

Scottish Government Opinion Polling

YouGov Survey Results – September 2022 (Fieldwork 27-29 September - Week 132)

Issued 4 October 2022

This document contains survey data collected by YouGov plc for Scottish Government.

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[REDACTED]



Fieldwork dates should be borne in mind when interpreting the data – events relating to earlier waves are appended

[REDACTED]

Week 119 (28-29 June): [REDACTED]

Week 127 (23-24 August): Cost of living: 4 August - Bank of England raises base interest rate by 0.5% from 1.25 to 1.75% - biggest rise in 30 years; 17 August – UK CPI hits 10.1% in July – highest rate in 40 years (since 1982); 23 August – First Minister hosts energy summit; 26 August (**after fieldwork**) – Ofgem announced new price cap. [REDACTED]

Week 132 (27-28 September): Cost of living: Week following mini-budget (which was 23/9) but UK Government Energy Price Guarantee announced before this; pound sinks against dollar and considerable pressure on UK Government to reverse tax changes. [REDACTED]

Overview

Overview

General and cost of living

The general mood remains one of anxiety and worry, with an ongoing lack of optimism.

This is driven for the most part by financial concerns, with the main concerns for the year ahead remaining cost of living related.

There is some evidence to suggest a little bit of reassurance from the UK Government Energy Price Guarantee announcement, however. For example:

- Rising energy prices remains most likely to be mentioned as a top three concern for the year ahead but has declined slightly
- The vast majority still agree that they believe that the cost of living crisis will have a long term negative impact on them and their family, but this too has declined slightly since August
- Slightly fewer are extremely / very concerned that they won't be able to pay their bills in a month's time and that they won't be able to provide for their household in a month's time.

However, a fairly stable proportion overall (just over a fifth) are managing less well financially, and as reported last month, regardless of their financial situation, people are already taking action to help manage household finances – especially easier wins such as spending less on non-essentials and reducing household energy consumption.

Those who are managing less well are also already cutting back on essentials, using savings and loans/credit.

There is evidence of the wider implications of the cost of living situation, especially on mental health but also physical health, social contact, children's development and job prospects, with trouble sleeping, not being able to afford to go out / do leisure activities and a cold house the factors most likely to be named as impacting physical / mental health.

There are a number of barriers to seeking support, with evidence of stigma around doing so, a lack of awareness of where to go and a lack of confidence that financial help / support is available – making clear the need for the new portal that launched last week.

While a higher proportion perceive support from Scottish Government to be at the right level than believe this is the case for the UK Government, both remain at low levels, although slightly increased from last month.

More generally though, trust in the Scottish Government to act in Scotland's best interests in relation to the cost of living crisis remains lower than in relation to the pandemic.

Key learnings

Key learnings

MOOD OF THE NATION

Financial concerns continue to dominate when considering the year ahead

- Looking to the year ahead, financial concerns (whether rising energy prices (60%), inflation (38%), rising cost of groceries (39%) or household finances (36%)) continue to be most mentioned as top three concerns. However, concern about rising energy prices has declined from 65% in August – potentially reflecting the UK Government Energy Price Guarantee announcement.
- [REDACTED]

TRUST IN SCOTTISH GOVERNMENT

Trust in Scottish Government with regard to the pandemic remains stable and relatively high, while trust in relation to the cost of living and the situation in Ukraine is also stable but lower

- Just under three in five (58%) trust the Scottish Government quite a lot or a great deal to work in Scotland's best interests in relation to the pandemic – relatively consistent since the start of the year.
- Just over two in five trust the Scottish Government quite a lot or a great deal to work in Scotland's best interests in relation to the situation in Ukraine (44%) and the cost of living crisis (43%).
- Around half (49%) lack trust in relation to cost of living (trust not very much / not at all) while this is lower for the Ukraine situation (at 36%), with just under one fifth (20%) unsure how they feel in relation to Ukraine.

Key learnings

COST OF LIVING

Most are worried about the impact of the cost of living crisis on businesses and the impact on themselves, although there has been some improvement since August

- Just over four in five agree they are worried about the impact of the current cost of living crisis on businesses (81%) and the knock-on effect on themselves (79%), although strong agreement on the latter has declined from 41% in August to 34%.
- Over three quarters (77%) feel that this financial crisis is more worrying than others in the past, and two thirds (67%) believe it will have a long term negative impact on them – both representing slight decreases on a month ago (from 84% and 75% respectively).

The proportions concerned about paying bills and providing for their household a month from now have decreased slightly – potentially reflecting the UK Government Energy Price Guarantee announcement.

- Concern about household finances has decreased in the proportions who say they are extremely or very concerned about paying bills (18%) and providing for their household (18%) a month from now (down from 24% and 22% respectively in August).

A significant minority are struggling financially, with more struggling to pay for non-essentials

- Just over one fifth (21%) say they are not managing well financially or have difficulties/are in trouble, fairly similar to 23% in August. Over two fifths (46%) are just managing okay and nearly one third (31%) are managing very/fairly well.
- As seen in August over one fifth are struggling to pay for grocery shopping and essential travel (22%), and household bills (22%), but there has been an increase in the proportion who say they are not struggling at all for each of these (from 38% to 45% for groceries/travel and from 38% to 43% for bills).
- A stable 43% are struggling a lot/ somewhat to pay for non-essentials (such as going out and on holiday), while overall nearly half (48%) are struggling to pay for any of these essentials or non-essentials, unchanged since August.

Key learnings

COST OF LIVING cont.

Those who are managing less well financially are particularly likely to be anxious/worried

- **Those who are managing less well*** show much higher levels than average of anxiety (57% high anxiety) and worry about their mental health (56%).
- Over half (56%) are extremely or very concerned that they won't be able to pay their bills in a month's time and 49% that they won't be able to provide for their household (although these have decreased from 65% and 60% respectively in August).
- Around two thirds are struggling (a lot / somewhat) to pay for grocery shopping and essential travel (64%) and to pay household bills (67%). 85% are struggling to pay for non-essential items.
- They are also more likely than average to say that the financial crisis feels more worrying than others in the past (88%) and that it will have a long term negative impact on them and their family (92%).

Regardless of financial situation, most have already taken action to help manage their household finances, and many are concerned about being able to afford certain essentials and non-essentials in the next few months

- Just under four fifths (79%) have taken any action to help manage their household finances, with the main actions including: reducing home energy use (60%) and spending less on non-essentials (54%). One fifth (20%) have cut back on essential items – rising to over half (52%) of those who are managing less well financially.
- Just over three fifths (61%) are concerned about being able to pay for certain items in the next 2-3 months, particularly heating / hot water (40%), groceries (30%) and presents / celebrations for the festive season (29%).
- Over seven in ten (72%) say they are likely to cut back in the next 2-3 months, especially on leisure activities (43%), presents / celebrations for the festive season (41%) and heating / hot water (39%).
- Relative to the proportion concerned about paying for debts/loans (14%) and mortgage/rent (12%), fewer say they will cut back on those (5% and 1% respectively).
- All levels are considerably higher among those managing less well financially.

* not very well / some financial difficulties / in deep financial trouble

Key learnings

COST OF LIVING cont.

The rising cost of living is already having a negative impact on people in a range of different ways – especially on mental health

- Almost half report that the cost of living situation has negatively impacted their mental health (48%), with two fifths (39%) saying this is the case for spending time / connecting with others and 33% for physical health.
- Just over one third (35%) of parents say that the cost of living situation has negatively impacted their child(ren)'s development, while three in ten (30%) of those not retired say that the cost of living situation has negatively impacted their job prospects.
- Among those who say that their mental / physical health has been impacted by the cost of living situation, trouble sleeping (50%), unable to afford to go out / do leisure activities (49%) and a cold house (45%) are the most common factors. Two fifths (39%) also reference reduced contact with friends and family and a third (33%) changes to diet.

A higher proportion think that the amount of support provided by the Scottish Government is about right than say this for the UK Government, but both are at low levels, albeit slightly improved since August

- Just under one quarter (24%) think that the amount of support provided by the Scottish Government is about right, while 16% say the same for the UK Government (up from 20% and 11% respectively in August).
- Over two thirds (68%) believe there is not enough support provided by the UK Government compared with 50% for Scottish Government (down from 77% and 60% respectively in August).

There are a number of barriers to seeking financial support: a significant minority would feel embarrassed, relatively few say they know where to go and there is a lack of confidence that such support is available

- Four in ten (40%) agree they would feel embarrassed seeking support for their finances, while one third (33%) disagree.
- Two in ten (20%) feel confident that financial help and support is available, while half (50%) disagree.
- Three in ten (30%) know where to go to find financial help and support, but nearly two fifths (38%) don't.

Main findings

To simplify some charts, data labels are shown only for the current measurement. Other weeks' data can be viewed by hovering over the relevant bar.

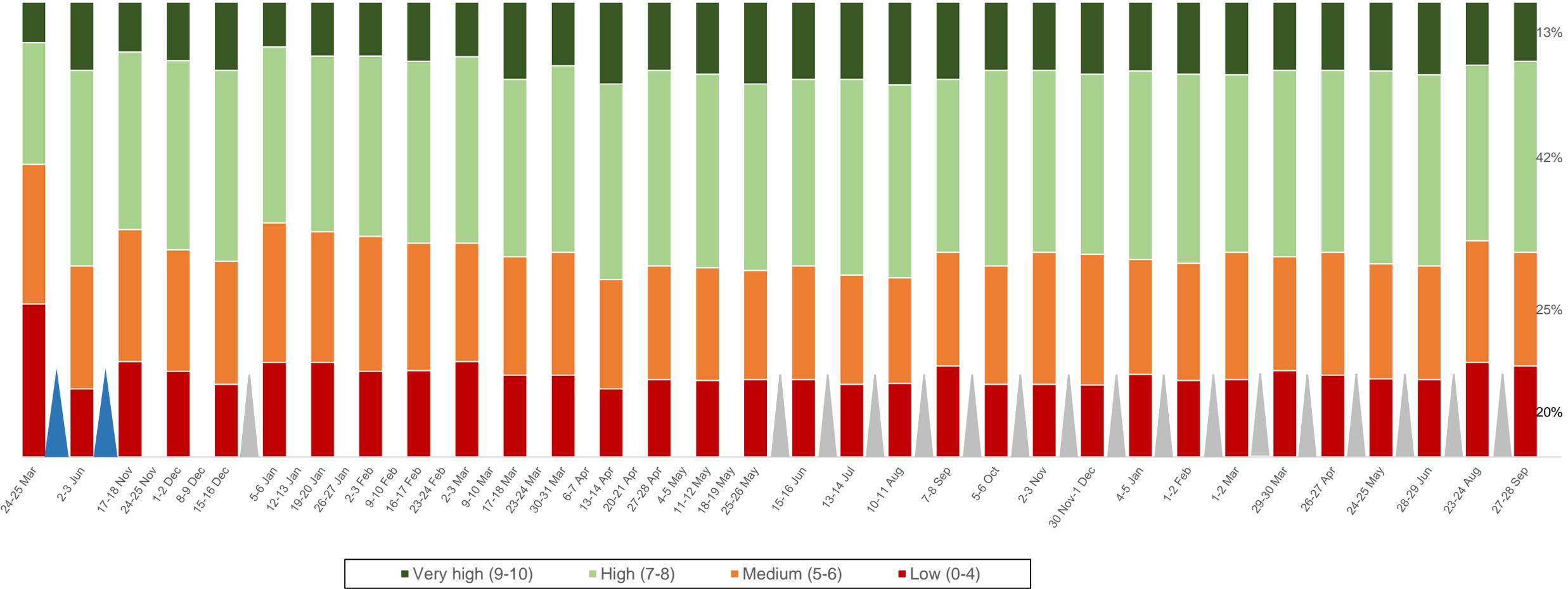
Key sub-group differences have been annotated – these primarily relate to the current week's data. Differences have only been shown if sub-group bases are reasonably large or differences very big or where there is ongoing consistency with the previous week – and for certain measures only. Base sizes for sub-groups are shown in the Annex. More sub-group detail can be provided if required.

Mood of the nation

Just over half continue to describe their happiness as very high / high – fairly similar to the situation over recent months

Those aged 55+ (at 63%) are more likely to report high / very high happiness than other ages (53% among 18-44 year olds and 41% among 45-54s). Happiness is also correlated with socio-economic group, dropping from 63% among ABs to 50% among DEs.

Happiness levels

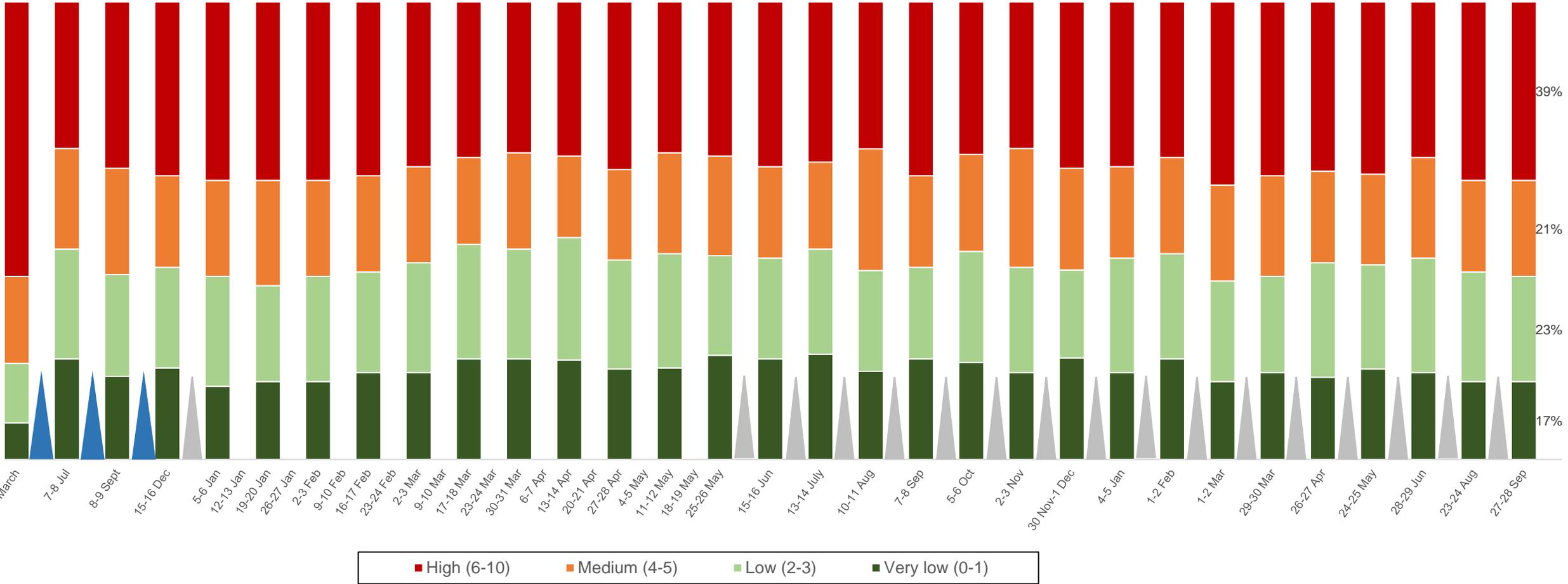


Q1. On a scale of 0-10, where 0 is 'not at all' and 10 is 'completely', overall, how happy did you feel yesterday?

High anxiety increased in August from a lower level in June and has remained at this level in September, with nearly four in ten describing themselves as feeling this way

High anxiety is higher among 18-44s (at 47%) and 45-54s (at 42%) than among those aged 55+ (at 29%). It is higher amongst women than men (at 43% and 34% respectively), and especially high among women aged 18-44 (at 55%). It is lower among those in the AB socio-economic groups at 32% than C1s (39%) and C2DEs (42%).

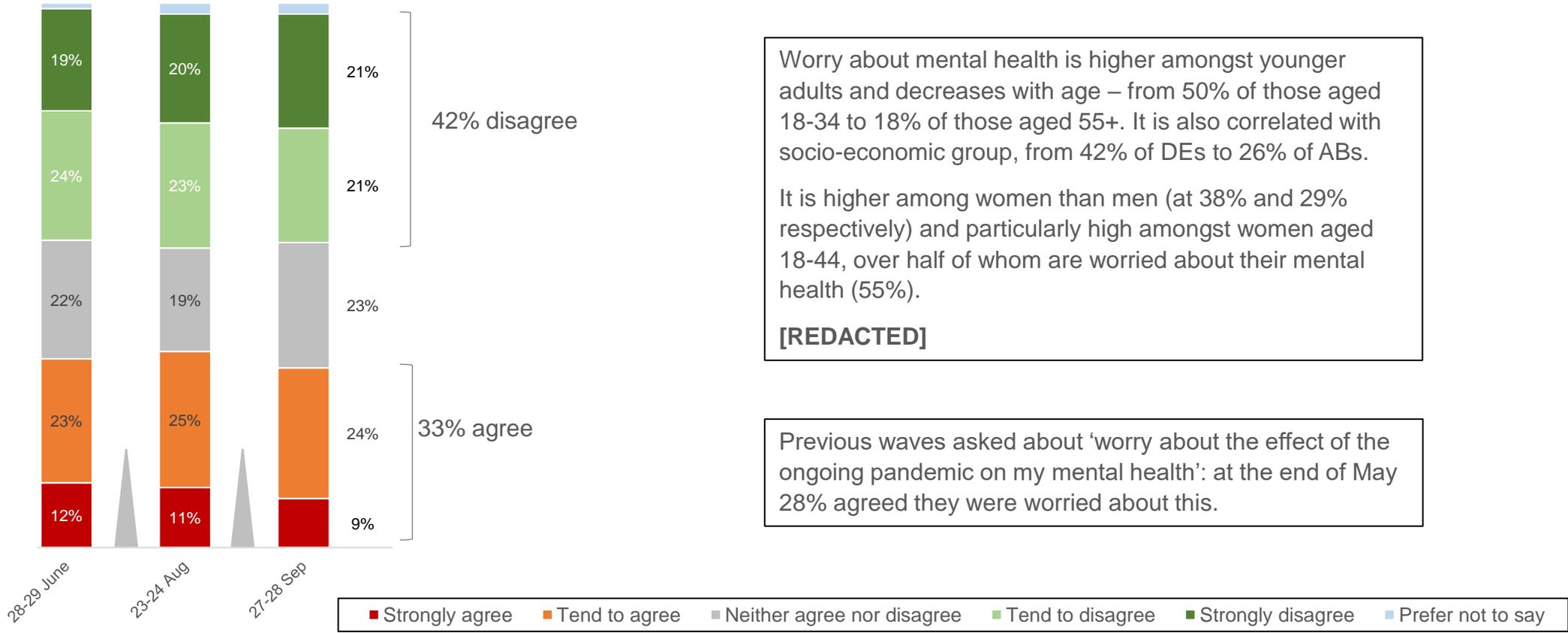
Anxiety levels



■ High (6-10) ■ Medium (4-5) ■ Low (2-3) ■ Very low (0-1)

The proportion worried about their mental health is similar to levels seen in June and August, with around a third worried - especially high amongst those managing less well financially

I am worried about my mental health



Worry about mental health is higher amongst younger adults and decreases with age – from 50% of those aged 18-34 to 18% of those aged 55+. It is also correlated with socio-economic group, from 42% of DEs to 26% of ABs.

It is higher among women than men (at 38% and 29% respectively) and particularly high amongst women aged 18-44, over half of whom are worried about their mental health (55%).

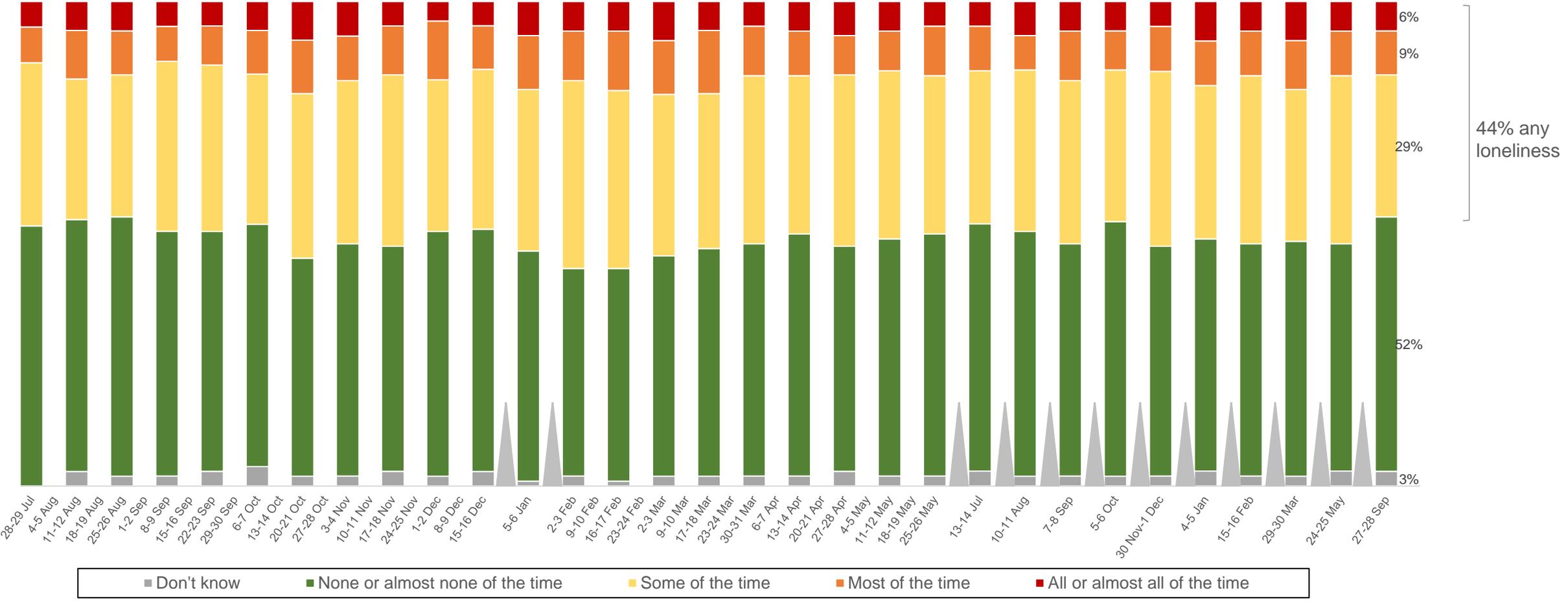
[REDACTED]

Previous waves asked about 'worry about the effect of the ongoing pandemic on my mental health': at the end of May 28% agreed they were worried about this.

Just over four in ten report feeling lonely at least some of the time during the past week, the lowest level recorded this year (although not asked since May)

Those aged 18-44 are more likely to report feeling lonely at least some of the time (54%) than those aged 45-54 (46%) and 55+ (32%).

Experience of loneliness in the last week

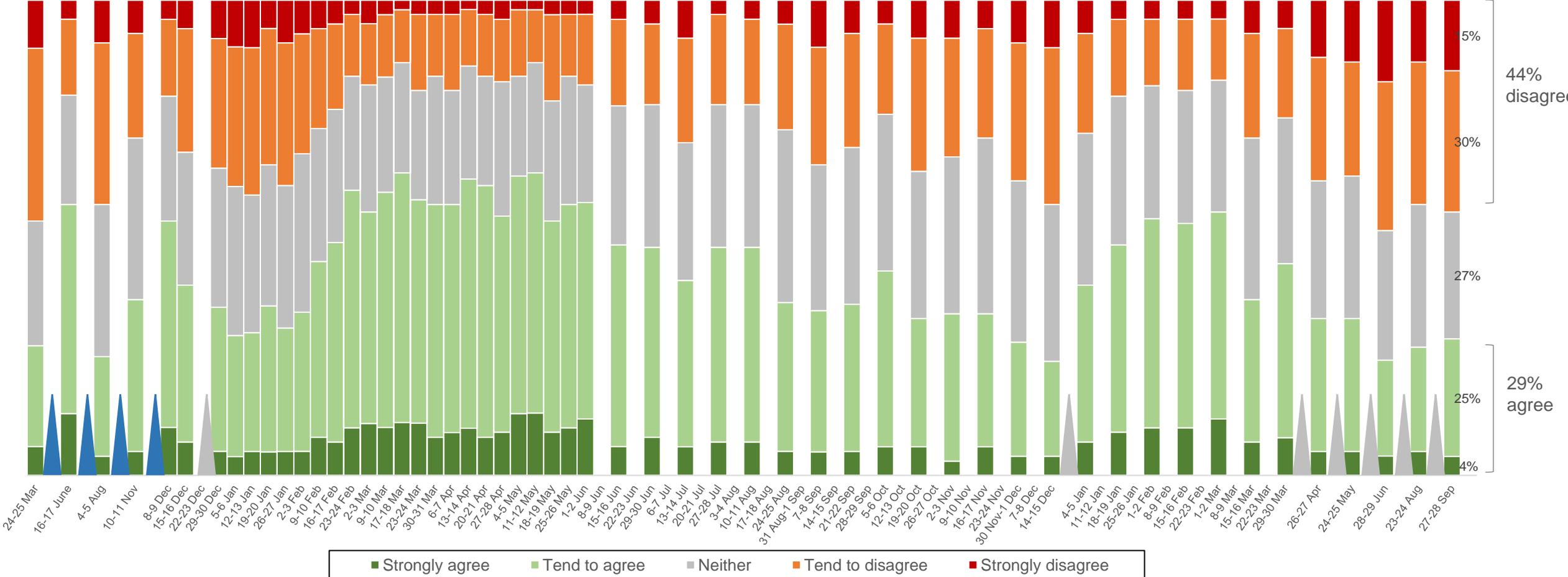


■ Don't know ■ None or almost none of the time ■ Some of the time ■ Most of the time ■ All or almost all of the time

Optimism remains low – and broadly in line with August; just under three in ten believe that things will start to get better soon

Those aged 18-34 are more likely to agree (35%) than those aged 35-54 (24%) or 55+ (29%). Those in the DE socio-economic groups are slightly less likely to agree (at 24%) than C2s (30%) and ABC1s (31%).

