



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 4 of 2023/24 – January, February, and March 2024.

In this Quarter, demand for food insecurity advice increased 16% compared to Quarter 4 2022/23, and there continued to be huge overlaps in those seeking food insecurity advice and utilities advice.

Demand for Utilities advice increased 37% compared to Quarter 4 2022/23. For those seeking Utilities advice, 37% also needed food bank advice and 22% needed advice on crisis grants.

The advice trends from this Quarter show how the cost-of-living crisis has continued to impact single parent families, those living in the most deprived areas, and those who are unable to work. These demographics continue to be more likely to seek advice on food insecurity, utilities and crisis support than they are generally.

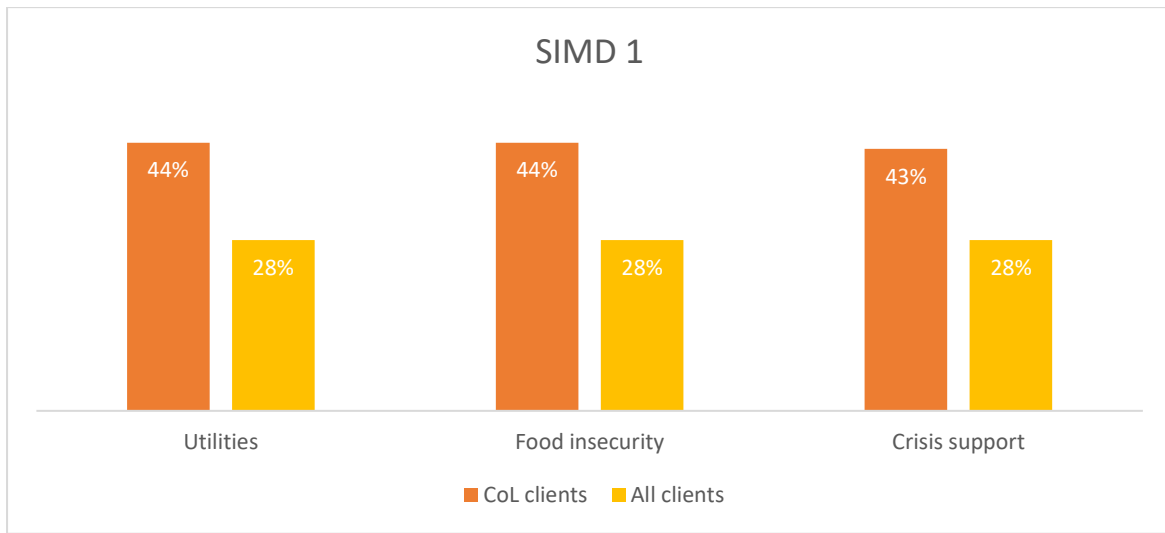
Throughout the cost-of-living crisis, we have seen that single, non-pensioner households struggled particularly, and this continues to be the case. In Quarter 4, there was large demand for debt advice from this demographic, with 38% needing advice on priority debts and 37% needing advice on difficulty making advice payments.

Demographics

SIMD Quintile 1

Those who live in SIMD 1, the most deprived areas, make up 28% of all advice demand across the network, however in certain cost of living areas demand is higher such as

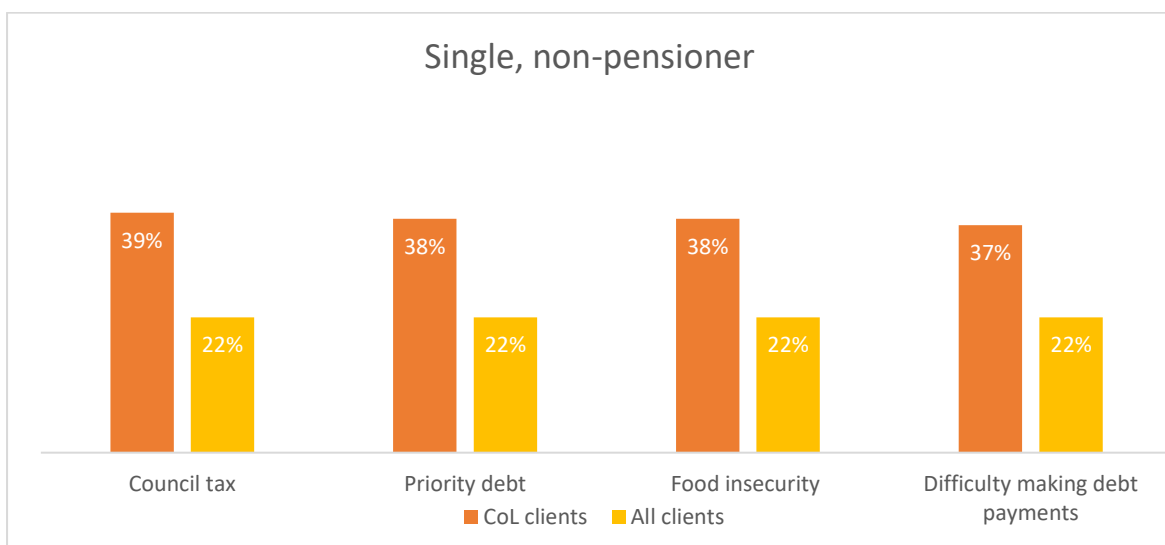
- > Utilities
- > Food insecurity
- > Crisis support



