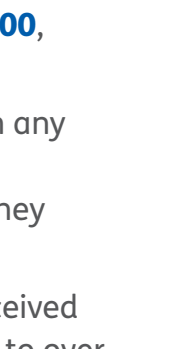


This is the latest monthly summary of data from the Citizens Advice network in Scotland and covers March 2023. It shows data from the 59 Citizens Advice Bureaux in Scotland and our online advice site.

Month in focus:



March 2023 saw record breaking demand for advice across the Citizens Advice network in a variety of ways. CABs helped people more than **100,000** times, the highest month on record for individual pieces of advice given, and the highest number of people helped, at over **25,000**, in more than three and half years.

Demand for advice on Actual Homelessness was higher in the 22/23 financial year¹ than any preceding year and peaked in March. However, the demand for advice on Threatened Homelessness has decreased suggesting an increase in people only seeking help once they have become homeless.

Despite foodbank advice usually peaking in December, more clients than ever before received advice on this from a Bureau in March 2023 with over **3,000** pieces of advice was given to over **1,800** clients.

March also saw the highest amount of unique page views (UPVs) on the Advice for Scotland website outside of the pandemic, and the second highest month on record, with over **400,000** UPVs from over **246,000** users.

Several housing webpages peaked in March. The webpage 'If You're Homeless or At Risk of Homelessness' surpassed **1,150** UPVs for the first time since its creation in May 2020. 'If Your Lender is Trying to Repossess Your Home' is only a year old but increased **14%** from February 2023.

There has also been a consistent increase in people seeking advice on rent increases since December 2022. The webpage for 'The Landlord Wants to Increase the Rent' saw a **25%** increase from last month.

As demands on CABs increase, it is clear people continue to struggle with the cost of living crisis and the impact it is having – food insecurity, homelessness and debt.

¹ All Year-to-year comparisons are at this point is provisional and subject to updates

Key points

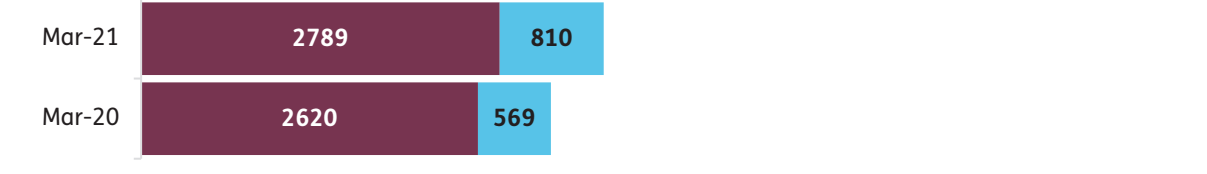
- > In March 2023 the CAB network gave **102,353** pieces of advice to **25,129** clients
- > Meanwhile there were over **408,975** views of the Advice for Scotland website from **246,023** users

Online advice pages

- > **408,975 unique page views (UPVs)**
- > **246,023 users, 77% new**

March 2023 Advice for Scotland webpages received the second highest number of unique page views since recording began; the first highest recorded being August 2020, at the height of pandemic-related changes. Despite this increase of over **40,000** UPVs between February and March 2023, no major changes were made besides a small increase in webpages related to Benefits (up **7%**). Between March 2022 and March 2023, notable increases were in pages related to Law & Courts (up **12%**), and Debt & Money (up **26%**); with notable decreases between webpages related to Consumer (down **34%**), Work (down **38%**) and Immigration (down **10%**).

