



# Quarterly Cost of Living Analysis

## Quarter 2 2023/24

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 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 2022-23, the Citizens Advice network provided advice and assistance to over **187,000 people**. The network putting over **£142 million** back into people's pockets during this time, with every £1 invested in core advice funding returning **£14** in gains for people.

## Summary

This latest analysis from Citizens Advice Scotland shows how the cost-of-living crisis is impacting upon the lives of people across Scotland. It covers Quarter 2 of 2023/24 - July, August and September 2023.

This report details the types of people particular at risk as they seek cost of living advice at a higher rate than advice generally, and where advice demand crosses over.

We found that the majority of demand for utilities advice is from people from the most deprived backgrounds background. We also found that single parent households are twice as likely to seek utilities advice as they are advice generally.

Worryingly, more than 1 in 6 who sought food insecurity advice also needed utilities advice.

In Quarter 2 we continued to see higher levels of demand for cost-of-living related advice from single, non-pensioner households, and council rented tenants - particularly in areas such as crisis support, food insecurity, debt, and utilities.

Our data suggests that people are turning to commercial credit for essential spending because they already have debt in their essentials. In almost half of cases where someone sought advice for consumer debts, they also needed help with priority debts like utility debt, rent or mortgage arrears.

Our data shows that it is clear that people are struggling with the cost of living with utilities a key driver. It should be a matter of significant concern that we are seeing these patterns over the summer months and before a cold winter. As we approach winter, it is essential that those who are most vulnerable get the support they need.

## Key facts and figures at a glance



Council rented tenants make up **42%** of food insecurity advice compared to **20%** of advice generally



Single parent households are twice as likely to seek utilities advice than advice generally



**1 in 5** people seeking advice for consumer debts like credit cards and store cards are in work



**46%** of clients seeking advice on consumer debts also needed help with priority debts



The majority of demand for utilities advice is from people from a SIMD1 background



**37%** of those needing crisis support advice also needed food bank advice



More than **1 in 6** who sought food insecurity advice also needed utilities advice.



People living on their own and of working age are significantly more likely to seek utilities advice (**42%**) than they are advice generally (**24%**)