Single, non-pensioner

Single, non-pensioners make up 22% of all advice demand across the network, however in certain cost of living areas, particularly debt, demand is higher such as

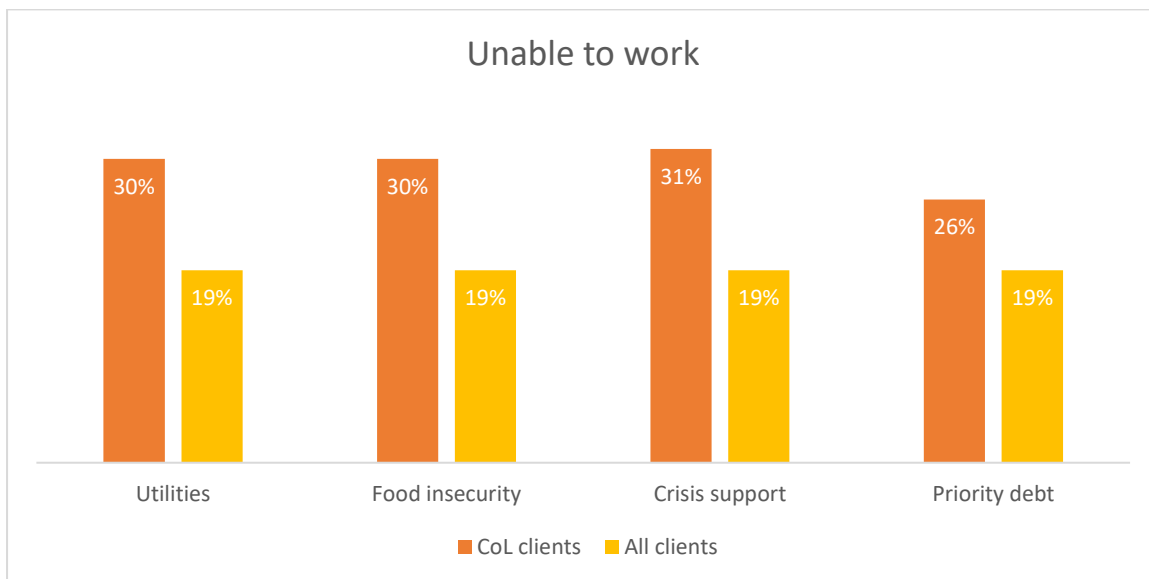
- > Council tax
- > Priority debt
- > Food insecurity
- > Difficulty making debt payments



Unable to work

Those unable to work make up 19% of all advice demand across the network, however in certain cost of living areas demand is higher such as

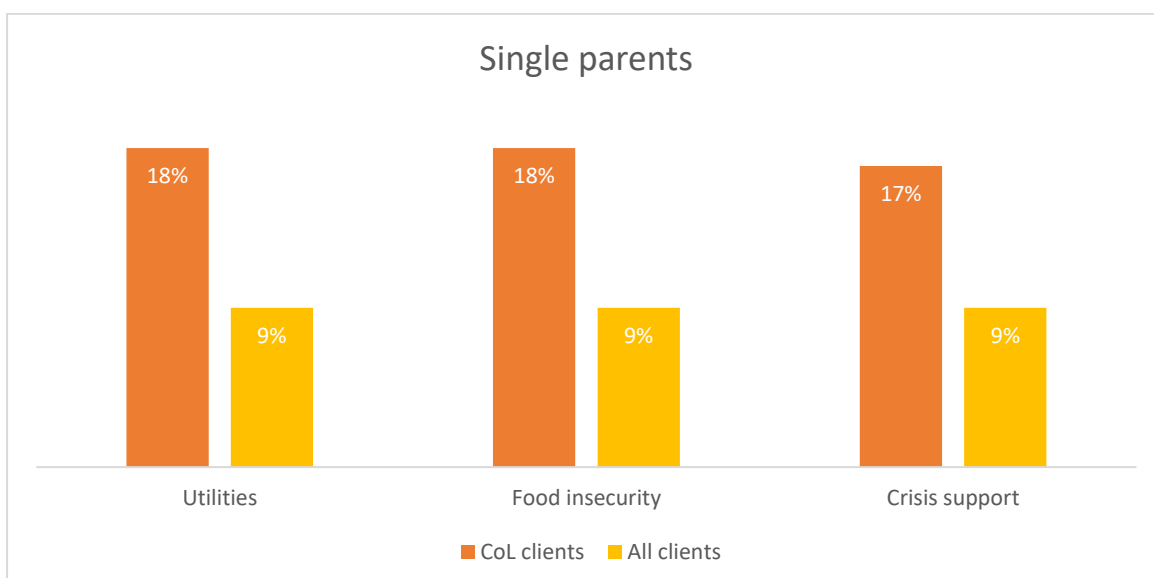
- > Crisis support
- > Food insecurity
- > Utilities
- > Priority debt



