

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

Month in focus:

Our September data shows that the cost of living crisis continues to be a serious concern for people. Advice pages relating to debt and money saw an increase of **30%** since last September, with the webpage 'what to do if you can't pay your mortgage' seeing a **287%** increase.

Advice pages relating to housing also saw a concerning increase compared to the same time last year, with a **31%** increase in advice relating to eviction from rented properties and a **37%** increase in advice related to rent increases.

Our online pages also saw a notable increase of people seeking advice in relation to immigration by **61%** compared to the same time last year.

Across the CAB Network, advice in relation to accessing a dentist or GP has been in high demand since the start of 2022/23, with this having increased by **8%** between August and September 2022, perhaps reflecting a post-pandemic backlog in the health service.

Advice related to Finance and Charitable support increased **51%** from September 2021 to September 2022, meanwhile Utilities and Communications related advice – namely energy – also saw a notable increase of **31%** compared to September 2021.

While recent issues with the UK economy have grabbed headlines this data underlines that many people across Scotland have been feeling the impact of the cost of living crisis for some time, and likely have less financial resilience to deal with any future shocks to their circumstances.

Key points

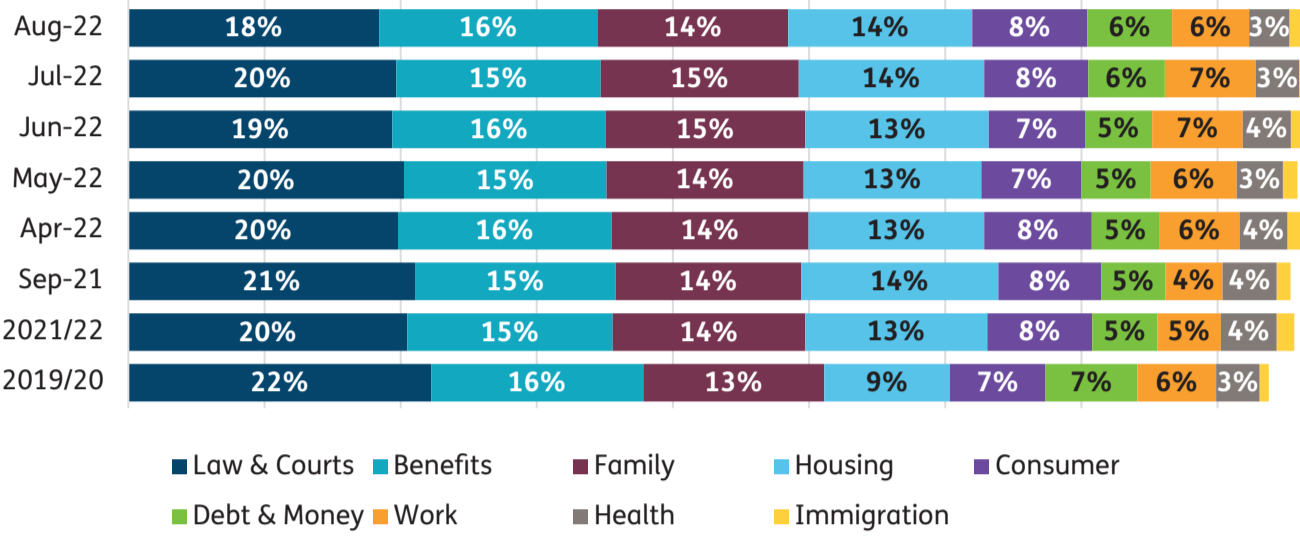
- > In August 2022 the CAB network gave **81,371** pieces of advice to **21,209** clients
- > Meanwhile there were over **354,710** views of the Advice for Scotland website from **214,274** users

