



Quarterly Cost of Living Analysis

Citizens Advice Scotland (CAS), our 59-member Citizen Advice Bureaux (CAB) and the Extra Help Unit (EHU), form Scotland's largest independent advice network. Scotland's Citizens Advice Network is an essential community service that empowers people through our local bureaux and national services by providing free, confidential and independent advice.

We use people's real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help and we change lives for the better. During 2021-22, the Citizens Advice network provided advice and assistance to over **174,500** people. The network put almost **£132 million** back into people's pockets during this time, with every £1 invested in core advice funding returning £12 in gains for people.

Our extensive footprint is important in helping us understand how issues impact locally and nationally across the country and the different impacts that policies can have in different areas

This is the latest Cost of Living Analysis report produced by Citizens Advice Scotland and covers Quarter 1 of 2023/24.

The Citizens Advice service is a wraparound service that helps people through all their issues. That means we can see where certain problems intersect regularly, and what demographics of people are seeking cost of living related advice at a higher rate than normal.

This report details the types of people particularly at risk as they seek cost of living advice at a higher rate than advice generally, and the patterns of advice in different subject areas.

There was a high crossover in those seeking Utilities advice also needing help with Food Insecurity and Debt related advice.

CABs are seeing higher levels of demand for Cost-of-Living related advice from single, non-pensioner households, particularly in areas such as Crisis Support, Debt, and Food Insecurity.

Notably, people in work are seeking advice on Non-Priority Debt like credit cards and loans at a higher rate than they are seeking general advice. This suggests that for some people the Cost-of-Living crisis is forcing them to turn to commercial credit to cover essential costs.

Council rented tenants are also continuing to seek high levels of Cost-of-Living advice, particularly Utilities and Food Insecurity related advice.

Meanwhile, unique page views of mortgage related advice pages have soared in the past year.

While the cost-of-living crisis is touching nearly every household in Scotland, our data shows it is impacting different demographics in different ways.

Key facts and figures at a glance



39%

of single, non-pensioner households need Food Insecurity advice



78%

of those seeking utilities advice also needed advice on debt.



People in work make up almost a fifth of non-priority debt advice, compared to **12%** of all advice.



31%

of those out of work needed food insecurity advice



Food Insecurity and **Utilities** advice continue to have a big crossover



Views of online advice page 'Facing eviction because your home has been repossessed' have increased **462%**



Views of online advice page 'What to do if you can't pay your mortgage' increased **139%**



Views of 'Schemes that can help if you can't pay your mortgage' increased **234%**

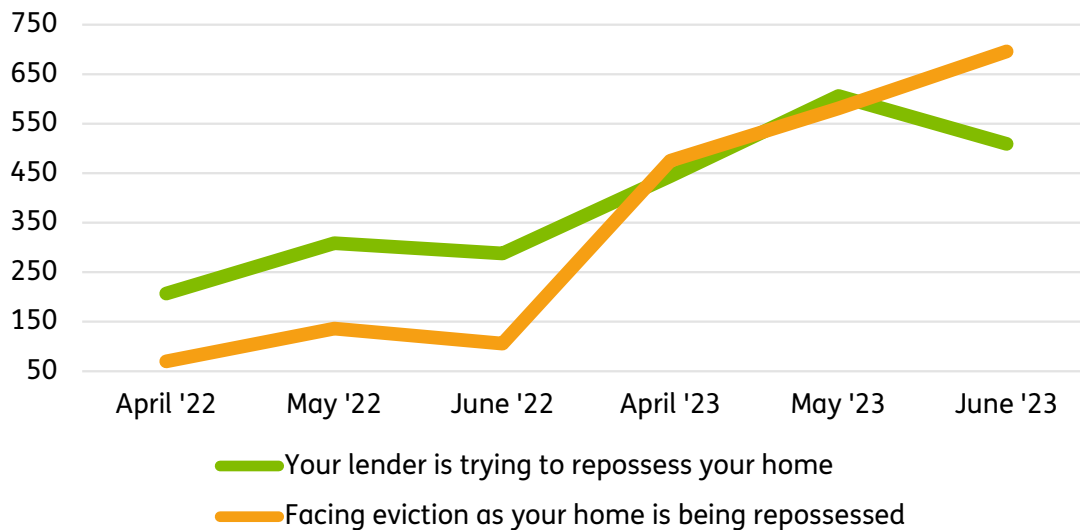
Online advice

There have been significant increases in views for pages providing mortgage advice:

[If your lender is trying to repossess your home](#) had a **94%** increase in unique page views compared to the same time last year.

