



Quarterly Cost of Living Analysis

As the cost of living crisis grips the country, Citizens Advice Scotland is producing a quarterly cost of living analysis looking at advice demand and patterns across the Citizens Advice network.

This first edition focuses on the first quarter of 2022/23, and uses the previous financial year of 2021/22 as a baseline for comparison.

What we see is significant growth for demand for cost of living related advice within areas such as utilities and food insecurity.

We can also observe trends in people seeking specific types of advice together, for example 12% of utility advice cases also saw the client receive foodbank advice.

Looking at the demographics of who is seeking advice we see council rented tenants and those out of work are particularly at risk during this cost of living crisis.

Comparing the first quarter of this year to 2021/22



Cost of living utility advice up from **26%** to **35%**

Views of the online advice page **Get help with bills** has increased **119%**



Food insecurity advice is up from **36%** to **45%**

Views of the online advice page **Struggling to pay your energy bills** is up **120%**



More than **one in ten** utility cases also sees a client need food bank advice

36% of advice around risk to income is being sought by people unable to work



29% of food insecurity advice is being sought by people out of work

36% of utility advice is being sought by council tenants

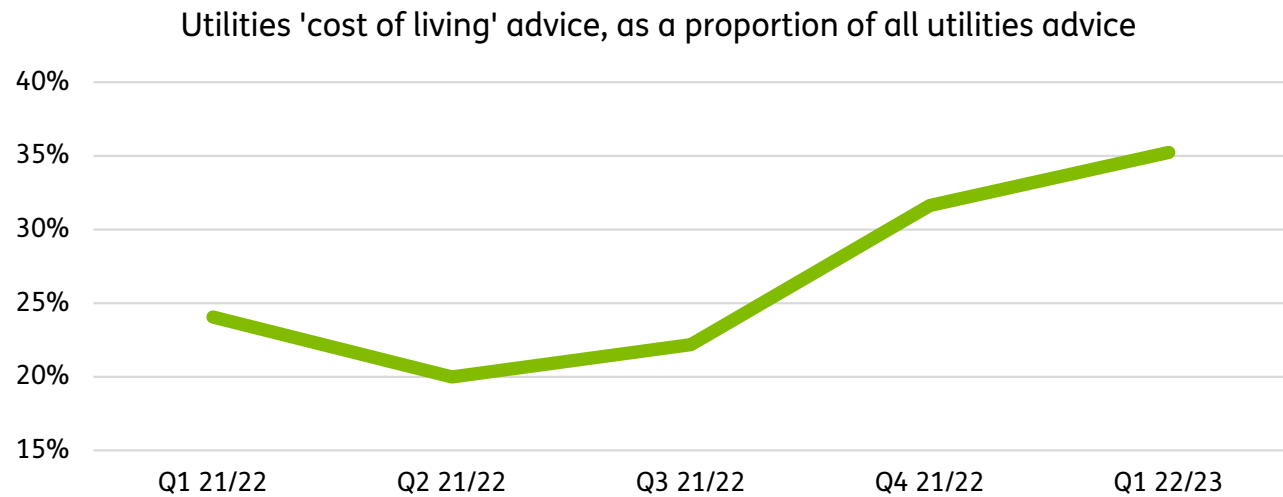


Demand for advice

Key areas of advice show an increase in demand for cost of living related advice when we compare 2021/22 to the first quarter of this year.

Utilities

Last year 26% of all utilities advice related to cost of living or income crisis measures. In the first quarter of this year that had grown to 35%



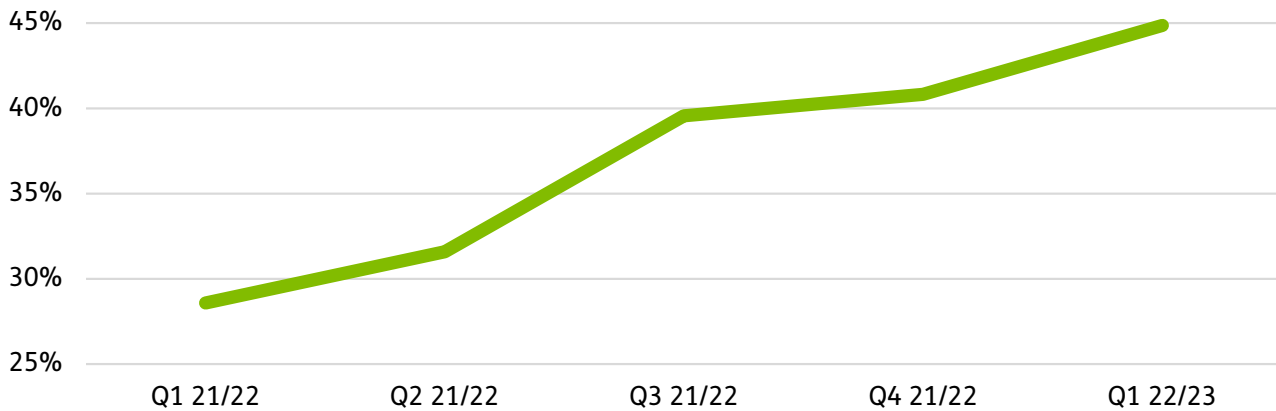
In terms of online advice related to utilities we are seeing significant increase in demand for the following pages:

