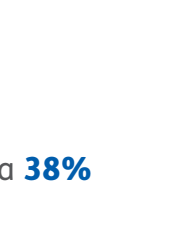


This is the latest monthly summary of data from the Citizens Advice network in Scotland and covers November 2022. It shows data from the 59 Citizens Advice Bureaux in Scotland and our online advice site.

Month in focus:



As temperatures began to fall, demand for certain types advice increased significantly, with the Citizens Advice network seeing record demand in some key advice areas.

Across the CAB network advice relating to Winter Fuel Payments went up notably, with a **38%** increase from October 2022 and an **83%** increase from November 2021.

The 150 pieces of advice in one month is a record for advice demand on the payment. Across the CAB network demand for advice around utilities and communication – namely energy – is up **36%** compared to November 2021.

Online, the Citizen's Advice Mortgage Calculator, a webpage used for both calculating monthly payments on a new mortgage, as well as calculating monthly payments on an existing mortgage with varying interest, reached an all-time high in November 2022 with a **223%** increase from October and a **1,530%** increase from November 2021.

Meanwhile an advice page around applying for a Shared Mortgage Interest loan from the Department of Work and Pensions is up **108%** from November 2021.

Online demand around housing issues also remains significant. Notably, despite the Scottish Parliament legislating for a rent freeze in September 2022, demand for the online advice page “The landlord wants to increase the rent” is still up **25%** compared to November 2021.

Demand for advice around the Scottish Child Payment continued to grow both online and across the CAB network, which hopefully points to higher uptake of the still relatively new benefit for low income families.

Key points

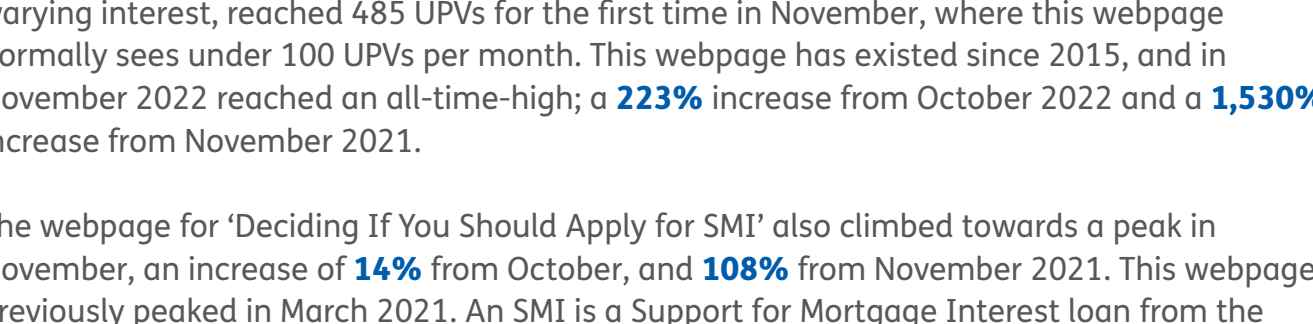
- > In November 2022 the CAB network gave **93,790** pieces of advice to **23,169** clients
- > Meanwhile there were over **367,835** views of the Advice for Scotland website from **223,475** users

Online advice pages

- > **367,835 unique page views (UPVs)**
- > **224,475 users, 84% new**

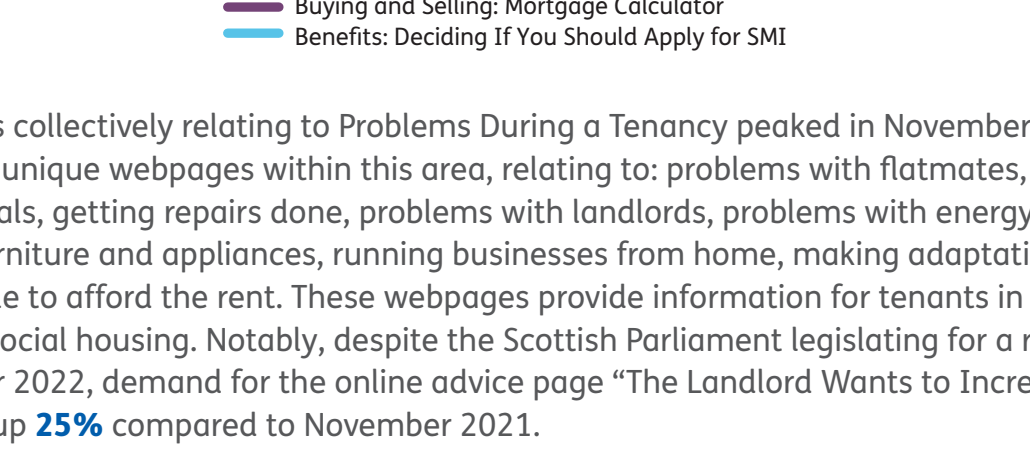
Two webpage advice areas changed notably from October to November 2022: webpage advice relating to Benefits increased notably (up **16%**) from October, a difference of over 9,500 unique pageviews in a month. Although immigration advice notably decreased (down **17%**) from October to November 2022, this webpage area is still up **15%** from the same time last year. Other notable changes from November 2021 to November 2022 were webpages with advice relating to Debt and Money (up **20%**) and Consumer (down **19%**).