I'm sure that things will start to get better soon*

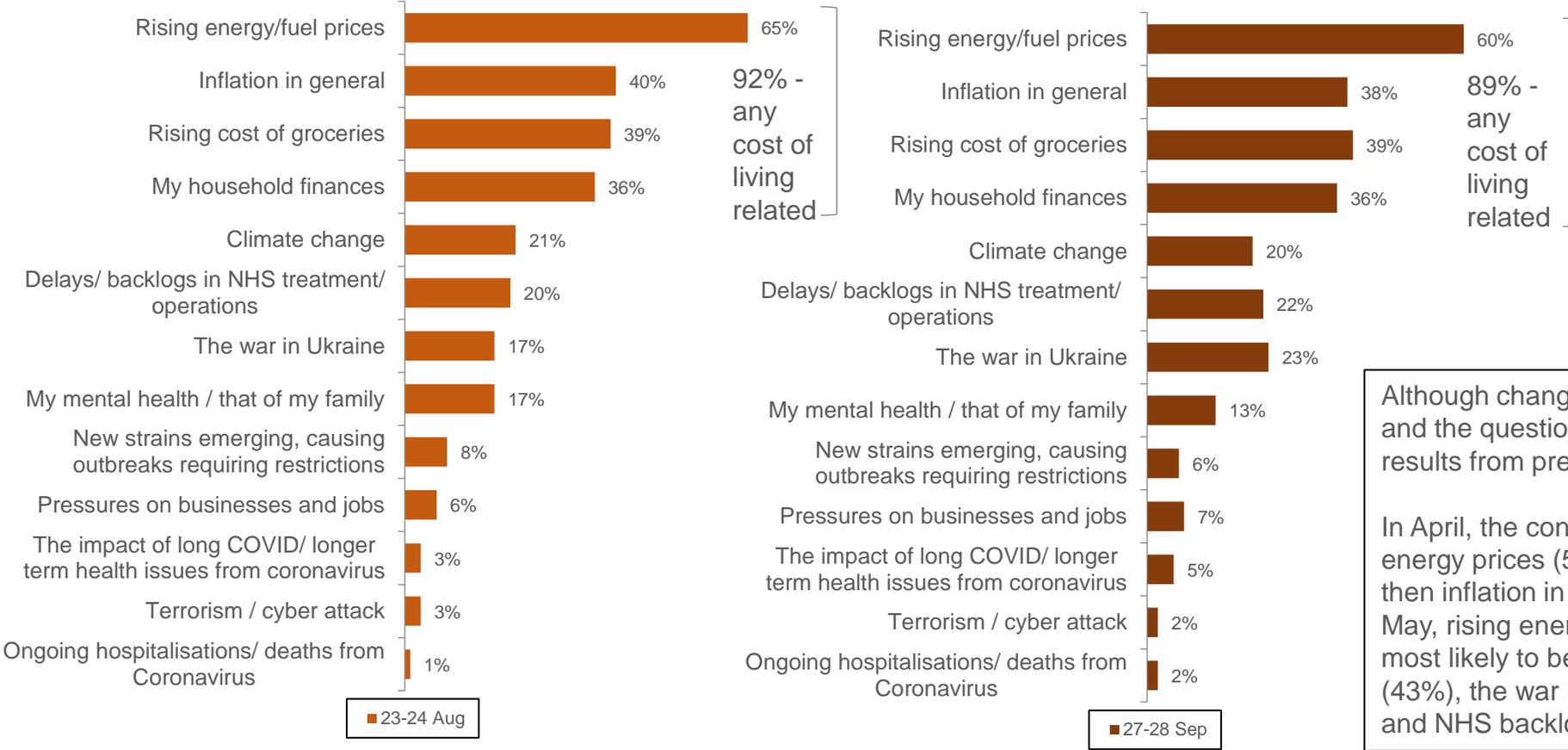


■ Strongly agree ■ Tend to agree ■ Neither ■ Tend to disagree ■ Strongly disagree

Q10. To what extent do you agree or disagree with the following statements?
 * Note that until 24-25 May 2022 question was 'To what extent do you agree or disagree with the following statements about the current Coronavirus (Covid-19) pandemic?'

Financial concerns (energy prices, inflation, grocery costs or household finances) continue to overshadow concern about the Ukraine war (albeit slightly increased), Covid (including NHS backlogs) and climate change

Proportion mentioning each as a top 3 concern from a list of possible concerns for the year ahead



Concern about rising energy/fuel costs increases with age – from 48% of 18-34s to 65% of those aged 55+.

More detail to be added

Although changes have been made to the code list over time and the questions are therefore not directly comparable, results from previous months can be examined.

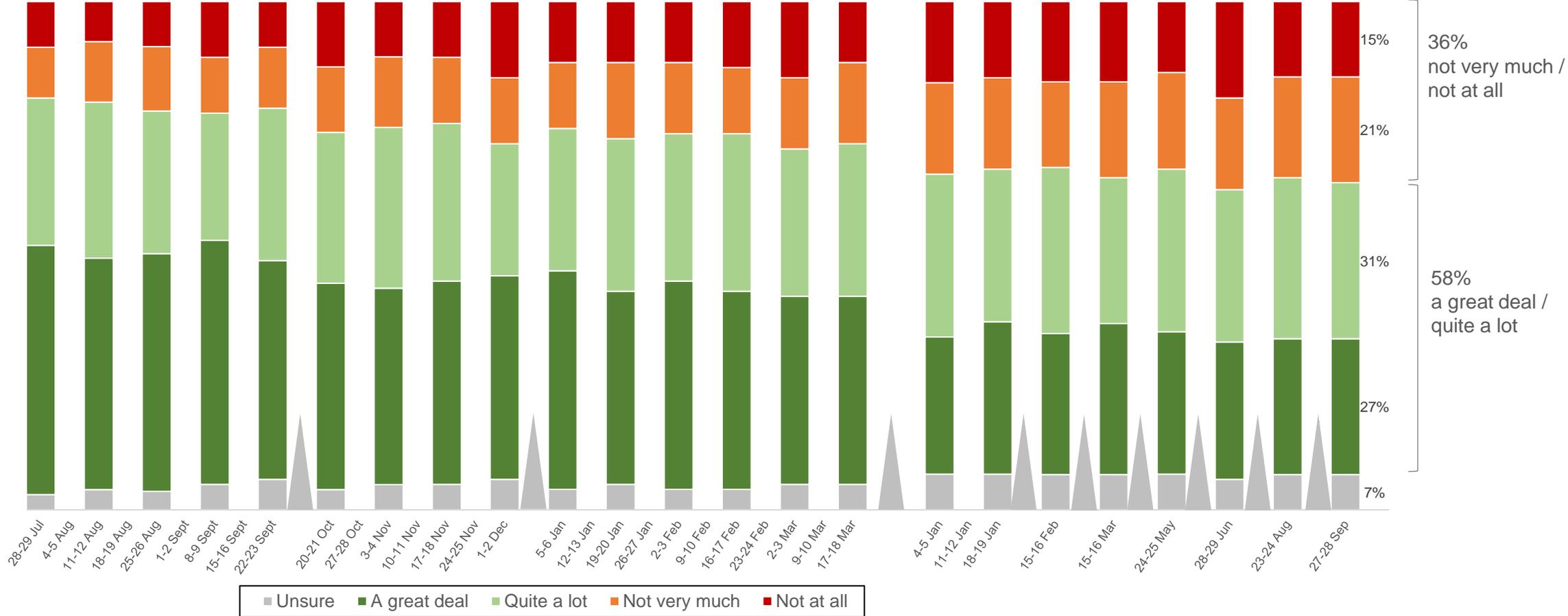
In April, the concern most likely to be mentioned was rising energy prices (55%), followed by the war in Ukraine (43%), then inflation in general (32%) and NHS backlogs (30%). In May, rising energy prices (64%) continued to be the concern most likely to be mentioned, followed by inflation in general (43%), the war in Ukraine (38%), household finances (32%) and NHS backlogs (28%).

Trust in Scottish Government

Just under three in five continue to trust the Scottish Government to work in Scotland's best interests in relation to the pandemic – broadly similar to recent months

Trust in the Scottish Government to work in Scotland's best interests in relation to the coronavirus pandemic

Women are more likely than men to trust the Scottish Government to work in Scotland's best interests a great deal or quite a lot (61% vs 54%) as are those aged 18-44 compared with 45+ (at 63% and 54% respectively).



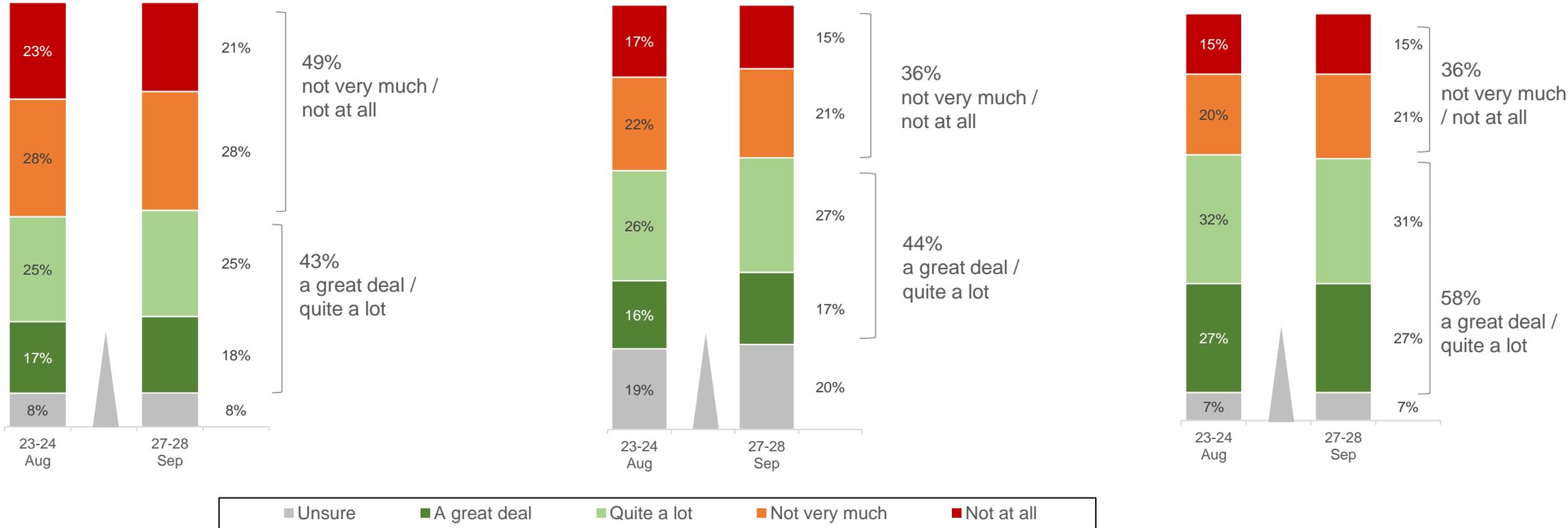
Trust in the Scottish Government to work in the country's best interests continues to be lower in relation to the cost of living crisis with half lacking trust, whereas for Ukraine, a fifth are unsure what they think

Trust in the Scottish Government to work in Scotland's best interests in relation to the following...

The cost of living crisis

The situation in Ukraine

The coronavirus pandemic



Cost of living

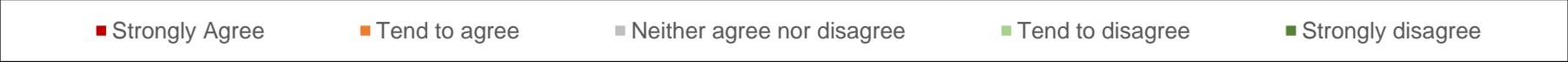
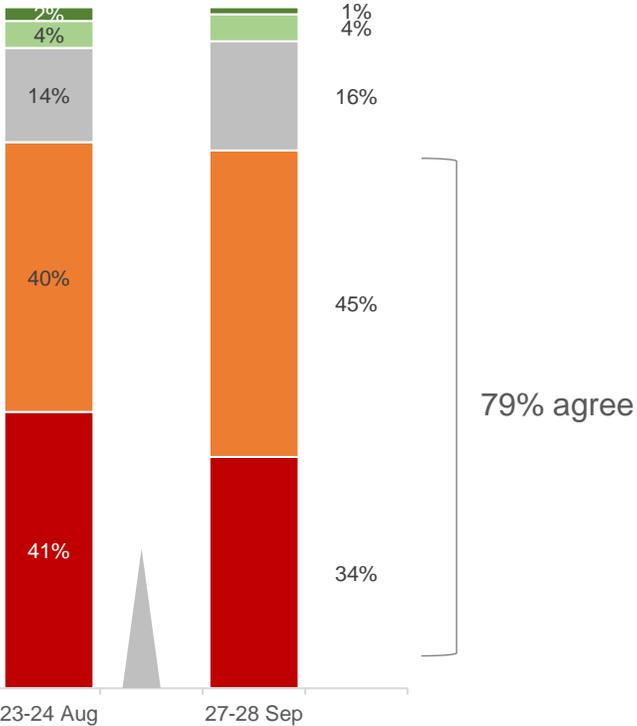
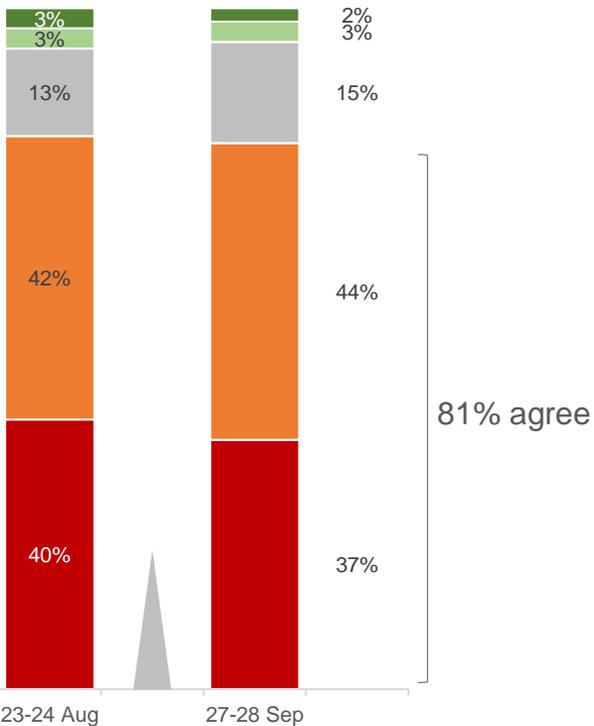
As in August, four in five are worried about the impact of the cost of living crisis on businesses and the knock-on effect on themselves, although strong agreement on the latter has declined

I worry about the impact of the current cost of living crisis on businesses across Scotland

I worry about the knock on effect that the current cost of living crisis on businesses could have on me and my family

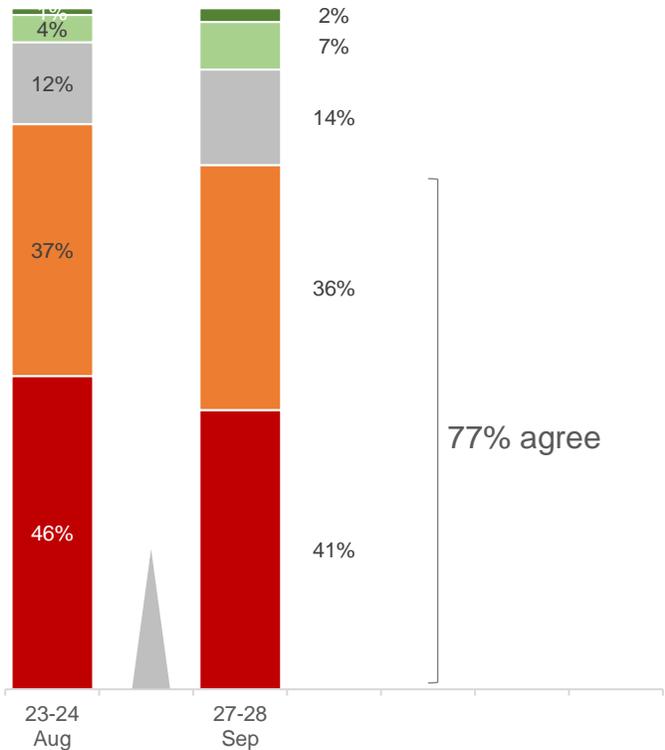
Worry about the impact on businesses is higher amongst ABC1s (84%) than C2DEs (77%) but there is less difference in relation to the knock-on effect.

Agreement about the knock on effect is higher amongst women (82%) than men (75%).



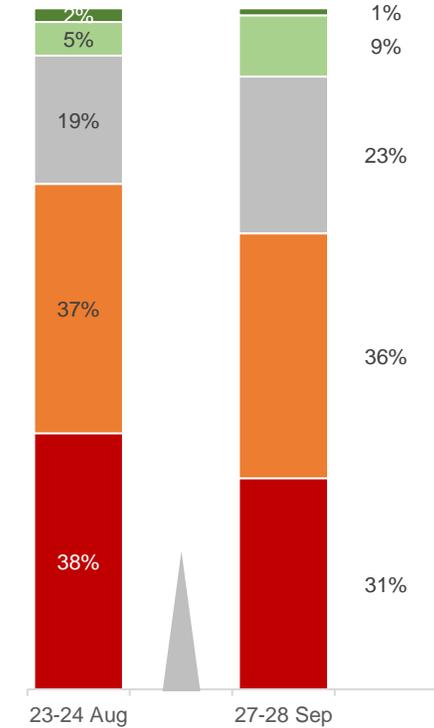
Around three quarters feel that this financial crisis is more worrying than others in the past, and two thirds believe it will impact them negatively long term – both representing slight decreases on a month ago

This financial crisis feels more worrying than others in the past



Agreement is higher amongst women (82%) than men (71%). It is higher amongst 25-64 year olds (81%), than amongst those aged 65+ (71%) and those aged 18-24 (67%).

I believe that the cost of living crisis will have a long term negative impact on me and my family



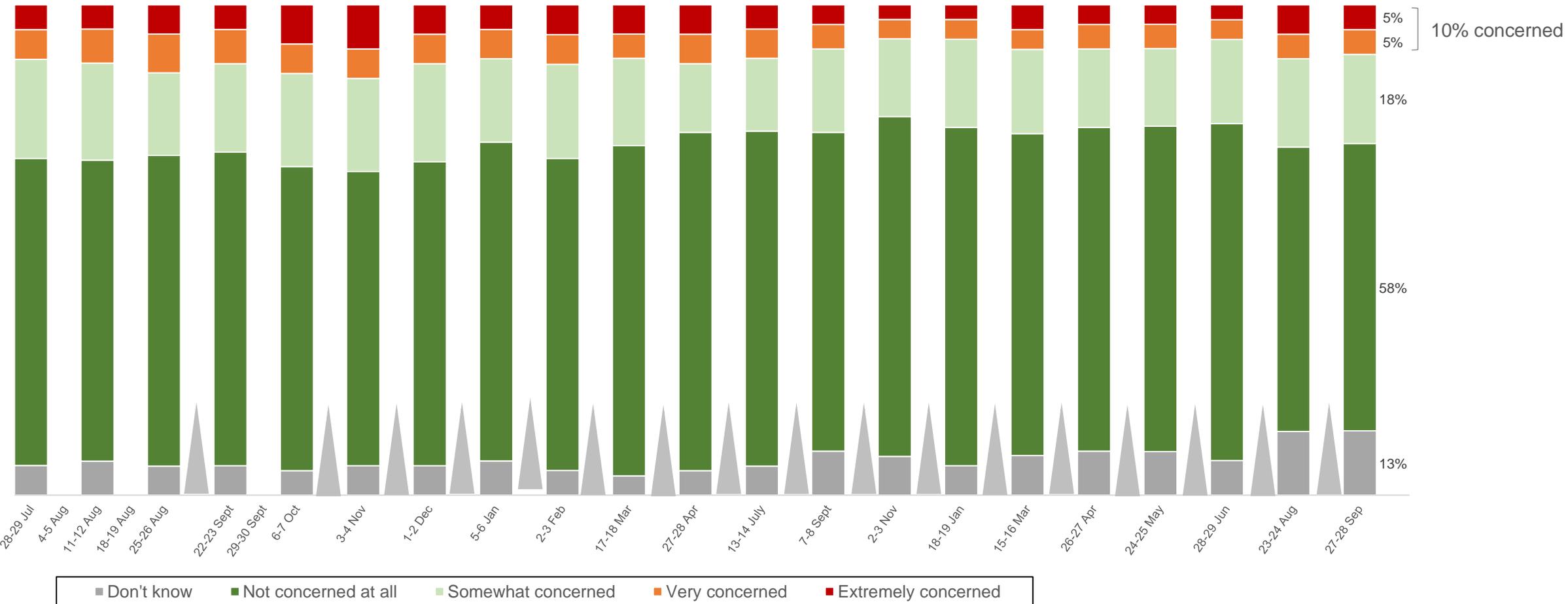
Agreement is higher amongst those aged 25-54 (73%) than those aged 18-24 (at 57%) and 55+ (61%).

It stands at 74% among those with children under 18 in the household compared with 65% among those without.

- Strongly Agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree

Concern about not having a job a month from now is similar to last month – one in ten are very or extremely concerned

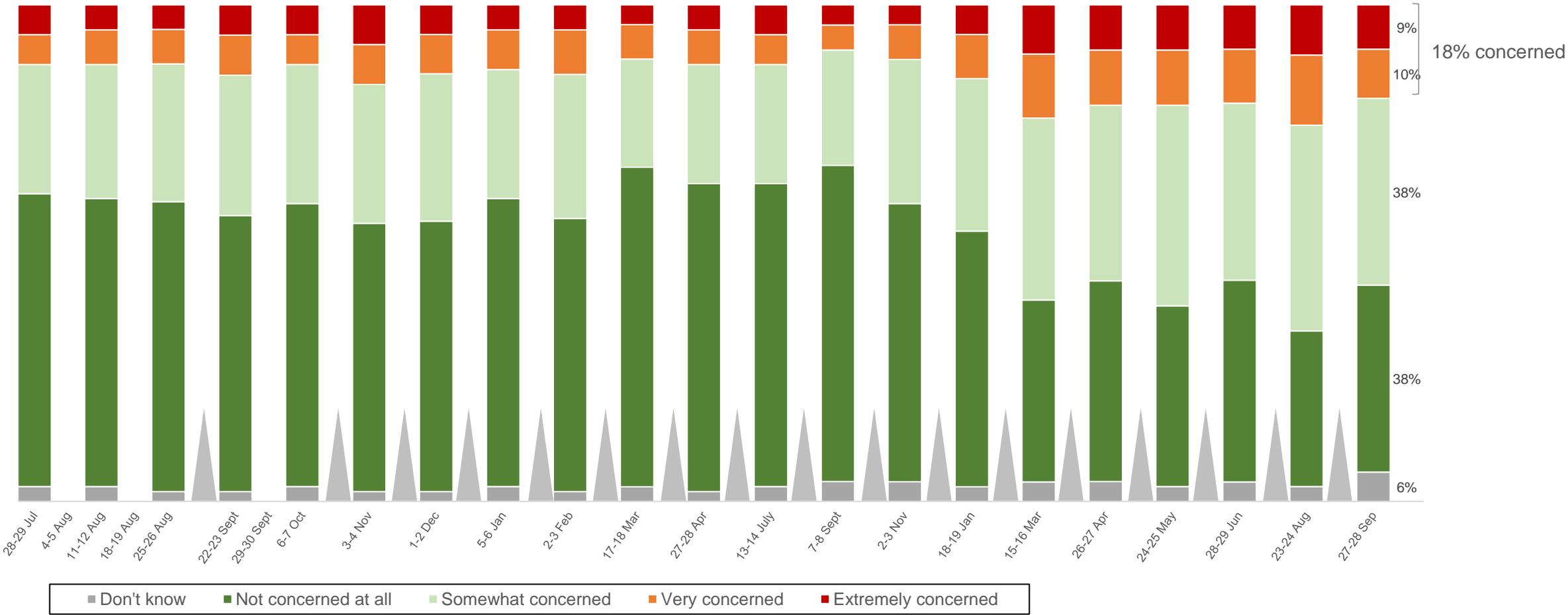
Financial concerns – I won't have a job



Compared to last month, the proportion of those extremely or very concerned about being able to pay household bills a month from now has decreased slightly to just under one in five

Concern is higher at the lower end of the socio-economic spectrum: 29% of DEs are concerned compared with 19% of C2s, 15% of C1s and 9% of ABs. It is also higher among the 35-44 age group (29%) but is lower on either side – 14% of 18-34s and 17% of those aged 45+.