Single parent

Similarly to last quarter, single parent families are twice as likely to seek advice on the following:

- > Food insecurity
- > Utilities
- > Crisis support

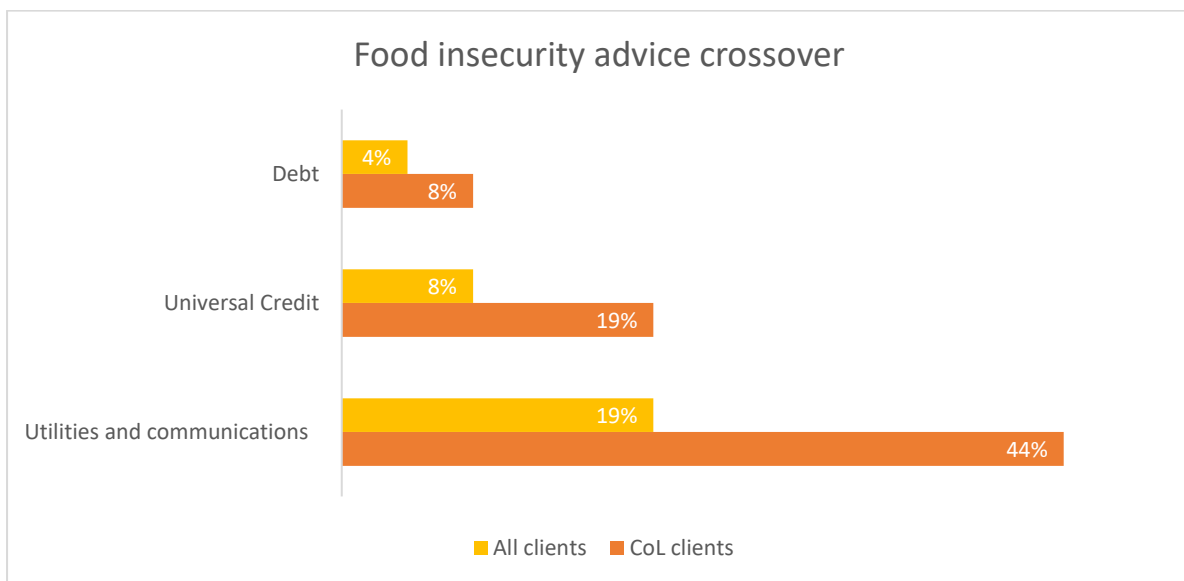


Advice patterns

Food insecurity

Advice on food insecurity was more likely to be given as the sole advice type (57%) than to be given with other types of advice. Demand for this type of advice increased 16% compared to Quarter 4 2022/23.

