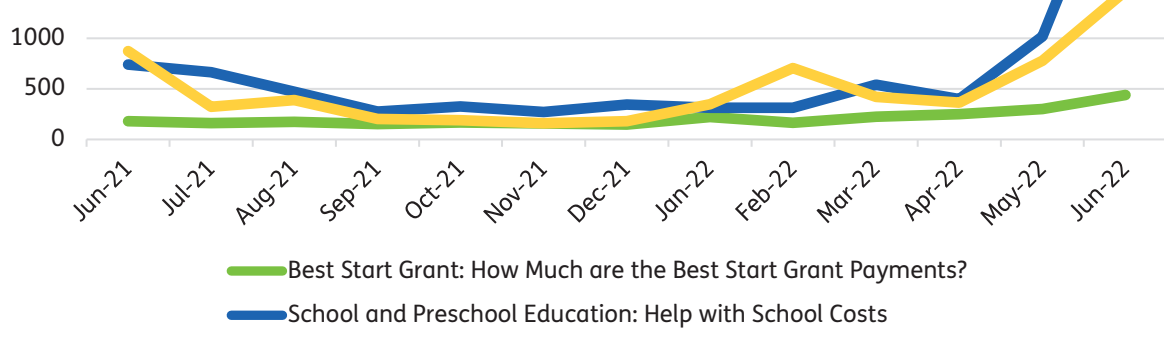
Several webpages related to getting help with child costs have experienced increases in activity. All webpages related to 'best start grant' collectively have experience 5,998 unique page views. This is a **36%** increase from May, and a **16%** increase from June 2021. Interest in Scottish Child Payment also increased **31%** from May – June, with a **234%** increase from last year; in June alone, this webpage experienced 3,268 unique page views.

Help with child costs



Other webpages relating to help with child costs that increased in June are 'How much are the best start grant payments' (up **53%** from May and **137%** from last June); Help with school costs (**213%** increase from May and **300%** increase from last June with 3045 UPVs); and Check if you can get School Age Payment (up **80%** from May, and **57%** from last June).

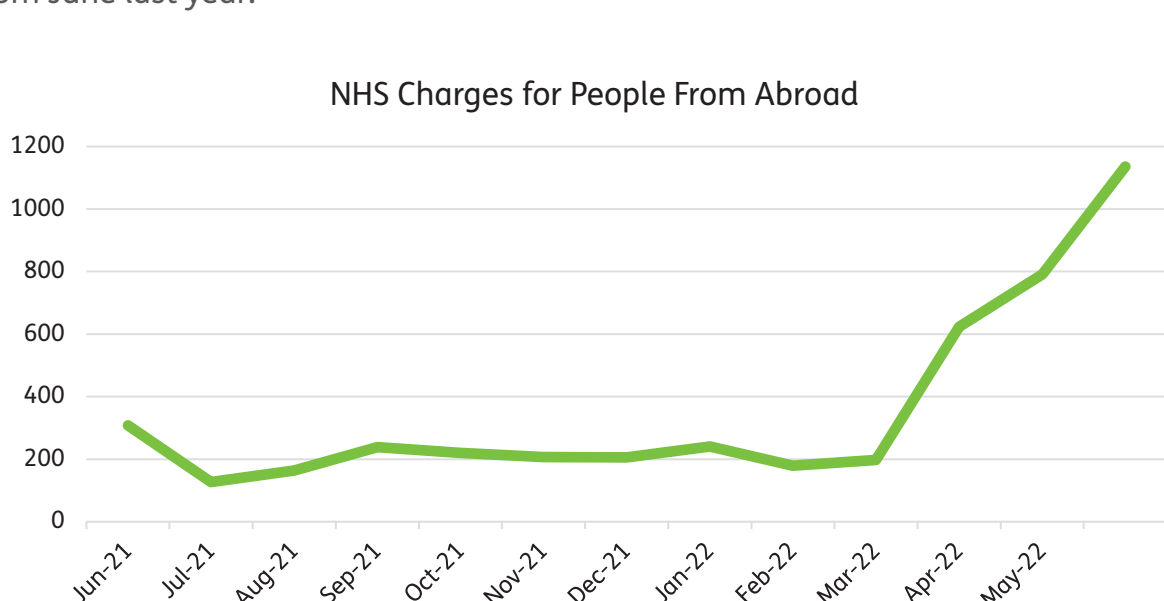
Help with child costs



Lastly, although immigration webpages overall decreased **58%** from June 2021; it increased **10%** from May – June 2022. In particular, the webpage for 'NHS charges for people from Abroad' has exceeded 1,000 UPVs for the first time since the creation of the webpage in 2015.