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



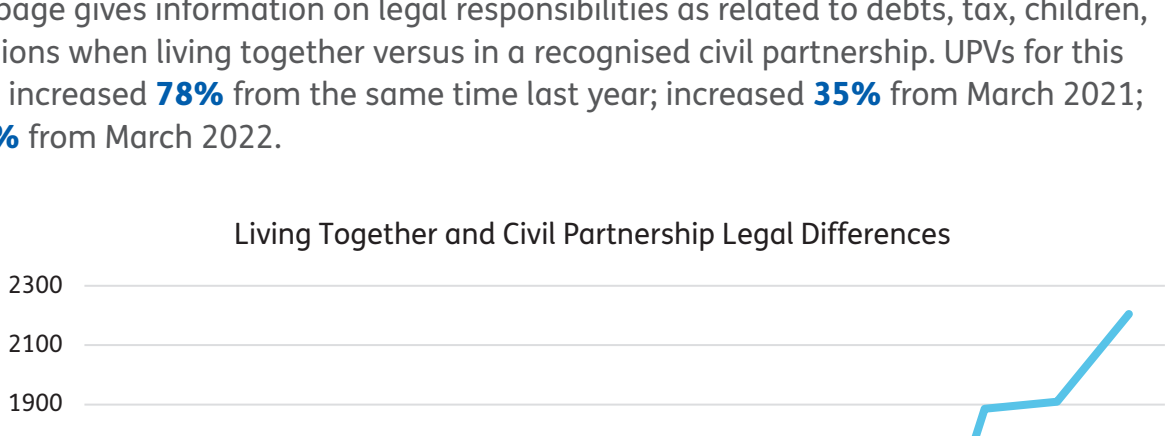
Four webpages relating to the Health sector peaked in March 2023, three of which relate to the NHS. NHS Patient Rights continued to increase in March 2023, peaking at over **3,500** UPVs, a **25%** increase from March 2022. The webpage for NHS Complaints, increased by **107%** from March 2022. Although the webpage for NHS Dental Treatment was only a year old in March 2023, this webpage has continued to increase and peaked in March 2023 with over **1,500** UPVs. Lastly, the webpage 'Help with Health Costs', also introduced one year ago, surpassed **1,000** UPVs for the first time in March 2023.

