

Monthly data report on advice sought from the Citizens Advice network June 2023

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

Month in Focus:

In June, CABs helped **23,065** people, giving **91,171** pieces of advice. Meanwhile, online pages received over **342,000** unique page views (UPVs) from over **211,000** people.

Housing issues continued to be a concern, with UPVs for the webpage on schemes to help with mortgage payments increasing by **88%** from May to June 2023, and **336%** from June 2022 to June 2023. This page, along with the webpage what to do when a mortgage payment cannot be made, are both at their highest ever levels.

Advice on Council Tax arrears saw its third highest number of page views in June 2023, increasing by **27%** from May 2023 and by **28%** from June 2022.

The CAB Network experienced its highest ever level of demand for utilities debt advice, having increased by **13%** from May to June 2023, and **32%** from June 2022.

Demand for advice on mortgage/secured loan arrears was also at its highest ever level with an increase of **28%** between June 2022 and June 2023. Advice on Local Authority rent arrears increased **17%**, and **42%** for private rented rent arrears.

Key Points

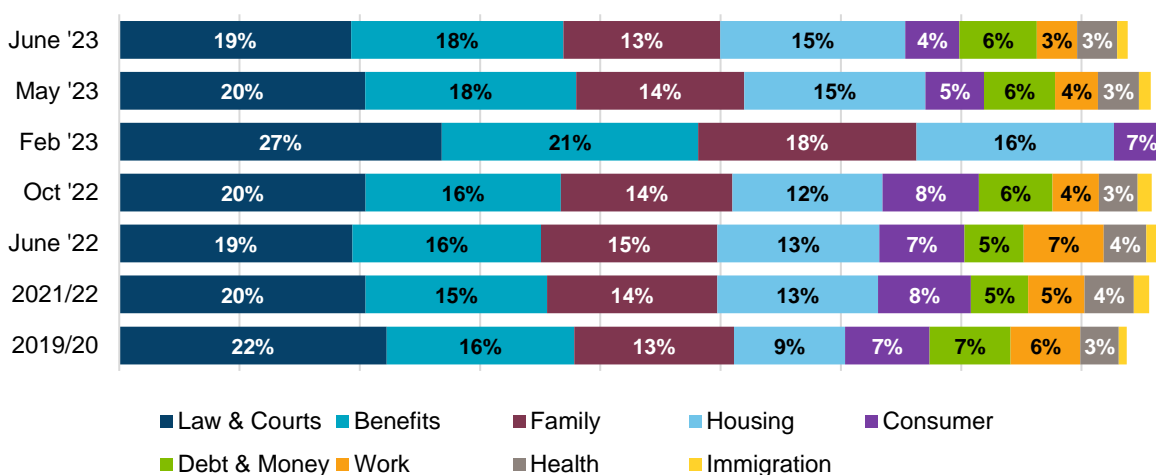
- In May 2023 the CAB network gave **88,975** pieces of advice to **22,840** clients
 - Meanwhile there were over **354,402** views of the Advice for Scotland website from **214,674** users
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Online Advice Pages