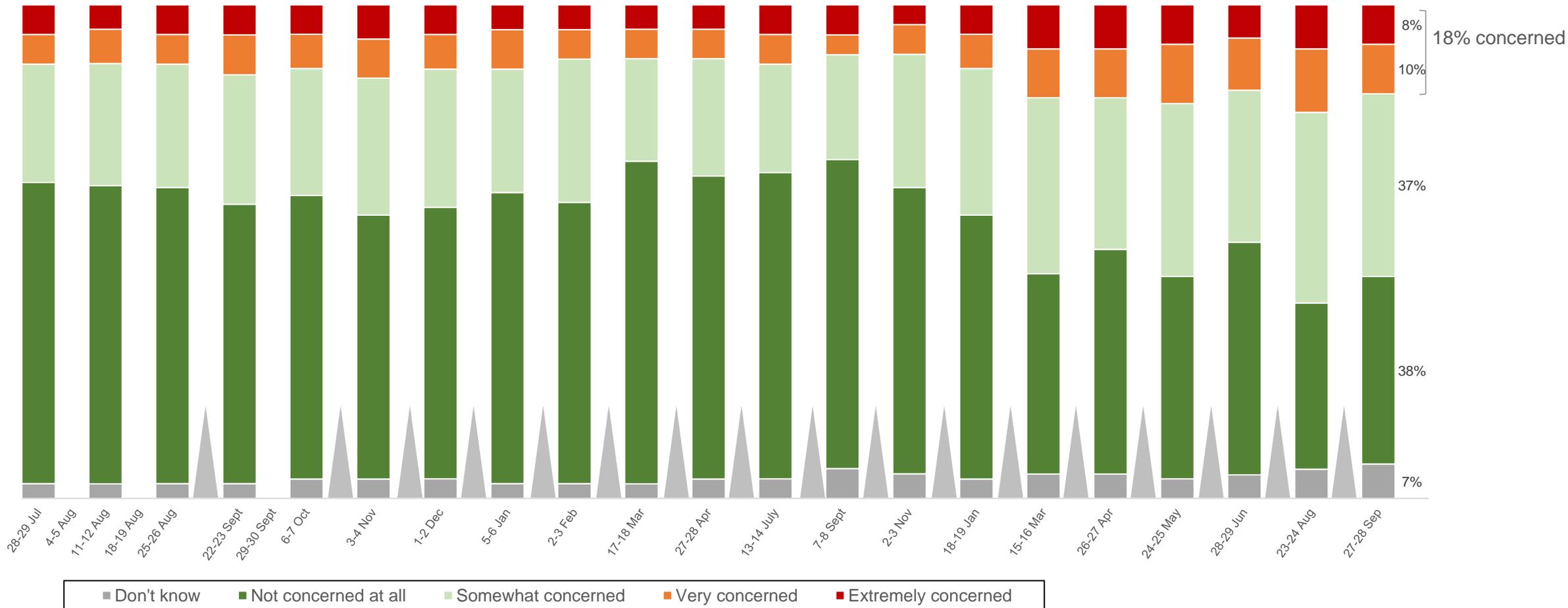
Financial concerns – I won't be able to pay my bills



Concern about being able to provide for their household a month from now has also decreased slightly, with just under one in five extremely or very concerned

Concern (extremely/ very) is higher amongst those aged 35-44 (27%) and lower on either side – at 18% among 18-34s and 15% among those aged 45+. Concern is higher amongst DEs (26%) than C1C2s (18%) and ABs (9%). It is higher among those with children in the household (26% vs 16% without).

Financial concerns – I won't be able to provide for my household

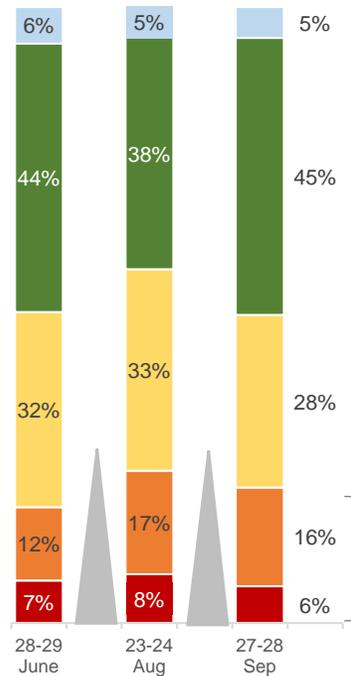


While over four in ten continue to struggle (a lot / somewhat) to pay for non-essentials, just under a quarter are struggling with essential shopping / travel and household bills, but slightly improved from August

Struggling to pay for ...

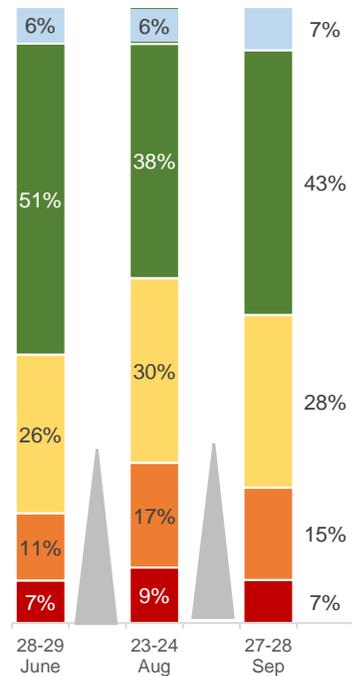
48% are struggling to pay for **any** of these three and 15% to pay for **all** of these (48% and 17% respectively in August).
 27% are struggling to pay for essential groceries/travel **or** household bills (31% in August).
 21% are struggling to pay for non-essential items but not essential (17% in August).

Grocery shopping and essential travel (incl. fares and petrol)



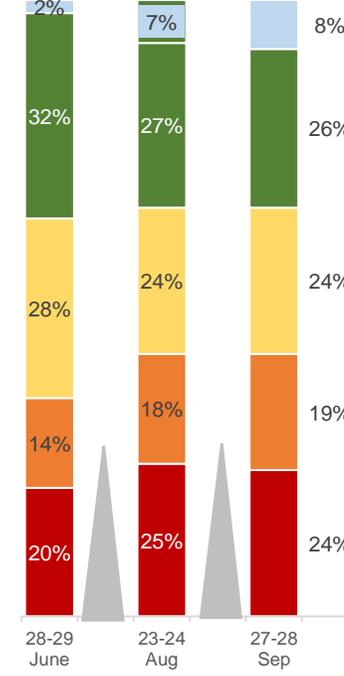
22% Struggling a lot / somewhat

Household bills (incl. energy bills, rent and mortgage payments)*



22% Struggling a lot / somewhat

Non-essential items such as going out and going on holiday



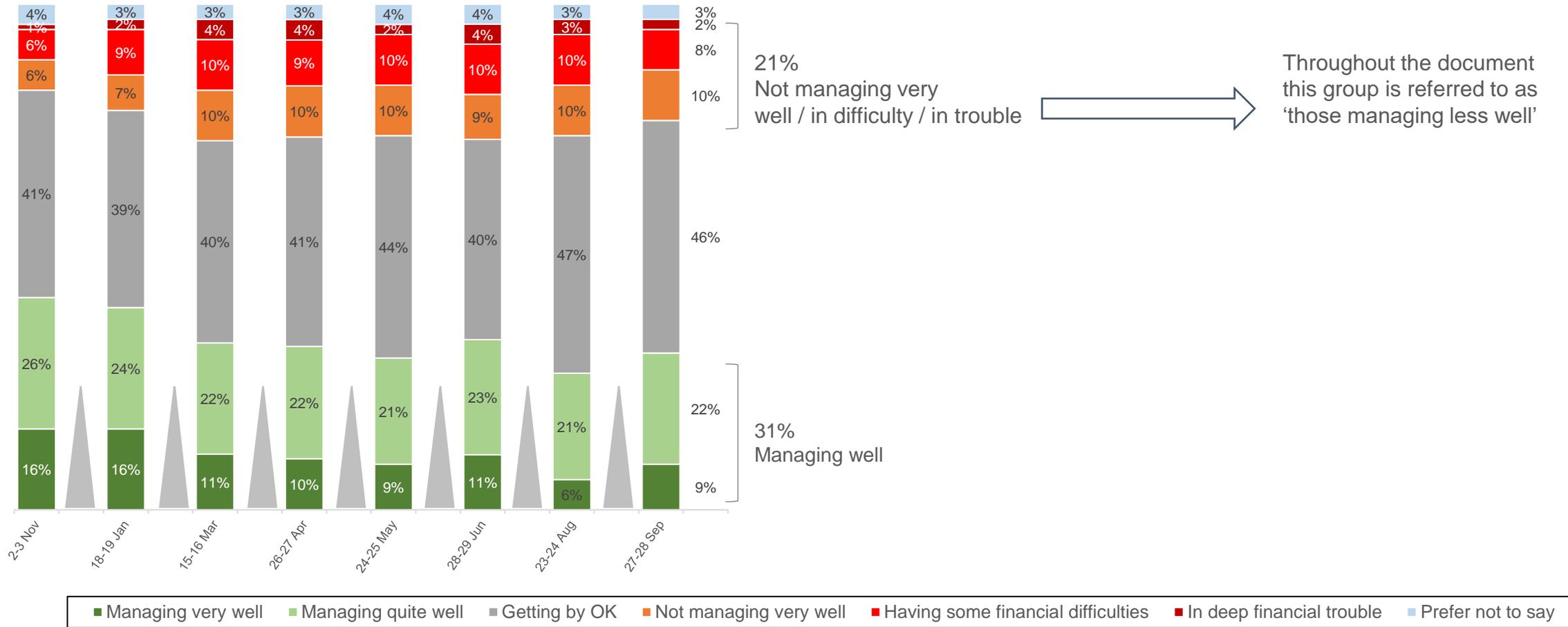
43% Struggling a lot / somewhat

The proportion struggling decreases across the socio-economic spectrum: 34% of DEs are struggling to pay for groceries/essential travel and 36% for household bills (vs 12% and 10% respectively for ABs).
 Even among ABs 33% say they are struggling to pay for non-essentials (vs 43% among C1C2s and 52% among DEs).



The proportion who are not managing well with household finances has remained broadly stable at just over a fifth

Household finances



Those who are managing less well are much more anxious than the population as a whole, although the situation in relation to paying bills and providing for their household has improved slightly since August

Almost four in ten (38%) in the DE socio-economic groups are managing less well* – notably higher than among ABs (8%), C1s (15%) and C2s (18%).

Those who are managing less well are also:

- More likely to be highly anxious (57% vs 40% among those getting by okay and 26% among those managing well)
- More likely to be worried about their mental health (56% vs 31% vs 22%)
- Less likely to agree things will start to get better soon (22% vs 28% vs 35%)
- More likely to be worried about the knock on effect that the current cost of living crisis on businesses could have on them and their family: overall agreement and strong agreement stand at 90% and 56% respectively vs 84% and 35% among those getting by okay and 67% and 19% among those managing well.
- More likely to say that the financial crisis feels more worrying than others in the past (88% vs 82% and 66%)
- More likely to agree that it will have a long term negative impact on them and their family (92% vs 71% and 45%).

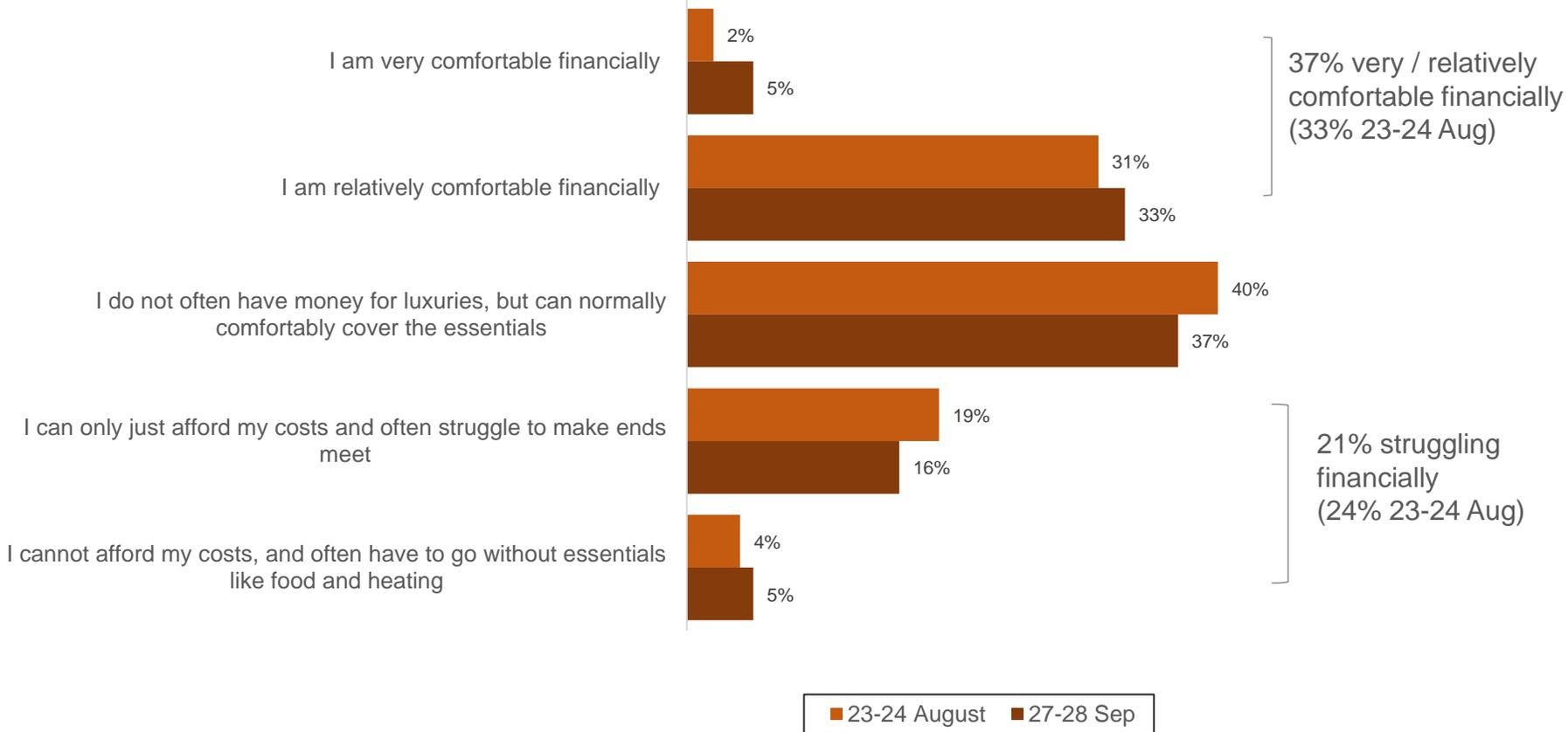
Over half (56%) are extremely or very concerned that they won't be able to pay their bills in a month's time (although down from 65% last month) and 49% that they won't be able to provide for their household in a month's time (down from 60% last month). 21% are concerned about not having a job in a month's time.

Just under two thirds are struggling (a lot / somewhat) to pay for grocery shopping and essential travel (64%) and to pay household bills (67%). 85% are struggling to pay for non-essential items.

*Throughout the document the group referred to as 'those managing less well' includes not managing very well or in financial difficulty or in deep financial trouble

Over a third are very or relatively comfortable financially, and around one in five are struggling – fairly similar to late August

Financial position

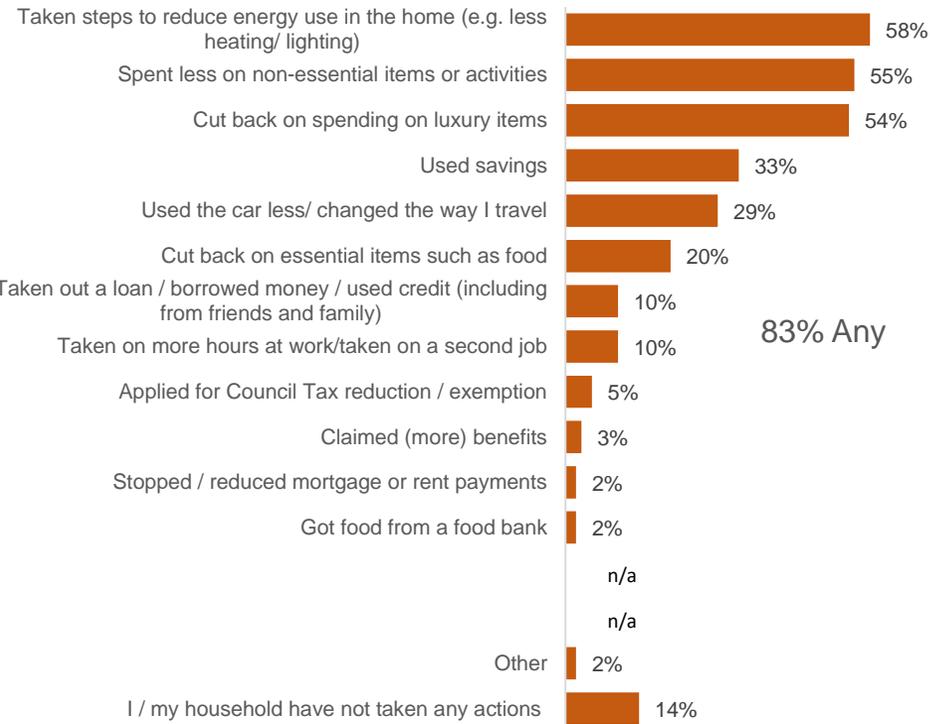


The proportion who claim to be struggling financially increases across the socio-economic spectrum from 10% of ABs, to 18% of C1s and C2s to 37% of DEs.

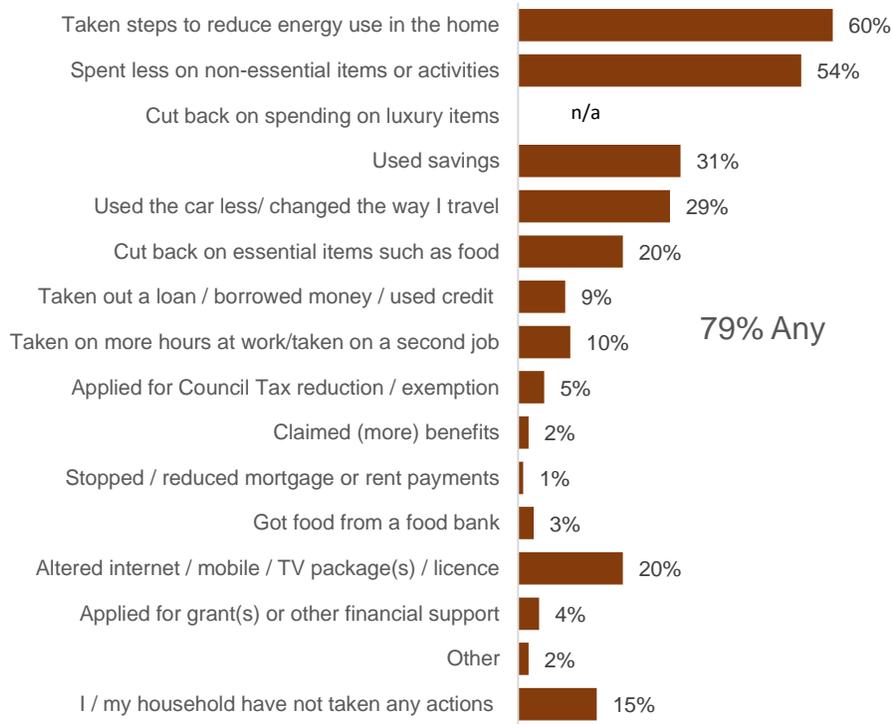
This group shows a very similar pattern in terms of worry/concern and financial struggles as the 'managing less well' group described previously.

The main actions taken to manage finances are reducing energy use and spending less on non-essentials. Over half of those managing less well have cut back on essentials such as food

Actions taken to manage finances



■ 23-24 August



■ 27-28 Sep

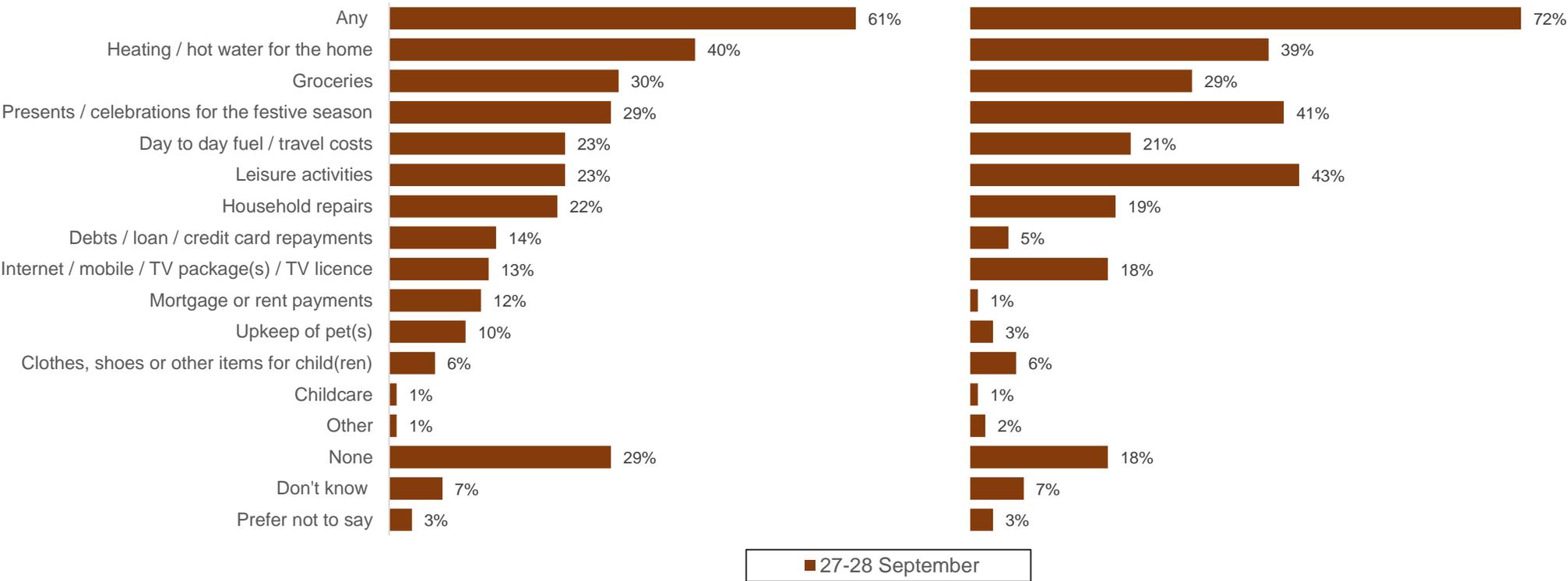
Managing less well financially	Getting by ok	Managing well
66%	66%	51%
66%	62%	37%
39%	39%	16%
34%	35%	20%
52%	17%	3%
26%	8%	1%
16%	12%	4%
13%	4%	1%
6%	2%	0
2%	1%	1%
9%	2%	0
32%	21%	13%
11%	2%	0
3%	2%	1%
2%	9%	32%

W127_Q7 Over the last six months, what actions, if any, have you or your household taken to help manage your household finances? (Please select all that apply for helping to manage your household finances specifically)

Over six in ten are concerned about being able to pay for items in the next 2-3 months – especially heating, groceries and festivities, with cut-backs most likely to be made to these and leisure activities

Concerned about being able to pay for in next 2-3 months

Likely to cut back on in next 2-3 months



Those aged 25-44 are more likely to be concerned about any (72%) and more likely to make cut-backs (79%) than other age groups. Women are more concerned than men (66% vs 56%) and more likely to make cut-backs (79% vs 65%). Those in the DE socio-economic groups are also more likely to be concerned (67% vs 61% among C1C2s and 53% among ABs) but cut-backs are likely across all socio-economic groups.

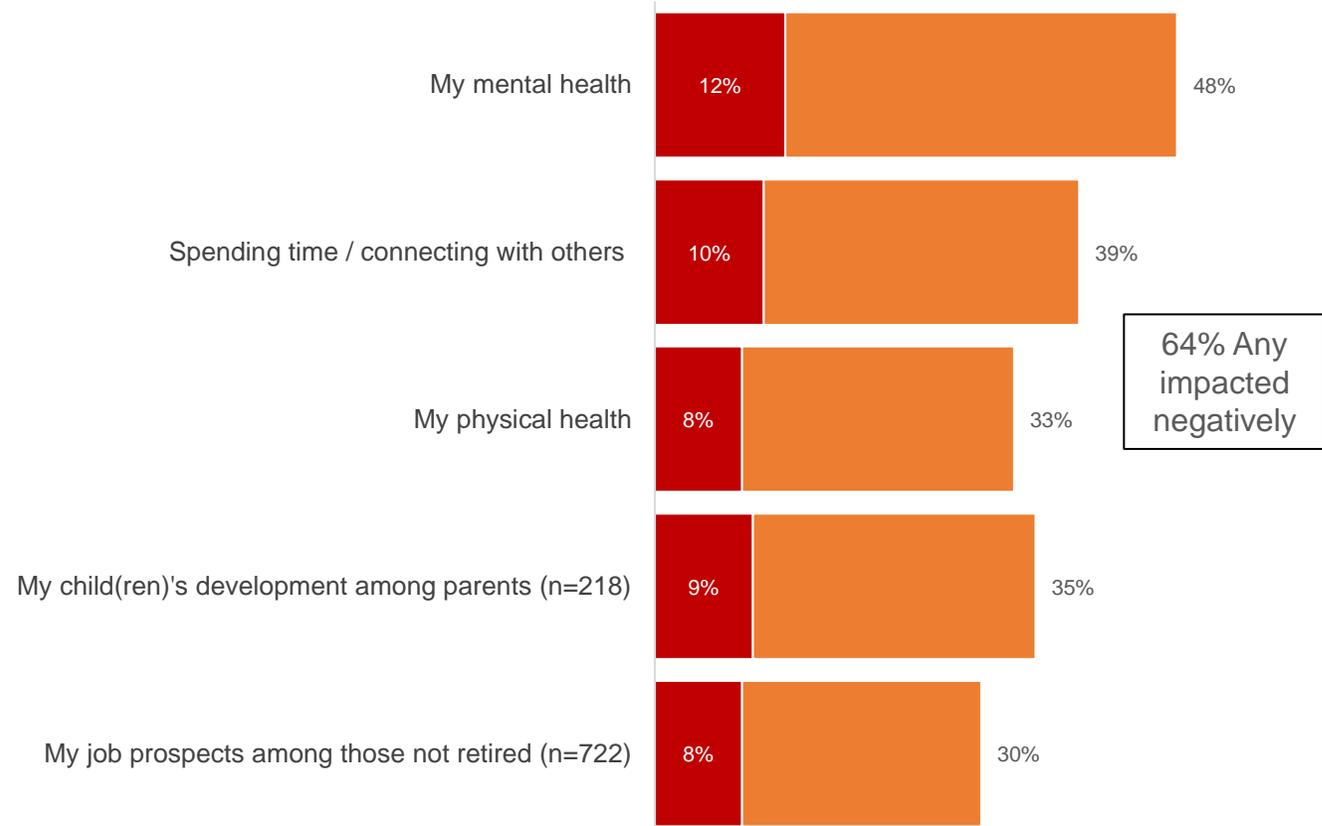
Those managing less well financially are more likely to be concerned about all and to be likely to make cuts across all.