Online advice pages

- > **354,710** unique page views
- > **214,274** users, **83%** new

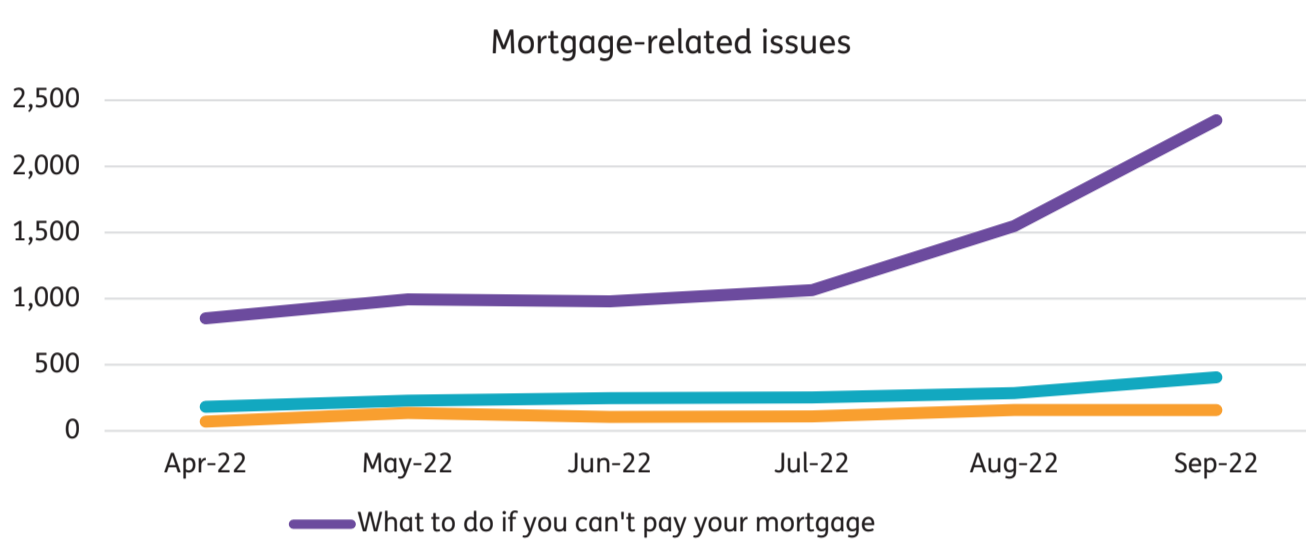
There was little change in the types of advice sought on our webpages from August to September 2022, other than a notable increase of **61%** in unique page views in relation to immigration. However, since September 2021 unique page views have increased in relation to debt and money (up **30%**); benefits (up **18%**); and consumer issues (up **16%**). In addition, unique page views of immigration advice pages also increased between September 2021 and 2022, by **65%**.

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



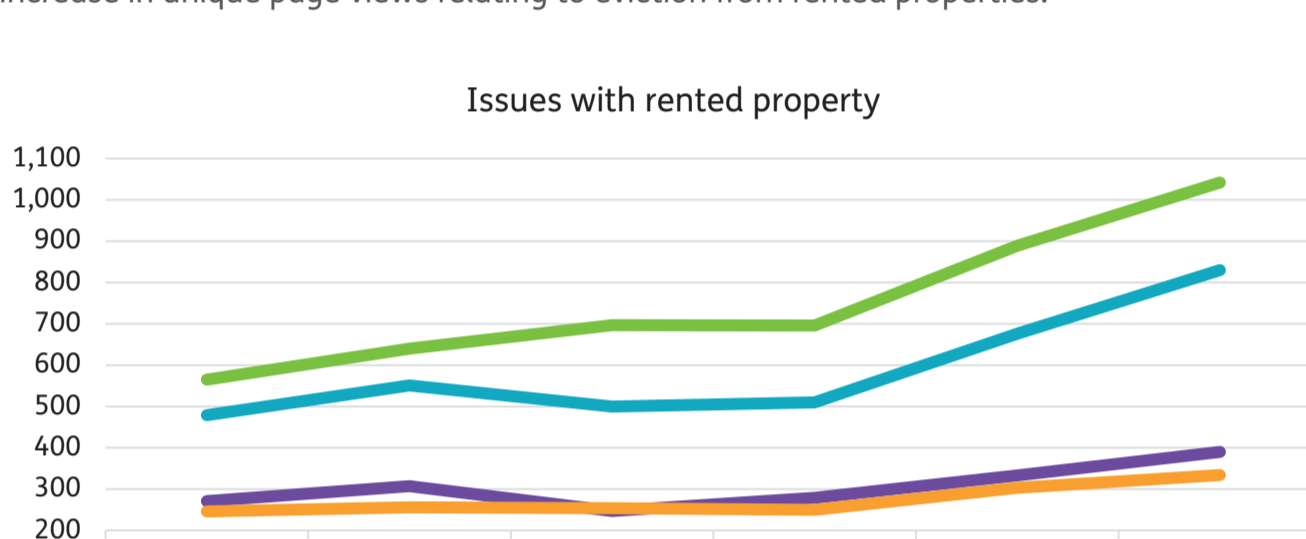
The need for advice in relation to mortgage issues continued to increase during September 2022, with the largest rise evident in a **69%** increase in unique page views on what to do if you can't pay your mortgage. This page saw only **80** unique views in September 2021, compared to over **2,300** in September 2022.