[If you're facing eviction because your home has been repossessed](#) had a **462%** increase in unique page views compared to the same time last year.

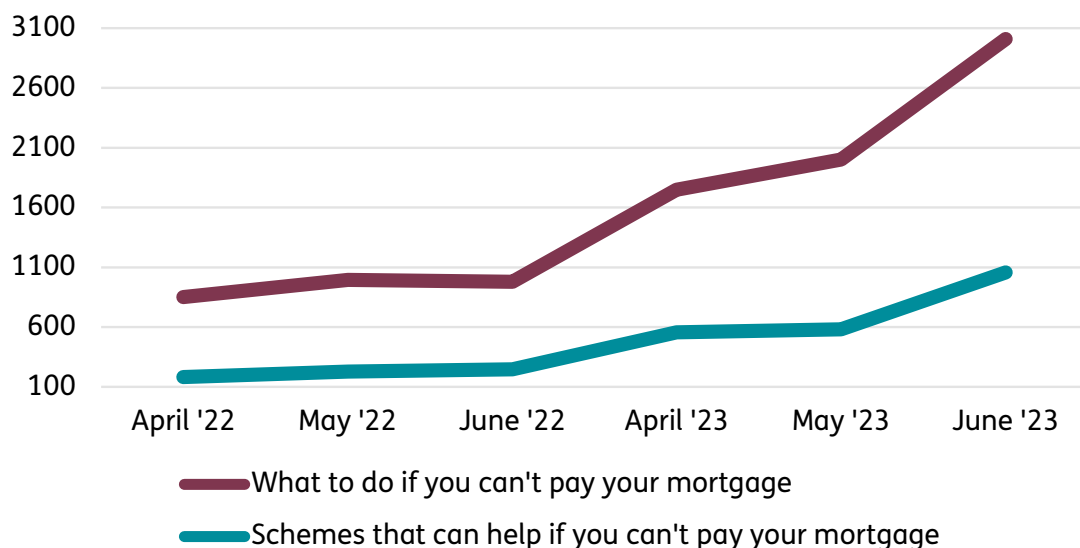
Advice site UPVs: Repossession of home



[What to do if you can't pay your mortgage](#) had **6,757** unique page views in Quarter 1. This is an increase of **139%** compared to the same time last year.

[Schemes that can help if you can't pay your mortgage](#) had **2,195** unique page views in Quarter 1. This is an increase of **234%** compared to the same time last year.

Advice site UPVs: Mortgage payments



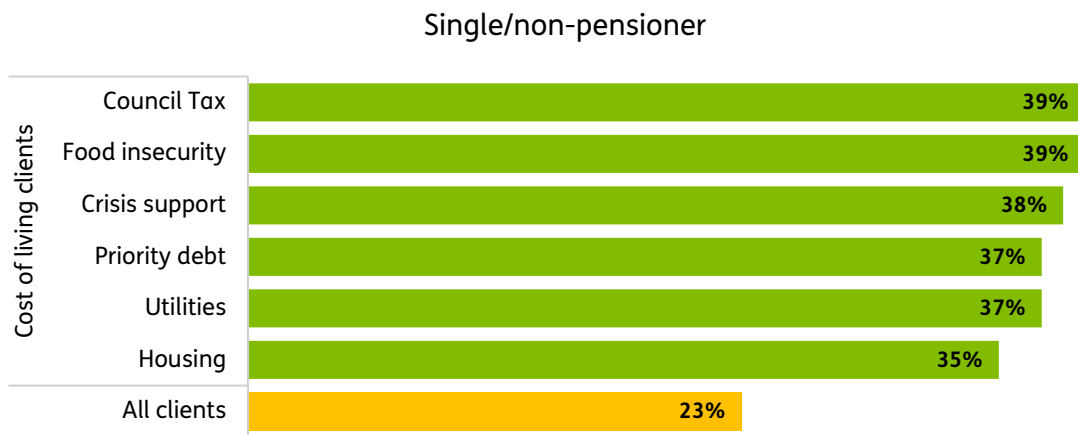
Demographics

Single, non-pensioner households

CAB data shows that single non-pensioner households continue to struggle with the cost-of-living.