W132_Q3 Which of the following, if any, are you concerned about being able to pay for in the next 2-3 months? (Please select all that apply).

W132_Q4 Which of the following, if any, are you likely to cut back on in the next 2-3 months to make money available for other things? (Please select all that apply).

Almost half claim the cost of living situation has negatively impacted their mental health

Summary of impact of cost of living situation (27-28 September)



64% Any impacted negatively

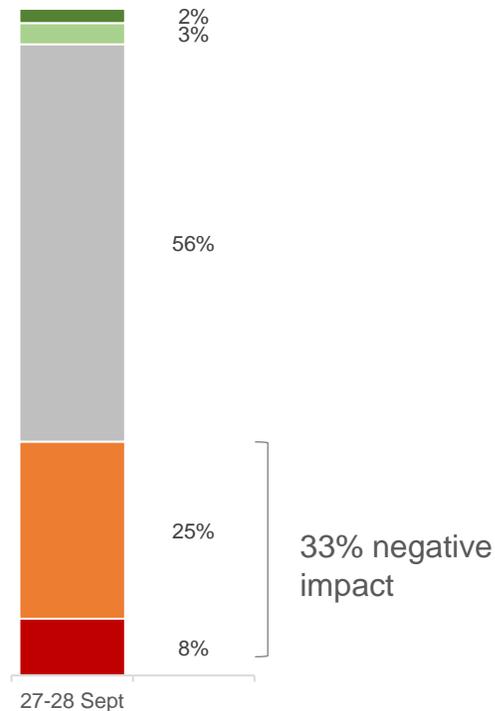
	Among parents	Among those not retired	Among those managing less well
My mental health	48%	54%	76%
Spending time / connecting with others	37%	43%	61%
My physical health	35%	36%	63%
My child(ren)'s development among parents (n=218)	35%	35%	n/a
My job prospects among those not retired (n=722)	26%	30%	42%

■ Impacted negatively to a large extent ■ Impacted negatively to some extent Total

The cost of living situation is having more of a negative impact on mental health than physical health – impacting almost half and a third respectively

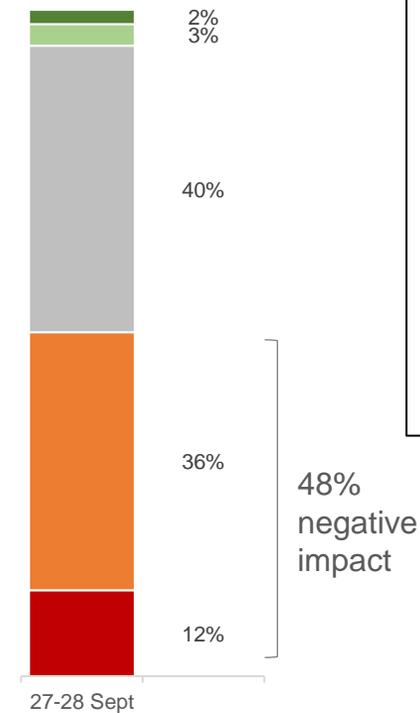
Impact of cost of living situation on...

My physical health



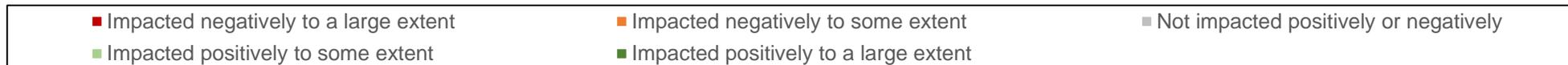
54% say the cost of living situation is negatively impacting their physical OR mental health, 27% say the cost of living situation is negatively impacting both their physical AND mental health.

My mental health



Mental health is being impacted negatively for 58% of those aged 18-54, declining to 43% of 55-64s and 27% of those aged 65+. Physical health is being impacted across the board but less so among those aged 65+ (23%).

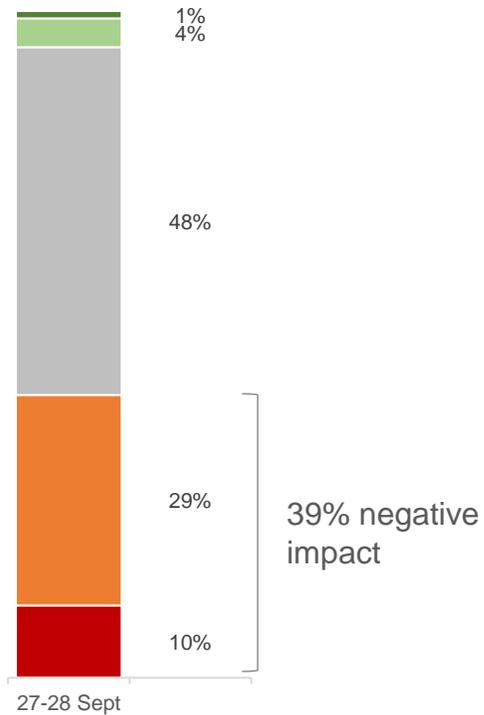
For each, those in the DE socio-economic groups are most likely to be negatively impacted: 57% for mental health and 44% for physical health vs 42% and 30% respectively among C2s and 46% and 28% respectively among ABC1s.



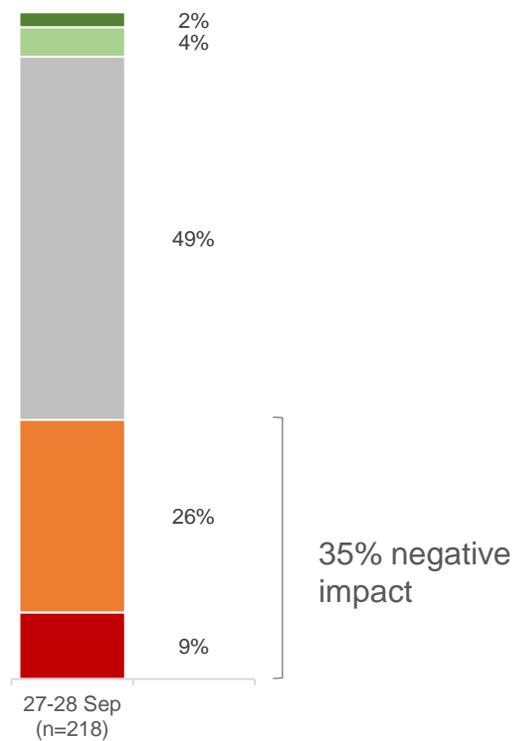
Almost four in ten have found spending time / connecting with others has been negatively impacted by the cost of living situation, with other negative impacts also in evidence

Impact of cost of living situation on...

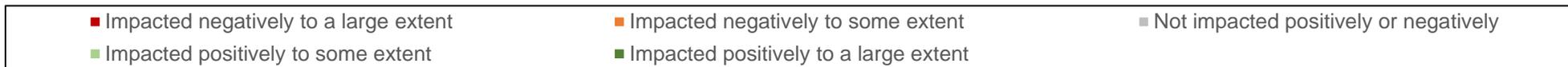
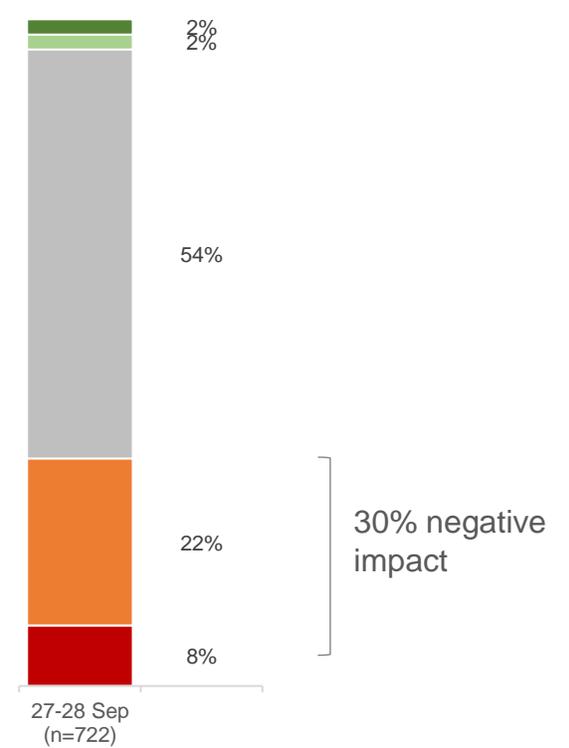
Spending time / connecting with others



My child(ren)'s development (among parents)

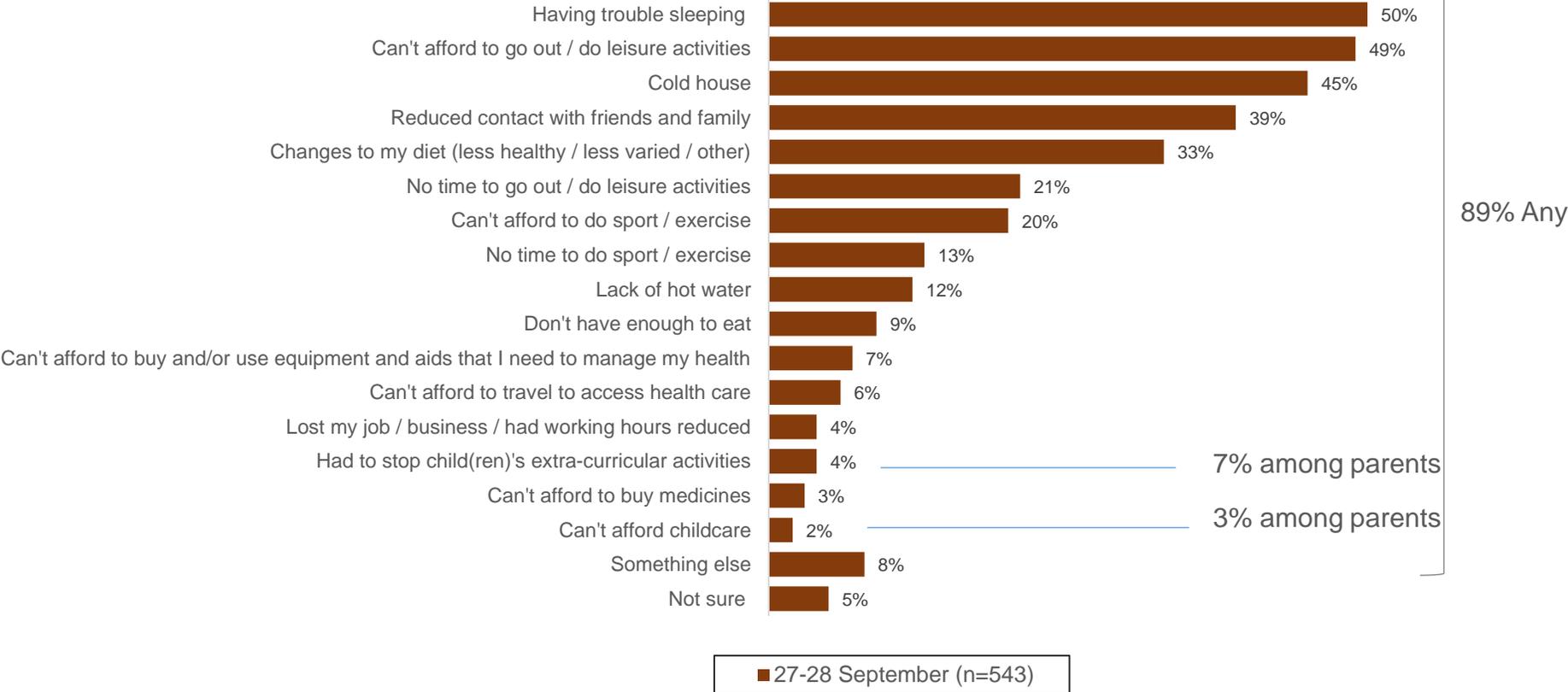


My job prospects (among those not retired)



Trouble sleeping, unable to afford to go out for leisure activities and a cold house are most likely to be factors for those whose physical/mental health has been negatively affected by the cost of living situation

Factors negatively impacting physical / mental health



Among those who are **managing less well** (n=165), 97% mentioned at least one of the listed factors as negatively impacting their mental/physical health - in particular, not being able to afford to go out / do leisure facilities (69%), having trouble sleeping (63%) and having a cold house (61%).

Among those who are **getting by okay** (n=257), 91% of the listed factors are impacting their health with the same three factors being the most mentioned (49%, 48% and 44% respectively)

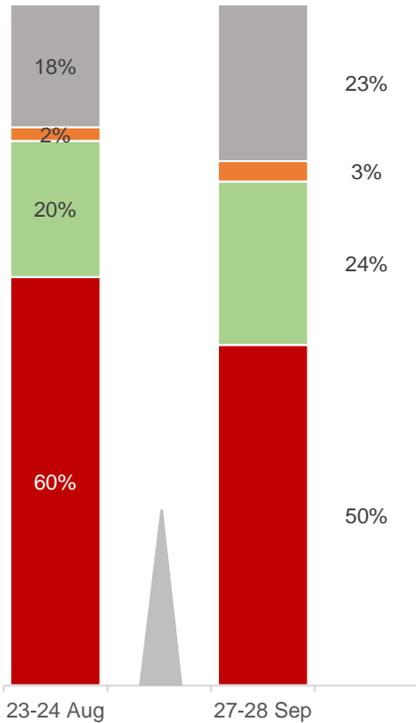
Among those who are **managing well** (n=103), 72% were impacted by the listed factors, with having trouble sleeping the most mentioned factor (36%).

W132_Q6 You previously said that your physical and/or mental health have been or are being negatively impacted by the cost of living situation... Which, if any, of the following have negatively impacted your physical and/or mental health? (Please select all that apply)
 Base: All who say mental or physical health impacted negatively to some extent or to a large extent. 'Can't afford childcare' and 'Had to stop child(ren)'s extra-curricular activities' asked among parents

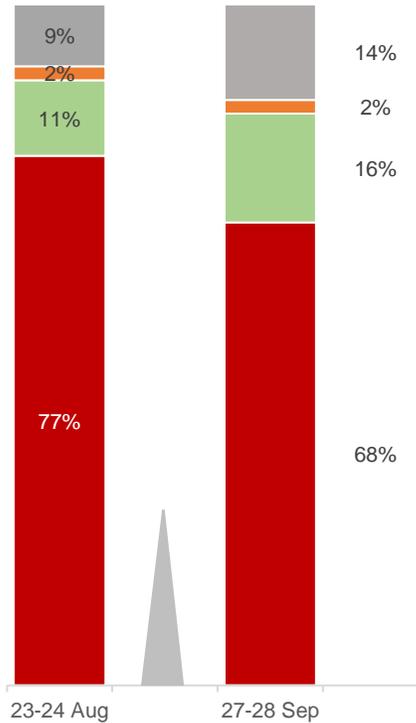
While more believe that the amount of support offered by the Scottish Government is about right than think this for the UK Government – both remain at low, albeit slightly improved, levels

Feelings towards the amount of support provided by...

The Scottish Government



The UK Government



■ Not enough support
 ■ About the right amount
 ■ Too much support
 ■ Don't know

Those who are managing less well are more likely to say there is not enough support (86% by UK Government and 71% by Scottish Government).

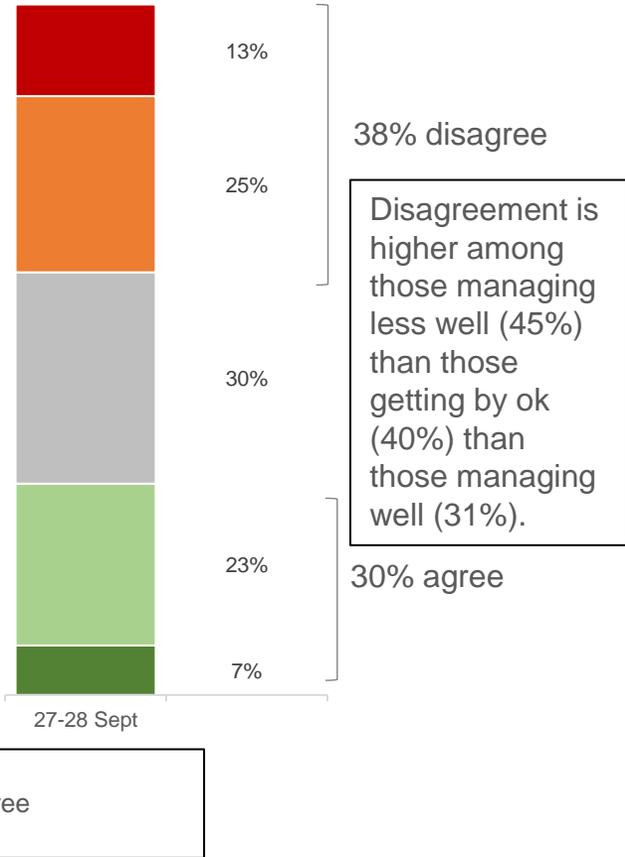
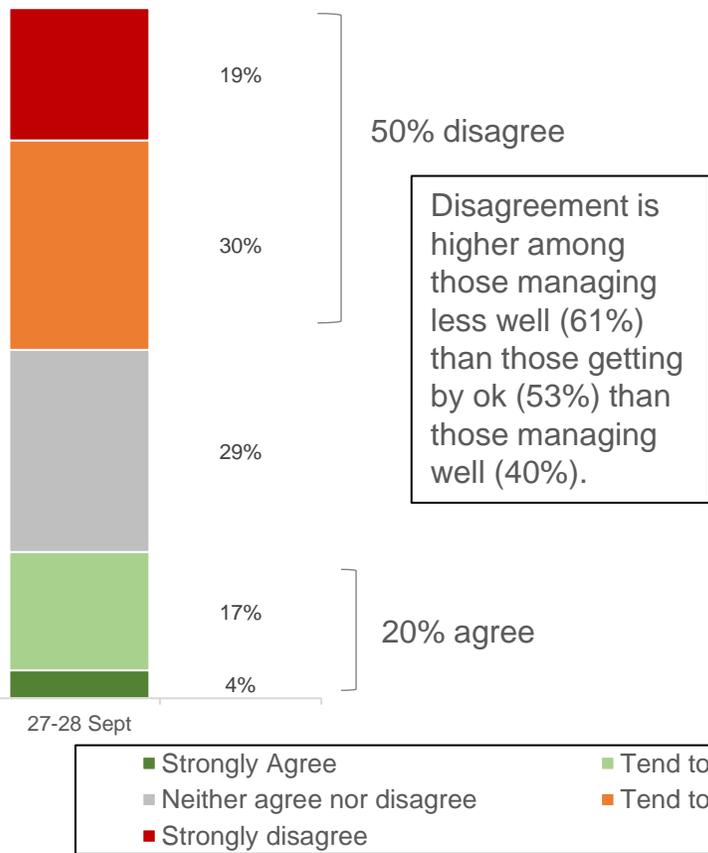
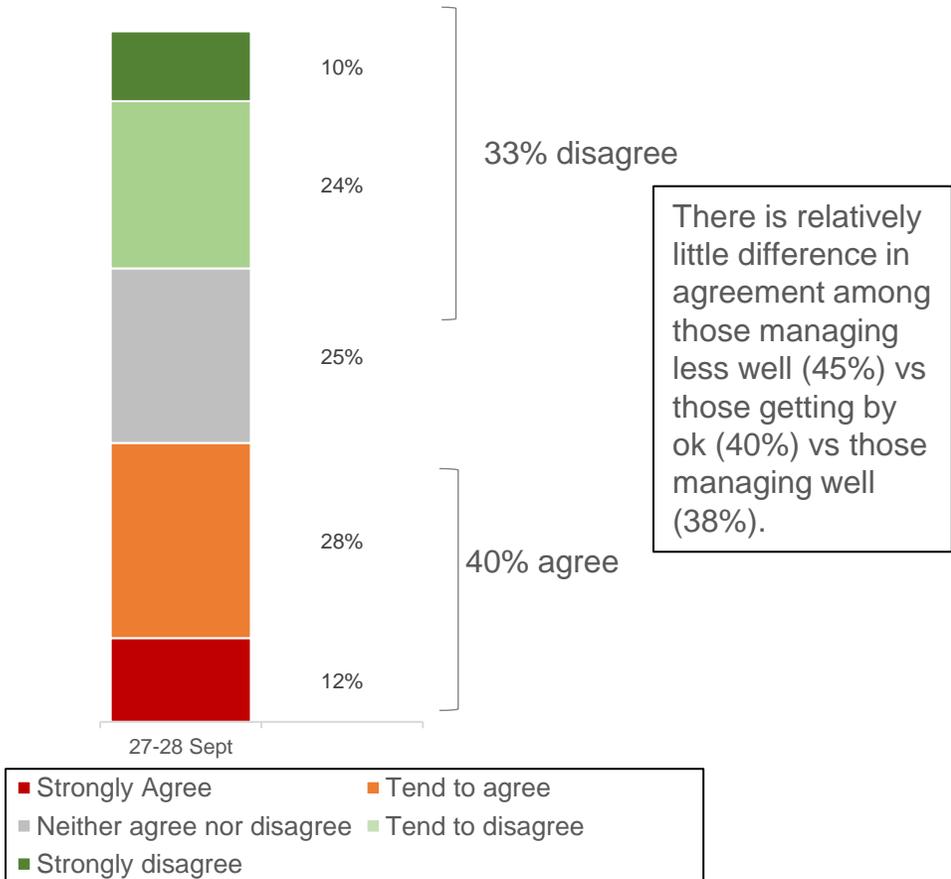
Even among those managing well, 55% and 39% say there is not enough support by UK Government and Scottish Government respectively.