Health related webpages



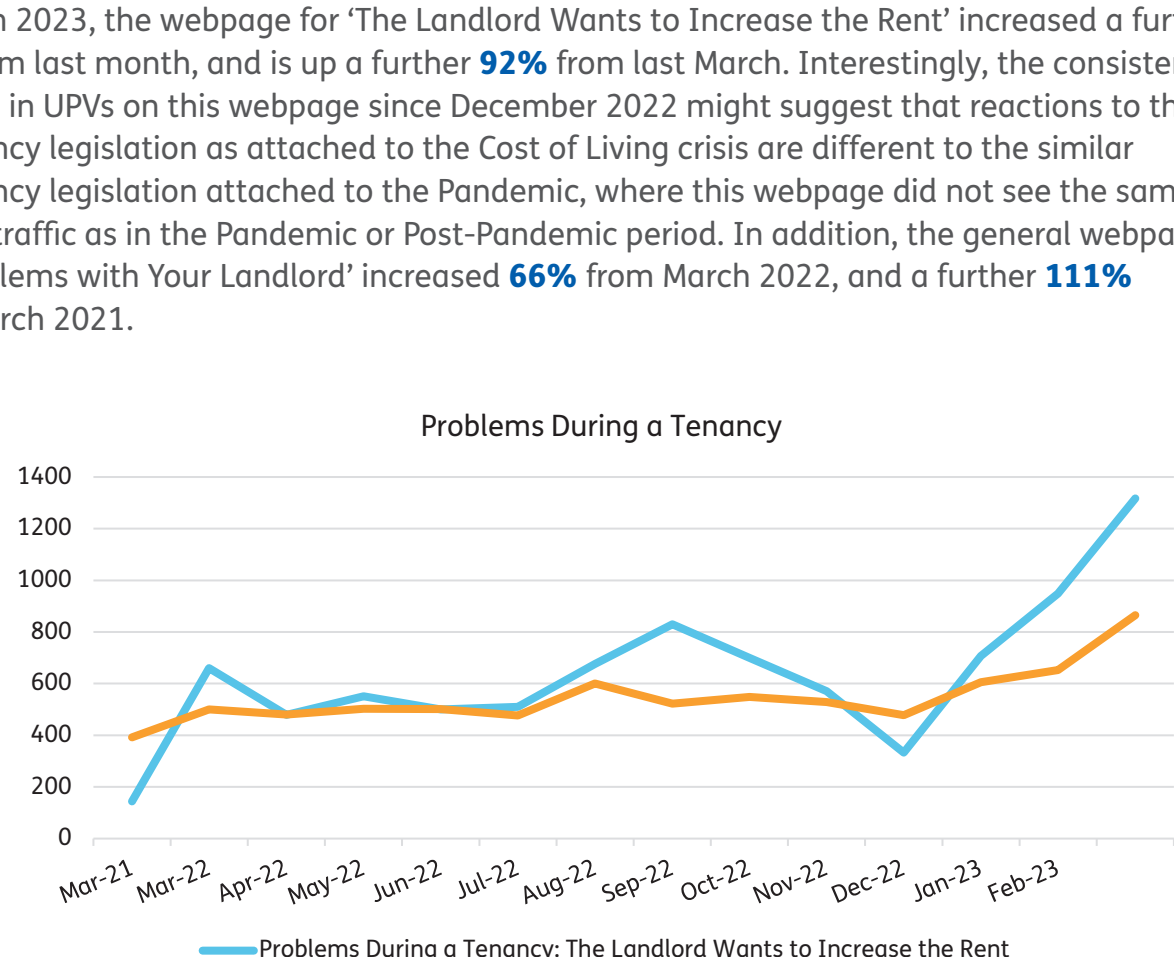
Webpages relating to pensions increased in March 2023. The webpage for 'Pension Credit' peaked this month, an increase of **54%** from last month, and increase of **66%** from March 2022, and **125%** from March 2021. The webpage for 'State Pensions' also increased **20%** from last month, and **133%** from March 2022. Both of these webpages reached an all time high in March 2023, and coincides with an increase in demand for pension advice through a Bureau.

Pensions



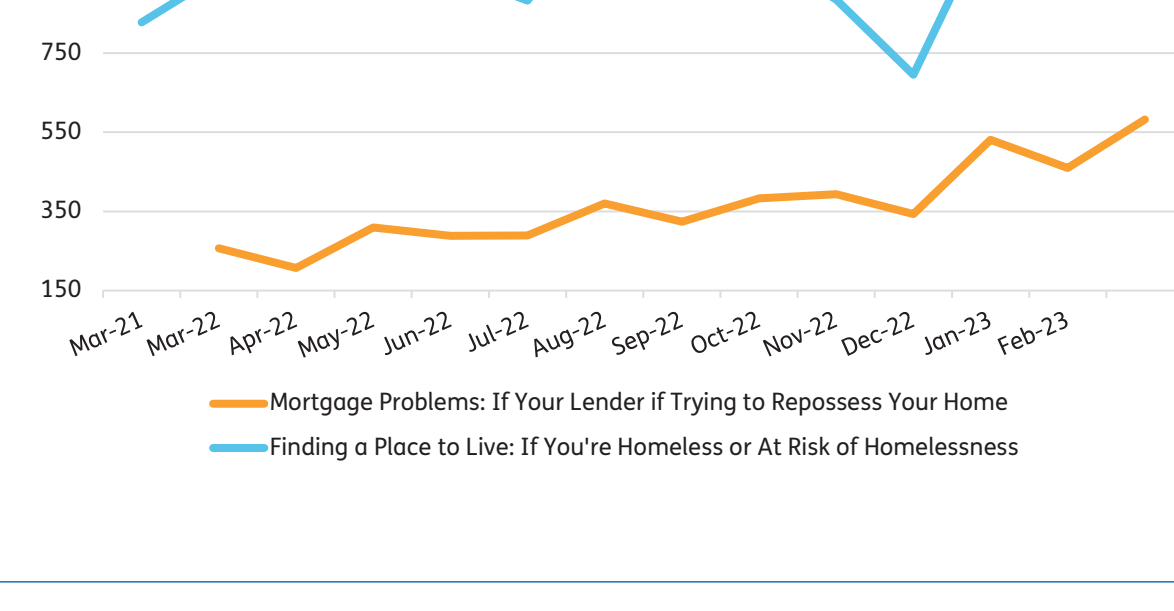
The webpage 'Living Together and Civil Partnership Legal Differences' peaked in March 2023. This webpage gives information on legal responsibilities as related to debts, tax, children, and pensions when living together versus in a recognised civil partnership. UPVs for this webpage increased **78%** from the same time last year; increased **35%** from March 2021; and **132%** from March 2022.