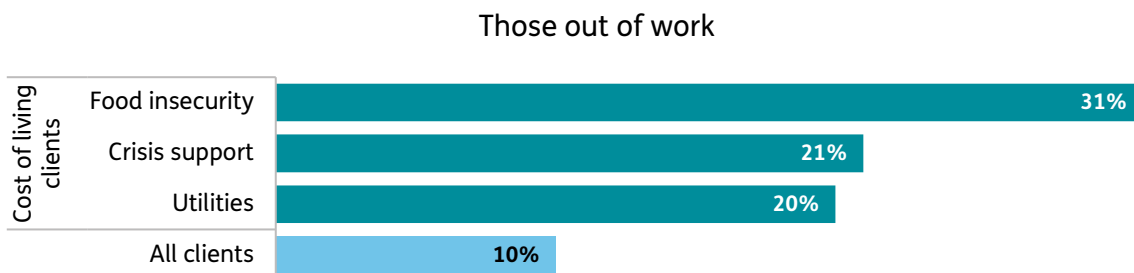
These people make up **23%** of demand for CAB advice, but advice demand in key cost of living areas is higher such as:

- > Utilities **37%**
- > Food Insecurity **39%**
- > Housing **35%**
- > Council Tax **39%**
- > Priority Debt **37%**
- > Crisis Support **38%**



Those out of work

Those out work make up **10%** of advice demand across CABs. However, advice demand in key cost-of-living areas is higher. Those out of work made up **21%** of Crisis Support advice and **31%** of Food Insecurity advice.



Council rented tenants

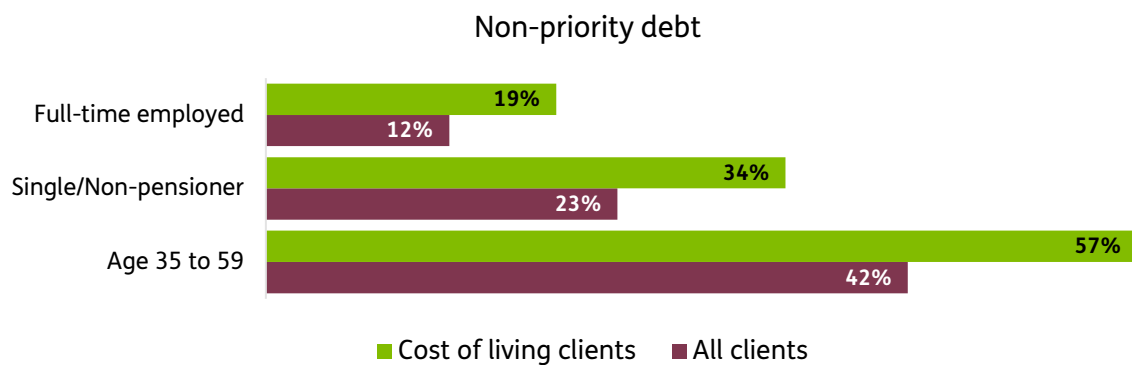
Council rented tenants make up **20%** of all advice demand across the CAB network. This figure rises in key cost of living areas, such as Food Insecurity where they make up **42%** and Utilities related advice where they make up **40%**. In addition, **36%** needed crisis support.

Spotlight on non-priority debt

Non-priority debts are consumer debts like credit cards, store cards and loans. People aged 35-59 are more likely to be seeking advice for non-priority debts, making up **57%** non-priority debt advice versus **42%** of all advice.

People in work make up almost a fifth (**19%**) of Non-Priority Debt advice versus **12%** of all advice.

Meanwhile single person, working age households make up **23%** of all advice demand, but over a third (**34%**) of Non-Priority Debt advice demand.



Single, working age households also make up **36%** of demand for advice around having Difficulty Making Debt Repayments, compared to **23%** for all advice.

Advice Patterns

Housing

Close to half (**42%**) of clients seeking Housing advice needed other types of advice, with **21%** needing advice on Legal Proceedings and **17%** needing advice in relation to Summary Cause Proceedings at the Sheriff Court.

Food Insecurity

39% of clients seeking Food Insecurity related advice also needed advice in other areas, with **35%** of that also needing Utilities advice.

Utilities

35% of clients seeking advice on Utilities also needed other types of advice with **24%** needing advice on Debt.

Housing - of the 58% receiving other advice:	
Universal Credit	27%
Summary Cause proceedings	17%
Food insecurity - of the 39% receiving other advice:	
SWF: Crisis Grant	41%
Utilities	35%
Utilities - of the 35% receiving other advice:	
Food banks	32%
Utility debts	17%