

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

Month in focus:

Now that we're approaching winter, webpages related to energy use have seen large increases in use. Our 'Energy Supply' webpage use has increased **82%** since October last year. Our 'If You're Worried About Your Energy Tariff' webpage reached an all-time high, increasing **340%** from September and **131%** from October 2021.

Strikingly, demand for the advice page 'Funding for Energy Efficiency in Homes' is actually down **17%** from September, and a further **43%** from October last year, being surpassed by 'Grants and Benefits to Help You Pay Your Energy Bills' which is up **344%** since last October. This may suggest people are prioritising short term cash support over longer term insulation to deal with increasing energy costs.

Debt continues to be a concern amid the cost of living crisis. The webpage for 'Creditor Takes Money From My Bank/Building Society Accounts' peaked in October 2022, increasing **11%** from September, **74%** from October 2021, and **261%** from October 2020.

The webpage for 'NHS Charges for People from Abroad' peaked at an all-time high in October 2022. This may be in relation to the 'Immigration Health Surcharge', which now applies to EU citizens, as well as increased travel between the EU and UK since the Pandemic, and uncertainty about how to access the NHS post-Brexit.

Across the CAB network, Finance and Charitable Support advice increased **54%** and Utilities and Communications advice increased **43%** from October last year.

Non-regulated fuel regularly makes up a small amount of advice; while the proportion of this advice is still small, it has notably increased **68%** from September to October, and **140%** from October 2021.

This data covers October before temperatures dropped considerably and before the November increase to interest rates and inflation hitting **11.1%**, suggesting people face a long, cold winter on rising costs and bills.

Key points

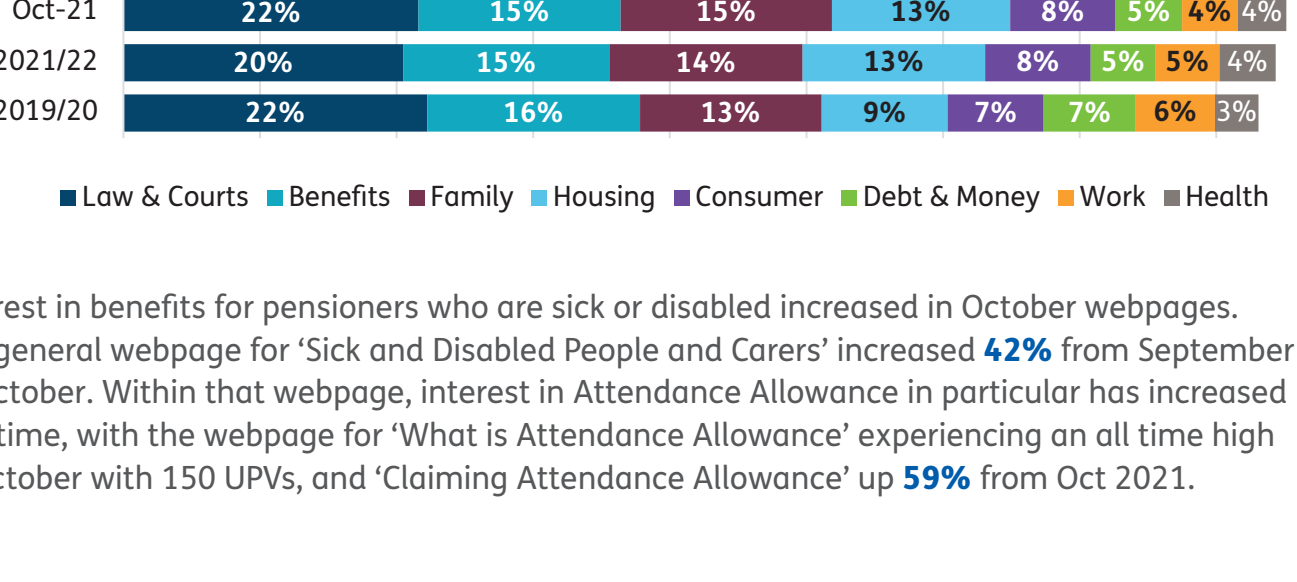
- > In October 2022 the CAB network gave **84,752** pieces of advice to **21,646** clients
- > Meanwhile there were over **367,295** views of the Advice for Scotland website from **225,557** users

