



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 put 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 3 of 2023/24 – October, November, and December 2023.

The CAB network saw a significant increase in demand for food insecurity advice over the year to Quarter 3, with an increase of 41% compared to the year previously. Meanwhile priority debt advice increased by 28%.

There is a clear picture of those most impacted by the cost-of-living crisis – someone of working age but unable to work, living alone as a social tenant in some form in one of the most deprived areas.

Single parent families are twice as likely to be seeking advice on utilities, food insecurity and crisis grants. People in work are more likely to be seeking advice for commercial credit like credit cards than they are advice generally.

In terms of advice patterns, there are huge overlaps between food insecurity advice and advice around energy bills and social security, reflecting the fact that a growing number of households face significant challenges with inadequate incomes.

Universal Credit is also a significant advice demand for those seeking help with priority debts. Issues around deductions and the five week wait for the first payment remain persistent issues for people.

Our analysis has been clear for some time about the overlaps between advice areas and at-risk populations. Some of these connections are getting stronger – more people who need food insecurity help need energy help. More people with priority debts need homelessness advice.

The risk now is what was once a crisis becomes accepted as the new normal to an alarming number of people.

Demographics

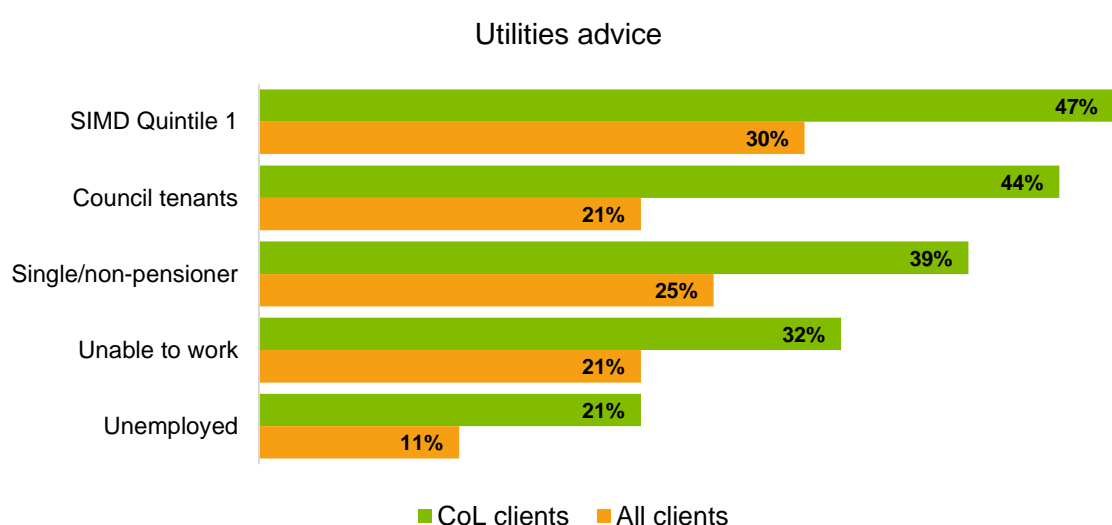
Who is most likely to be seeking utilities advice?

They are more likely to not be working – either through unemployment (21% vs. 11%) or unable to work (32% vs. 21%)

They are more likely to be a council rented tenant (44% v 21%)

They are more likely to be living on their own and of working age (39% to 25%)

They are more likely to live in the most deprived areas (47% to 30%)



Who is most likely to be seeking food insecurity advice?

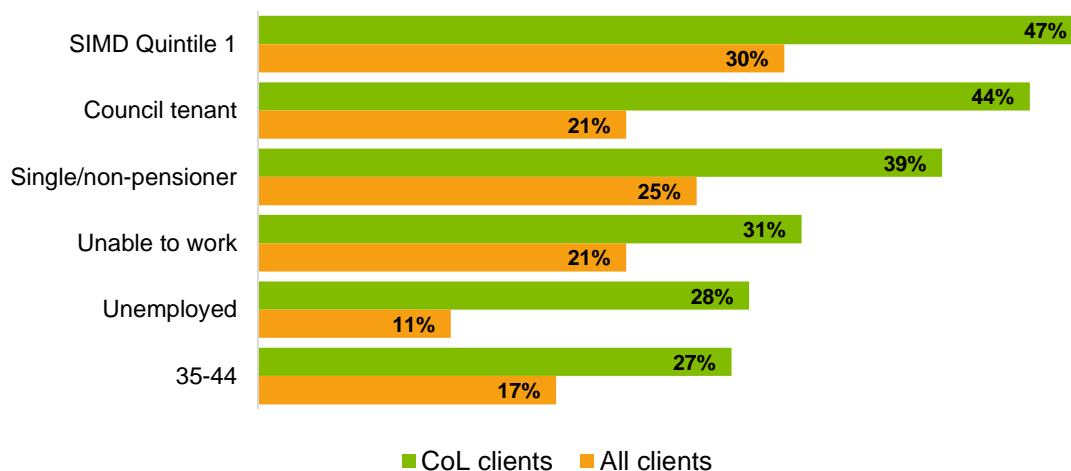
More likely to be aged 35-44 (27% to 17%).