- > [Grants and benefits to help pay energy bills](#) are up **122%** in the first quarter of this year compared to the whole of last year, at **12, 817** unique page views
- > [Struggling to pay energy bills](#) is up **120%** at **1,255** unique page views
- > [Can't afford to top up prepayment meter](#) is up **92%** with **1,1376** unique page views

Food Insecurity

Last year **36%** of finance and charitable support advice was food bank referrals or shopping vouchers. In quarter one of this year this had grown to **45%**

Food insecurity advice, as a proportion of all Finance & Charitable Support advice



There has also been significant increases in page views of related online advice pages on this area, such as

- > [Get help with bills](#) has increased **119%** compared to last year, with **964** unique page views
- > [Struggling with living costs](#) has increased **67%** compared to last year with 2,622 unique page views
- > [What benefits can I get](#) has increased **43%** compared to last year with **4,628** unique page views
- > [Food banks and other crisis help](#) has increased by **33%** with **2,437** unique page views

Advice patterns

The CAB network offers a holistic, wraparound advice service. 4 in 10 of the cases we deal with are complex, requiring multiple different advice types.

Looking at how patterns of advice correlate gives us some insight into how the cost of living crisis is impacting people. For examples are listed below.

Food insecurity

In almost one in five times (**19%**) that food insecurity advice was sought, advice in relation to Scottish Welfare Fund Crisis Grants was also provided.

Total contacts Q1 22/23	2710	
SWF – Crisis Grant	510	19%
Universal Credit	353	13%
Utilities – regulated fuels	340	13%
PIP (daily living)	154	6%
Charitable support: non-food bank	150	6%
PIP (mobility)	96	4%

Utilities

Where advice on costs of living related utilities issues was sought, advice in relation to food banks was provided on more than one in ten occasions (**12%**).

Total contacts Q1 22/23	2420	
Charitable support: non-food bank	315	13%
Charitable support: food banks	280	12%
Fuel debts	164	7%
Universal Credit	144	6%
SWF – Crisis Grant	143	6%

Crisis support

In more than one quarter (**26%**) of times crisis support was provided, clients also sought advice in relation to Universal Credit

Total contacts Q1 22/23	3962	
Universal Credit	1049	26%
Charitable support: food banks	644	16%
Utilities – regulated fuels	585	15%
PIP (daily living)	419	11%
Tax: Council Tax	366	9%
PIP (mobility)	303	8%

Non-priority debt

On one third (**33%**) of occasions where advice on non-priority debts was received, advice was also provided on Council Tax arrears

Total contacts Q1 22/23 (other advice)	2359	
Council Tax arrears	789	33%
Universal Credit	344	15%
Regulated fuel debts	292	12%
LA rent arrears	269	11%
Financial capability	255	11
Tax: Council Tax	239	10%

Who is seeking advice?

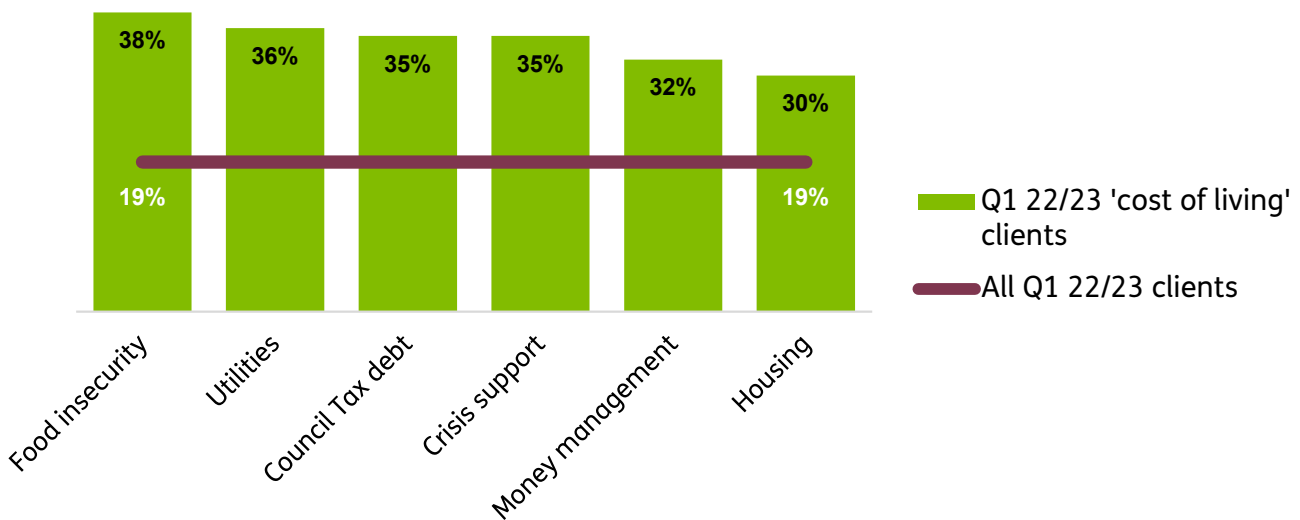
What is striking is the changes in demographics of the type of people seeking cost of living advice in the first quarter of the year compared to all advice types.