Online advice pages

- > **367,295** unique page views
- > **225,557** users, **83%** new

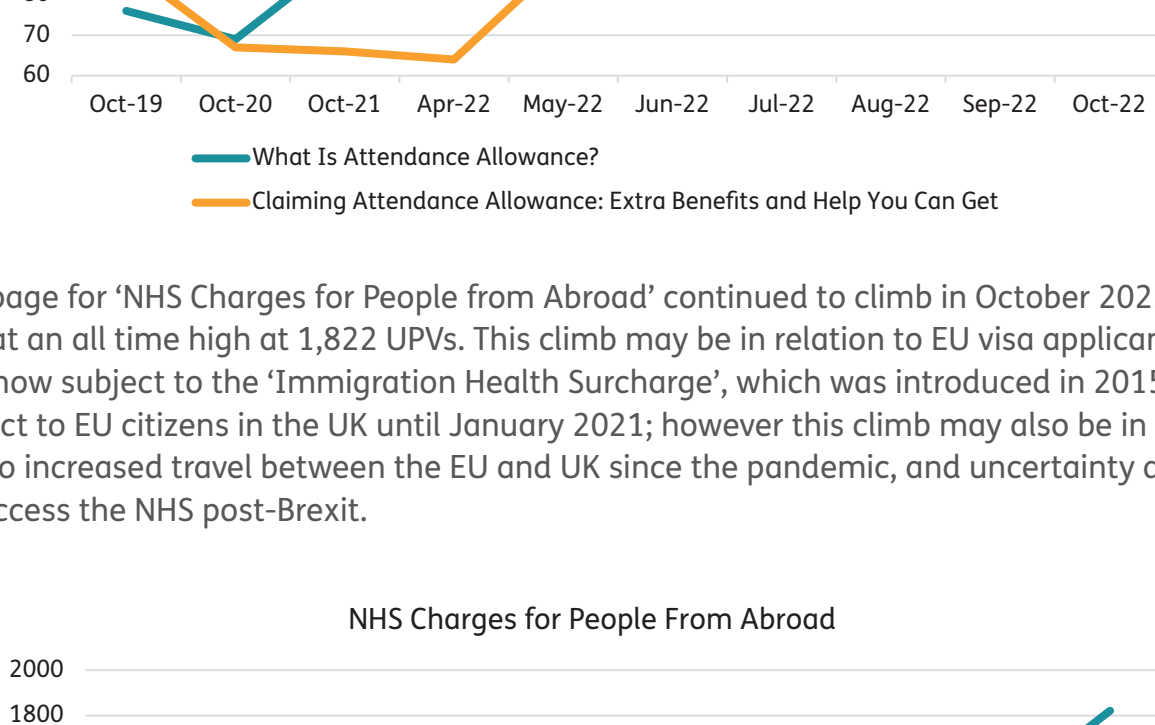
There was little change in the types of advice sought on our webpages from September to October 2022, other than an **11%** increase in Law and Courts unique page views. There was a **30%** decrease in Immigration UPVs from September, however is an expected return to normal after the **61%** increase in this area last month. On a year-to-year basis, there have been some notable changes from October 2021 and October 2022, namely in Benefits (up **10%**) Debt & Money (up **26%**) and Health (down **10%**).