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

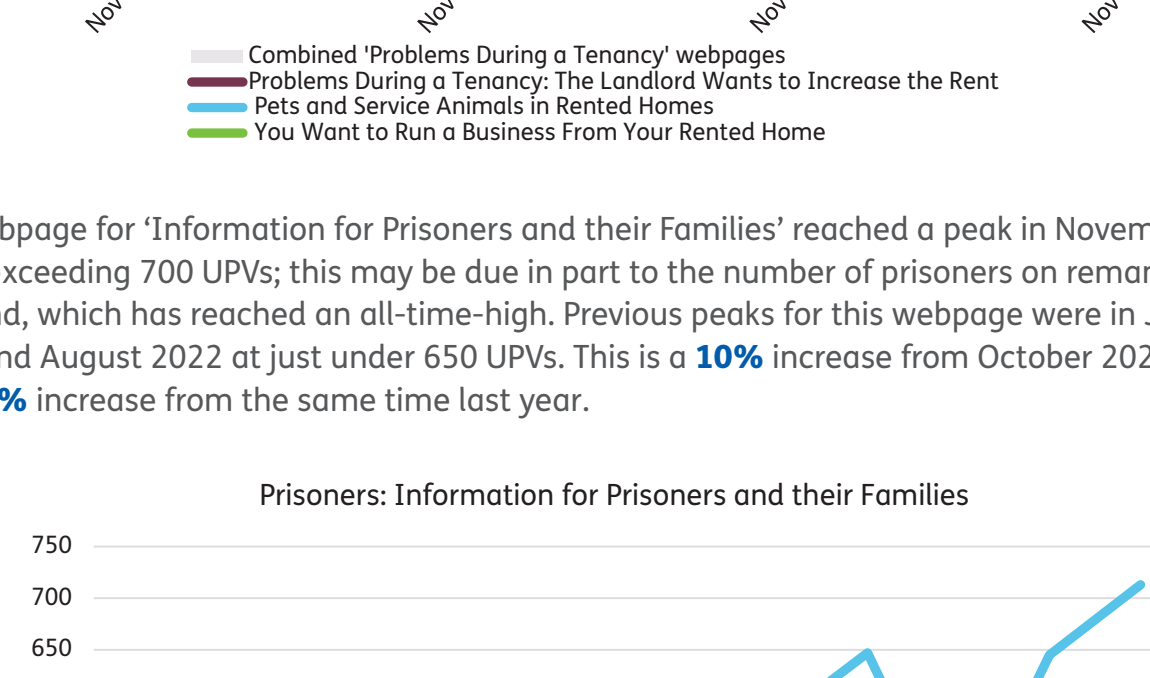


Citizen's Advice Mortgage Calculator, a webpage used for both calculating monthly payments on a new mortgage, as well as calculating monthly payments on an existing mortgage with varying interest, reached 485 UPVs for the first time in November, where this webpage normally sees under 100 UPVs per month. This webpage has existed since 2015, and in November 2022 reached an all-time-high; a **223%** increase from October 2022 and a **1,530%** increase from November 2021.