Four in ten would feel embarrassed seeking support on their finances, but only two in ten are confident such support is available and three in ten would know where to go to get such support

I would feel embarrassed seeking support to help manage my household finances

I feel confident that there is financial help and support available for people who need it

I know where to go to find financial help and support



Annex

Sub-groups for week 132 (unweighted bases)

Category	Number
Male	488
Female	525
18-24	72
25-34	146
35-44	176
45-54	165
55+	454
65+	271
70+	161
75+	72
ABC1	553
C2DE	460
Male 18-44	186
Male 45+	302
Female 18-44	208
Female 45+	317

Category	Number
1 child in household	109
2+ children in household	115
Parent/guardian of:	
0-17s	221
0-11s	159
12-17s	99
Any definitely / think had Covid	610
Definitely / think not had it	360
Have underlying health condition	236
Previously identified at highest risk	59
Previously identified at highest risk or live with someone who is	131

Weekly fieldwork periods and sample sizes achieved

Note that for most weeks, fieldwork extended to the morning of the day after the dates shown, with exception marked *

Wave 1: n = 912; 24 - 25 March*	Wave 28: n = 1004; 29 - 30 September	Wave 54: 1015; 30 - 31 March	Week 98: 1008 1-2 February
Wave 2: n = 1039; 31 March - 1 April	Wave 29: n = 1012; 6 - 7 October	Wave 55: 1055; 6 - 7 April	Week 100: 1002 15-16 February
Wave 3: n = 1002; 7 - 8 April	Wave 30: n = 1023; 13 - 14 October	Wave 56: 1011; 13 - 14 April	Week 102: 1000; 1-2 March
Wave 4: n = 1002; 14 - 15 April	Wave 31: n = 1000; 20 - 21 October	Wave 57: 1023; 20 - 21 April	Week 104: 1006; 15-16 March
Wave 5: n = 1042; 21 - 22 April	Wave 32: n = 1008; 27 - 28 October	Wave 58: 1008; 27-28 April	Week 106: 1028; 29-30 March
Wave 6: n = 1011; 28 - 29 April	Wave 33: n = 1013; 3 - 4 November	Wave 59: 1001; 4 - 5 May	Week 110: 1010; 26-27 April
Wave 7: n = 1036; 5 - 6 May	Wave 34: n = 1004; 10 - 11 November	Wave 60: 1012; 11-12 May	Week 114: 1016; 24-25 May
Wave 8: n = 1007; 12 - 13 May	Wave 35: n = 1009; 17 - 18 November	Wave 61: 1063; 18-19 May	Week 119: 1008; 28-29 June
Wave 9: n = 1037; 19 - 20 May	Wave 36: n = 1002; 24 - 25 November	Wave 62: 1015; 25-26 May	Week 127: 1012; 23-24 August
Wave 10: n = 1004; 26 - 27 May	Wave 37: n = 1020; 1 - 2 December	Wave 63: 1026; 1-2 Jun	Week 132: 1013; 27-27 September
Wave 11: n = 1048; 2 - 3 June	Wave 38: n = 1002; 8 - 9 December	Wave 65: 1005; 15-16 Jun	
Wave 12: n = 1004; 9 - 10 June	Wave 39: n = 1009; 15 - 16 December	Wave 67: 1001; 29-30 Jun	
Wave 13: n = 1026; 16 - 17 June	Wave 40: Fieldwork paused for Christmas	Wave 69: 1001; 13-14 July	
Wave 14: n = 1003; 23 - 24 June	Wave 41: 1005; 29 - 30 December	Wave 71: 980; 27-28 July	
Wave 15: n = 1005; 30 June - 1 July	Wave 42: 1038; 5 - 6 January	Wave 73: 1012; 10-11 Aug	
Wave 16: n = 1012; 7 - 8 July	Wave 43: 1038; 12 - 13 January	Wave 75: 1007; 24-25 Aug	
Wave 17: n = 1006; 14 - 15 July	Wave 44: 1029; 19 - 20 January	Wave 77: 1021; 7-8 September	
Wave 18: n = 1001; 21 - 22 July	Wave 45: 1022; 26 - 27 January	Wave 79: 1005; 21-22 September	
Wave 19: n = 1008; 28 - 29 July	Wave 46: 1008; 2 - 3 February	Wave 81: 1044; 5-6 October	
Wave 20: n = 1004; 4 - 5 August	Wave 47: 1016; 9 - 10 February	Wave 83: 1003; 19-20 October	
Wave 21: n = 1012; 11 - 12 August	Wave 48: 1007; 16 - 17 February	Wave 85: 1002; 2-3 November	
Wave 22: n = 1011; 18 - 19 August	Wave 49: 1000; 23 - 24 February	Wave 87: 1009; 16-17 November	
Wave 23: n = 1004; 25 - 26 August	Wave 50: 1024; 2 - 3 March	Wave 89: 1001; 30 November-1 December	
Wave 24: n = 1053; 1 - 2 September	Wave 51: 1010; 9 - 10 March	Wave 91: 1022; 14-15 December	
Wave 25: n = 1018; 8 - 9 September	Wave 52: 1028; 17 - 18 March	Wave 94: 1012; 4-5 January	
Wave 26: n = 1040; 15 - 16 September	Wave 53: 807; 23 - 24 March*	Wave 96: 1005 18-19 January	
Wave 27: n = 1005; 22 - 23 September			

Fieldwork dates should be borne in mind when interpreting the data

[REDACTED]

Scottish Government Opinion Polling

YouGov Survey Results – Early November 2022 (Fieldwork 1 to 3 November - Week 137)

Issued 8 November - 2022

This document contains survey data collected by YouGov plc for Scottish Government.
No information contained within this document may be published without the consent of YouGov Plc and Scottish Government.

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Method and sample

Questions are developed by Scottish Government and run on our behalf on the YouGov online omnibus survey. The sample is demographically and geographically representative of online adults 18+ across Scotland, with c.1000 responses each wave.

Originally questions focused mainly on the pandemic, but from August 2022 scope has widened.

At the start of the pandemic (from end March 2020), fieldwork was carried out weekly, but moved to fortnightly from June 2021 and to monthly from April 2022 (with a break in July 2022).

Recent fieldwork dates and sample sizes are shown below. A full list is included in the Annex:

- Week 110: n = 1010; 26 - 27 April
- Week 114: n = 1016; 24 - 25 May
- Week 119: n = 1008; 28 - 29 June
- Week 127: n = 1012; 23 - 24 August
- Week 132: n = 1013; 27 - 28 September
- Week 137: n = 1021; 1 - 2 November

Fieldwork usually extends to early morning on the day after the dates shown for a small number of interviews.

YouGov apply weighting to the data to match the population profile to adjust for any over/under representations and to maximise consistency from wave to wave. Parameters used include age, gender, social class, region and level of education.

Some core questions are tracked over time. Dependent on chart type, where a question has not been asked for any one week, this is indicated by a gap in the data with the date on the axis. Where the gap is longer than one week, this is indicated using this symbol:



From week 2 (31 Mar - 1 Apr 2020) through to week 38 (8 - 9 Dec 2020), some early weeks of data (when fairly stable) have been removed to enable ongoing charting. The remaining bars show the peaks and troughs over the period in question. In these cases the above symbol has been shaded a dark blue such as this:



Fieldwork dates should be borne in mind when interpreting the data – events relating to earlier waves are appended

Week 114 (24-25 May): [REDACTED]

Week 119 (28-29 June):[REDACTED]

Week 127 (23-24 August): Cost of living: 4 August - Bank of England raises base interest rate by 0.5% from 1.25 to 1.75% - biggest rise in 30 years; 17 August – UK CPI hits 10.1% in July – highest rate in 40 years (since 1982); 23 August – First Minister hosts energy summit; 26 August (**after fieldwork**) – Ofgem announced new price cap. [REDACTED]

Week 132 (27-28 September): Cost of living: Week following mini-budget (which was 23/9) but UK Government Energy Price Guarantee announced before this; pound sinks against dollar and considerable pressure on UK Government to reverse tax changes. [REDACTED]

Week 137 (1 - 2 November): Cost of living: UKG announces a postponement of the fiscal statement from 31/10 to 17/11. The pound has meanwhile rallied following appointment of new PM. However, BoE again raised interest rates, sparking further fears about access to and the affordability of mortgages/mortgage costs. SG EBR on 2/11. [REDACTED]

Overview

Overview

General and cost of living

The general mood remains similar to that seen at the end of September with high levels of anxiety and worry, especially in relation to the cost of living situation. There is an ongoing lack of optimism, although it has continued to increase from the low seen in June.

The majority agree that they are looking forward to a festive season without pandemic restrictions but in light of the current uncertain environment, some feel apprehensive about it.

Financial concerns still dominate. The main concerns for the year ahead remain cost of living related. Rising energy/fuel prices remains most prominent as a top three concern but continues to decline in mentions, and although still relatively low, worry about the war in Ukraine has continued to increase.

[REDACTED]

Across all measures, the cost of living situation for the people of Scotland hasn't deteriorated further since the end of September and there may be some initial signs of improvement – but more among those who were less impacted in the first place:

- A significant and stable minority are managing less well financially*, with similar proportions saying that they: have made major trade-offs or sacrifices, are concerned that festive celebrations will be limited due to having to spend money on other things and are worrying about not being able to buy the children in the family the gifts they would like.
- There has been a continued increase from August in the proportion who report managing very or fairly well and a consequent decrease in those getting by okay – but even among this group, trade-offs and sacrifices have been made.

As seen at the end of August and September, regardless of financial situation people are taking action to help manage household finances – especially easier wins, such as spending less on non-essentials and reducing household energy consumption.

Those who report making major sacrifices are particularly likely to be spending less on non-essential items and reducing household energy consumption but also cutting back on essentials, using savings and using the car less / changing the way they travel.

Although there has been a slight increase in confidence that financial help/support is available, barriers to seeking support remain with evidence of stigma around doing so (slightly increased) and a stable lack of awareness of where to go.

Key learnings

Key learnings

MOOD OF THE NATION

Financial concerns continue to dominate when considering the year ahead

- Looking to the year ahead, financial concerns (whether rising energy/fuel prices (56%), inflation (39%), rising cost of groceries (41%) or household finances (35%)) continue to be most mentioned as top three concerns.
- However, mentions of rising energy/fuel prices have continued to decline from 65% in August, thought to reflect the energy price guarantee announcement after August fieldwork.

[REDACTED]

TRUST IN SCOTTISH GOVERNMENT

Trust in Scottish Government with regard to the pandemic remains stable and relatively high, while trust in relation to the cost of living crisis and the situation in Ukraine have improved slightly from August but remain lower

- Three in five (60%) trust the Scottish Government quite a lot or a great deal to work in Scotland's best interests in relation to the pandemic – relatively consistent since the start of the year.
- Over two in five trust the Scottish Government quite a lot or a great deal to work in Scotland's best interests in relation to the situation in Ukraine (47%) and in relation to the cost of living crisis (46%) – both slightly increased from 43% and 42% respectively at the end of August.

Key learnings

COST OF LIVING

Most are worried about the impact of the cost of living crisis on businesses and the impact on themselves, while around a fifth remain concerned about paying bills and providing for their household a month from now

- As seen in September, just over four in five (81%) agree they are worried about the impact of the current cost of living crisis on businesses and three quarters (76%) about the knock-on effect of this on themselves.
- Two thirds (67%) believe that the cost of living crisis will impact them negatively long term – also similar to September.
- Concern about household finances remains stable in the proportions who say they are extremely or very concerned about paying bills (18%) and providing for their household (17%) a month from now (unchanged from September but slightly improved from August).
- At the other extreme, the proportion who say they are not at all worried has continued to increase from the low levels recorded in August: 41% not at all concerned about bills vs 31% in August and 43% vs 34% respectively about providing for their household.

A significant minority are struggling financially, with more struggling to pay for non-essentials

- Just over one fifth (21%) report they are not managing well financially or have difficulties/are in trouble (unchanged from September). Over two fifths (42%) are just managing okay, while over a third (35%) are managing very/fairly well, continuing the increase from the August low of 27%.
- Almost a quarter are struggling to pay for grocery shopping and essential travel (23%), and household bills (24%) – both stable since August.
- Around two in five (39%) are struggling a lot/ somewhat to pay for non-essentials (such as going out and on holiday) – also fairly consistent with September (43%).
- More than two fifths (45%) are struggling to pay for any of these essentials or non-essentials, similar to the level seen in September (48%).

Key learnings

COST OF LIVING cont.

Those who are managing less well financially are particularly likely to be anxious/worried

- **Those who are managing less well*** show much higher levels than average of anxiety (61% high anxiety vs 38% overall), worry about their mental health (61% vs 36% overall) and worry about the coronavirus situation (40% vs 29% overall).
- Over half (54%) are extremely or very concerned that they won't be able to pay their bills in a month's time and that they won't be able to provide for their household (53%).
- Around two thirds are struggling (a lot / somewhat) to pay for grocery shopping and essential travel (65%) and to pay household bills (70%). 76% are struggling to pay for non-essential items.
- They are also more likely than average to agree that the financial crisis will have a long term negative impact on them and their family (87% vs 67% overall).

Regardless of financial situation, most have already taken action to help manage their household finances, and many are concerned about being able to afford certain essentials and non-essentials in the next few months

- Almost three quarters (73%) have made trade-offs or sacrifices over the last six months in response to the cost of living crisis, with a quarter (24%) making **major** trade-offs or sacrifices.
- Among those who are managing less well, 90% have made any sort of trade-off or sacrifice and over half (55%) have made a major trade-off or sacrifice. Even among those who are managing well, 56% say they have made some trade-off or sacrifice.
- Over four fifths (85%) have taken any action to help manage their household finances, with increased levels saying they have reduced home energy use (66% vs 60% in September) and spent less on non-essentials (59% vs 54%). More than one fifth (23%) have cut back on essential items – rising to half (51%) of those who are managing less well financially.
- A stable three fifths (60%) are concerned about being able to pay for certain items in the next 2-3 months, particularly heating / hot water (40%), groceries (31%) and presents / celebrations for the festive season (27%).
- One in 10 (11%) say they are likely to use 'warm hubs' over the winter.

* not very well / some financial difficulties / in deep financial trouble

Key learnings

COST OF LIVING *cont.*

The majority are planning to find lower cost ways to enjoy the festive season, however a significant minority have concerns around the financial implications of the festive season

- Three in five (62%) say they will find lower cost ways to enjoy the festive season, however just over one in five (22%) are extremely or very concerned that their festive celebrations will be limited because of their financial situation – albeit slightly decreased from the end of August (28%).
- A quarter (25%) are worried about being unable to buy children in the family the gifts they would like, and one in seven (14%) are going to have to borrow money to afford presents and celebrations for the festive season – rising to 42% among those managing less well financially.

A higher proportion think that the amount of support provided by the Scottish Government is about right than believe this is the case for the UK Government, but both remain at low levels

- Just over one quarter (26%) think that the amount of support provided by the Scottish Government is about right, while 18% say the same for the UK Government (relatively stable since September).
- Over two thirds (67%) believe there is not enough support provided by the UK Government compared with 52% for Scottish Government (also relatively stable since September).

There are a number of barriers to seeking financial support: an increasing minority would feel embarrassed, relatively few say they know where to go and there is a lack of confidence that such support is available (albeit slightly increased)

- Almost half (45%) agree they would feel embarrassed seeking support for their finances (up from 40% in September), while three in 10 (29%) disagree (vs 33% in September).
- However, there has been a similar shift in confidence that help and support is available: a quarter (25%) feel confident that financial help and support is available (up from 20%), while almost half (46%) disagree (down from 50%).
- A stable three in 10 (30%) say they know where to go to find financial help and support, but nearly two fifths (39%) don't.

Other recent surveys of potential interest

YouGov surveys among a GB sample:

[Cost of living tracker: eight in ten have cut spending, or expect to do so soon | YouGov](#)

[60% of Britons expect to spend less on Christmas because of the rising cost of living | YouGov](#)

[Daily Question | 01/11/2022 | YouGov](#) – attitudes towards UKG taxation and spend in light of current financial crisis

[What activities would Britons still do even if they had Covid? | YouGov](#)

[How do Britons feel about COVID-19 as we head into winter 2022? | YouGov](#)

[What impact is the cost of living crisis having on support for tackling climate change? | YouGov](#)

[New polling shows strong public support for fight for fair pay for nursing | News | Royal College of Nursing Scotland | Royal College of Nursing \(rcn.org.uk\)](#) – include information on access to NHS services

Ipsos MORI:

[Ipsos Issues Index: October 2022 | Ipsos](#) - monthly issues index, headline is that concerns about economy have overtake inflation

[Public continues to support Britain's role in Ukraine conflict | Ipsos](#)

[Three in four say waiting times for NHS emergency treatment are too long while a majority are not confident they will be seen quickly in A&E | Ipsos.](#)
Ipsos survey on attitudes towards the issues facing the NHS at a UK level

[A quarter of Britons are using credit cards for essentials while 9 in 10 worry about cost of living for the country as a whole | Ipsos](#)

ONS:

[Public opinions and social trends, Great Britain - Office for National Statistics](#) mainly covers CoL, but also looks at Covid booster intention

Savanta ComRes:

[BBC Cost of Living Survey – October 2022 « Savanta ComRes \(comresglobal.com\)](#) – In-depth poll on cost of living impacts

Main findings

To simplify some charts, data labels are shown only for the current measurement. Other weeks' data can be viewed by hovering over the relevant bar.

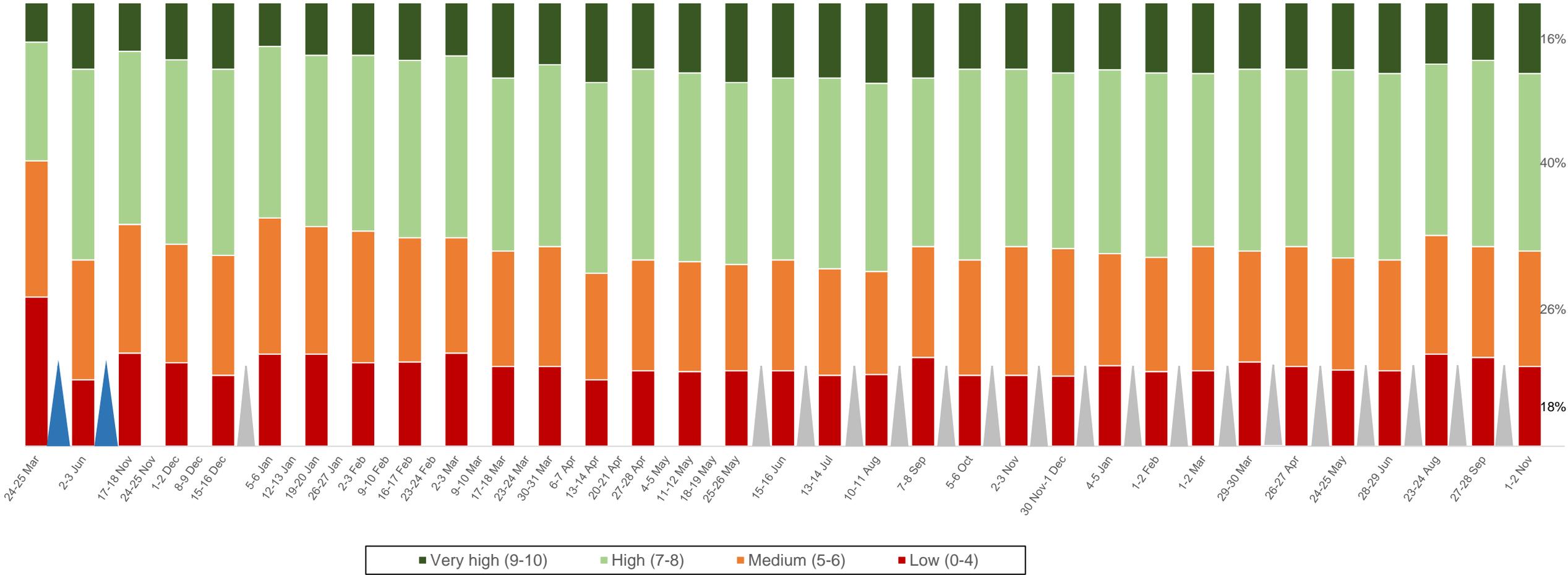
Key sub-group differences have been annotated – these primarily relate to the current week's data. Differences have only been shown if sub-group bases are reasonably large or differences very big or where there is ongoing consistency with the previous week – and for certain measures only. Base sizes for sub-groups are shown in the Annex. More sub-group detail can be provided if required.

Mood of the nation

Just over half continue to describe their happiness as very high / high – fairly similar to the situation over recent months

Those aged 65+ (at 71%) are more likely to report high / very high happiness than other ages (52% among 18-44 year olds and 51% among 45-64s). Happiness is also correlated with socio-economic group, dropping from 63% among ABs to 48% among DEs.

Happiness levels

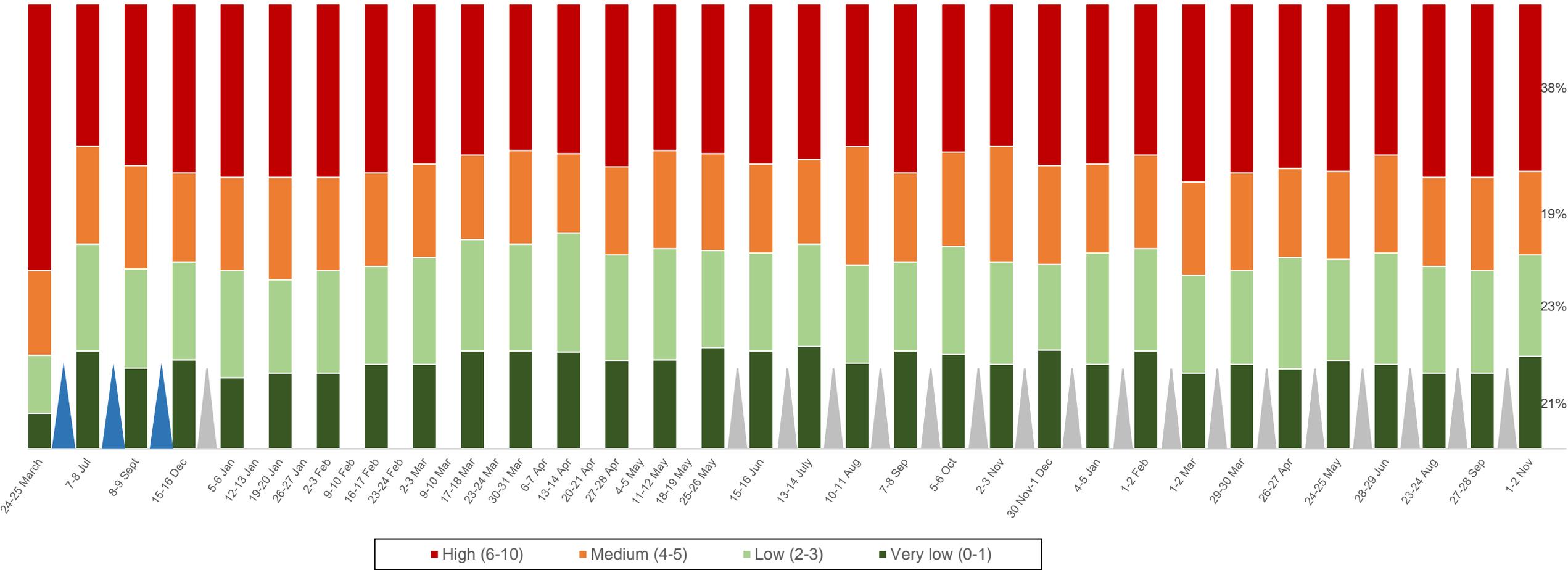


Q1. On a scale of 0-10, where 0 is 'not at all' and 10 is 'completely', overall, how happy did you feel yesterday?

Just under four in ten report a high level of anxiety – very similar to the last two months

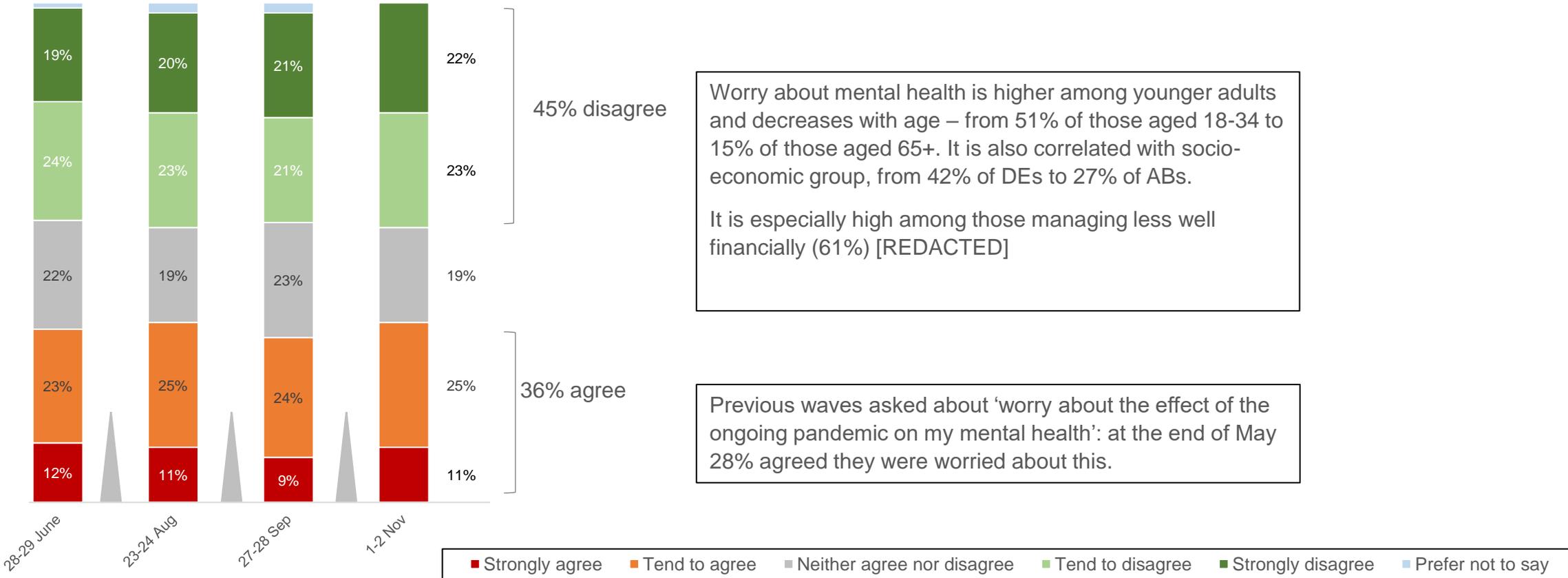
High anxiety is higher among 18-44s (at 46%) than among those aged 45-54 (41%) and 55+ (28%). It remains higher among women than men (at 42% and 34% respectively), especially women aged 18-44 (at 53%). It is lower among those in the ABC1 socio-economic groups at 36% and C2s (37%) than DEs (43%).