More likely to be not working either through unemployment (28% vs. 11%) or unable to work (31% vs. 21%).

More likely to be a council rented tenant (43% v 21%).

They are more likely to be living on their own, of working age (38% v 25%) and live in the most deprived areas (44% v 30%).

Food insecurity advice



Spotlight: single parents

CAS data suggests single parent families are around twice as likely to be seeking advice on:

- Crisis grants
- Utilities
- Food insecurity

Spotlight: Full time workers

People in work make up 1 in 5 people who seek advice for non-priority debt like credit cards and loans. They make up roughly 1 in 8 advice clients generally.

Advice patterns

Food Insecurity

More than one in five (21%) of people seeking food insecurity advice needed help with energy bills.

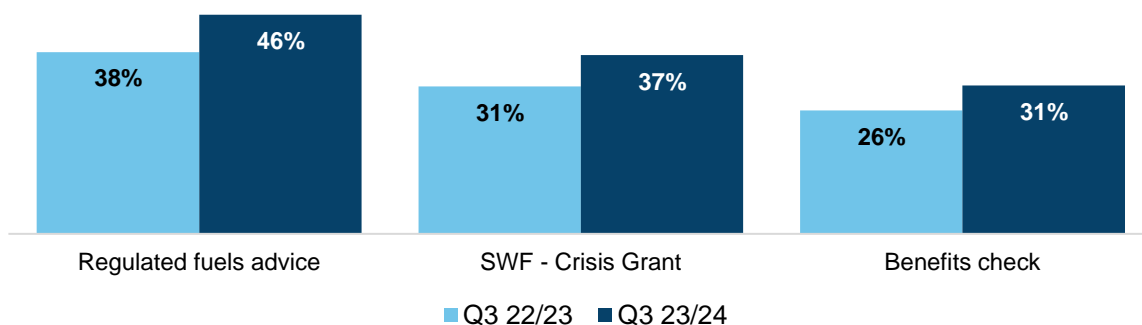
Around one in six (17%) of people seeking food insecurity advice needed advice about crisis grants.

Almost 1 in 3 people seeking food insecurity advice required benefits advice.

Compared to this time last year, the number of people seeking help with food insecurity and needing help with energy bills and crisis grants is up more than 20%



Additional advice received by clients advised on food insecurity



Priority debts

'Priority debts' are debts that can cause you particularly serious problems if you don't do anything about them, such as housing or energy.

Almost one in four – 23% of people seeking priority debt advice needed help with council tax debt.

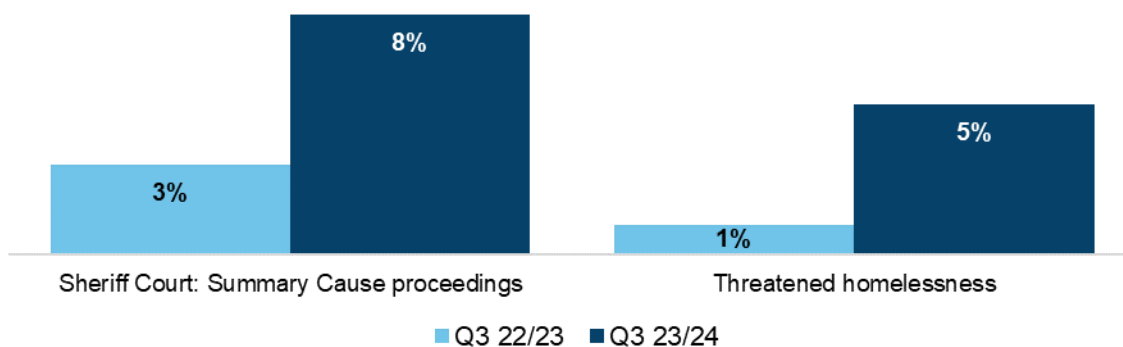
Almost one in five (19%) needed help with debts to an energy supplier.

One in ten needed help with commercial debts like credit cards and loans.

Almost one in ten (9%) needed help with Universal Credit.

Compared to this time last year, the number of people getting advice around the risk of homelessness, having sought advice on priority debts like rent, mortgages, energy is up 258%.

Additional advice received by clients advised on priority debts (excl. Council Tax debt)



www.cas.org.uk

The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland. Scottish charity (SC016637) and company limited by guarantee (89892)