Mortgage-related issues



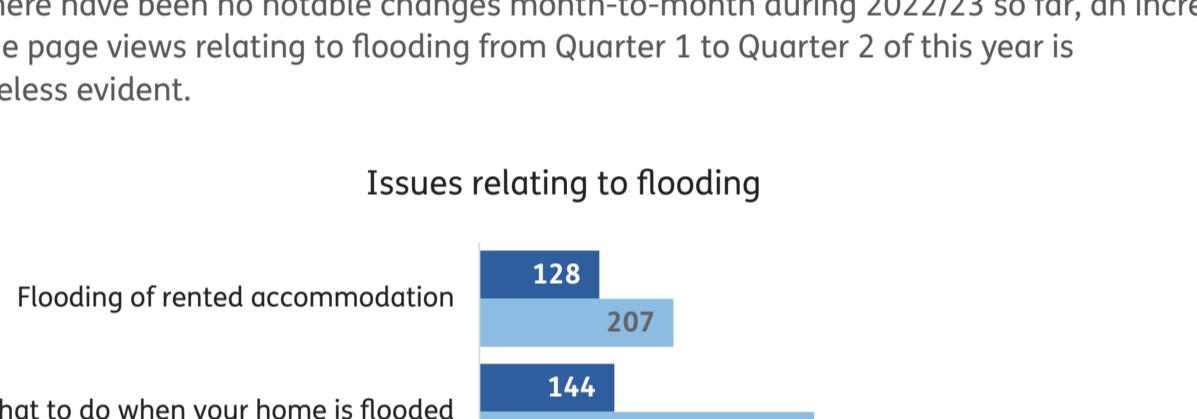
Issues with housing are also evident in relation to rented property, including an increase in unique page views in relation to information for private landlords (up **31%** from August 2022, and **5%** from September 2021). Seeking advice regarding a landlord wanting to increase rent saw the largest increase between August and September 2022, of **37%**, followed by a **31%** increase in unique page views relating to eviction from rented properties.

Issues with rented property

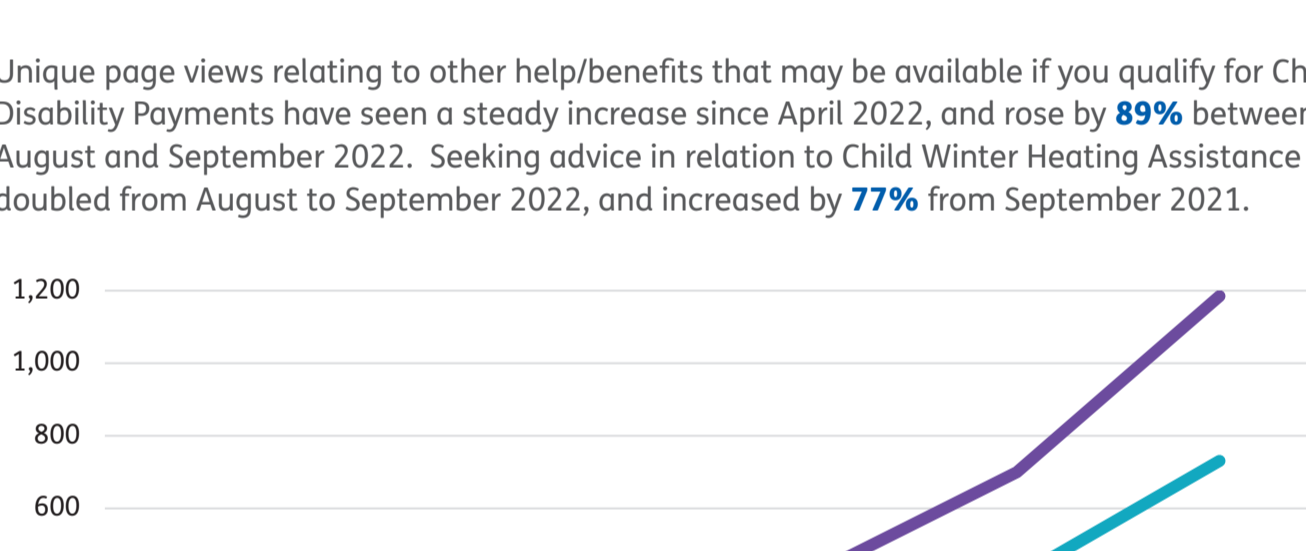


While there have been no notable changes month-to-month during 2022/23 so far, an increase in unique page views relating to flooding from Quarter 1 to Quarter 2 of this year is nevertheless evident.