Living Together and Civil Partnership Legal Differences



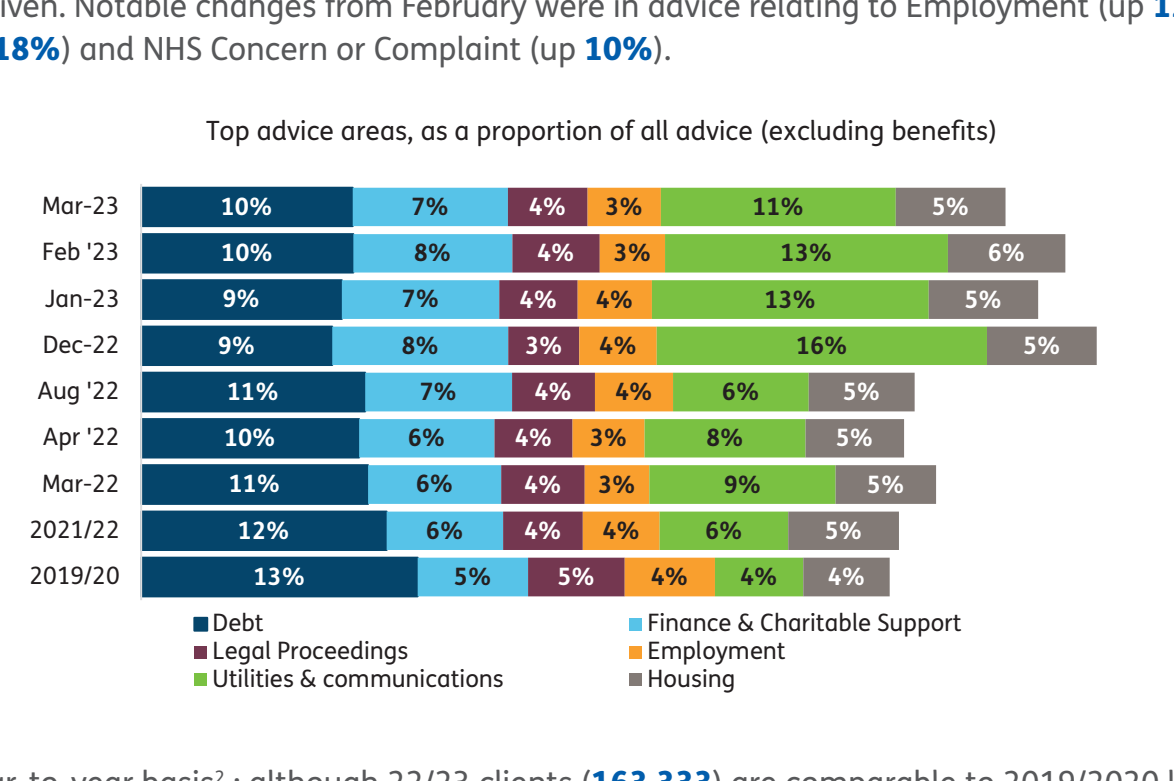
In March 2023, the webpage for 'The Landlord Wants to Increase the Rent' increased a further **25%** from last month, and is up a further **92%** from last March. Interestingly, the consistent increase in UPVs on this webpage since December 2022 might suggest that reactions to the emergency legislation as attached to the Cost of Living crisis are different to the similar emergency legislation attached to the Pandemic, where this webpage did not see the same level of traffic as in the Pandemic or Post-Pandemic period. In addition, the general webpage for 'Problems with Your Landlord' increased **66%** from March 2022, and a further **111%** from March 2021.