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



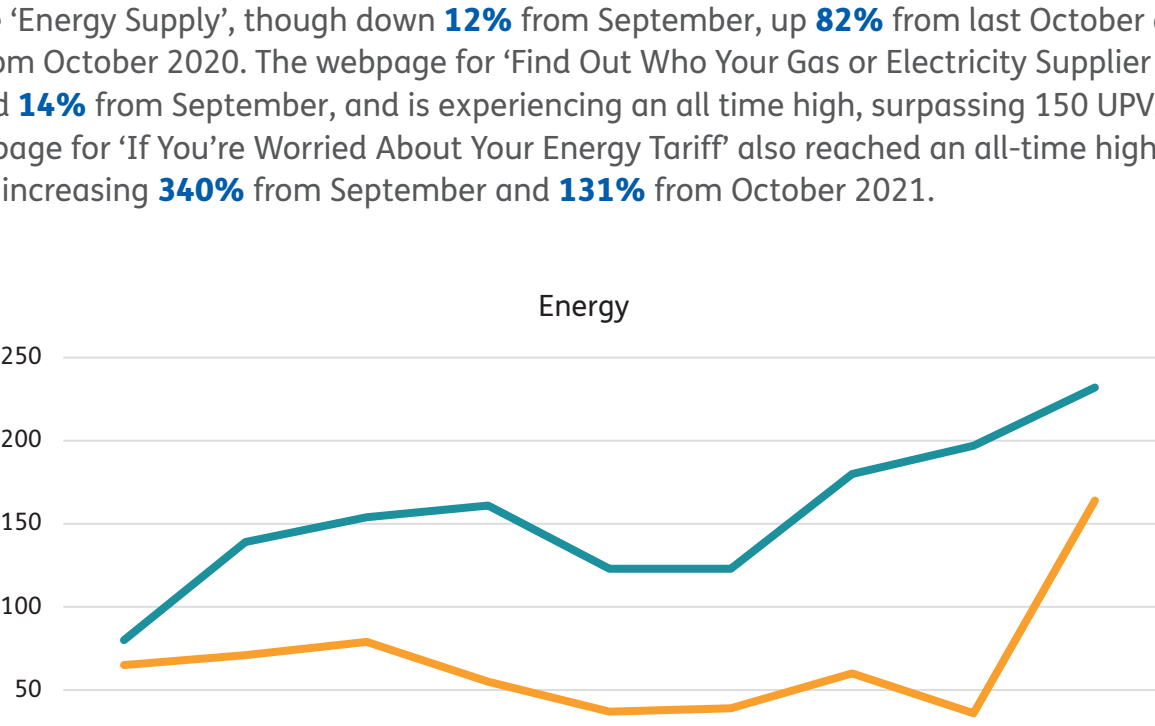
Interest in benefits for pensioners who are sick or disabled increased in October webpages. The general webpage for 'Sick and Disabled People and Carers' increased **42%** from September to October. Within that webpage, interest in Attendance Allowance in particular has increased overtime, with the webpage for 'What is Attendance Allowance' experiencing an all time high in October with 150 UPVs, and 'Claiming Attendance Allowance' up **59%** from Oct 2021.