Anxiety levels



Around a third are worried about their mental health - similar to levels seen over recent months - especially high among those managing less well financially

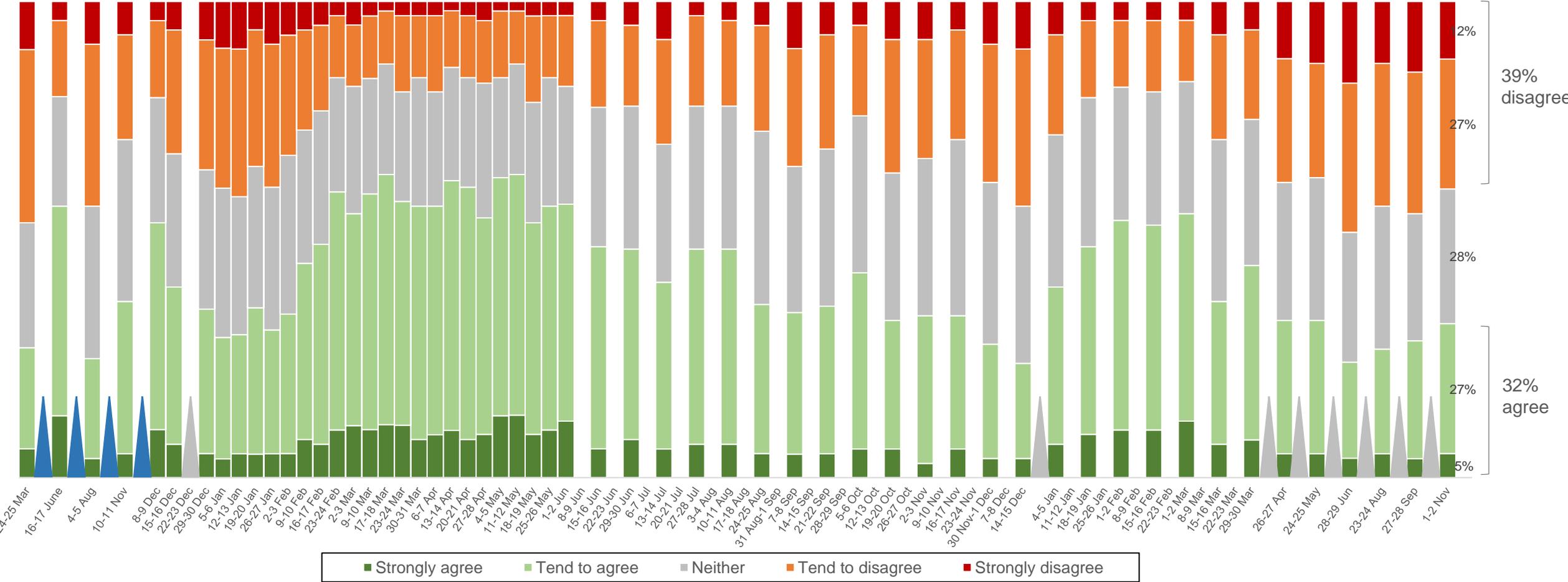
I am worried about my mental health



From a low at the end of June, levels of optimism have been slowly rising – though four in 10 still do not believe that things will start to get better soon

Those aged 18-34 are more likely to agree (48%) than those aged 35-44 (30%) or 45+ (26%). Those in the DE socio-economic groups are slightly less likely to agree (at 28%) than C2s (35%) and ABC1s (33%).

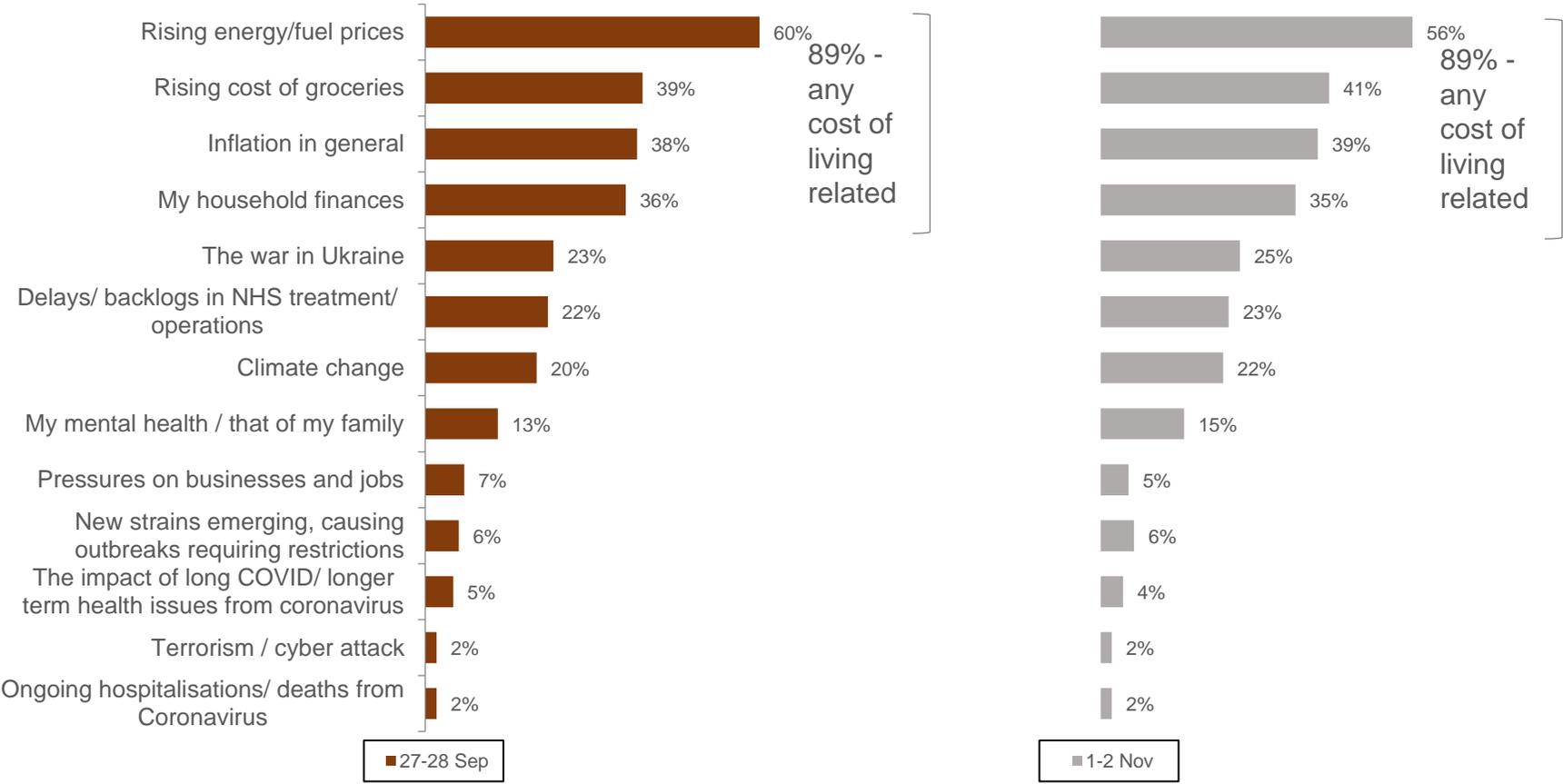
I'm sure that things will start to get better soon*



Q10. To what extent do you agree or disagree with the following statements?
 * Note that until 24-25 May 2022 question was 'To what extent do you agree or disagree with the following statements about the current Coronavirus (Covid-19) pandemic?'

Financial concerns (energy prices (slightly decreased), inflation, grocery costs and household finances) continue to overshadow concern about the Ukraine war (albeit slightly increased), Covid and climate change

Proportion mentioning each as a top three concern from a list of possible concerns for the year ahead



Although changes have been made to the code list over time and the questions are therefore not directly comparable, results from previous months can be examined.

In April, the concern most likely to be mentioned was rising energy prices (55%), followed by the war in Ukraine (43%), then inflation in general (32%) and NHS backlogs (30%). In May, rising energy prices (64%) continued to be the concern most likely to be mentioned, followed by inflation in general (43%), the war in Ukraine (38%), household finances (32%) and NHS backlogs (28%).

The pattern in August was very similar to September although rising energy/fuel prices was slightly higher (65%), the war in Ukraine lower (17%) and mental health at 17%.

Not surprisingly people's financial situation makes a huge difference to their concerns for the year ahead

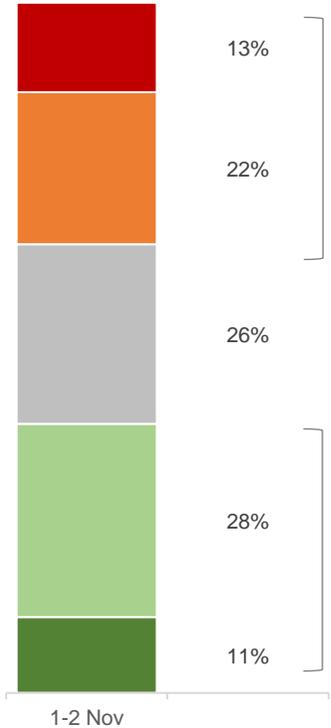
- **Those who are managing less well financially*** are especially likely to name their household finances (58%) and rising cost of groceries (49%) in their top three concerns while mentions of rising energy/fuel prices are in line with the average (at 54%).
- They are also more likely than average to mention their mental health/that of their family (25% vs 15% overall) and less likely to mention NHS delays/backlogs (13% vs 23% overall) and the war in Ukraine (11% vs 25% overall).
- **Those who are managing well financially** are just as likely as those managing less well to mention rising energy/fuel prices (55%) but less likely to mention rising cost of groceries (34%) and their household finances (18%). They are more likely than average to mention inflation (43% vs 39% overall), war in Ukraine (34% vs 25% overall), climate change (27% vs 22% overall) and NHS delays and backlogs (28% vs 23% overall).
- **All ages** are concerned about cost of living related issues. While those aged 45+ are more likely than those aged 18-44 to mention in their top three concerns rising energy/fuel prices (at 60% and 50% respectively) 18-44s are more likely to express this as concern about their household finances (41% vs 31%) but also rising cost of groceries (44% vs 38%) and inflation in general (42% vs 37%).
- Those aged 45+ are more likely than their younger counterparts to name NHS delays/backlogs (29% vs 14%) and the war in Ukraine (32% vs 17%) in their top three concerns while 18-44s are more likely to mention their mental health/that of their family (24% vs 8%).

*Throughout the document the group referred to as 'those managing less well' includes not managing very well or in financial difficulty or in deep financial trouble

Although almost two thirds are looking forward to a festive season without pandemic restrictions, two fifths feel apprehensive about it

With everything that is going on (e.g. pandemic, the cost of living situation, war in Ukraine, pressure on the NHS etc.) I feel apprehensive about the festive season

I am looking forward to the festive season without pandemic restrictions

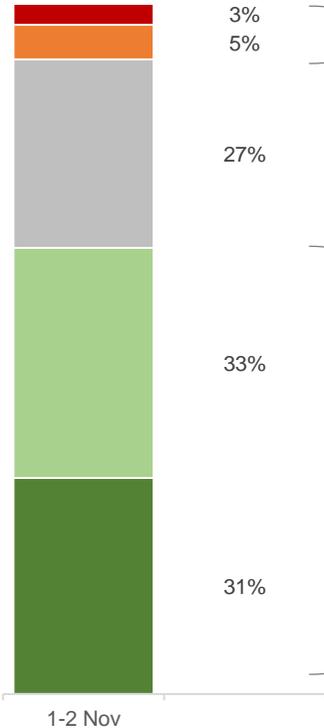


35% disagree

39% agree

Women are more likely to be apprehensive than men (at 43% and 35% respectively) – especially women aged 18-44 (51%) as opposed to men aged 45+ (30%).

Those aged 18-44 are more apprehensive than those aged 45+ (47% and 33% respectively), while apprehension is lower among those in the AB socio-economic groups than others (at 31% vs 40% of C1s and 42% of C2DEs).



8% disagree

64% agree

Agreement decreases by age – from 79% of those aged 18-34 to 64% of 35-44s and 58% of those aged 45+.

It also decreases from 72% of ABC1s to 61% of C2s and 52% of DEs.

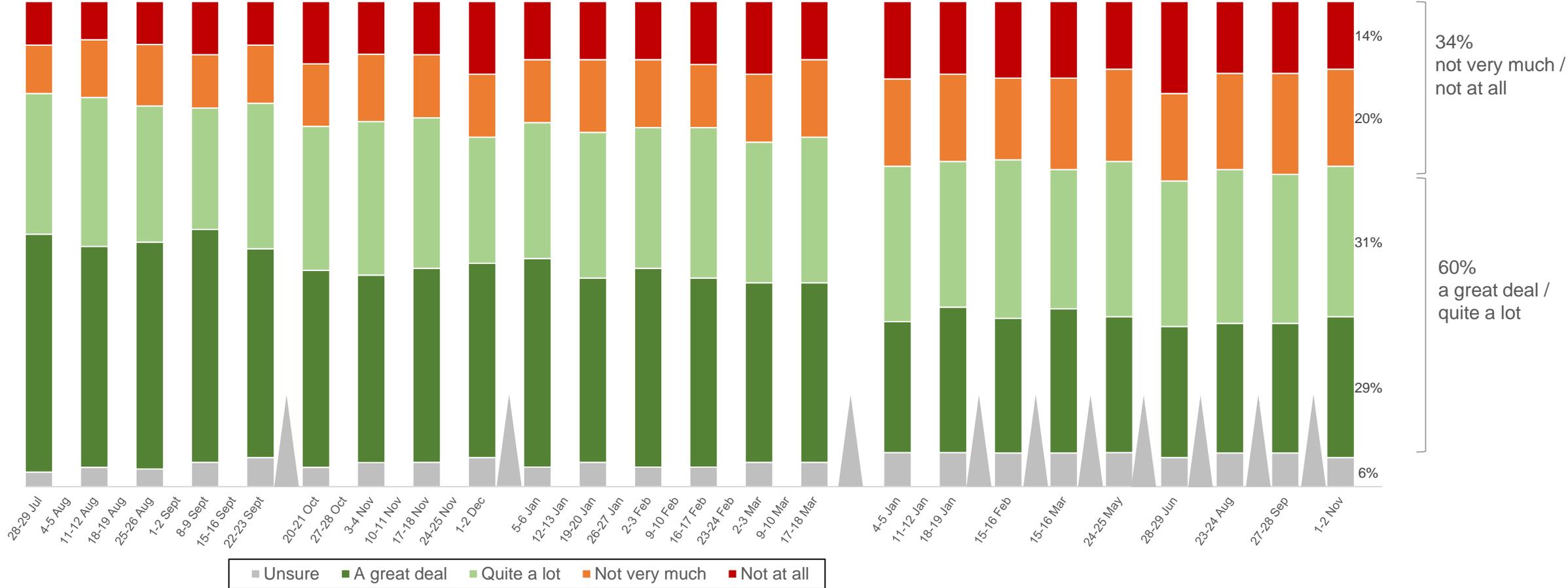
Strongly agree Tend to agree Neither agree nor disagree Tend to disagree Strongly disagree

Trust in Scottish Government

Three in five continue to trust the Scottish Government to work in Scotland's best interests in relation to the pandemic, consistent with recent months

Trust in the Scottish Government to work in Scotland's best interests in relation to the coronavirus pandemic

Those aged 18-44 are more likely than those aged 45+ to trust the Scottish Government to work in Scotland's best interests a great deal or quite a lot (65% vs 55%), especially men aged 18-44 (72%).



Trust in the Scottish Government to work in the country's best interests has increased slightly since August in relation to the cost of living crisis and the situation in Ukraine

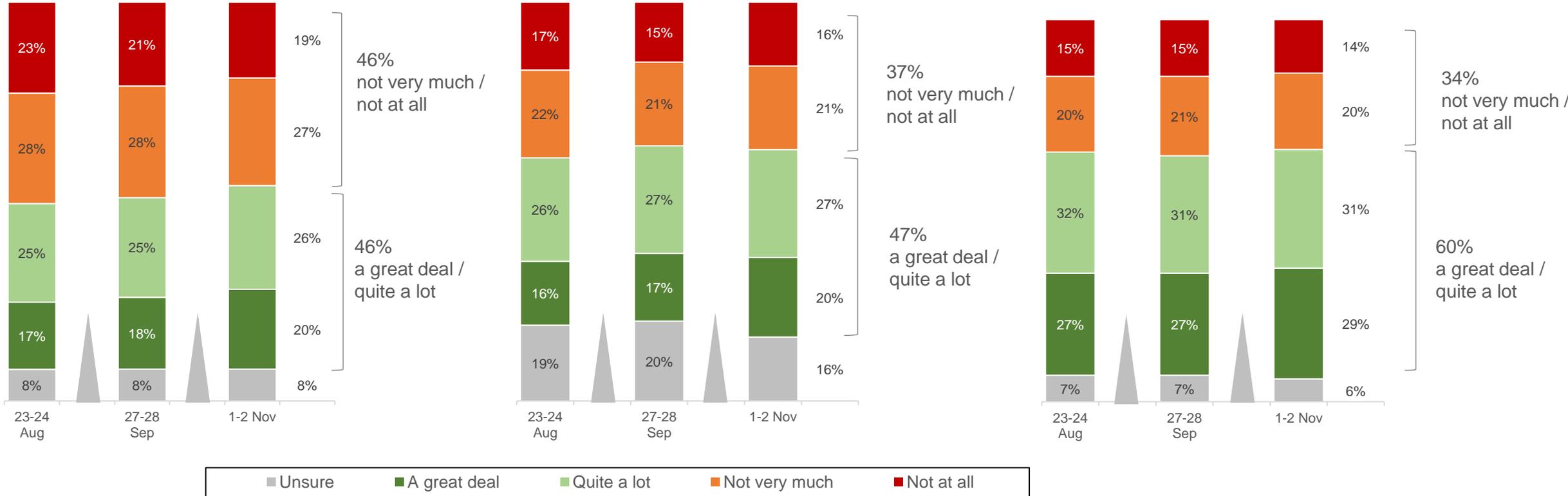
Those aged 18-44 are more likely than those aged 45+ to trust the Scottish Government to work in Scotland's best interests across each area – especially men aged 18-44.

Trust in the Scottish Government to work in Scotland's best interests in relation to the following...

The cost of living crisis

The situation in Ukraine

The coronavirus pandemic

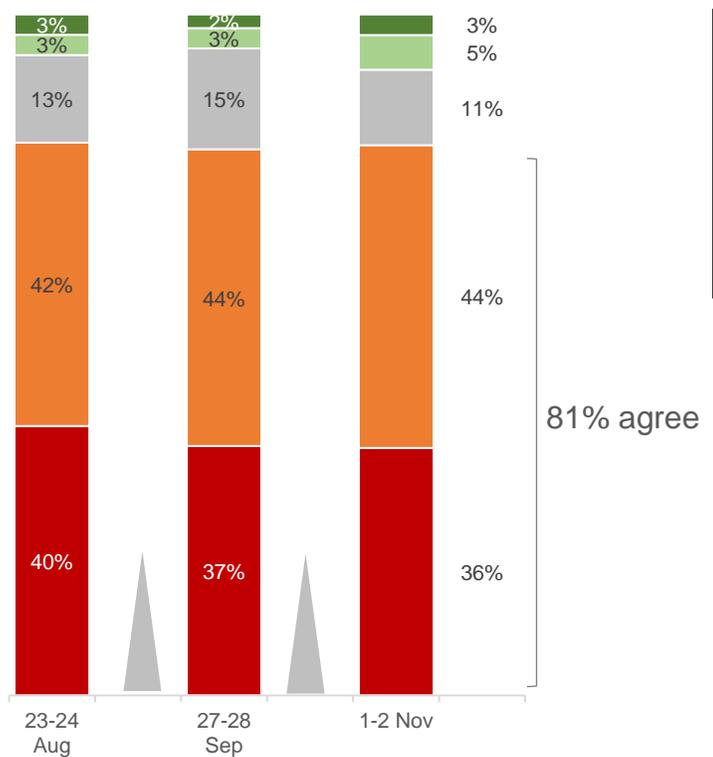


Cost of living

As seen previously, four in five are worried about the impact of the cost of living crisis on businesses and three quarters about the knock-on effect on themselves, although strong agreement on the latter has declined

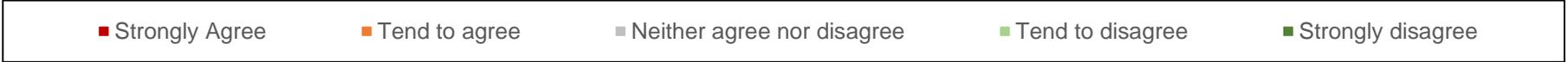
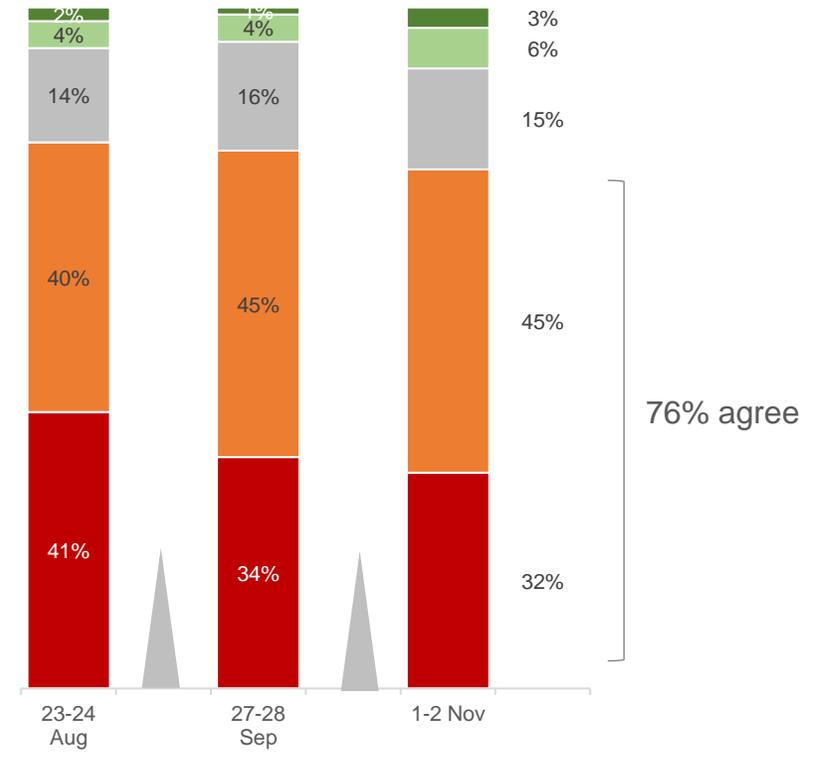
I worry about the impact of the current cost of living crisis on businesses across Scotland

I worry about the knock on effect that the current cost of living crisis on businesses could have on me and my family



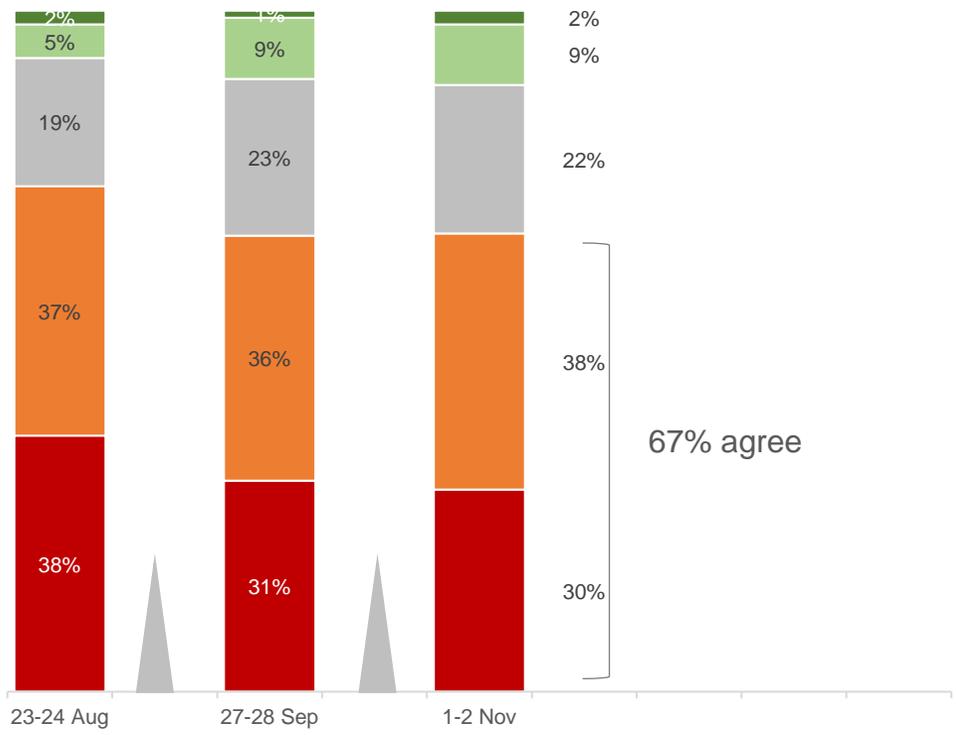
Worry about the impact on businesses is higher among women (86%) than men (76%).

Agreement about the knock on effect is also higher among women (80%) than men (73%).



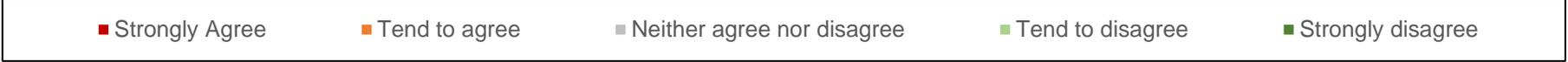
Two thirds continue to believe that the cost of living crisis will impact them negatively long term – similar to a month ago

I believe that the cost of living crisis will have a long term negative impact on me and my family



Agreement is higher among those aged 18-34 (73%) than among those aged 35-64 (68%) and 65+ (60%).