In June, this webpage experience 1,136 unique page views, an increase of **50%** from May, and **258%** from June last year.

NHS Charges for People From Abroad

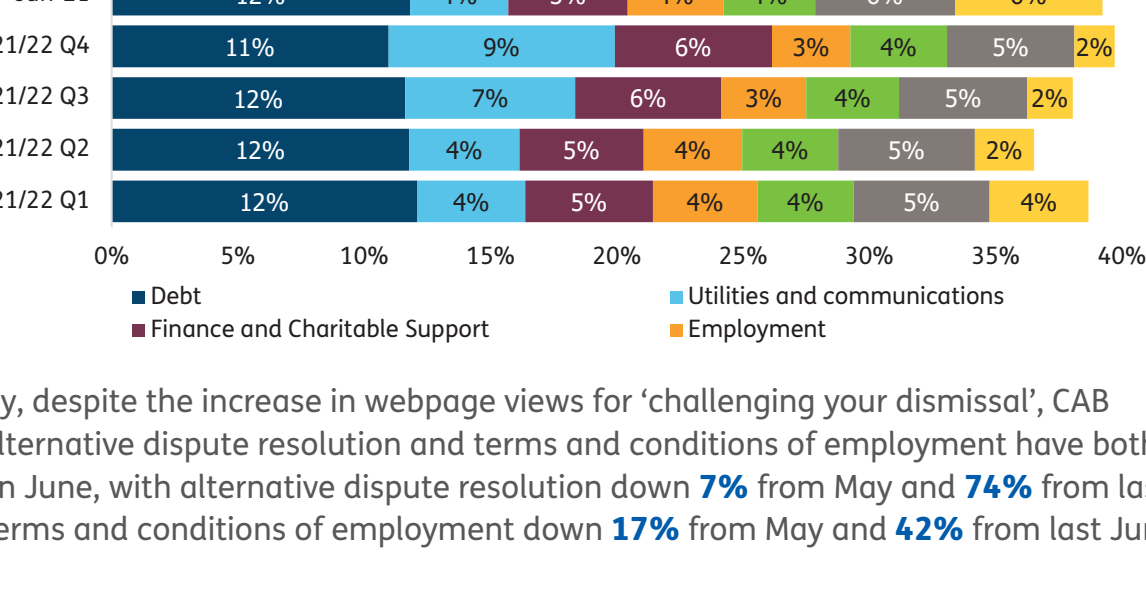


## CAB network statistics

- > **82,974 pieces of advice**
- > **21,104 clients**

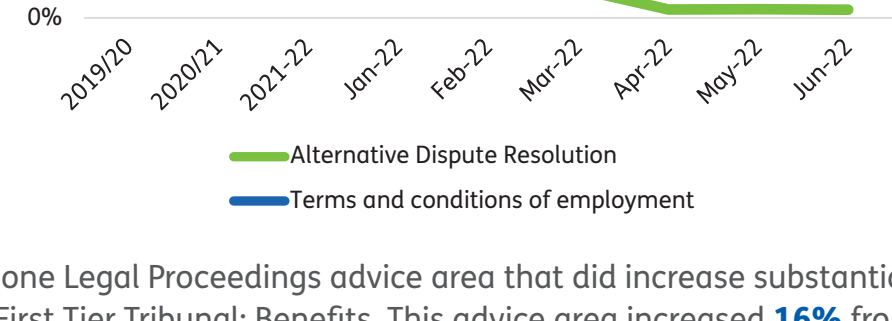
Benefits remained the top advice area in June 2022 at **49%** of all advice. Notable increases from May – June 2022 were in Education (up **11%**), Discrimination (up **21%**), Housing (up **9%**). Health & Community Care and NHS Concern & Complaint also experienced an increase from May – June (up **13%** and **11%**). Only Immigration, Asylum, and Nationality decreased notably from May – June, with a decrease of **33%**; this might be expected considering the decrease in EU Settlement Scheme clients. In terms of changes over the year, Finance and Charitable Support advice has increased **27%** from June 2021 to June 2022; other notable increases from June 2021 – June 2022 were Utilities and Communications (up **68%**), Health & Community Care (up **11%**), NHS Concern & Complaint (up **32%**) and Education (up **14%**).