Attendance Allowance



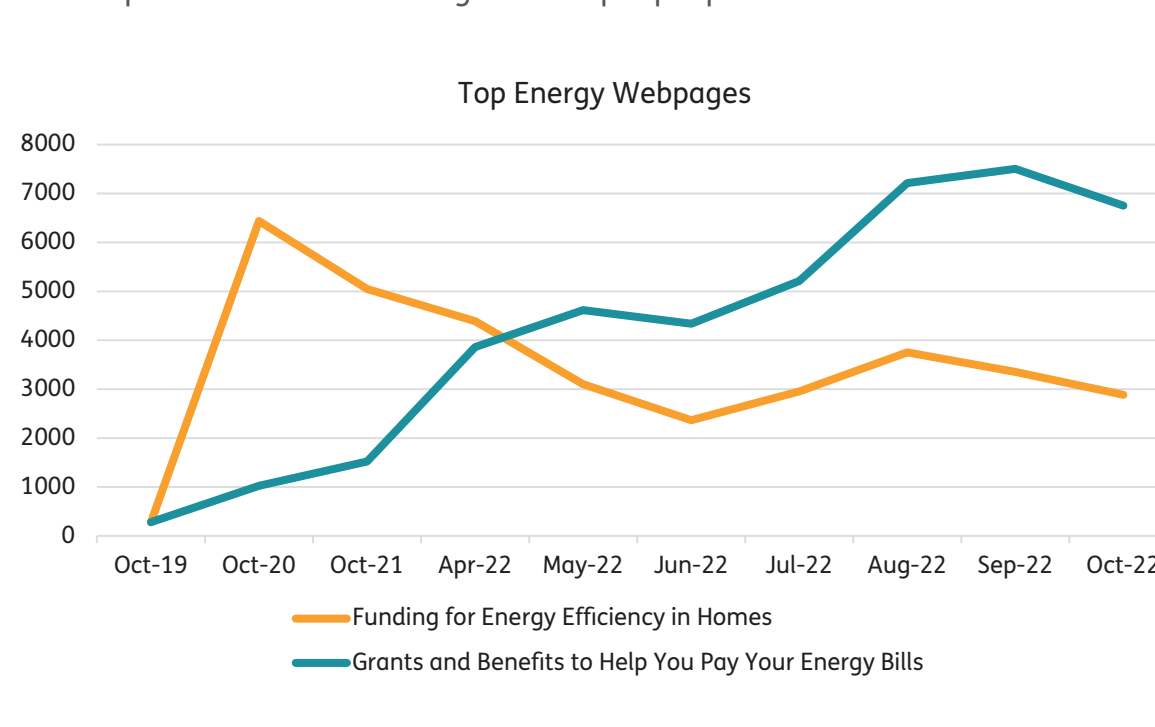
The webpage for 'NHS Charges for People from Abroad' continued to climb in October 2022, peaking at an all time high at 1,822 UPVs. This climb may be in relation to EU visa applicants who are now subject to the 'Immigration Health Surcharge', which was introduced in 2015 but not subject to EU citizens in the UK until January 2021; however this climb may also be in relation to increased travel between the EU and UK since the pandemic, and uncertainty about how to access the NHS post-Brexit.

NHS Charges for People From Abroad



Webpages generally relating to energy are continuing to increase in October, with the main webpage 'Energy Supply', though down **12%** from September, up **82%** from last October and **132%** from October 2020. The webpage for 'Find Out Who Your Gas or Electricity Supplier Is' increased **14%** from September, and is experiencing an all time high, surpassing 150 UPVs. The webpage for 'If You're Worried About Your Energy Tariff' also reached an all-time high in October, increasing **340%** from September and **131%** from October 2021.