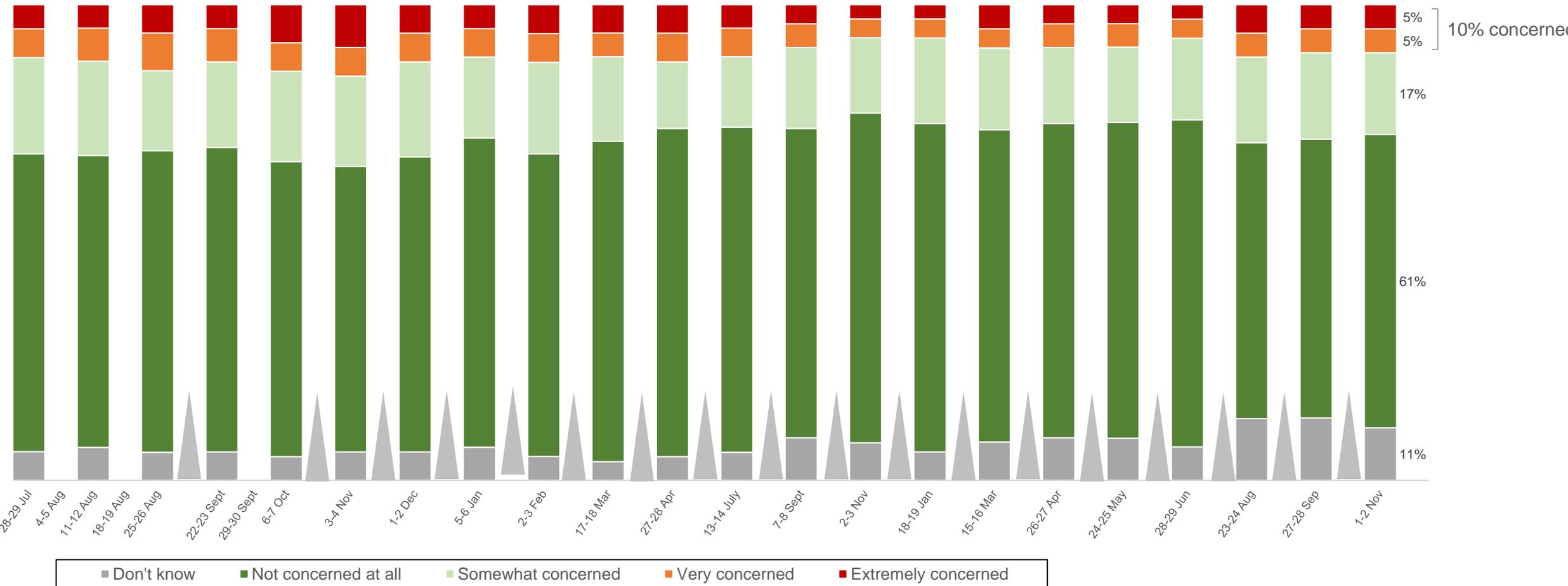
At 62% it is also lower among those in the AB socio-economic groups than C1s (67%) and C2DEs (70%).



Concern about not having a job a month from now is similar to the last two months – one in 10 are very or extremely concerned

Concern is higher among men (at 14%) than women (7%).

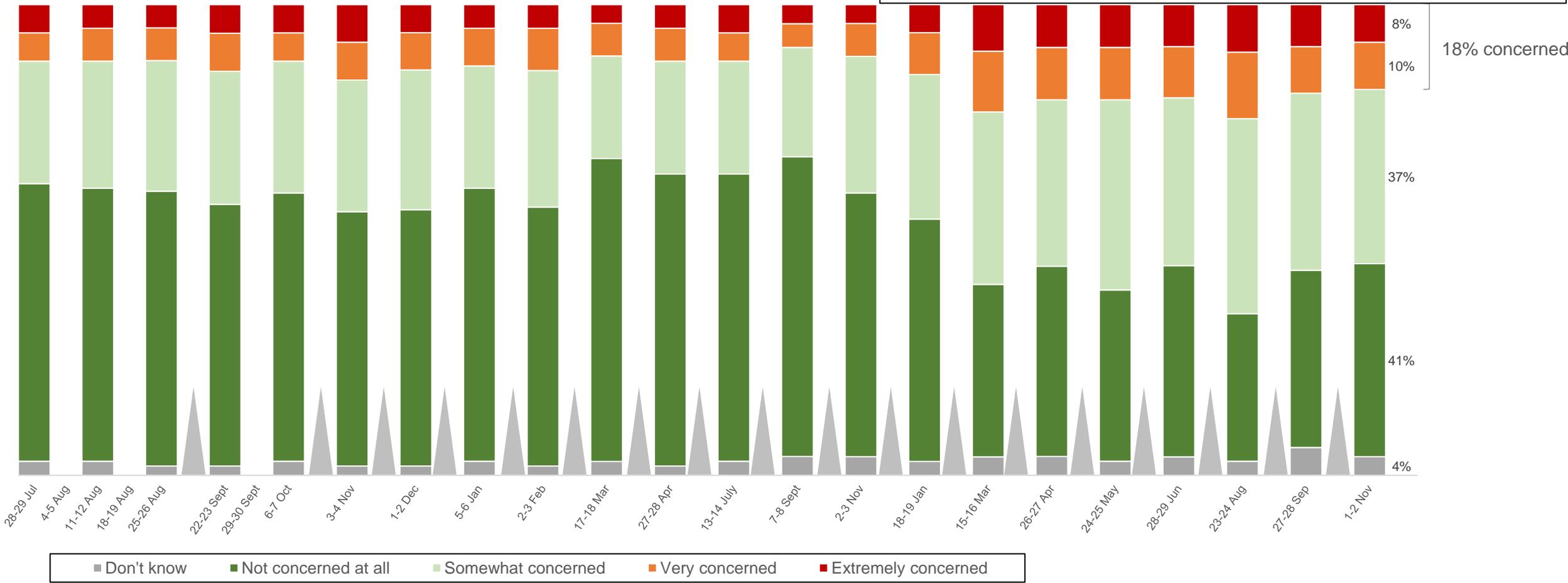
Financial concerns – I won't have a job



The proportion extremely or very concerned about being able to pay household bills a month from now is consistent with last month at just under one in five (and lower than August)

Financial concerns – I won't be able to pay my bills

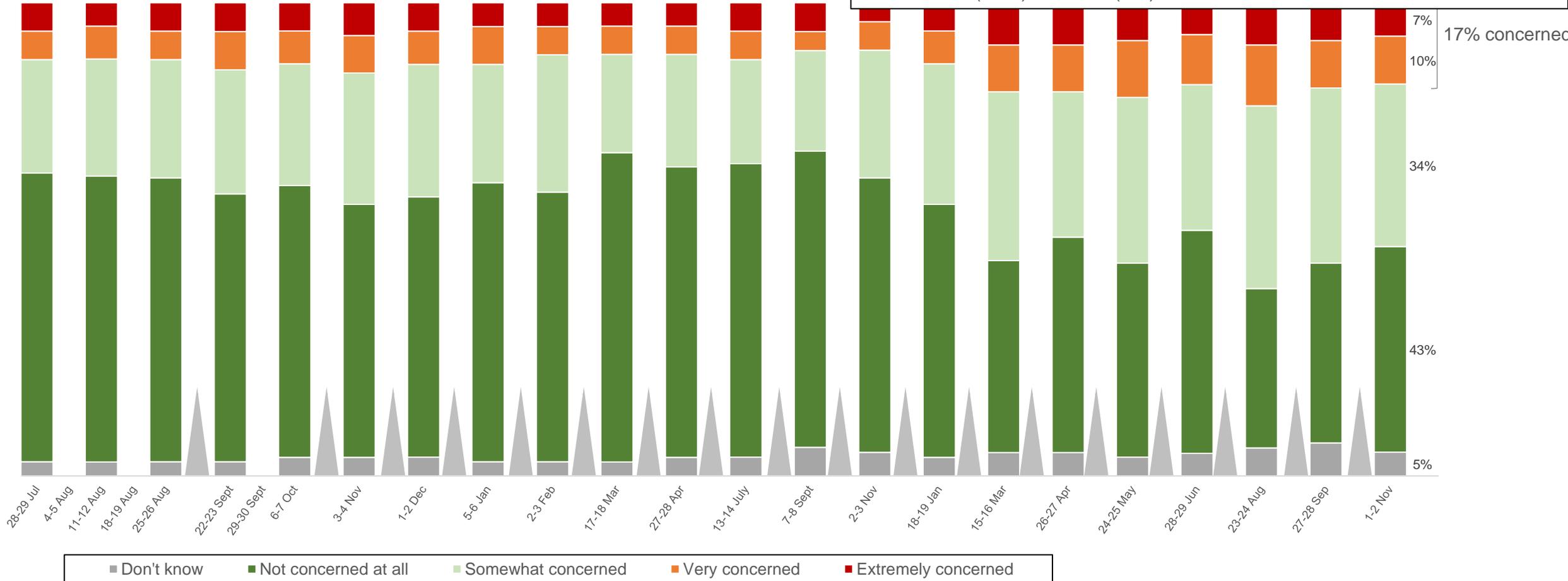
Concern is higher at the lower end of the socio-economic spectrum: 26% of DEs are concerned compared with 19% of C2s, 17% of C1s and 11% of ABs. It is also higher among 18-44s (23%) than those aged 45+ (15%).



Concern about being able to provide for their household a month from now is at a similar level to last month with just under one in five extremely/very concerned – while ‘not at all concerned’ continues to increase

Financial concerns – I won't be able to provide for my household

Concern (extremely/very) is lower among those aged 55+ (10% vs 22% among 18-44s and 23% among 45-54s). Concern is higher among DEs (25%) than C1C2s (17%) and ABs (9%).

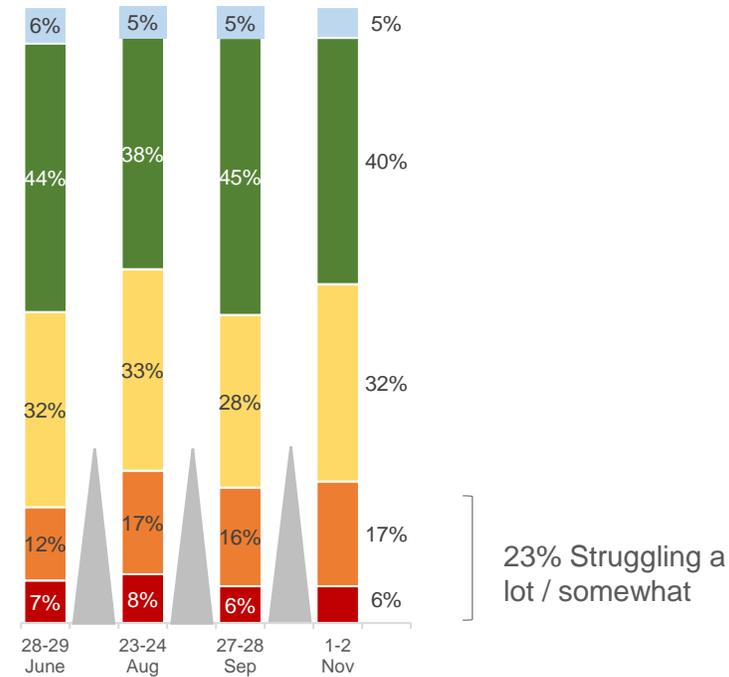


While around four in 10 continue to struggle (a lot / somewhat) to pay for non-essentials, just under a quarter are struggling with essential shopping / travel and household bills – levels which are broadly stable

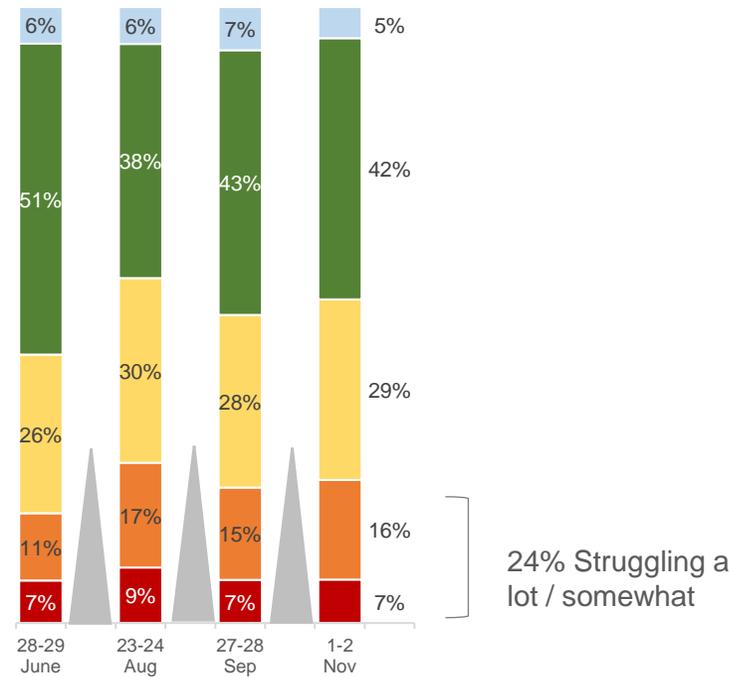
Struggling to pay for ...

45% are struggling to pay for **any** of these three and 15% to pay for **all** of these (48% and 15% respectively in September).
30% are struggling to pay for essential groceries/travel **or** household bills (27% in September).

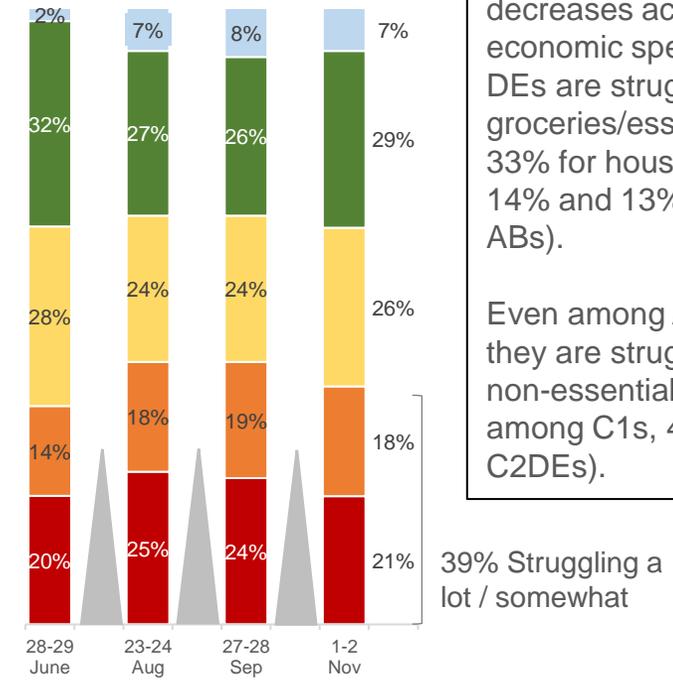
Grocery shopping and essential travel (incl. fares and petrol)



Household bills (incl. energy bills, rent and mortgage payments)*



Non-essential items such as going out and going on holiday

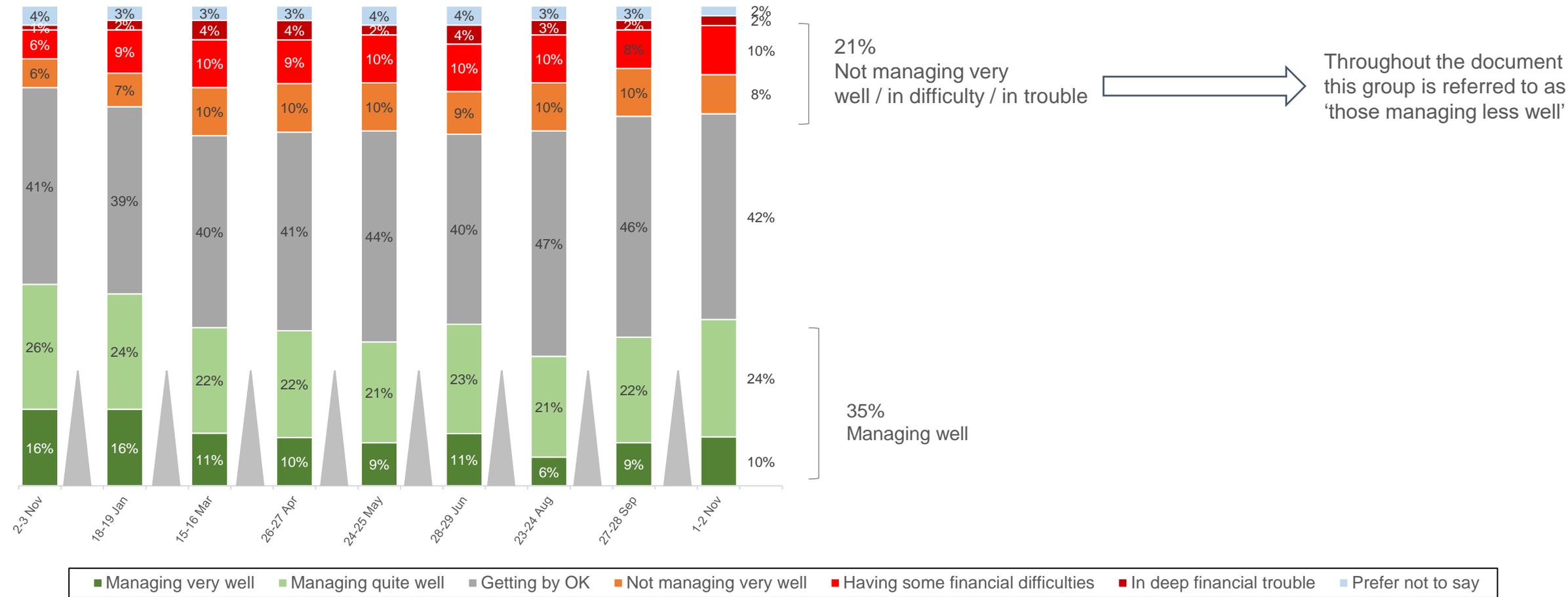


The proportion struggling decreases across the socio-economic spectrum: 30% of DEs are struggling to pay for groceries/essential travel and 33% for household bills (vs 14% and 13% respectively for ABs).
Even among ABs 30% say they are struggling to pay for non-essentials (vs 37% among C1s, 43% among C2DEs).

■ Struggling a lot ■ Struggling somewhat ■ Struggling a little ■ Not struggling at all ■ Prefer not to say

The proportion who are managing less well with household finances has remained broadly stable at just over a fifth but the proportion managing well has continued to increase from the August low

Household finances



Those who are managing less well are much more anxious than the population as a whole

In terms of demographics, those who are managing less well financially are more likely to be found among 18-54 year olds (26%) than among those aged 55+ (13%).

Three in 10 (30%) in the DE socio-economic groups are managing less well* – notably higher than among ABs (8%), C1s (18%) and C2s (25%).

Those who are managing less well are:

- More likely to be highly anxious (61% vs 39% among those getting by okay and 23% among those managing well)
- More likely to be worried about their mental health (61% vs 34% vs 22% among those same groups)
- Less likely to agree things will start to get better soon (26% vs 33% vs 36%).

[REDACTED]

*Throughout the document the group referred to as 'those managing less well' includes: not managing very well or in financial difficulty or in deep financial trouble

The cost of living situation is impacting those managing less well financially in many ways

Those managing less well financially are:

- More likely to be worried about the knock on effect that the current cost of living crisis on businesses could have on them and their family: overall agreement and strong agreement stand at 83% and 55% respectively vs 85% and 33% among those getting by okay and 67% and 17% among those managing very/fairly well.
- More likely to agree that it will have a long term negative impact on them and their family (87% vs 73% and 50%).

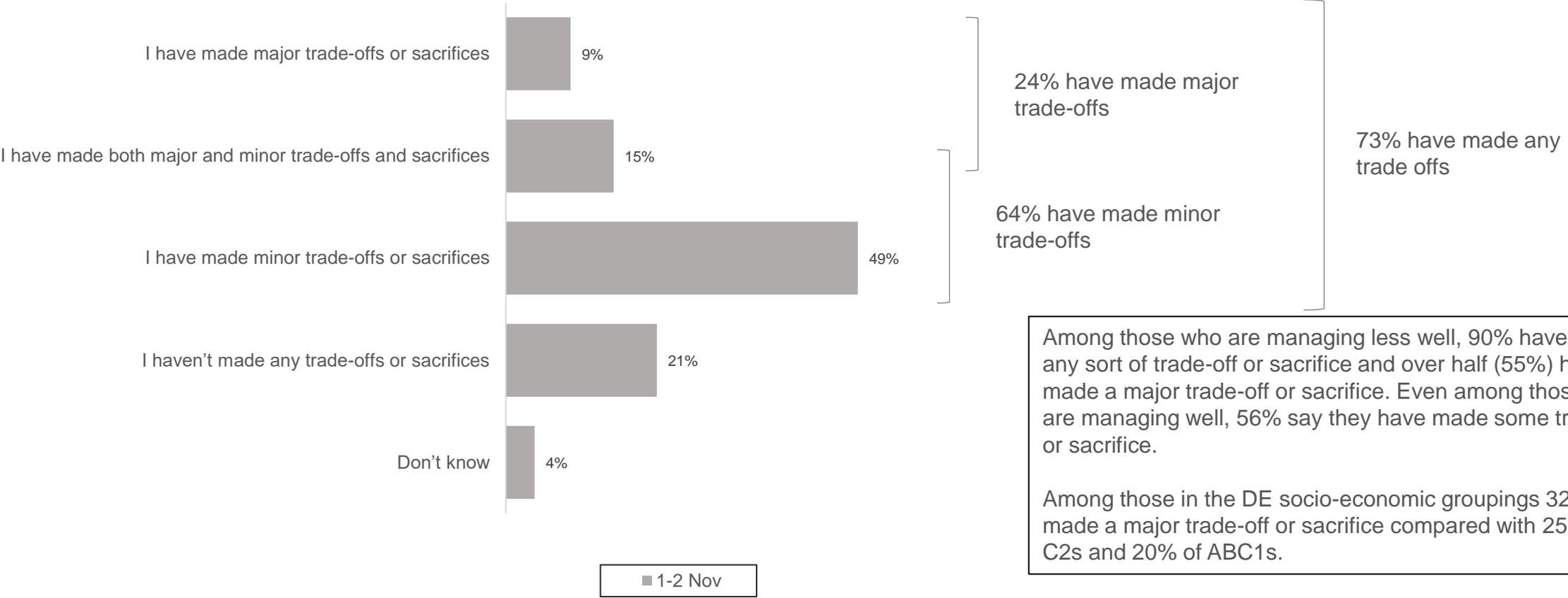
Over half (54%) are extremely or very concerned that they won't be able to pay their bills in a month's time (vs 15% and 2%) and 53% that they won't be able to provide for their household in a month's time (vs 13% and 2%).

A quarter (26%) are concerned about not having a job in a month's time (vs 7% and 4%).

Around two thirds are struggling (a lot / somewhat) to pay for grocery shopping and essential travel (at 65% vs 19% and 3%) and to pay household bills (at 70% vs 18% and 3%). 76% are struggling to pay for non-essential items (vs 43% and 11%).

Almost three quarters have made sacrifices or trade-offs to their lifestyle over the last six months in response to the cost of living crisis, and a quarter have made major trade-offs or sacrifices

Extent to which trade-offs / sacrifices made



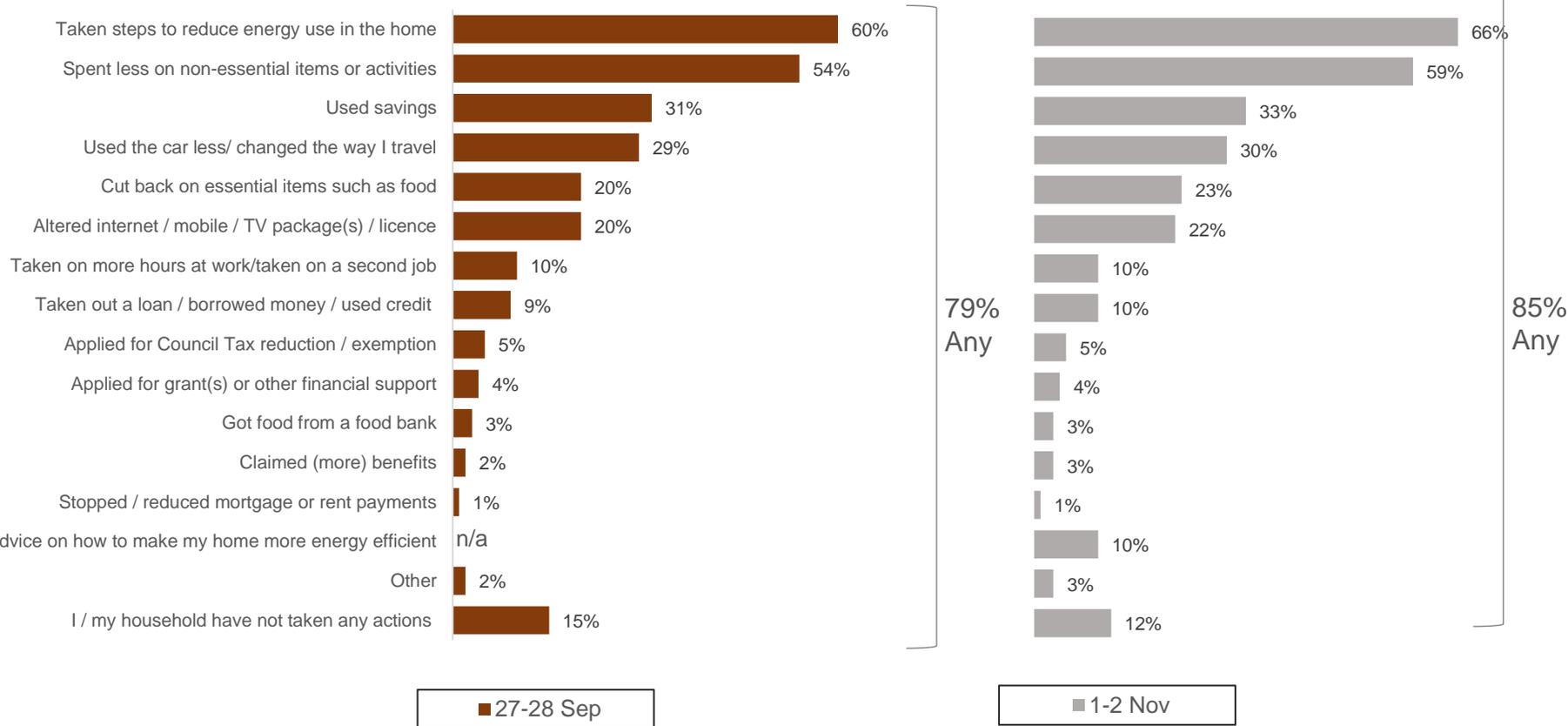
Among those who are managing less well, 90% have made any sort of trade-off or sacrifice and over half (55%) have made a major trade-off or sacrifice. Even among those who are managing well, 56% say they have made some trade-off or sacrifice.