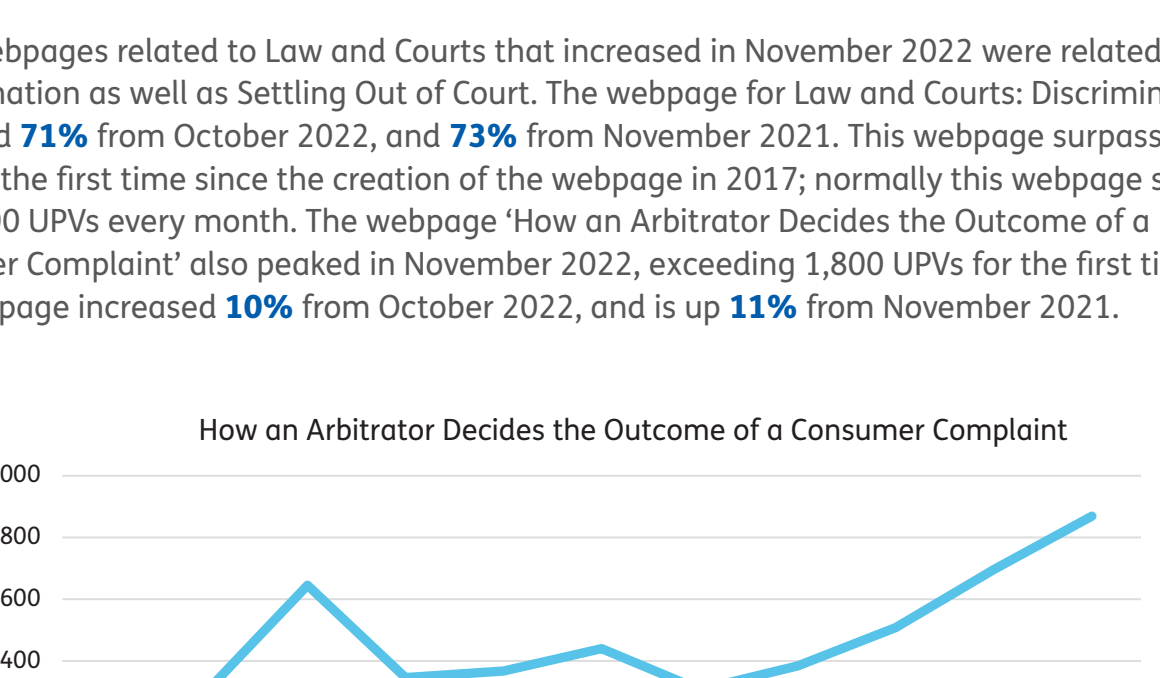
The webpage for ‘Deciding If You Should Apply for SMI’ also climbed towards a peak in November, an increase of **14%** from October, and **108%** from November 2021. This webpage previously peaked in March 2021. An SMI is a Support for Mortgage Interest loan from the Department of Work and Pensions.



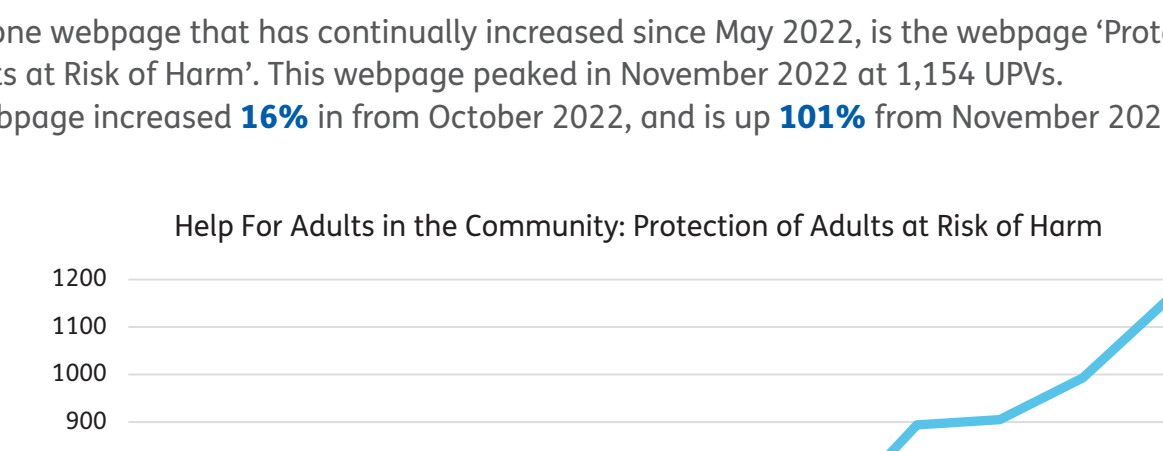
All webpages collectively relating to Problems During a Tenancy peaked in November 2022. There are 11 unique webpages within this area, relating to: problems with flatmates, pets and service animals, getting repairs done, problems with landlords, problems with energy bills, rent increases, furniture and appliances, running businesses from home, making adaptations, and not being able to afford the rent. These webpages provide information for tenants in both private and social housing. Notably, despite the Scottish Parliament legislating for a rent freeze in September 2022, demand for the online advice page “The Landlord Wants to Increase the Rent” is still up **25%** compared to November 2021.