Energy



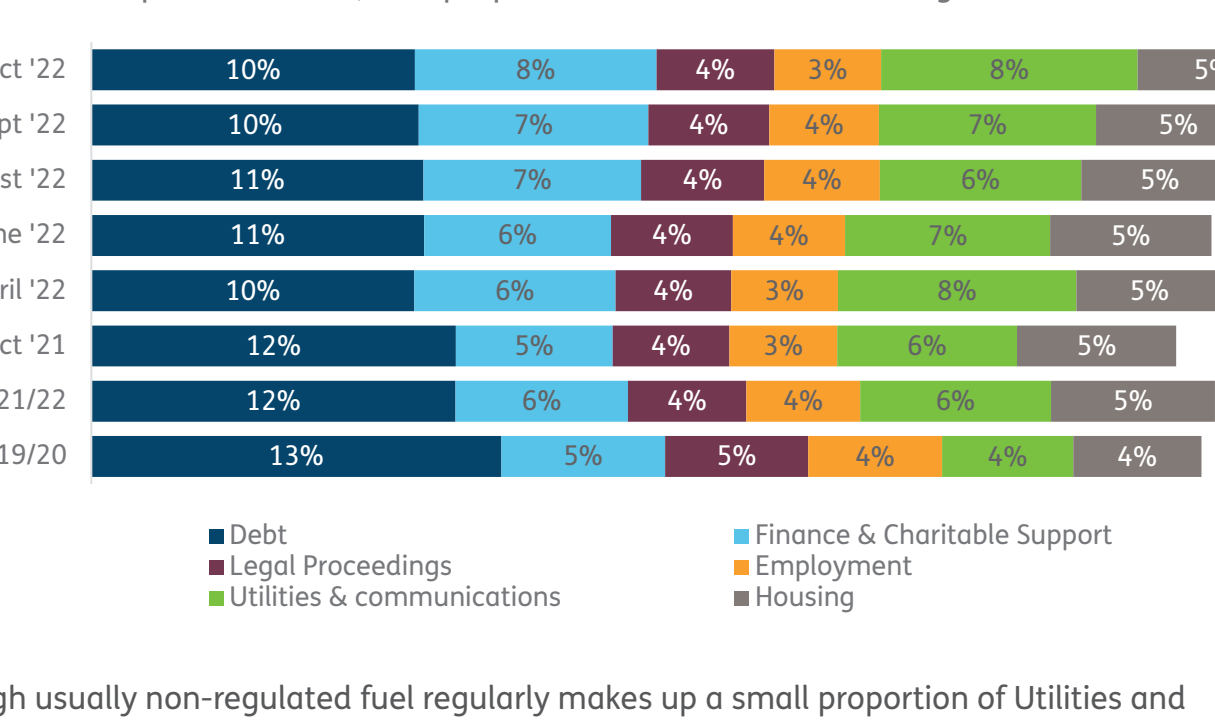
Interestingly, one area of energy advice that seems to be decreasing is 'Funding for Energy Efficiency in Homes'. This webpage started to see a lot of growth mid-pandemic in July 2020, eventually reaching a peak in February 2021, being the most visited webpage relating to energy at 8,486 UPVs. However, since April this year, this webpage has been surpassed by 'Grants and Benefits to Help You Pay Your Energy Bills' and gradually decreasing; currently this webpage is down **17%** from September, and a further **43%** from October last year, perhaps suggesting an environmental impact to the cost of living crisis as people prioritise short term costs.

Top Energy Webpages



Lastly, the webpage for 'Creditor Takes Money From My Bank or Building Society Accounts' peaked in October 2022, increasing **11%** from September, **74%** from October 2021, and **261%** from October 2020.