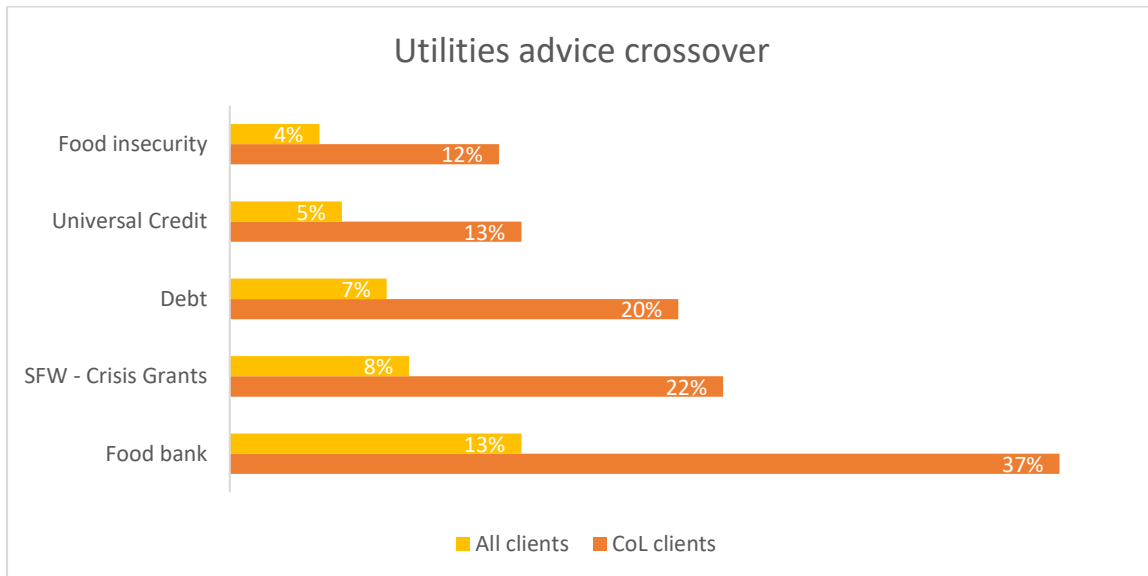
- > 44% of clients seeking food insecurity advice also needed Utilities and communications advice.
- > Almost 1 in 5 (19%) also needed advice in relation to Universal Credit.
- > 8% of clients also needed advice on debt.



Utilities

Advice in relation to utilities was much more likely to be given as the sole advice type (65%) than to be given with other types of advice. Demand for this type of advice increased 37% compared to Quarter 4 2022/23.

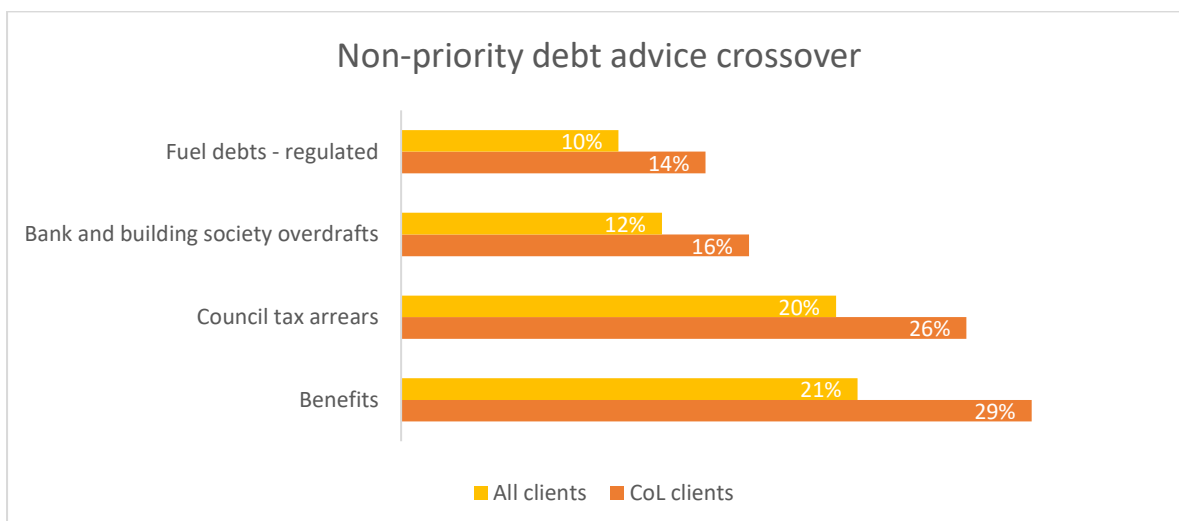
- > 12% also needed food insecurity advice, and 37% needed food bank advice.
- > 1 in 5 seeking utilities advice also needed advice on debt.
- > More than 1 in 5 (22%) needed advice on the Scottish Welfare Fund - Crisis Grant.
- > 13% also needed advice in relation to Universal Credit.



Non-priority debt

Advice in relation to non-priority debt was much less likely to be given as the sole advice type (26%) than to be given with other types of advice (74%).

- > 29% of clients also needed advice on benefits.
- > Around 1 in 4 (26%) needed advice on council tax arrears.
- > Over 1 in 4 (26%) also needed advice on council tax arrears.
- > Around 1 in 6 (16%) also needed advice in relation to bank/building society overdrafts.



www.cas.org.uk

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