



Quarterly Cost of Living Analysis

The Citizens Advice network provides free impartial and confidential advice across 59 Citizens Advice Bureaux and our online information sources like the Advice for Scotland website.

This is our second Cost of Living Analysis report that considers in greater detail how the crisis is affecting people through demand for advice, the patterns of advice sought and the demographics of people seeking advice. It covers July to September 2022.

What makes the CAB network unique is the wraparound, person centred service it provides. What that means is when someone comes into a CAB advisers will try and solve all their problems not just signpost to other places.

We see that demand for utility related cost of living advice has increased in the first six months of this year and more than 1 in 10 energy related cost of living cases also required food insecurity advice.

People with non-priority debts such as credit cards or store credit are also increasingly facing financial crisis, with one in ten cases also requiring advice around crisis grants from the Scottish Welfare Fund.

Specific demographics remain at risk of the cost of living crisis by representing a higher proportion of cost of living advice than general advice queries. These include single person households, council rented tenants and working age people between 25 and 44.

This data suggests people will continue to face serious challenges this winter amidst high energy bills and rising inflation, and that targeted support for the most vulnerable is absolutely essential.



1 in 10 utility advice cases also sees food bank advice provided.



There has been a **94%** increase in page views of the advice page "[Grants and benefits to help pay your energy bills.](#)"



Key at risk demographics are working age people between **25** and **44**, council rented tenants, and single person households.

Advice demand for CABs



In the first six months of 2022/23 utilities represented **31%** of all cost of living advice, up from **26%** for the whole of 2021/22.



In the first six months of 2022/23 food insecurity represented **41%** of all cost of living advice, up from **36%** for the whole of 2021/22.

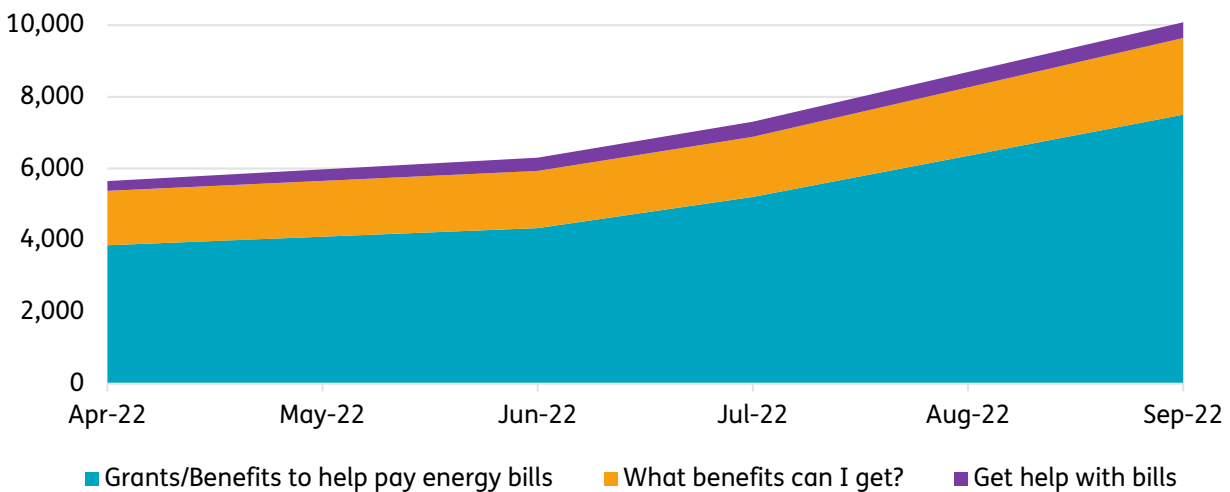
Advice demand online

Page views of [“Grants and benefits to help pay energy bills”](#) have increased **94%** between quarter 1 and quarter 2 of this year

Page views of [“What benefits can I get”](#) have also increased by **94%** in this quarter

[“Getting help with bills”](#) saw a **78%** increase in page views in this quarter

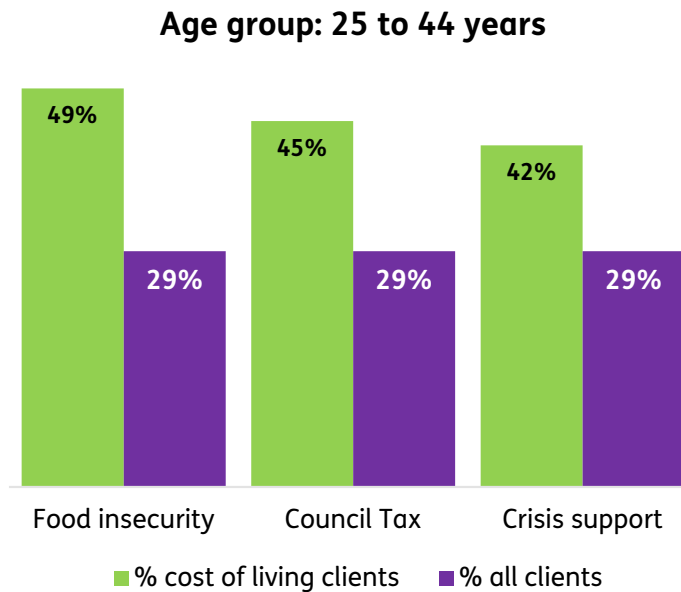
Unique page view increases, April to September 2022