Problems During a Tenancy



Other housing webpages that peaked in March were 'If Your Lender is Trying to Repossess Your Home', which is only a year old but increased **14%** from February 2023. In addition, the webpage 'If You're Homeless or At Risk of Homelessness' peaked in March 2023, increasing **19%** from March 2022, and **36%** from March 2021. In March 2023, this webpage surpassed **1,150** UPVs for the first time since its creation in May 2020.

Housing

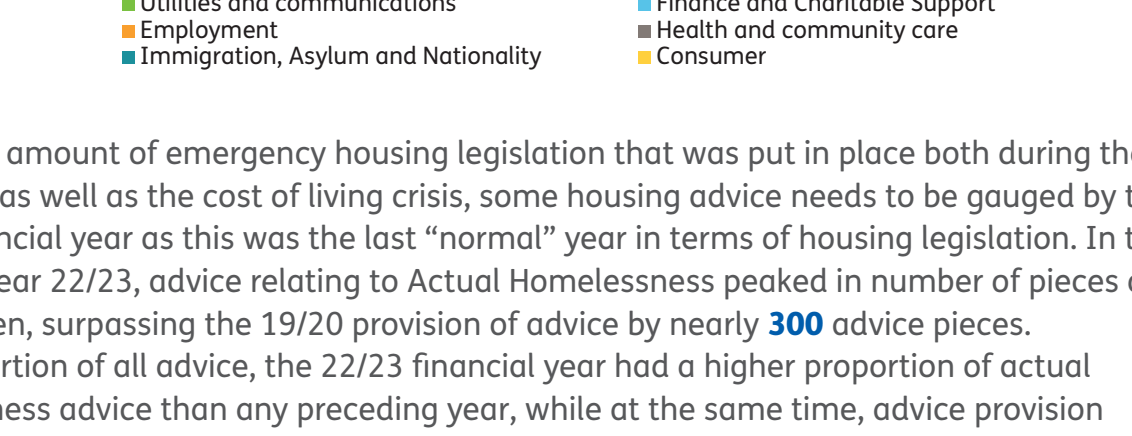


CAB network statistics

- > **102,353 pieces of advice** (8% increase from March 2022)
- > **25,129 clients** (7% increase from January 2022)

March 2023 had the highest number of clients since October 2019. March 2023 saw more pieces of advice administered than any preceding month, surpassing **100,000** pieces of advice given. Notable changes from February were in advice relating to Employment (up **12%**), Tax (up **18%**) and NHS Concern or Complaint (up **10%**).

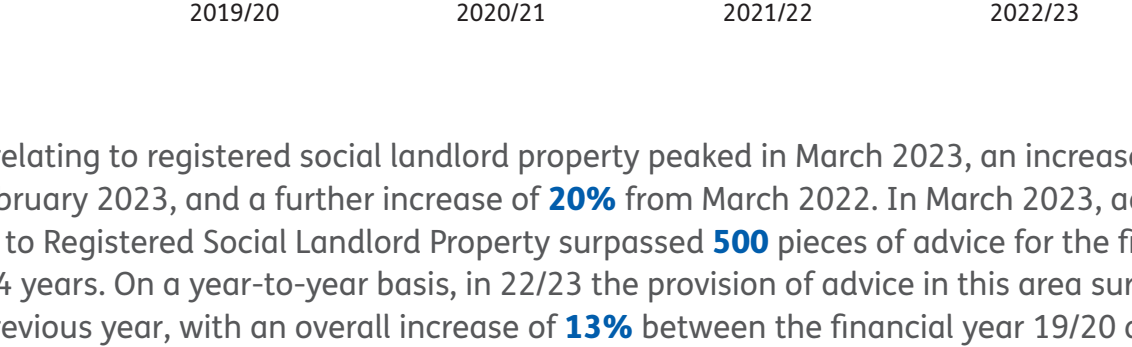
Top advice areas, as a proportion of all advice (excluding benefits)