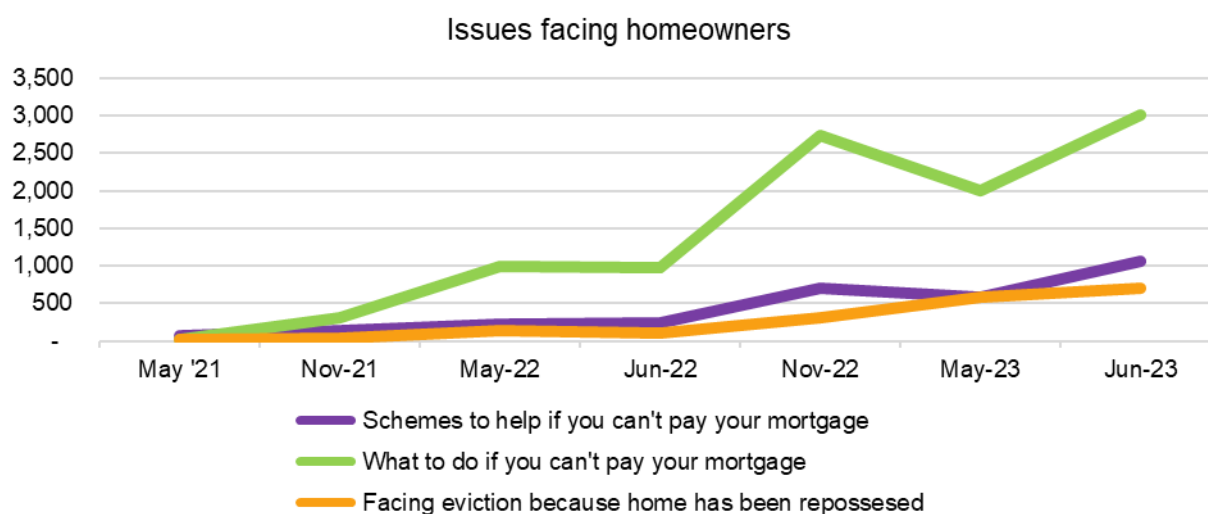
- > **342,752 unique page views**
- > **211,836 users, 77% new**

The most notable change from May to June 2023 was a reduction in page views for immigration advice (down **13%**). In contrast, views of pages related to debt and money advice increased by **9%** across the same period; the longer-term view shows that views of the debt and money advice pages also increased by **31%** from June 2022 to June 2023. Views of the housing advice pages also increased between June 2022 and June 2023 (up **14%**), as did views of benefits advice pages (up **13%**). The most notable long-term change was a **50%** decrease in views of employment advice pages.

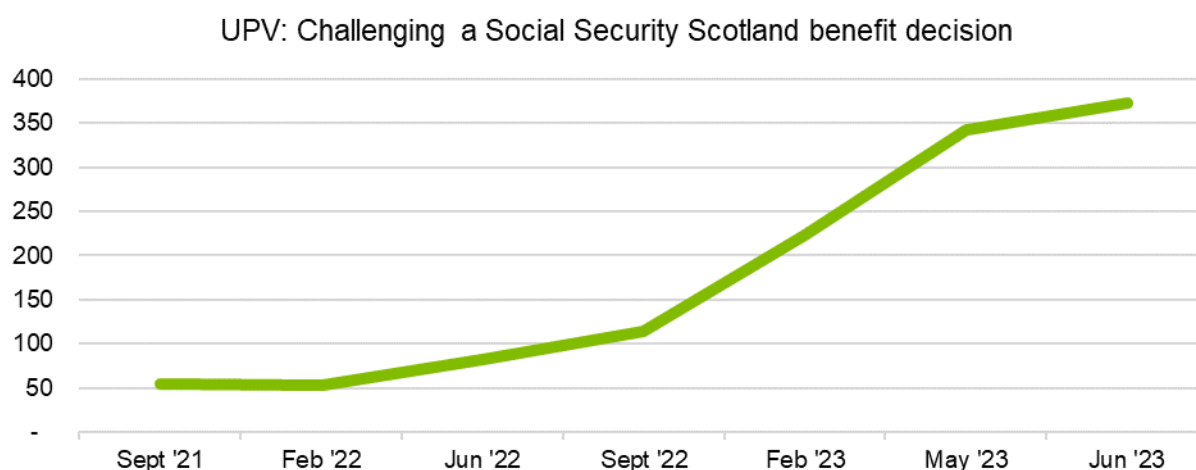
Advice sought on the 'Advice for Scotland' website, as a proportion of all advice