The webpage for ‘Information for Prisoners and their Families’ reached a peak in November 2022, exceeding 700 UPVs; this may be due in part to the number of prisoners on remand in Scotland, which has reached an all-time-high. Previous peaks for this webpage were in July 2020 and August 2022 at just under 650 UPVs. This is a **10%** increase from October 2022, and **14%** increase from the same time last year.



Other webpages related to Law and Courts that increased in November 2022 were related to Discrimination as well as Settling Out of Court. The webpage for Law and Courts: Discrimination increased **71%** from October 2022, and **73%** from November 2021. This webpage surpassed 130 UPVs for the first time since the creation of the webpage in 2017; normally this webpage sees under 100 UPVs every month. The webpage ‘How an Arbitrator Decides the Outcome of a Consumer Complaint’ also peaked in November 2022, exceeding 1,800 UPVs for the first time. This webpage increased **10%** from October 2022, and is up **11%** from November 2021.



Lastly, one webpage that has continually increased since May 2022, is the webpage ‘Protection of Adults at Risk of Harm’. This webpage peaked in November 2022 at 1,154 UPVs. This webpage increased **16%** in from October 2022, and is up **101%** from November 2021.

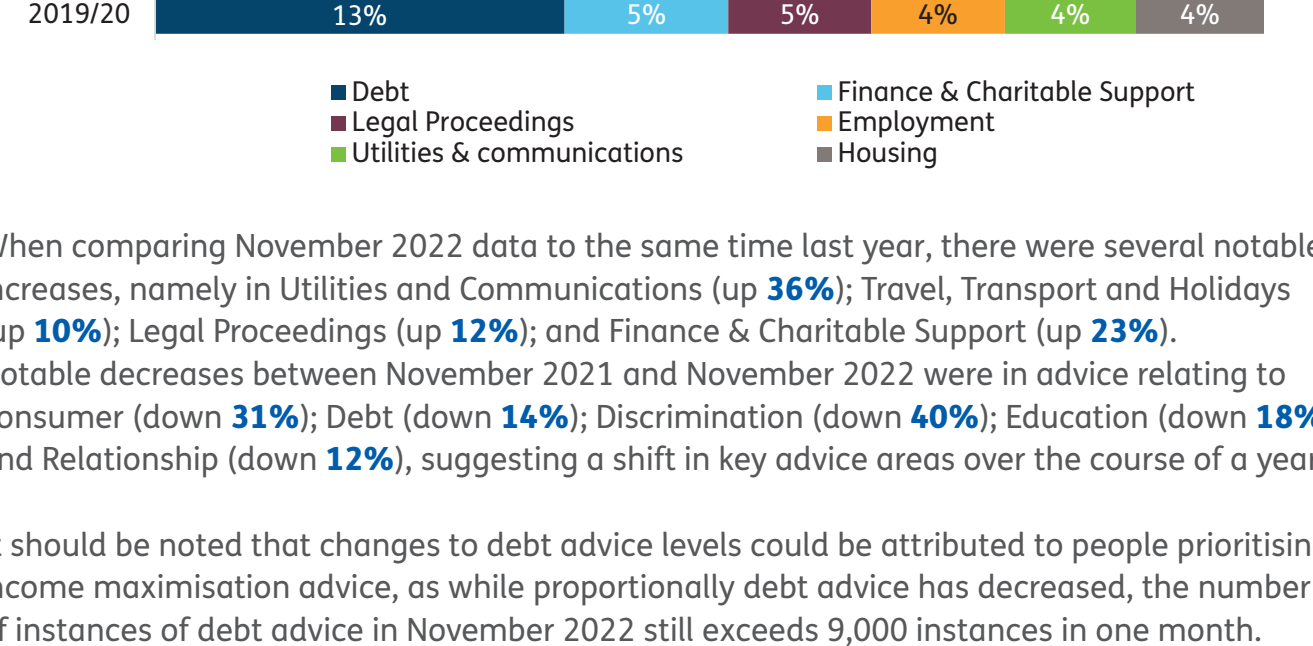


CAB advice