On a year-to-year basis², there are 22/23 saw clients (**163,333**) are comparable to 2019/2020 levels (**168,564**), the financial year 2022/23 saw more pieces of advice administered than any preceding financial year, suggesting that while Citizens Advice Scotland's client base has stayed roughly the same, overall advice needs for clients have increased. Notable changes between March 2023 and March 2022 were in Employment (up **13%**); Finance and Charitable Support (up **17%**); and Utilities & Communications (up **26%**). Notable decreases were within Immigration (down **29%**); Consumer, Asylum & Nationality (down **34%**); Education (down **11%**); Discrimination (down **29%**); Consumer (down **22%**); and Health & Community Care (down **11%**).

² All Year-to-year comparisons are at this point is provisional and subject to updates

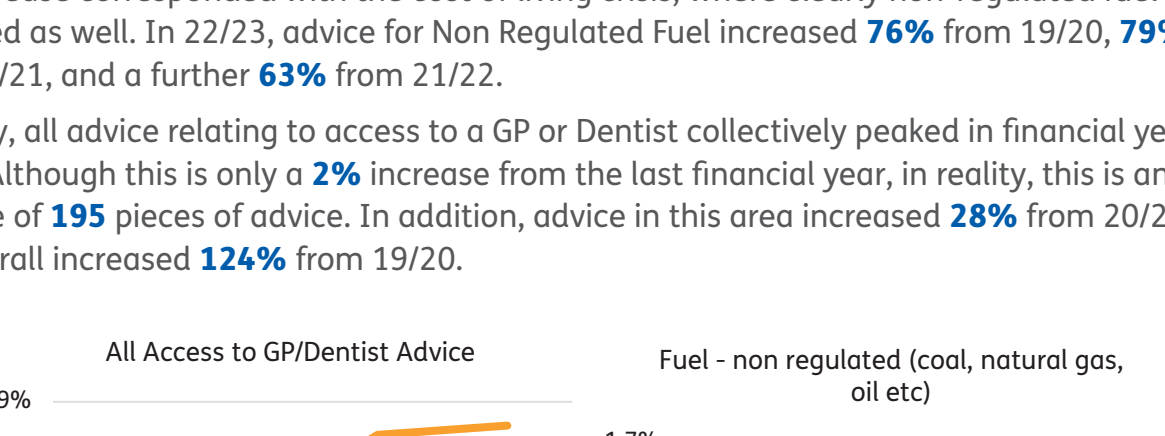
Notable changes, 19/20 - 22/23



Due to the amount of emergency housing legislation that was put in place both during the pandemic as well as the cost of living crisis, some housing advice needs to be gauged by the 19/20 financial year as this was the last "normal" year in terms of housing legislation. In the financial year 22/23, advice relating to Actual Homelessness peaked in number of pieces of advice given, surpassing the 19/20 provision of advice by nearly **300** advice pieces.