Council rented tenants

Council rented tenants make up **19%** of all advice queries to the CAB network, but for cost of living related issues, they make a much higher percentage of those seeking advice, such as:

- > **36%** of utilities advice
- > **32%** of money management advice
- > **38%** of food insecurity advice
- > **30%** of housing advice
- > **38%** of council tax debt advice
- > **35%** of crisis support not related to food banks

Clients living in council-rented accommodation



Working status

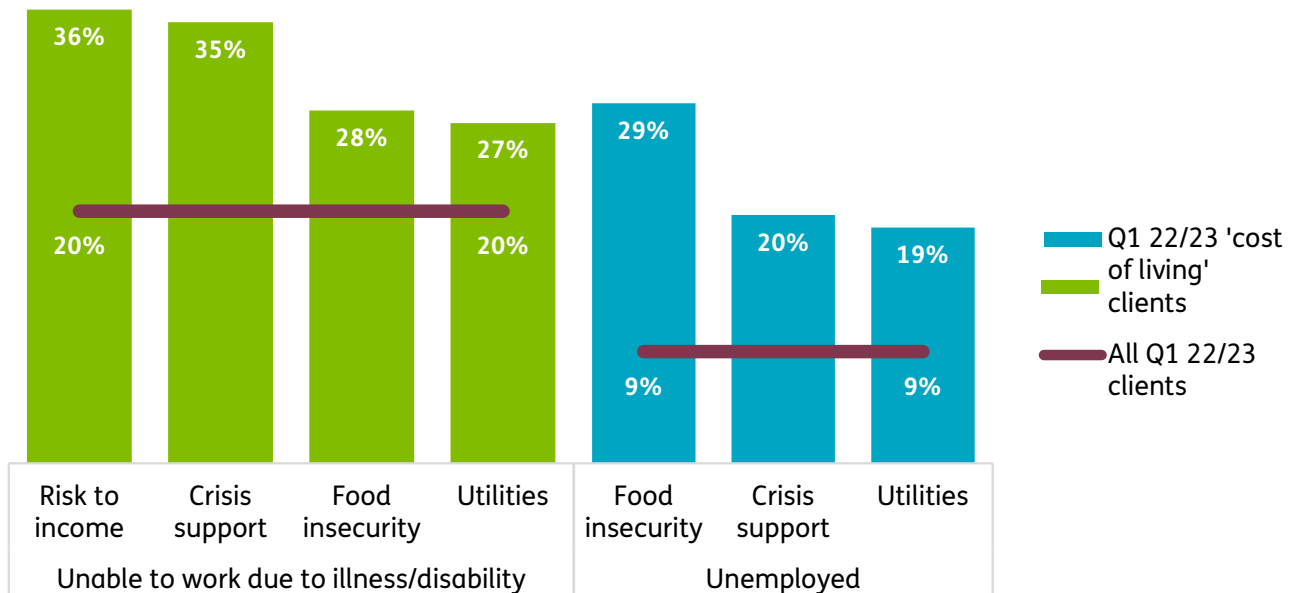
While the economy has broadly seen falling numbers of unemployed people in Scotland, those not in work or unable to work are unsurprisingly the most affected by the cost of living crisis.