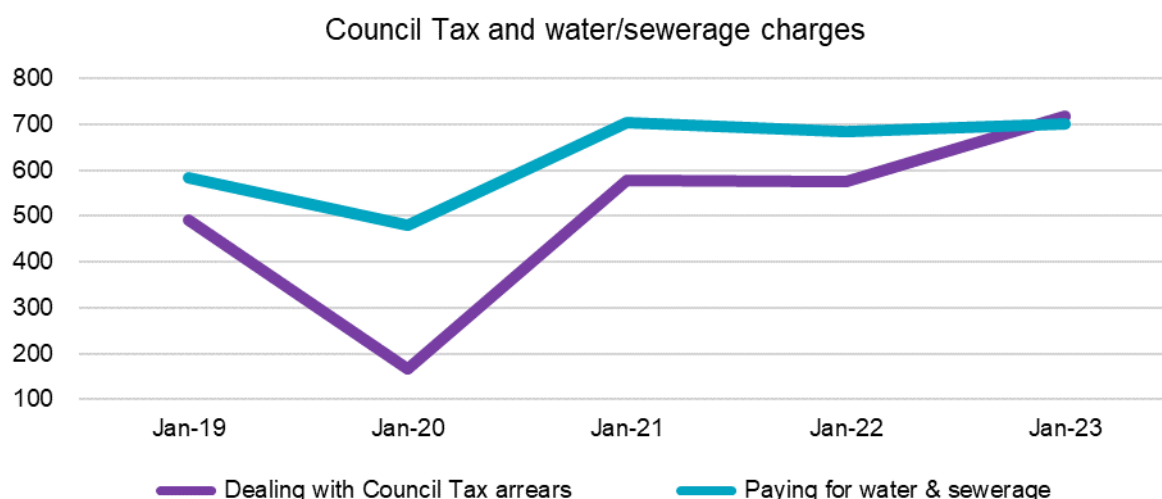
Following on from last months' look at issues facing homeowners, data for June 2023 again highlights some of the difficulties faced by this group. Along with views of the page offering advice around eviction due to repossession increasing once more, views of pages relating to what to do when a mortgage payment cannot be made, and schemes to help with this, are all at their highest levels since the pages were introduced in May 2021. In terms of actual increases, unique views of the page providing advice on schemes to help with mortgage payments increased by **88%** from May to June 2023, and more than tripled (up **336%**) from June 2022 to June 2023.



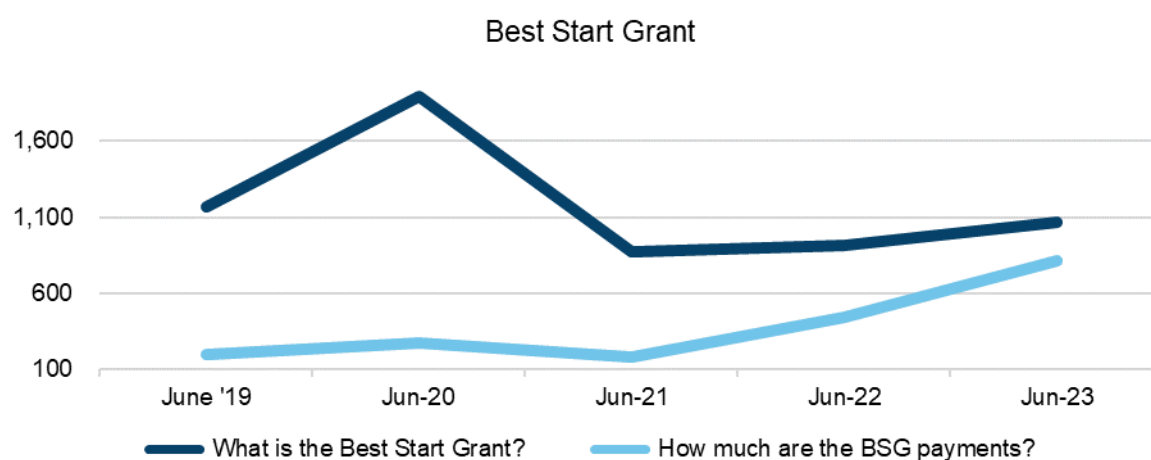
Also at its' highest level of views since it was created is the page offering advice around challenging a Social Security Scotland benefit decision, with this having increased by **13%** from May to June 2023. However, as more people transfer from UK to Scottish benefits this increase is not unexpected.