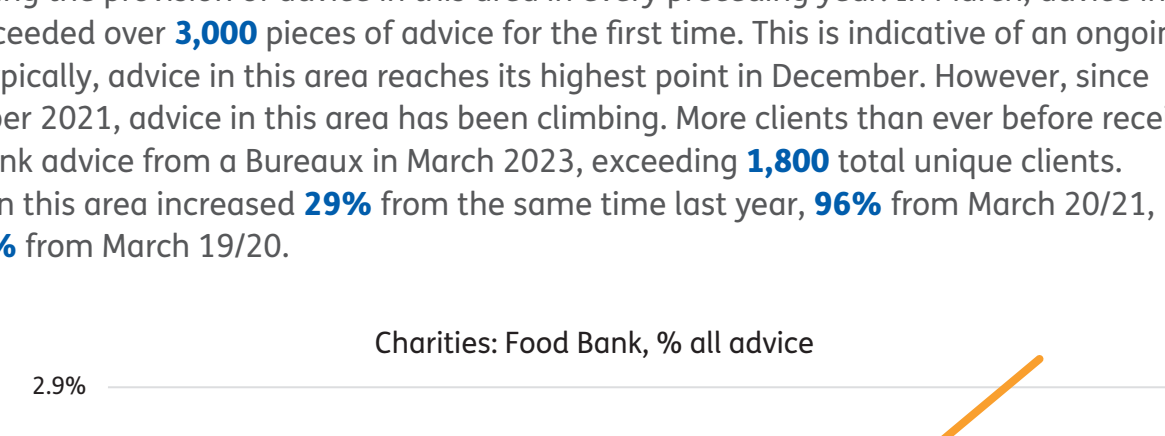
As a proportion of all advice, the 22/23 financial year had a higher proportion of actual homelessness advice than any preceding year, while at the same time, advice provision for Threatened Homelessness has decreased. This could suggest that in the past, clients may have been coming to Bureaux at an earlier stage in their experience of homelessness; whereas today, there's been an increase in clients coming to Bureaux once homelessness has actually been reached.

Homelessness - actual; % of all advice



Advice relating to registered social landlord property peaked in March 2023, an increase of **18%** from February 2023, and a further increase of **20%** from February 2022. In March 2023, advice relating to Registered Social Landlord Property surpassed **500** pieces of advice for the first time in 4 years. On a year-to-year basis, in 22/23 the provision of advice in this area surpassed every previous year, with an overall increase of **13%** between the financial year 19/20 and 22/23.

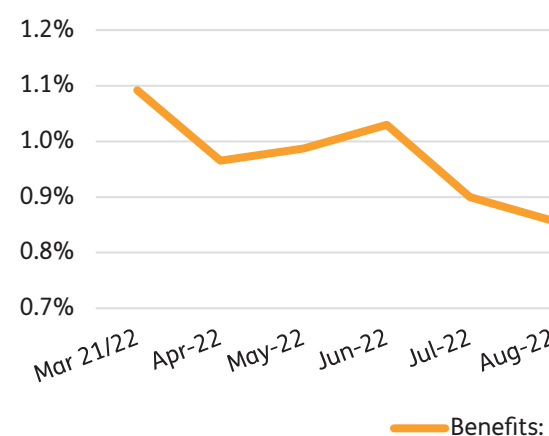
Registered social landlord property



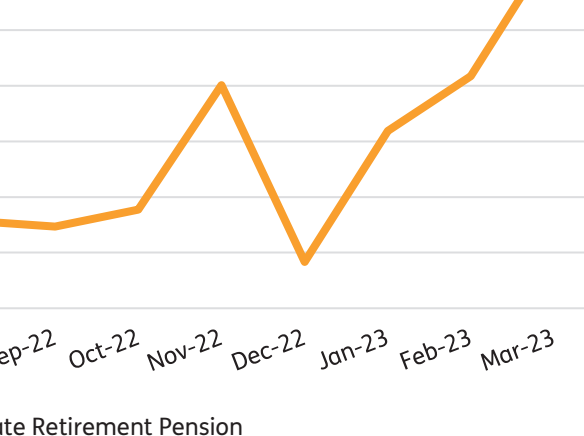
Other advice areas that peaked in 2022/23 were Fuel – Non Regulated. Historically, non-regulated fuel advice has always been too small for meaningful analysis; however this ceased to be the case in October 2022. Advice in this area increased substantially from 19/20 to 22/23. In March 22/23, advice in this area surpassed a demand of **280** advice pieces, an increase of **71** advice pieces from the last time this advice area peaked in December 2022. This increase corresponded with the cost of living crisis, where clearly non-regulated fuel was impacted as well. In 22/23, advice for Non Regulated Fuel increased **76%** from 19/20, **79%** from 20/21, and a further **63%** from 21/22.