Creditor Takes Money From My Bank/Building Society Accounts

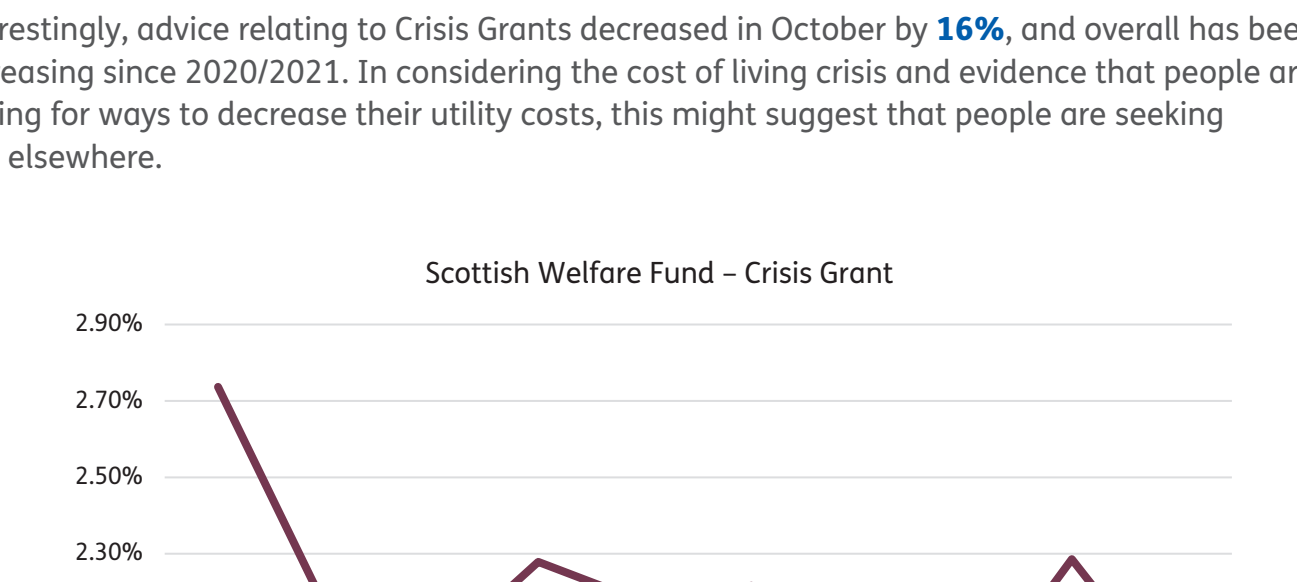


CAB advice

- > **84,752** pieces of advice
- > **21,646** clients

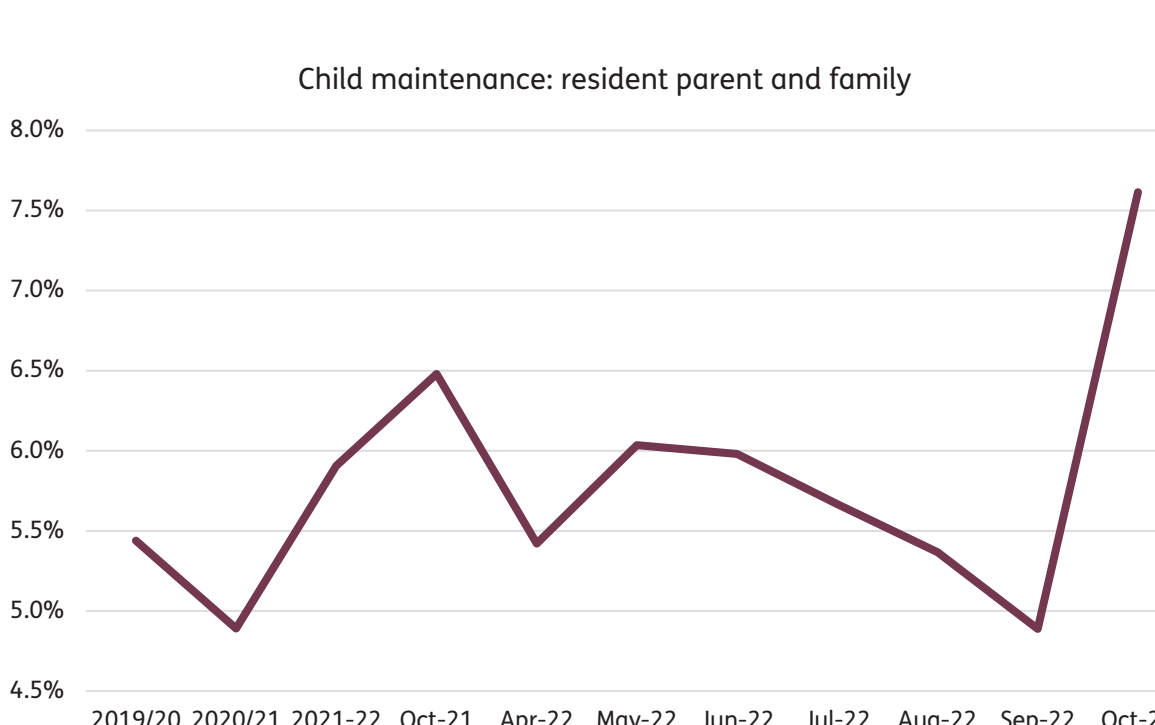
Benefits remained the top advice area in September 2022 at **47%** of all advice. Notable increases in advice from September to October were in NHS Concern or Complaint (up **13%**), Consumer (up **13%**) and Utilities and Communications (up **18%**). Notable decreases were in Discrimination (down **16%**), Education (down **27%**) and Immigration advice (down **23%**). On a year-to-year basis, although Debt advice is down **11%** from October 2021, Finance and Charitable Support advice is up **54%** from last October. Additionally, while Consumer advice is down **22%** from October 2021, Utilities and Communications advice has increased **43%** from October last year.