Unemployed people make up **9%** of all advice queries but:

- > **19%** of cost of living utilities advice
- > **20%** of crisis support not related to food banks
- > **29%** of food insecurity advice

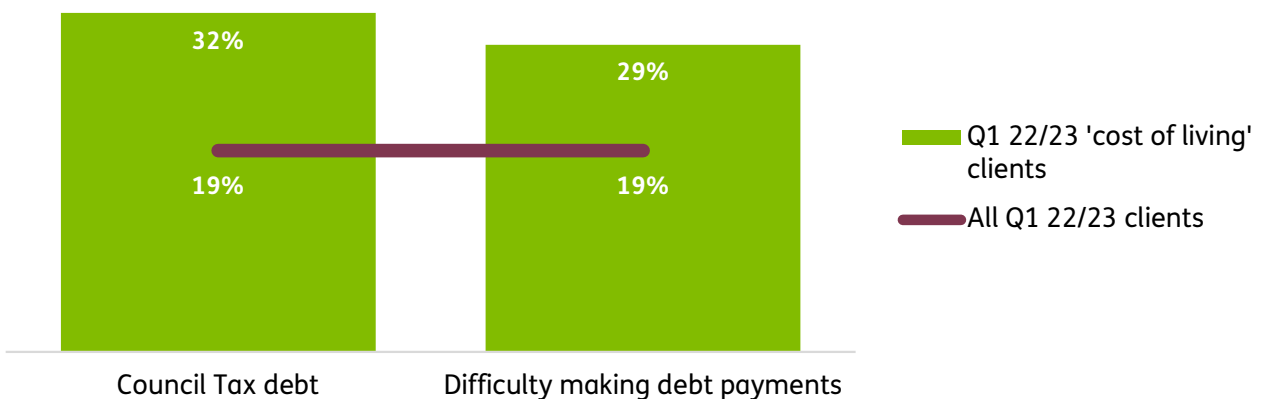
People unable to work make up **20%** of all CAB advice queries but:

- > **28%** of food insecurity advice
- > **35%** crisis support advice not related to food banks
- > **36%** of advice around risk to income



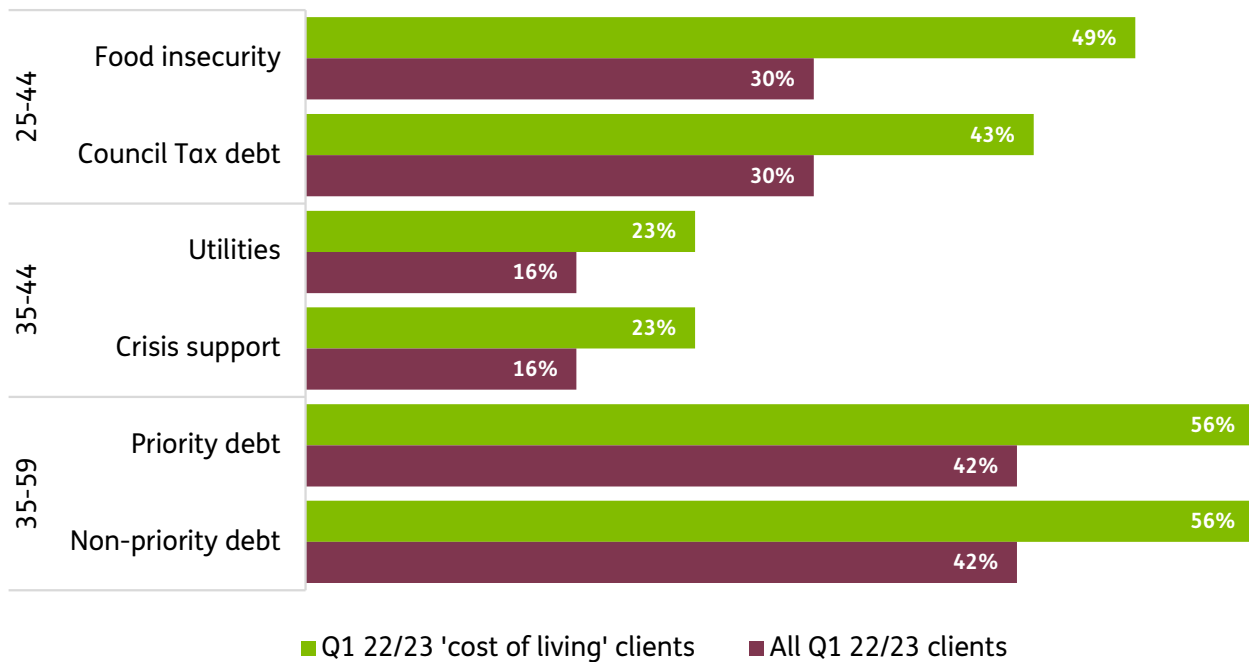
People in work make up **19%** of all CAB advice queries but:

- > **32%** of council tax debt advice
- > **29%** of advice around difficulty making debt payments



Age

The crisis appears to be impacting on working age people more significantly than the youngest clients CABs see or pensioners



Those aged 35-44 make up **23%** of utilities related advice, versus **16%** of all advice

Those aged 25-44 make up nearly half – **49%** - of food insecurity advice compared to **30%** of all advice

For priority and non-priority debt alike, people aged 35-59 make up more than half of the demand for advice in these areas, at **56%** for each category compared to **42%** for all advice

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