Similarly, all advice relating to access to a GP or Dentist collectively peaked in financial year 22/23. Although this is only a **2%** increase from the last financial year, in reality, this is an increase of **195** pieces of advice. In addition, advice in this area increased **28%** from 20/21, and overall increased **124%** from 19/20.

All Access to GP/Dentist Advice

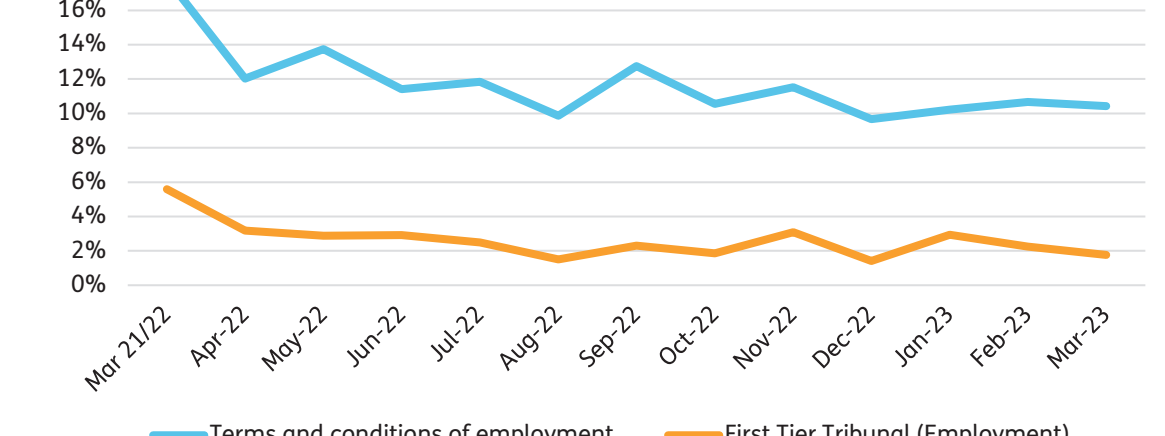


Fuel - non regulated (coal, natural gas, oil etc)



In March 2023, advice relating to Charities: Food Bank peaked in the number of pieces of advice, surpassing the provision of advice in this area in every preceding year. In March, advice in this area exceeded over **3,000** pieces of advice for the first time. This is indicative of an ongoing crisis; typically, advice in this area reaches its highest point in December. However, since December 2021, advice in this area has been climbing. More clients than ever before received Food Bank advice from a Bureau in March 2023, exceeding **1,800** total unique clients. Advice in this area increased **29%** from the same time last year, **96%** from March 2020/21, and **43%** from March 19/20.

Charities: Food Bank, % all advice



Similarly to an increase in pension advice across webpages, advice relating to Benefits: State Retirement Pension increased **21%** from February to March 2023. In addition, advice in this area increased a further **24%** from the same time last year. Overall, advice relating to State Retirement Pension reached an all-time peak in March 2023, and in numbers of pieces of advice surpassed advice for Finance and Charitable Support: Pensions, which provides advice relating to non-state pensions.

Pensions

Lastly, two areas related to Employment advice decreased notably in March 2022. Advice relating to Terms and Conditions of Employment decreased **42%** from the same time last year. Similarly, advice relating to First Tier Tribunal: Employment is also down **68%** from the same time last year.

Employment Advice