- > **93,790 pieces of advice**
- > **23,169 clients**

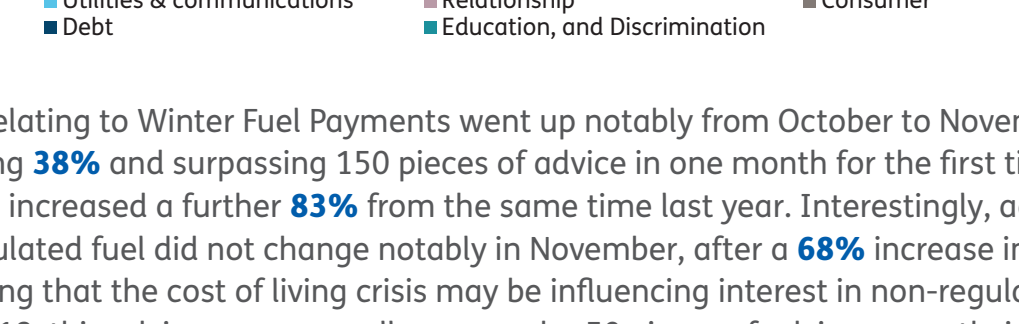
Benefits remained the top advice area in September 2022 at **47%** of all advice. Notable increases from October 2022 were in advice relating to Immigration, Asylum, and Nationality (up **43%**), and Utilities & Communications (up **12%**). Notable decreases were in Consumer (down **12%**) Education (down **10%**) and Relationship advice (down **12%**).

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

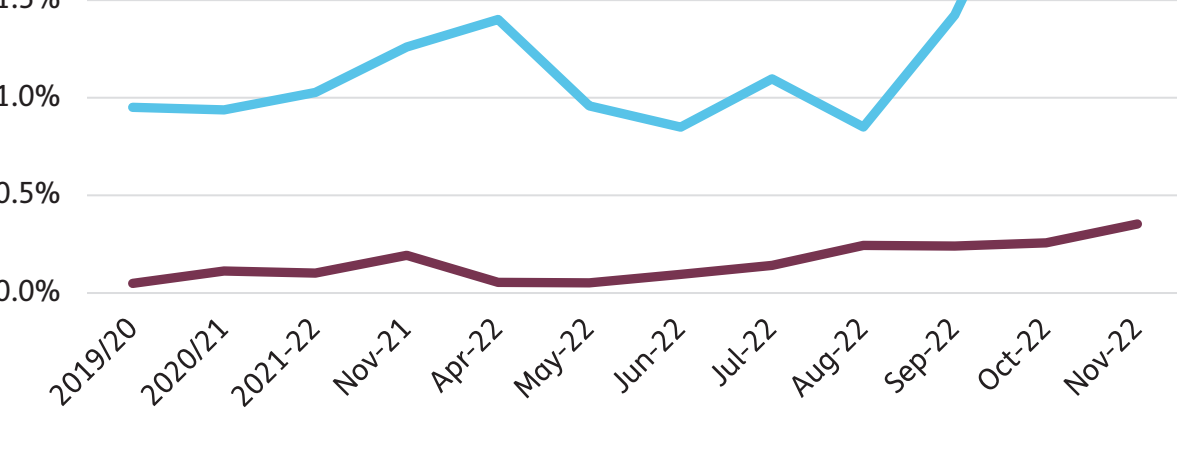


When comparing November 2022 data to the same time last year, there were several notable increases, namely in Utilities and Communications (up **36%**); Travel, Transport and Holidays (up **10%**); Legal Proceedings (up **12%**); and Finance & Charitable Support (up **23%**). Notable decreases between November 2021 and November 2022 were in advice relating to Consumer (down **31%**); Debt (down **14%**); Discrimination (down **40%**); Education (down **18%**); and Relationship (down **12%**), suggesting a shift in key advice areas over the course of a year.

It should be noted that changes to debt advice levels could be attributed to people prioritising income maximisation advice, as while proportionally debt advice has decreased, the number of instances of debt advice in November 2022 still exceeds 9,000 instances in one month.