Demographics

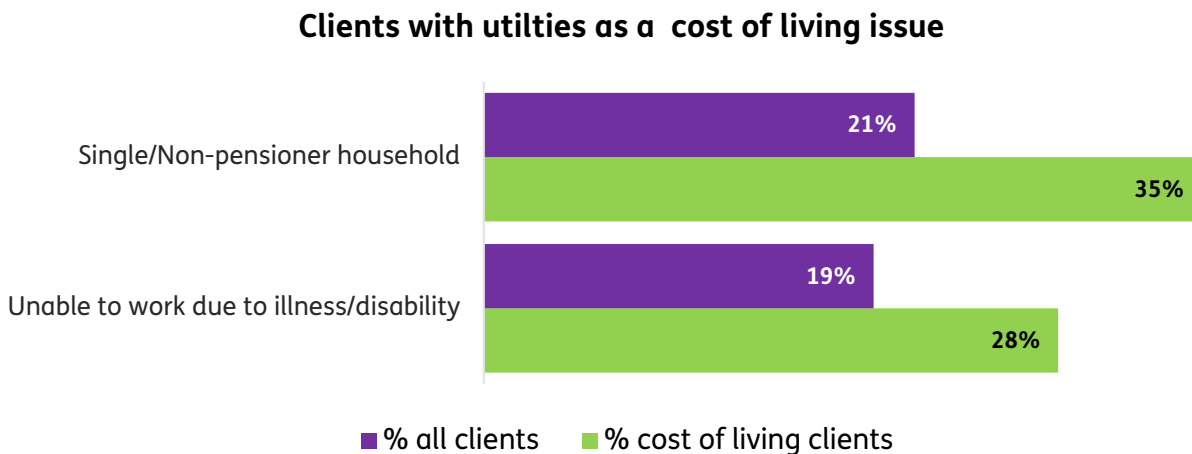
In the second quarter of 2022/23 we see that **49%** of food insecurity advice demands comes from people aged 25-44. This demographic accounts for **29%** of general advice demand

This demographic also makes up **42%** of crisis support demand.



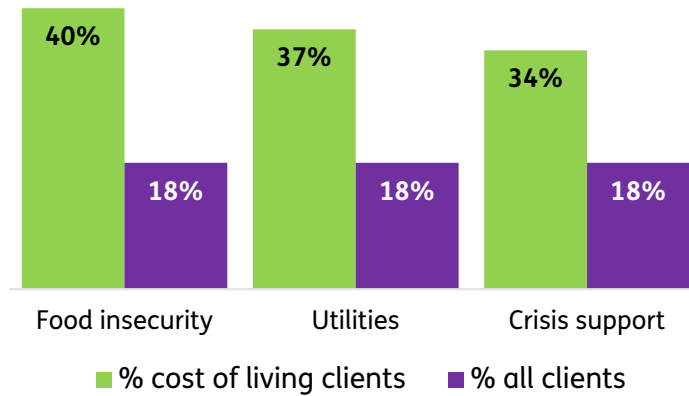
For utilities, in the second quarter of 2022/23 people unable to work made up **28%** of the demand for advice in this area compared to **19%** of all advice demand.

Single, non-pensioner households make up **35%** of demand for utilities advice compared to **21%** of demand for all advice



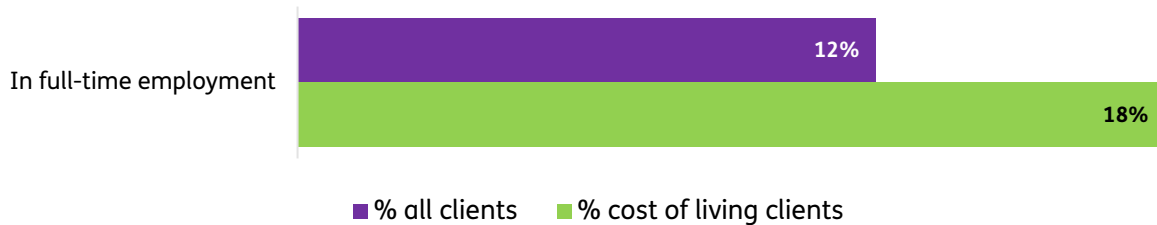
Council rented tenants make up **40%** of demand for food insecurity advice versus **18%** of all advice. They also make up **37%** of demand for utilities related advice

Housing tenure: Council-rented property



People in full time employment are struggling to make debt payments, representing **18%** of demand for advice in this area compared to all advice.

Clients having difficulty paying debts



Advice patterns

The link between crisis support and food insecurity has grown stronger in recent months, having increased by **11%** from Quarter 1 to Quarter 2 of 2022/23.

In the first six months of this year where someone sought advice relating to crisis support, almost **two in five (18%)** also received advice in relation to food banks. Of those receiving advice in relation to utilities, more than **one in ten (12%)** received food bank-related advice.



We also see a link between Universal Credit and food insecurity, with advice being provided in relation to the benefit one in ten times when food insecurity advice was sought. Meanwhile on **one in ten (10%)** of occasions where advice on non-priority debts was received, advice was also provided on Scottish Welfare Fund Crisis Grants.

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