Issues relating to flooding



Unique page views relating to other help/benefits that may be available if you qualify for Child Disability Payments have seen a steady increase since April 2022, and rose by **89%** between August and September 2022. Seeking advice in relation to Child Winter Heating Assistance doubled from August to September 2022, and increased by **77%** from September 2021.



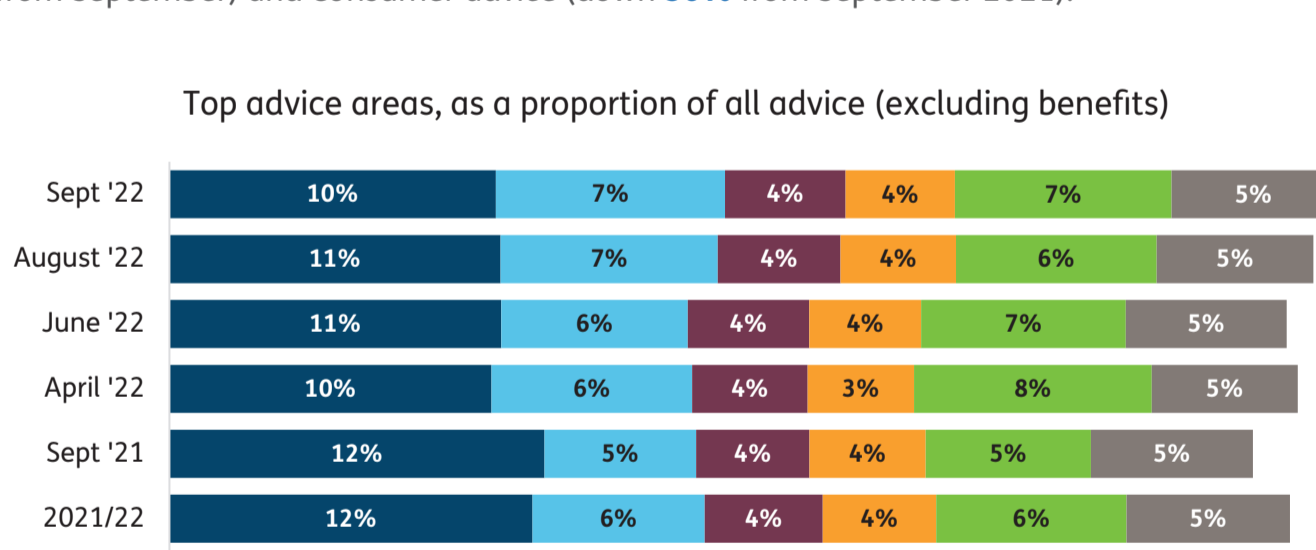
CAB advice

- > **81,371** pieces of advice
- > **21,209** clients

Benefits remained the top advice area in September 2022 at **48%** of all advice. Notable increases from August to September 2022 were related to Utilities and Communications issues (up **8%**), and Finance and Charitable Support issues (up **6%**). Having increased by **38%** from August 2021 to August 2022, Finance and Charitable support advice increased from September 2021 to September 2022, by the larger amount of **51%**.

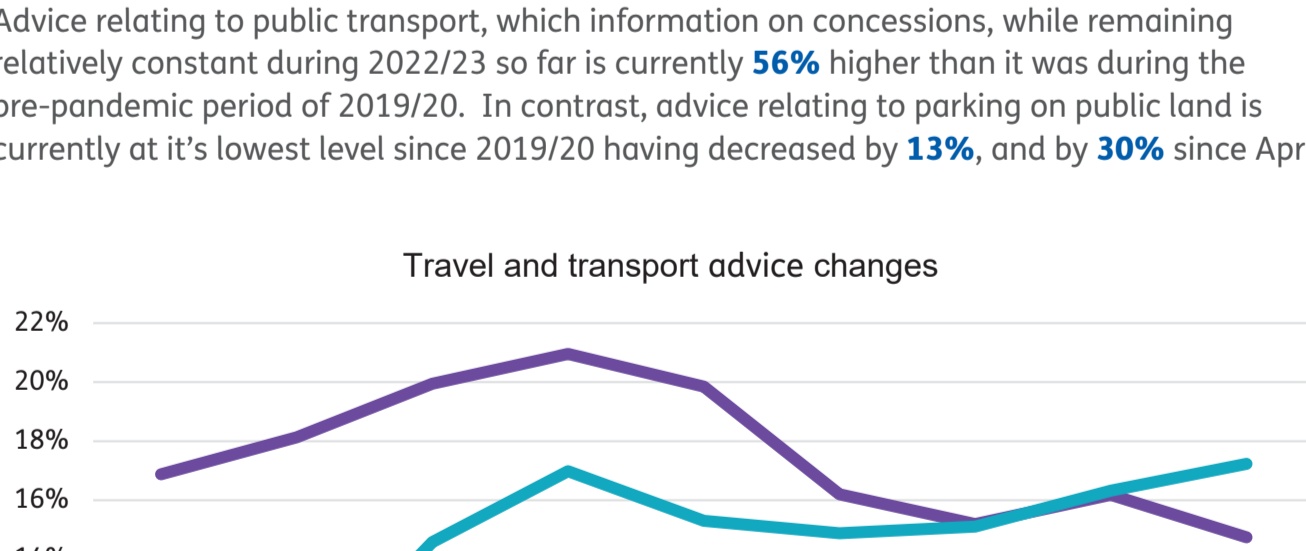
Other notable changes from September 2021 to September 2022 were in Utilities and Communications (up **31%**). Notable decreases were in both Immigration advice (down **31%** from September) and Consumer advice (down **30%** from September 2021).