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



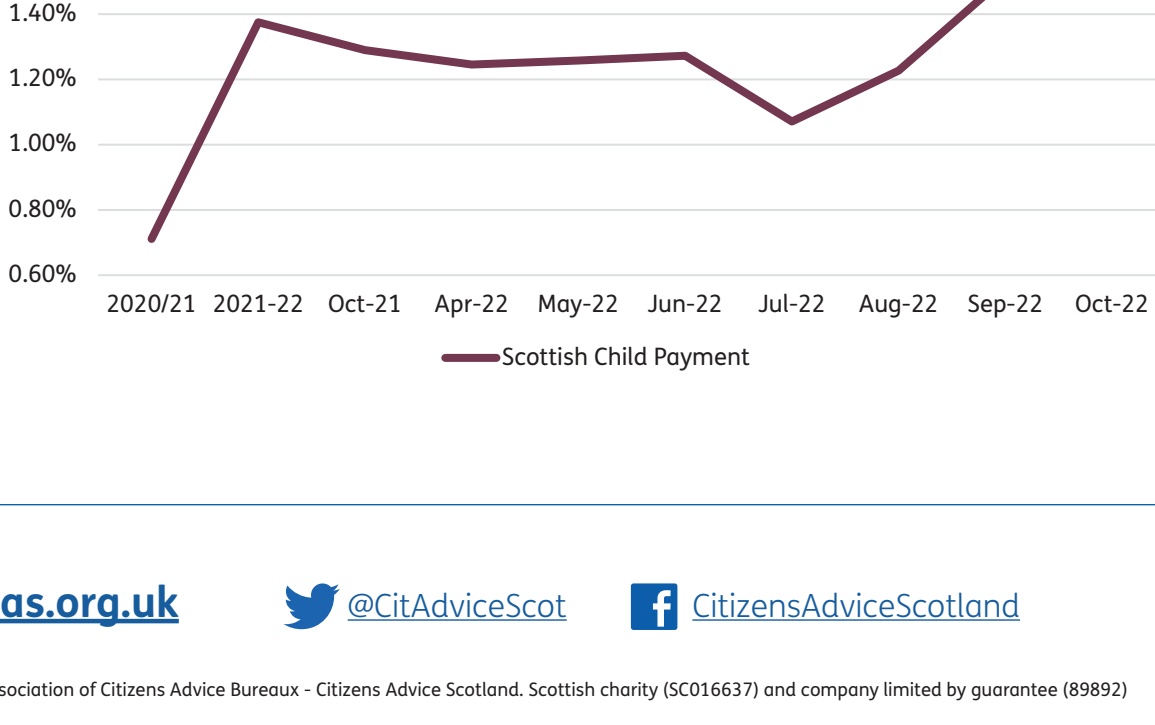
Although usually non-regulated fuel regularly makes up a small proportion of Utilities and Communications advice, it is worth noting that while the provision of advice in this area is still small, it has notably increased since August 2022. In October 2022, advice in this area increased **68%** from September to October, and **140%** from October 2021. Currently, advice in this area has peaked, and in October surpassed 150 pieces of advice where it normally sees under 100.

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



Interestingly, advice relating to Crisis Grants decreased in October by **16%**, and overall has been decreasing since 2020/2021. In considering the cost of living crisis and evidence that people are looking for ways to decrease their utility costs, this might suggest that people are seeking help elsewhere.

Scottish Welfare Fund - Crisis Grant



On the other hand, advice relating to child maintenance for resident parents and family increased **56%** from September and **18%** increase in October last year, surpassing 100 pieces of advice. In total, 305 pieces of advice were given on child maintenance (both resident and non-resident parent and family), an increase of **10%** from September.

Child maintenance: resident parent and family

Lastly, advice on Scottish Child Payments have increased since July 2022, peaking in October with 775 pieces of advice, an increase of **28%** from September, and **50%** from October 2021.

Scottish Child Payment