Advice on Council Tax arrears saw its third highest number of page views in June 2023, increasing by **27%** from May 2023 and by **28%** from June 2022. In a similar vein, the page providing advice on paying water and sewerage charges also increased from March to June 2023, by **26%**. In both cases, the advice need appears to be higher than it was prior to the Covid-19 pandemic.



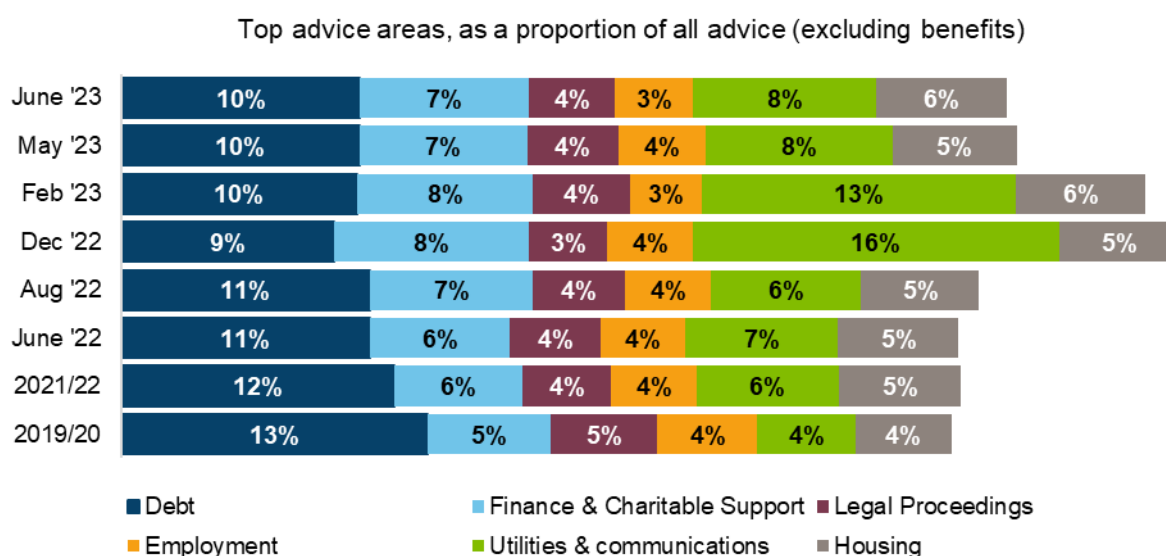
Views of the page providing advice on the Best Start Grant have been increasing since June 2021, rising by **19%** between June 2022 and June 2023 alone, and by **59%** between May and June 2023. For the page offering information on how much the Best Start Grant payments are, views are at their highest level since the BSG pages were introduced in June 2019, increasing by **128%** between May and June 2023 and by **90%** from June 2022.