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



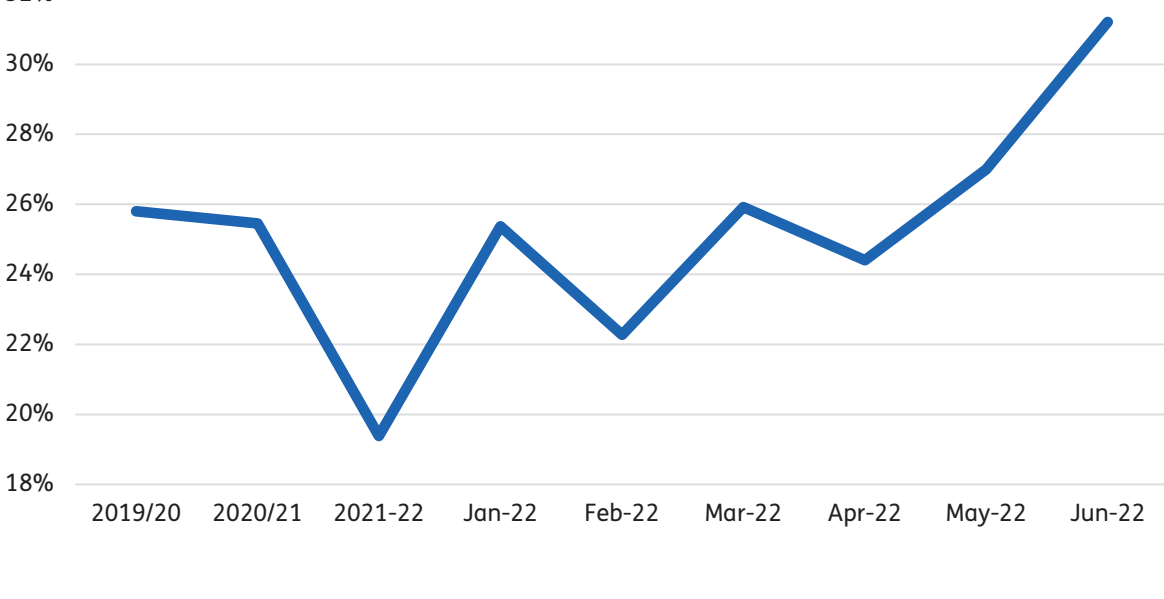
Interestingly, despite the increase in webpage views for 'challenging your dismissal', CAB advice on alternative dispute resolution and terms and conditions of employment have both decreased in June, with alternative dispute resolution down **7%** from May and **74%** from last June, and terms and conditions of employment down **17%** from May and **42%** from last June.

Employment



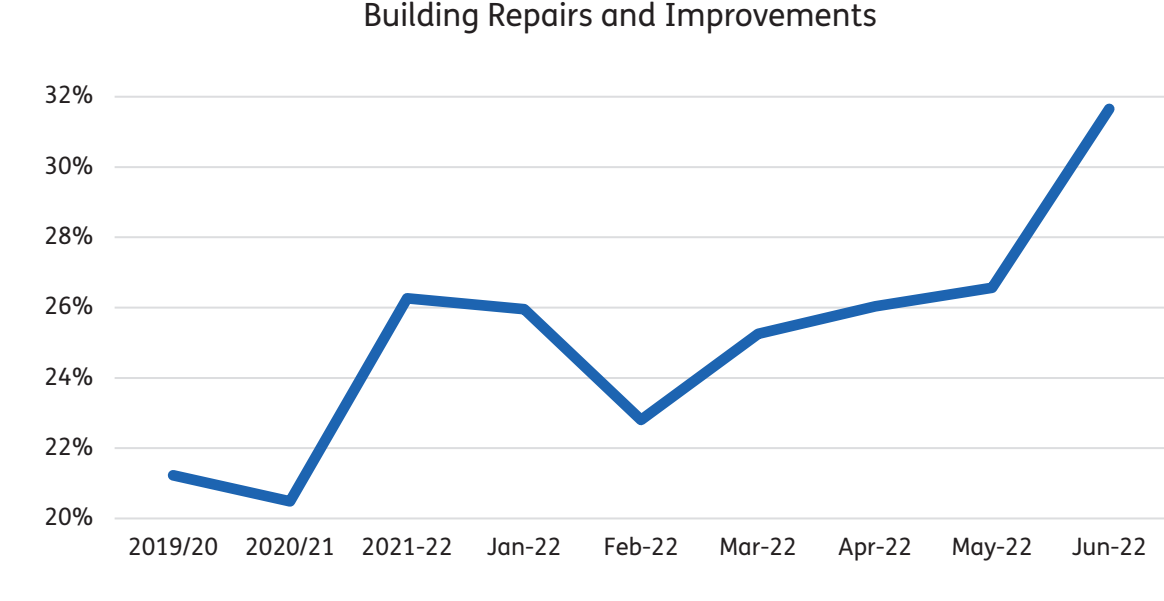
At the same time, one Legal Proceedings advice area that did increase substantially in June was advice relating to First Tier Tribunal: Benefits. This advice area increased **16%** from May – June, an increase of **88%** from June last year. Overall, 1,008 pieces of advice were given in this area in June 2022 alone.