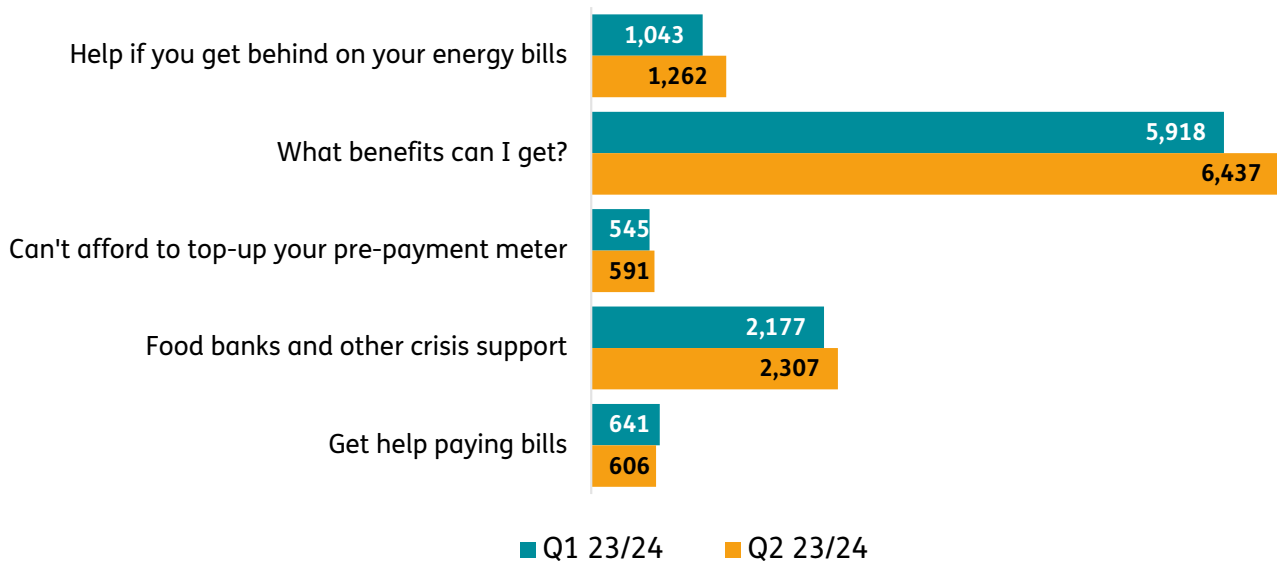
## Online advice

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

[Help if you get behind on your energy bills](#) increased by **16%**.

[You can't afford to top-up your pre-payment meter](#) increased by **4%**.

Webpage view changes Q1 23/24 to Q2 23/24 (largest change first)



[What to do if you can't pay your mortgage](#) saw **6,437** unique page views, this is an increase of **4%**.

[Food banks and other crisis support](#) saw **2,307** unique page views, an increase of **1%**.

# Demographics

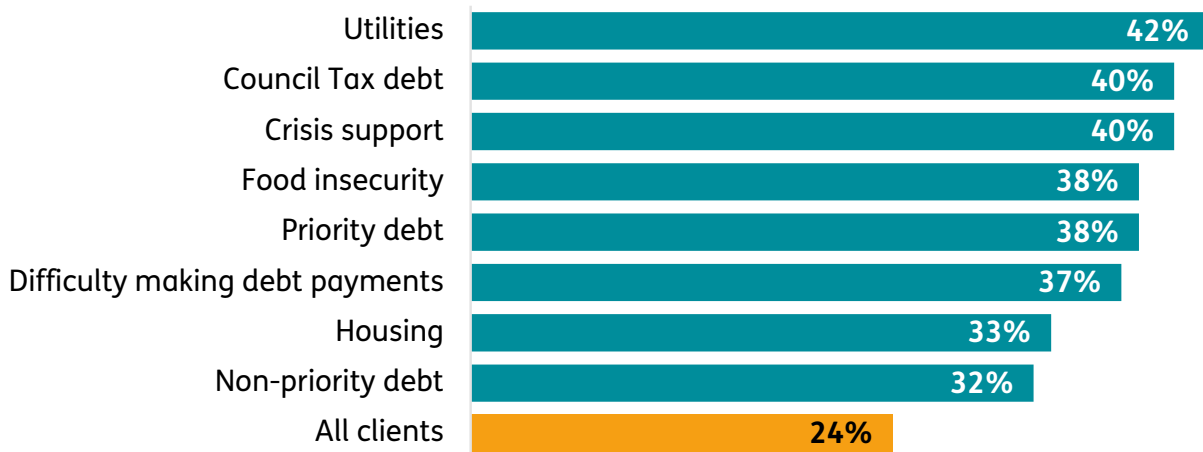
## Single, non-pensioner households

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

These people make up **24%** of demand for CAB advice, but advice demand in key cost of living areas is higher and has continued to increase since last quarter:

- > Utilities **42%**
- > Food Insecurity **38%**
- > Council Tax **40%**
- > Priority Debt **38%**
- > Crisis Support **40%**
- > Difficulty Making Debt Payments **37%**