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



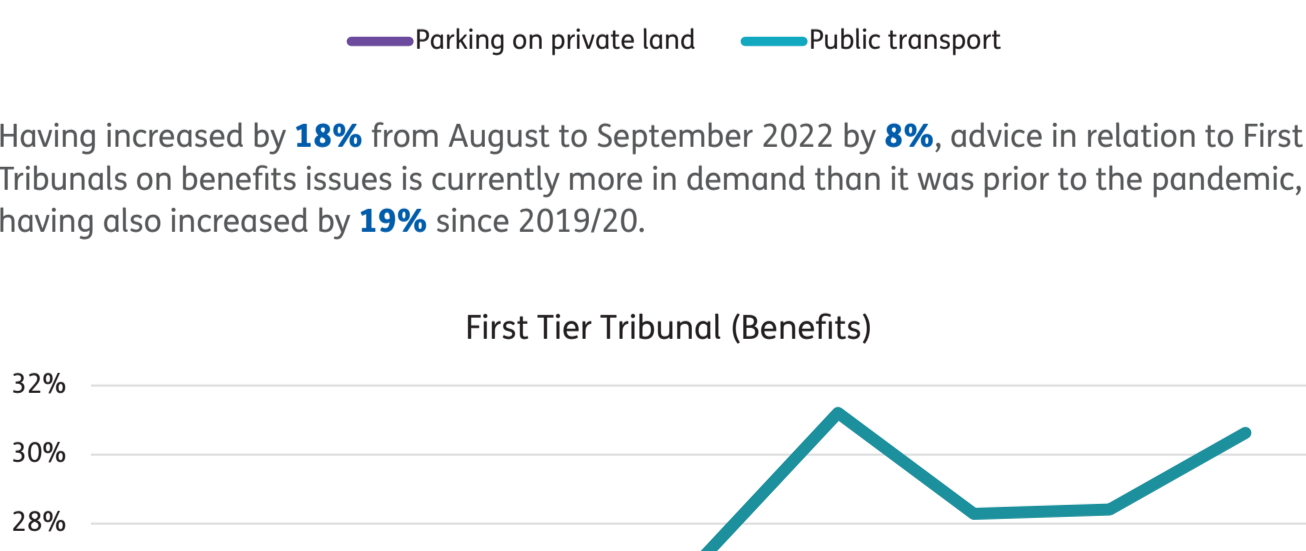
Advice relating to public transport, which information on concessions, while remaining relatively constant during 2022/23 so far is currently **56%** higher than it was during the pre-pandemic period of 2019/20. In contrast, advice relating to public land is currently at its lowest level since 2019/20 having decreased by **13%**, and by **30%** since April 2022.

Travel and transport advice changes



Having increased by **18%** from August to September 2022 by **8%**, advice in relation to First Tier Tribunals on benefits issues is currently more in demand than it was prior to the pandemic, having increased by **19%** since 2019/20.

First Tier Tribunal (Benefits)



Advice in relation to accessing a dentist or GP has been in high demand since the start of 2022/23, with this having increased by **8%** between August and September 2022. This type of advice also evidences the largest increase in advice demand from 2019/20, having risen by **132%**. The most notable increase in this regard relates to advice on community care (up **276%** from 2019/20), while the third largest increase related to fuel debts (up **123%** from 2019/20).

Access to dentist/GP