First Tier Tribunal (Benefits)



Building Repairs and Improvements advice increased in June, and overall has proportionally surpassed advice in this area from the pre-pandemic-era. From May – June, this advice area increased **19%**, a **24%** increase from last June. In June, 358 pieces of advice were given in this area.

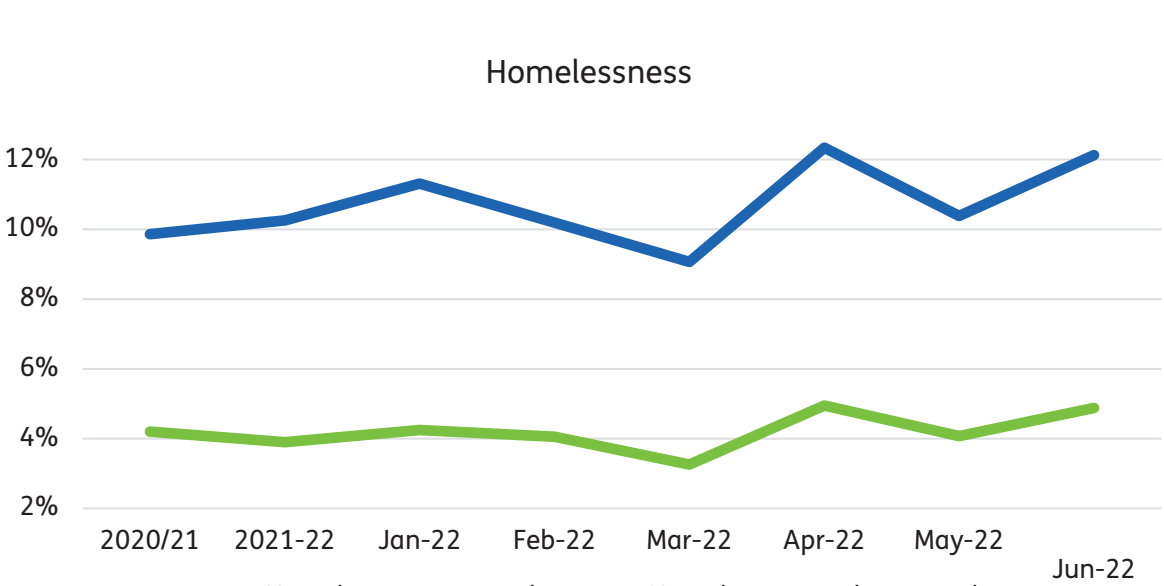
Building Repairs and Improvements



Threatened and actual homelessness advice continued to increase in June 2022, proportionally making up the most amount of housing advice in two years. Although this advice area is still proportionally lower than the 2019/2020 financial year, with homelessness advice decreasing dramatically during the pandemic, the rise in this advice area is nonetheless concerning.

Threatened homelessness advice increased **15%** from May; actual homelessness advice increased **20%** from May. Together, 519 pieces of advice were given in these areas in June.

Homelessness



Lastly, although both advice relating to Pension Credit and Attendance Allowance both tend to only increase incrementally on a month-to-month basis, both of these advice areas are making up the highest proportion of Benefits advice in June than in the last 3 years. Advice on Pension credit increased **21%** from May – June, with 1,015 pieces of advice given. Advice on Attendance Allowance decreased **1%** from May – June, however has increased **20%** from June last year with 1,884 pieces of advice given.

Benefits for Older People