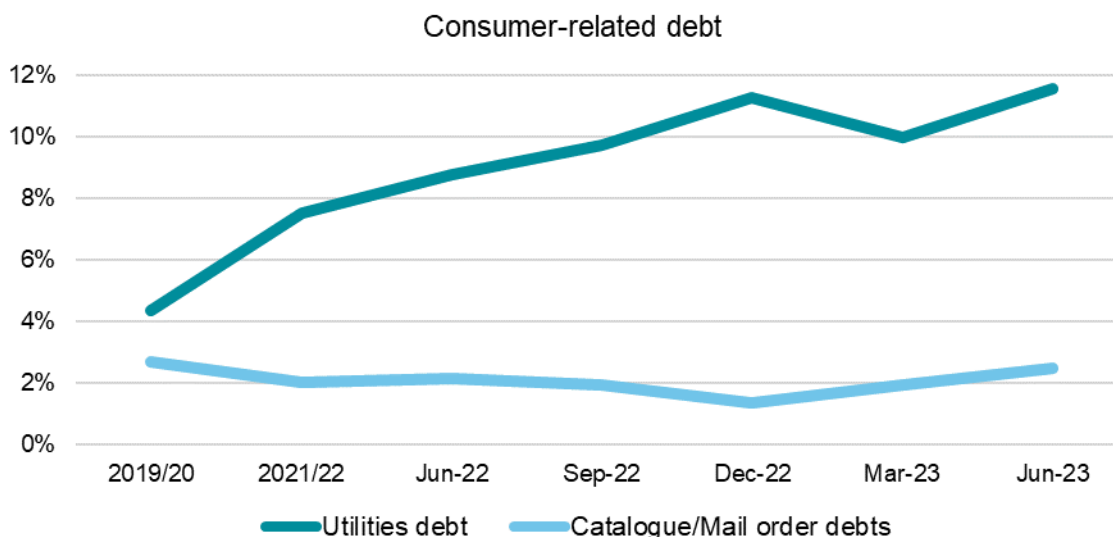
CAB network statistics

- > **91,171 pieces of advice**
- > **23,065 clients**

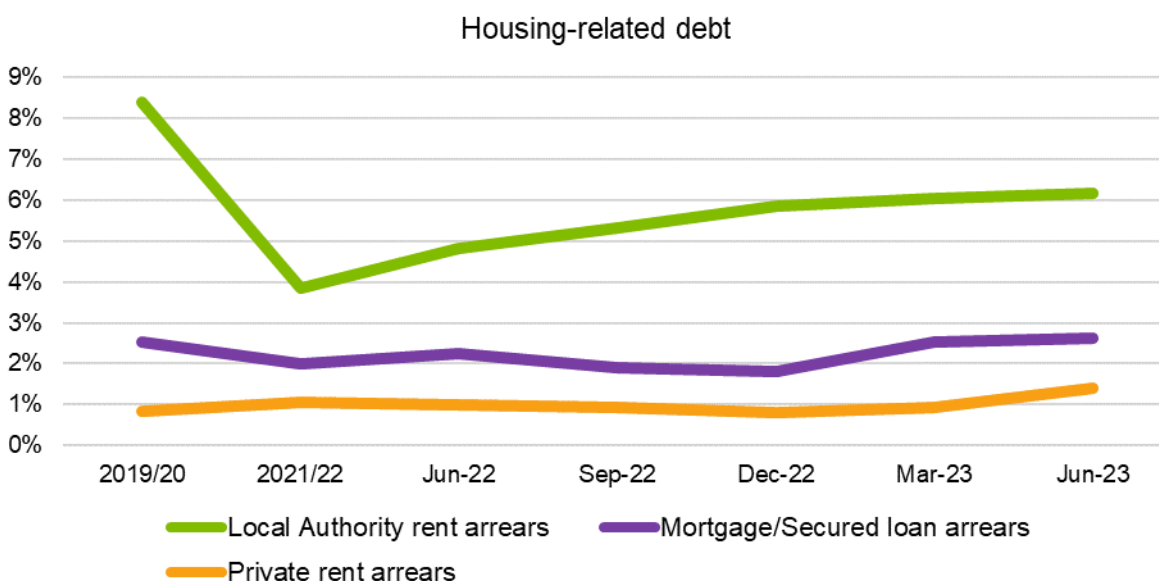
The top advice area in June 2023 continued to be benefits, remaining stable at **47%** of all advice provided. Of the other top advice areas, only Housing saw an increase from May to June 2023, although this was small at just **5%**. Advice relating to Finance and Charitable Support, however, increased by **21%** from June 2022 to June 2023, while Utilities advice increased by **19%** and Housing advice by **8%** across this same period. Outside of these, advice in relation to Health and Community Care saw a **33%** increase from May to June 2023, and a **15%** increase from June 2022 to June 2023. Advice in relation to Tax (predominantly Council Tax) increased by **20%** from June 2022.