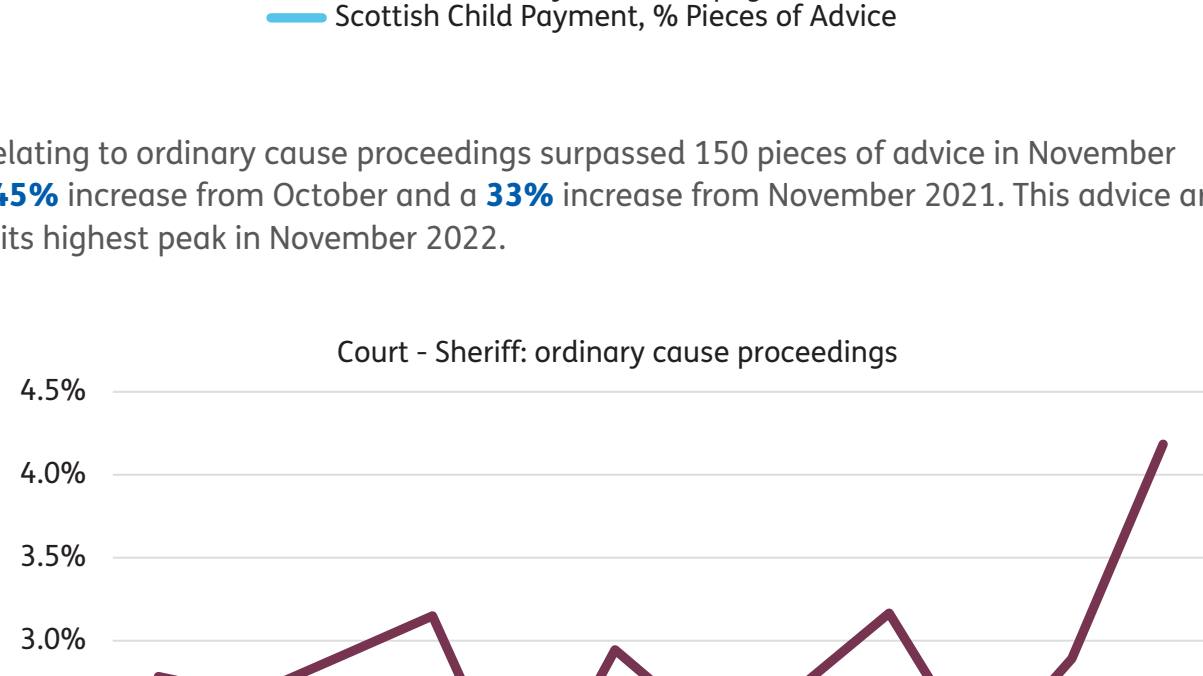
Advice relating to Winter Fuel Payments went up notably from October to November 2022, increasing **38%** and surpassing 150 pieces of advice in one month for the first time; this advice area has increased a further **83%** from the same time last year. Interestingly, advice relating to non-regulated fuel did not change notably in November, after a **68%** increase in October, suggesting that the cost of living crisis may be influencing interest in non-regulated fuel. Since 2019, this advice area normally sees under 50 pieces of advice a month; in October, 166 pieces of advice were given in this area, and in November 194 pieces. In November 2022, over 100 unique clients sought advice on non-regulated fuel for the first time.



Advice relating to Scottish Child Payment continued to increase in November, both within CAB advice as well as on the webpage for Help If On a Low Income: Scottish Child Payment. In November 2022, Bureaux advice related to Scottish Child Payments increased **81%** from October to November 2022, and is up **83%** from November 2021. 1,537 pieces of advice were given in this area in November 2022, an increase of 762 pieces of advice from October 2022. The webpage for Scottish Child Payment experienced 10,776 UPVs in November 2022, an increase of 7,111 unique page views from October. In November 2022, this webpage experienced half of the UPVs in one month that it saw in the entire 2021/22 year.



Advice relating to ordinary cause proceedings surpassed 150 pieces of advice in November 2022; a **45%** increase from October and a **33%** increase from November 2021. This advice area reached its highest peak in November 2022.



Over 1,000 pieces of advice relating to Carer's Allowance were given in November 2022, a **10%** increase from October, and a **14%** increase from November 2021. The last time advice in this area exceeded 1,000 pieces of advice was over one year ago in September 2021.