### Single/Non-pensioner households

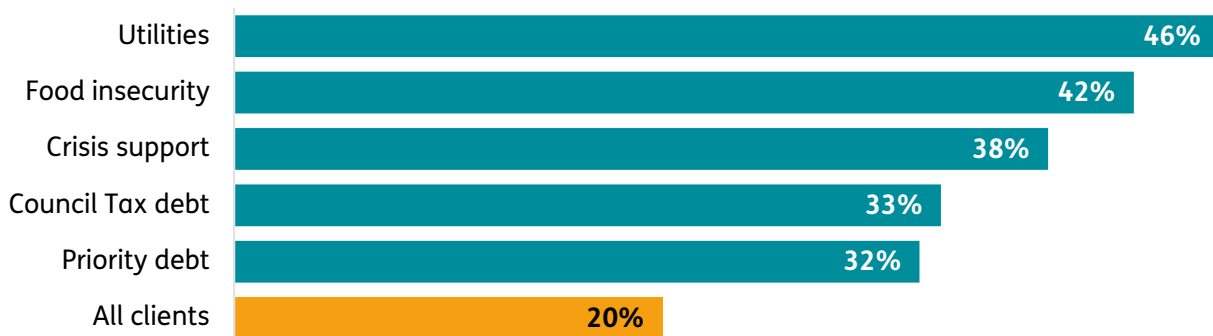


## Council rented tenants

Council tenants make up **20%** of all advice demand across the CAB network. This figure rises in key cost of living areas, such as:

- > Utilities **46%**
- > Food Insecurity **42%**
- > Crisis support **38%**
- > Priority Debt **32%**
- > Difficulty Making Debt Payments **29%**

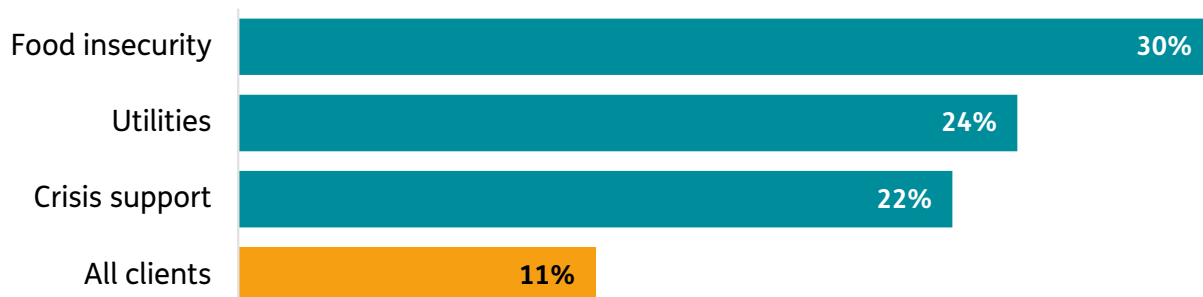
### Council tenants



## Unemployed

Those who are unemployed make up **11%** of all advice demand across the network, however in certain cost of living areas demand is higher such as food insecurity where they make up **30%** of demand and crisis support where they make up **22%**.

### Unemployed clients



## Advice Patterns

### Utilities

The majority (51%) of demand for utilities advice is from people from a SIMD1 background compared to less than a third of advice generally.

Single parent households are twice as likely to seek utilities advice (18%) as they are generally (9%)

People in council rented homes are more than twice as likely to seek utilities advice (42%) than they are advice generally (20%).

People living on their own and of working age are significantly more likely to seek utilities advice (42%) than they are advice generally (24%).

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### Food Insecurity

**41%** of clients seeking Food Insecurity related advice also needed advice in other areas.

There continues to be a crossover between those who need food insecurity advice and those who need utilities advice. When we exclude clients who only received Food Insecurity advice more than 1 in 6 also needed utilities advice. Meanwhile, 8% of clients also needed advice on Debt.

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### Non-priority Debt

In close to half the cases (**46%**) where someone sought advice for consumer debts, they also needed help with priority debts like council tax, rent or mortgage arrears or utility debt.

This suggests that people are turning to commercial credit for essential spending because they already have debt in their essentials.

- > In more than one in ten cases (**13%**) where someone needed advice for consumer debts, they also needed help with fuel debts.
- > **16%** also needed advice in relation to Local Authority rent arrears.
- > **1 in 5 people** seeking advice for consumer debts like credit cards and store cards are in work. People in work make up **12%** of advice generally.

## Crisis Support

Advice in relation to crisis support was slightly more likely to be given alongside other advice (**53%**) than to be given as the sole type of advice (**47%**).

When we exclude clients who only received Crisis Support advice and focus on clients who received more than one type of advice, **37%** needed food bank advice and **20%** needed food insecurity advice. **13%** needed advice in relation to Adult Disability Payment (Daily living).

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