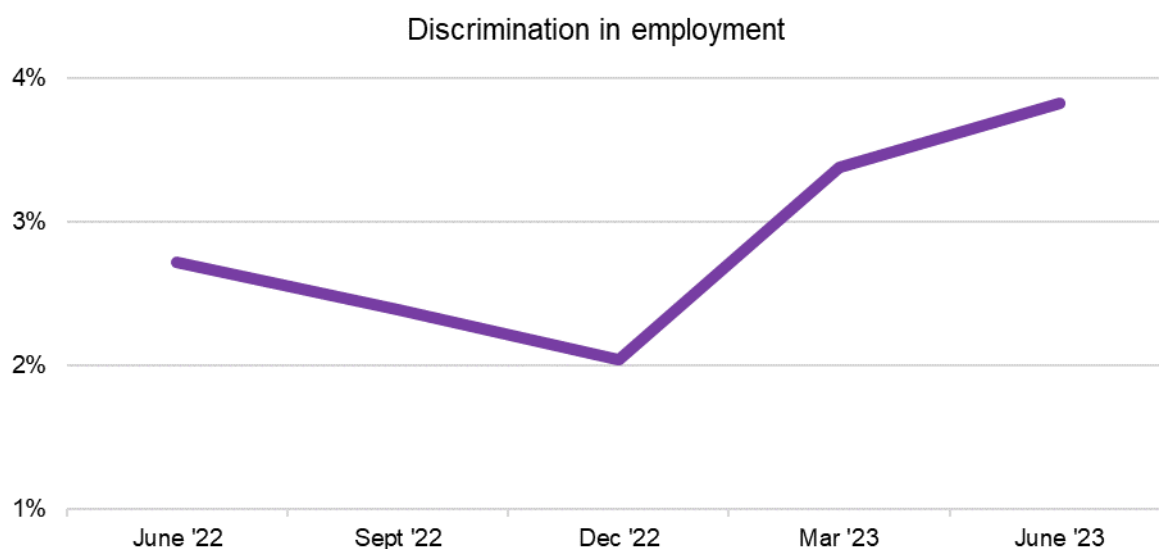
Advice relating to utilities debt, as a proportion of all debt-related advice, is currently at its highest ever level having increased by **13%** from May to June 2023, and by **32%** from June 2022. Similarly, advice relating to catalogue/mail order debts increased by **44%** from May to June 2023, and by **16%** since June 2022. This type of debt advice is now close to the levels seen prior to the Covid-19 pandemic.



Advice related to rent arrears for both Local Authority housing and privately rented properties have seen increases, with the former having increased by **17%** since June 2022 and the latter by **42%**. However, Local Authority housing rent arrears advice is still below levels seen before the pandemic, while private housing rent arrears is higher. The most notable movement in housing-related debt, however, is in relation to mortgage/secured loan arrears as this is currently at its highest ever level having increased by **28%** between June 2022 and June 2023.



A new advice code introduced in June 2022, relating to discrimination in employment, has seen a steady increase since December 2022 and is now at its highest ever level, having increased by **29%** between May and June 2023 alone. For almost half of the clients seeking advice on this topic (**47%**) the discrimination is based on disability, while for a further **17%** pregnancy/maternity is the issue. Race accounts for **13%** of client issues in regard to discrimination in employment, and sex for **10%**.



Advice relating to solicitors/advocates has also been increasing since December 2022, having risen by **44%** since that time. More than four in five clients seeking this type of advice (**82%**) were looking to find a legal practitioner.

