



Cost of Living Analysis 2022/23

Citizens Advice Scotland (CAS), our 59-member Citizen Advice Bureaux (CAB) and the Extra Help Unit, 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.

Four things that have been clear in each quarterly update



The cost-of-living crisis drove higher demand for **energy advice**



There is a clear link between these higher energy bills and **food insecurity**



There remains a real risk of **forgotten populations**



This crisis will lead to a **legacy of debt**

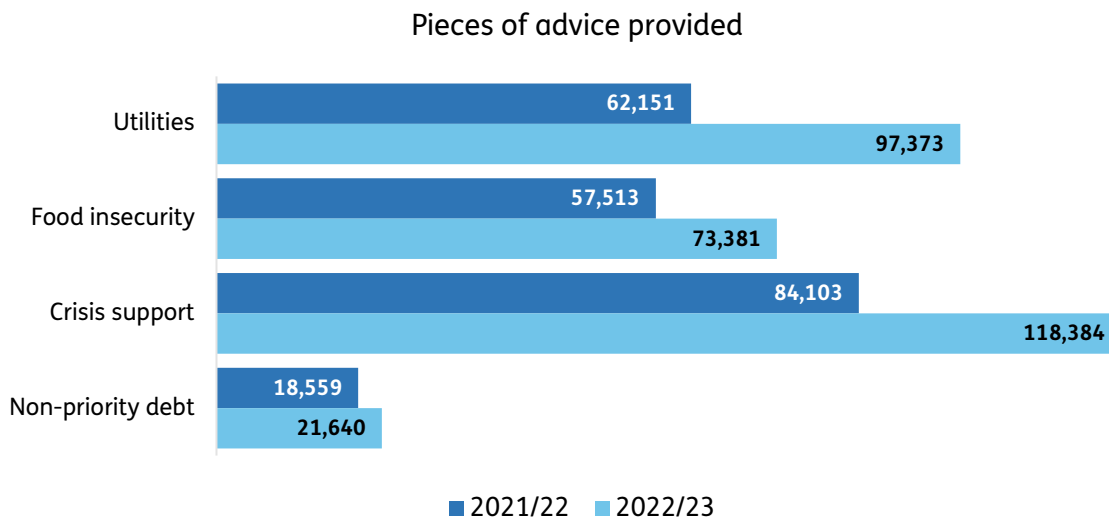
Over the past year Citizens Advice Scotland has published quarterly Cost of Living Analysis looking at how the cost-of-living crisis is impacting CAB clients and the types of advice CABs have given

This annual briefing confirms four things that have been clear in each quarterly update:

- 1. The cost-of-living crisis drove higher demand for energy advice**
While policy makers made a series of interventions around energy bills, such as the Energy Price Guarantee and energy support scheme, demand for energy advice both online and in CABs soared in 2022/23. For three months in 2022/23 advice on gas and electricity was the single top issue across the CAB network for the first time on record, and the first time a single social security issue was not the biggest issue since welfare reform in the 2010s.
- 2. There is a clear link between these higher energy bills and food insecurity**
The wraparound nature of CAB advice means we can observe where different types of advice intersect, and the patterns emerge. At every stage of this crisis there has been a clear and significant link between people seeking energy advice and needing food insecurity advice, with one in five people who needed additional help on top of energy advice requiring food insecurity advice.
- 3. There remains a real risk of forgotten populations**
It is right that policy makers ensured extra support for groups traditionally understood as vulnerable, such as families with children, pensioners and disabled people. However other demographics sought cost of living related advice, particularly crisis and food insecurity advice at a higher rate than they sought advice generally. These groups included council tenants, those unable to work and single person, working age households.
- 4. This crisis will lead to a legacy of debt**
Advice around non-priority debt (i.e., consumer debt such as credit cards, store cards and other types of consumer finance) was the largest growth area in 2022/23 in percentage terms, going from **22%** of all debt advice to **27%**. This suggests that people have had to turn to commercial debt to keep up with everyday living costs, and this debt may remain a significant financial obligation for people long after inflation returns to a manageable level.

It is essential policy makers do not see warmer weather and potentially falling energy bills or inflation later this year as a sign the crisis has passed, and normality has returned. Many people have seen any financial resilience they may have had eradicated by the cost-of-living crisis. Further support for people, including proper funding for advice services like CABs will be essential going forward.

CAB advice



Website

Unique page views (UPVs) of [Grants/Benefits](#) to help pay energy bills increased by **161%** in 2022/23

[Get help with bills](#) increased by **147%**

[Struggling to pay energy bills](#) increased by **139%**

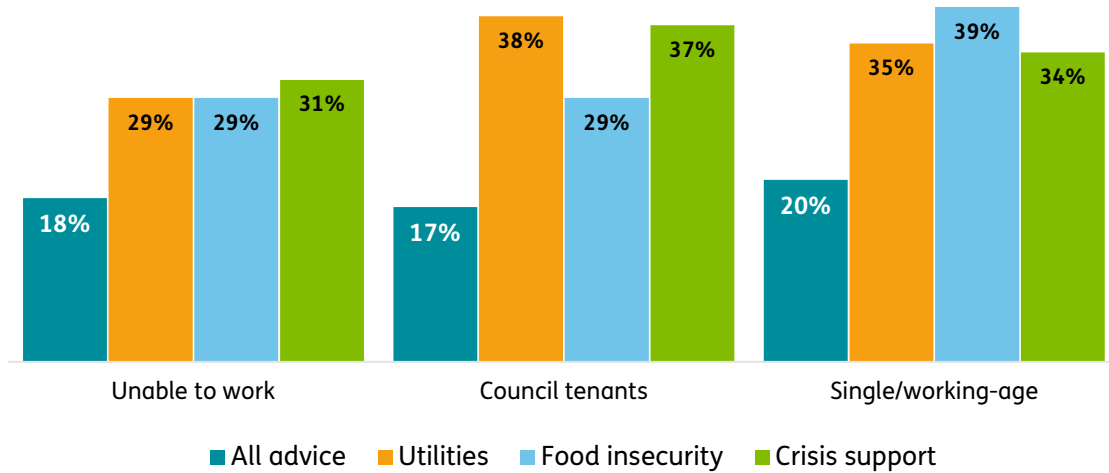
Demographics

People unable to work accounted for **18%** of all advice queries but in key cost of living areas were much higher – such as **29%** of utilities advice and food insecurity advice and **31%** of crisis support advice.

Council rented tenants accounted for **17%** of all advice queries but **38%** of utilities advice, **29%** of food insecurity advice and **37%** of crisis support advice.

Single, non-pensioner households accounted for **20%** of all advice but **35%** of utilities advice and **39%** of food insecurity advice. They also accounted for **34%** of crisis support advice and **37%** of priority debt advice and **35%** of advice around finding it difficult to make debt payments.

Cost of living clients: differences from all CAB clients



Advice patterns

CABs are a wraparound service, helping people all their issues. From there we can see trends and patterns for how different types of advice correlate.

In instances where someone has needed more than one piece advice having come into the CAB seeking help with utilities:

- > In **one in five** occasions they have needed food insecurity advice
- > In **one in ten** occasions they have needed crisis grant support from the Scottish Welfare Fund
- > In more than **one in five** occasions they have needed help with debt

When someone has sought advice on consumer debt we see

- > On a **third** of occasions they have required help with council tax arrears
- > On **18%** of occasions they have needed help with energy debt.
- > On **11%** of occasions they have needed help with Universal Credit

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