Among those in the DE socio-economic groupings 32% have made a major trade-off or sacrifice compared with 25% of C2s and 20% of ABC1s.

The main actions taken to manage finances are reducing energy use and spending less on non-essentials, with an increase in the proportion doing each of these

Actions taken to manage finances

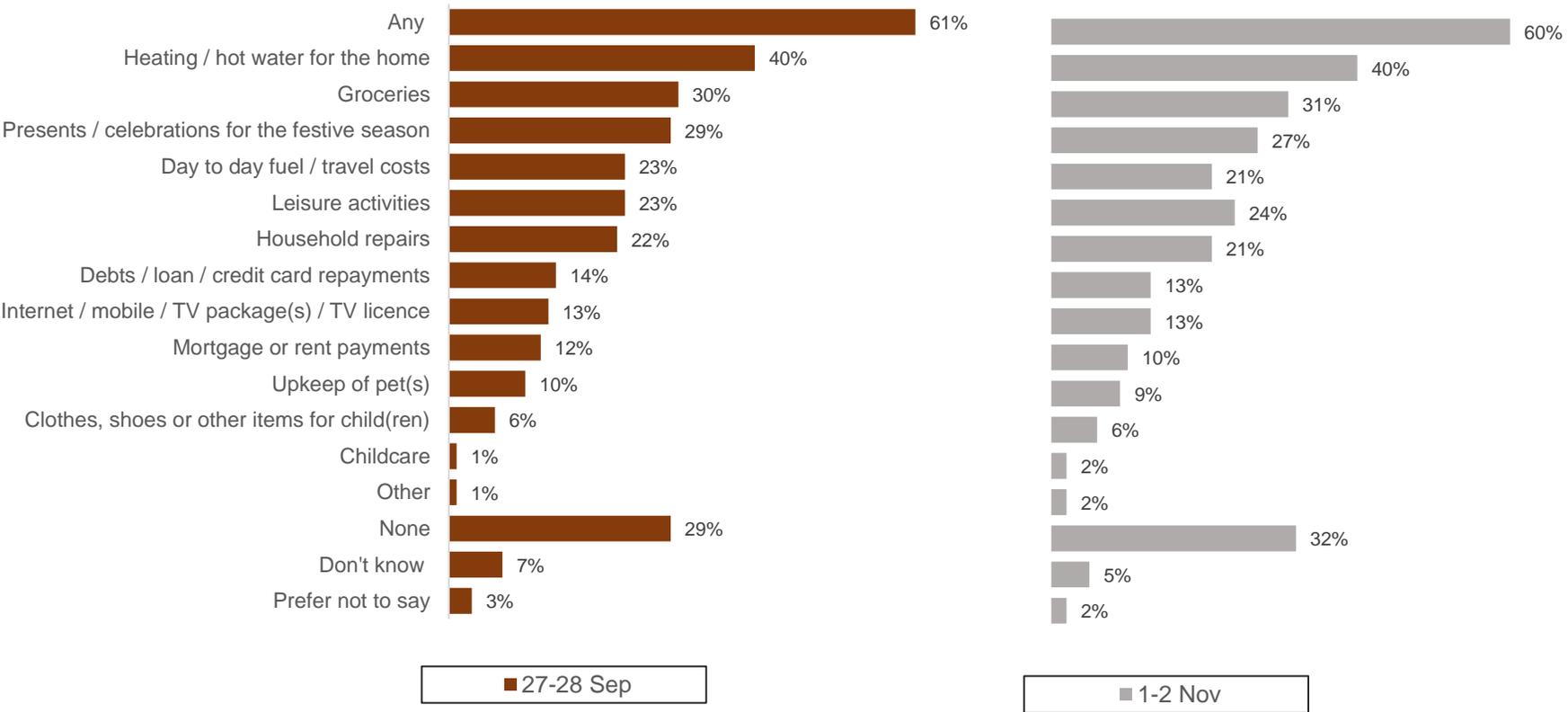
Those who say that they have made a major sacrifice are particularly likely to report spending less on non-essential items (78%) and reducing home energy use (76%) but also cutting back on essentials (51%), using savings (48%), using the car less / changing the way they travel (45%) and getting rid of or reducing mobile/TV packages/licence (37%).



1-2 November		
Managing less well financially	Getting by ok	Managing well
68%	72%	60%
70%	71%	42%
46%	38%	20%
30%	35%	24%
51%	23%	8%
39%	19%	15%
16%	10%	7%
26%	8%	3%
10%	3%	3%
12%	2%	2%
9%	3%	1%
6%	2%	2%
1%	0%	1%
13%	10%	9%
7%	1%	2%
2%	7%	23%

Six in 10 are concerned about being able to pay for items in the next 2-3 months – especially heating, groceries and the festive season - with little change from the end of September

Items concerned about being able to pay for in next 2-3 months



Women are more likely than men to be concerned about paying for any of these (at 64% and 56% respectively).

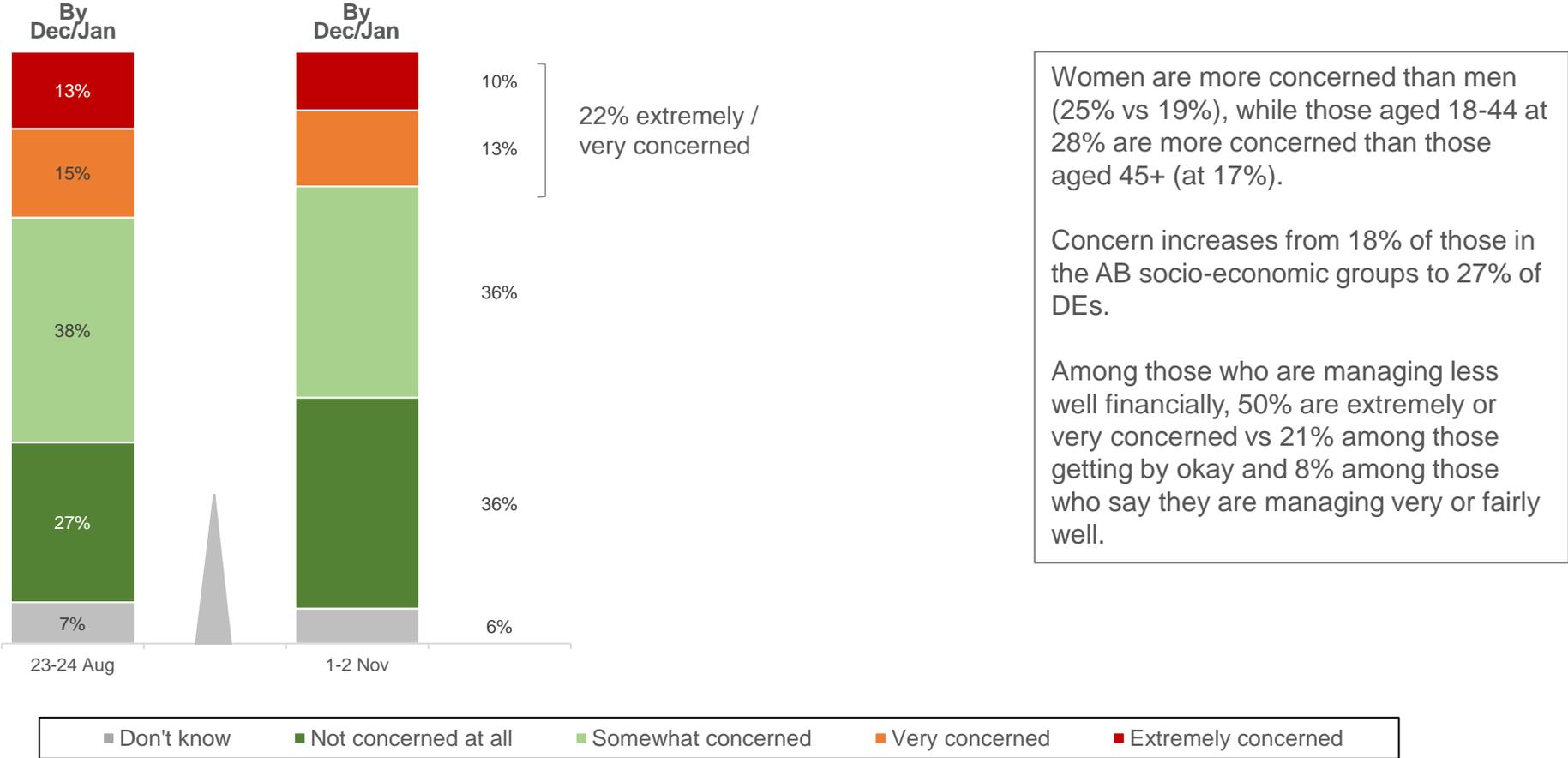
Those aged 55+ are less concerned than other ages (at 51% vs 63% among 45-54s and 68% among 18-44s).

Those managing less well financially are more likely to be concerned, with 93% concerned about any vs 72% among those managing okay and 29% among those managing very/fairly well.

Just over one in five are extremely or very concerned that their festive celebrations will be limited because of their financial situation – slightly decreased from the end of August

Financial concerns – September vs December/ January (data from August 2022)

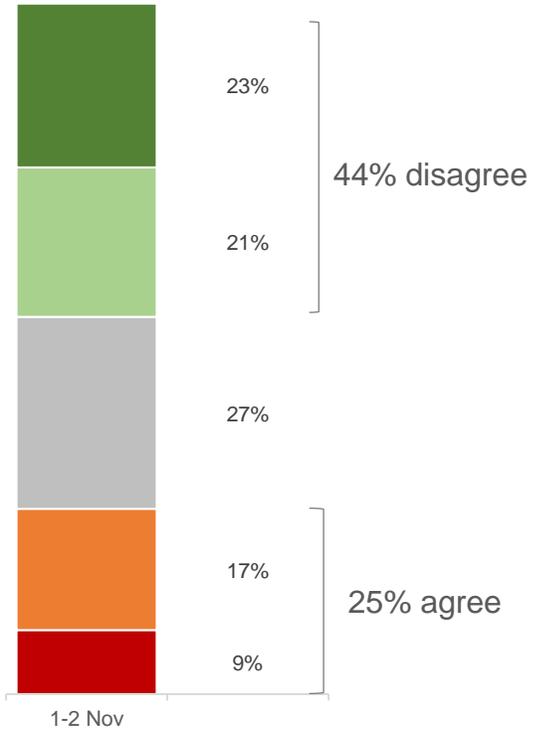
Festive celebrations will be limited due to having to spend money on other things



A quarter are worried about being unable to buy children in the family the gifts they would like, and one in seven are going to have to borrow money to afford presents and celebrations for the festive season

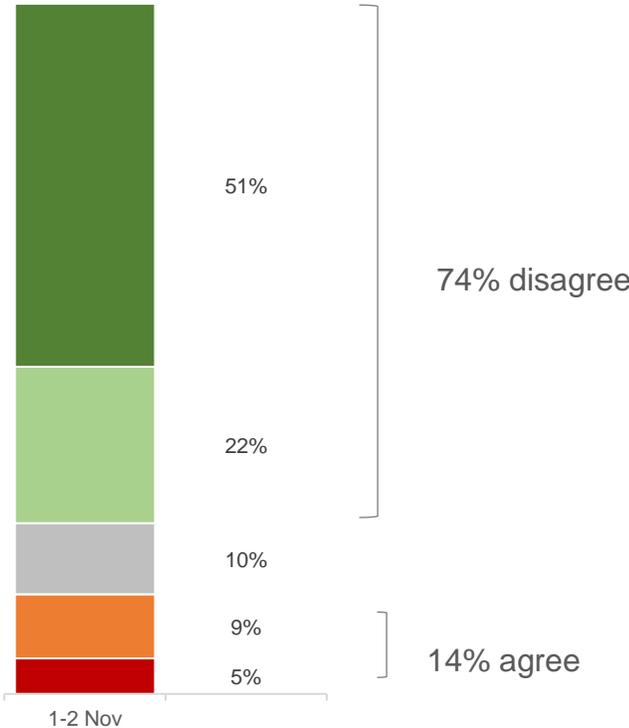
I am worried about not being able to buy the children in the family the gifts they would like

I am going to have to borrow money (including taking out a loan or using credit card) to afford presents and celebrations for the festive season



Agreement is higher among women than men (30% vs 21%), those with children in the household (39% vs 21% among those with no children) and those who are managing less well financially (60% vs 24% among those getting by okay and 7% among those managing very or fairly well).

It is lower among those aged 55+ than other ages (at 17% vs 32% of 18-44s and 29% of 45-54s).



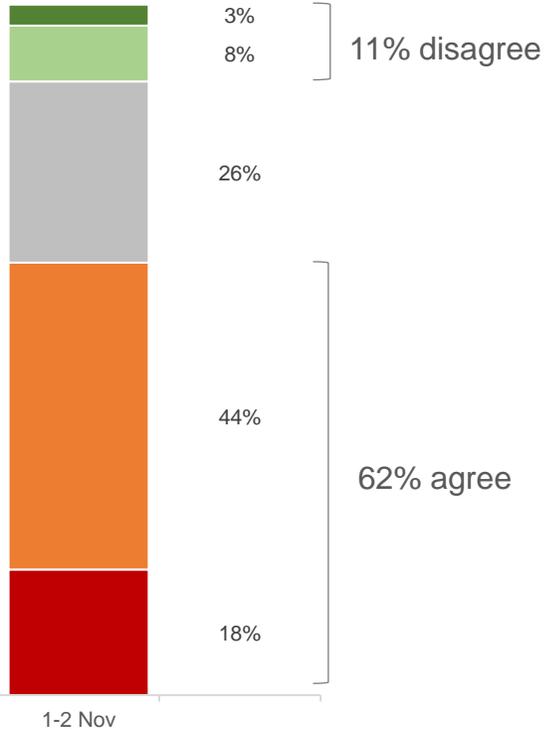
Agreement is higher among those who are managing less well financially (42% vs 11% among those getting by okay and 2% among those managing very or fairly well).

It is lower among those aged 55+ than other ages (8% vs 18% of 18-54s).

■ Strongly agree
 ■ Tend to agree
 ■ Neither agree nor disagree
 ■ Tend to disagree
 ■ Strongly disagree

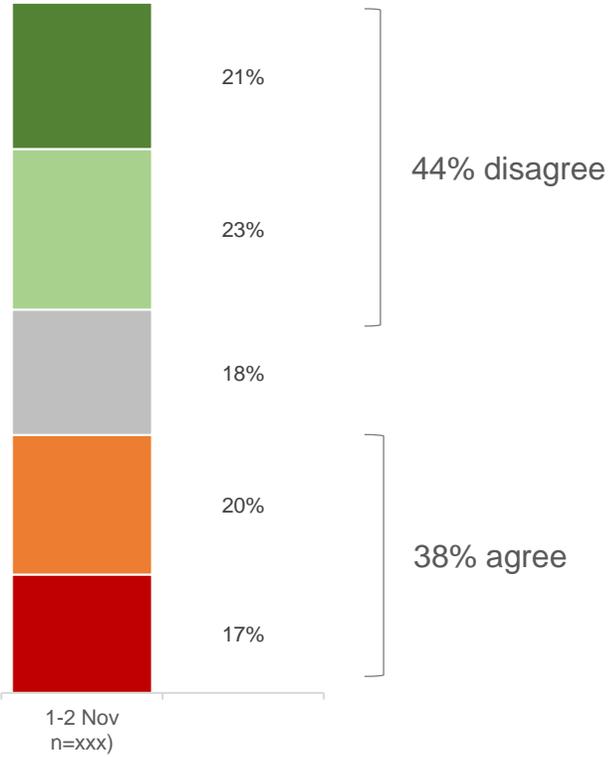
Over three in five will find lower cost ways to enjoy the festive season, while almost two in five workers will have to keep working over the period to make ends meet

I will find lower cost ways to enjoy the festive season



Agreement is higher among women than men (69% vs 55%), those aged 18-44 than 45+ (67% vs 58%), those with children in the household (71% vs 61% among those with no children) and those who are managing less well financially and getting by okay (66% and 73% respectively vs 49% among those managing very or fairly well).

Unless I keep working over the festive season I won't be able to make ends meet (Base: All who are currently working (n=542))

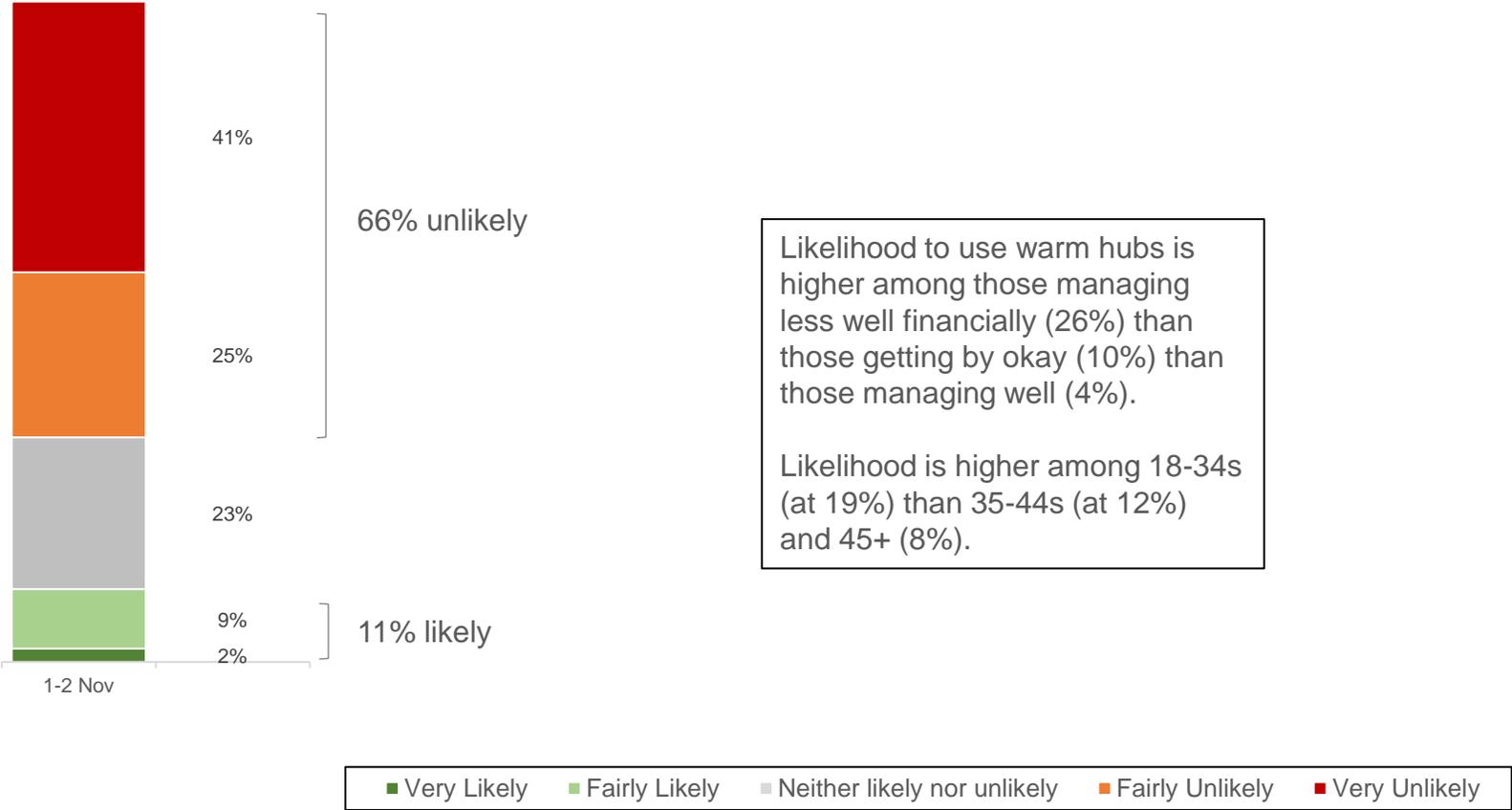


Agreement is higher among women than men (43% vs 32%), those aged 18-44 than 45+ (43% vs 31%) and those who are managing less well financially (80% vs 40% among those getting by okay vs 13% among those managing very or fairly well).

■ Strongly agree
 ■ Tend to agree
 ■ Neither agree nor disagree
 ■ Tend to disagree
 ■ Strongly disagree

Around one in 10 are likely to use 'warm hubs' regularly over winter

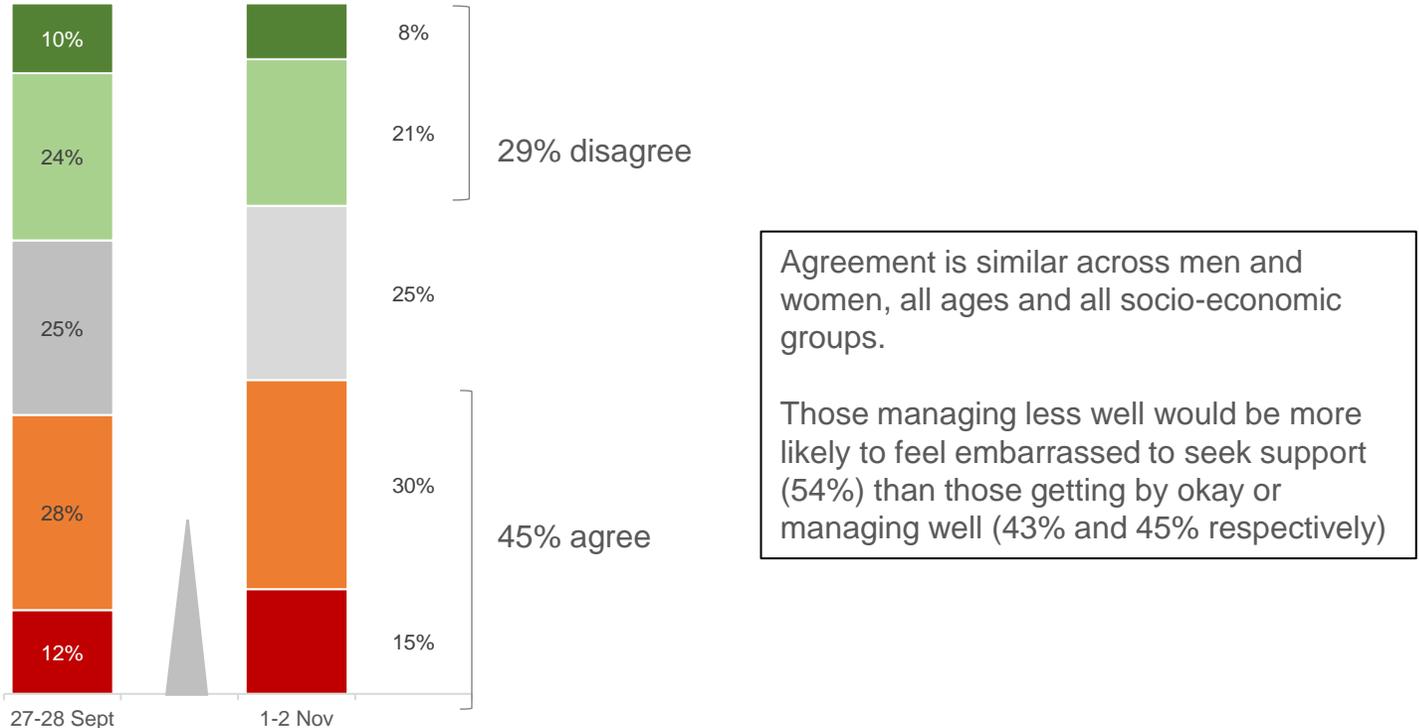
Likelihood of using 'warm hubs' regularly over winter



Cost of living support

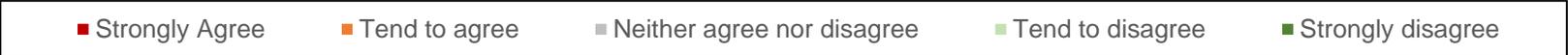
Almost half would feel embarrassed seeking support to manage their household finances which represents a slightly higher proportion than seen at the end of September

I would feel embarrassed seeking support to help manage my household finances



Agreement is similar across men and women, all ages and all socio-economic groups.

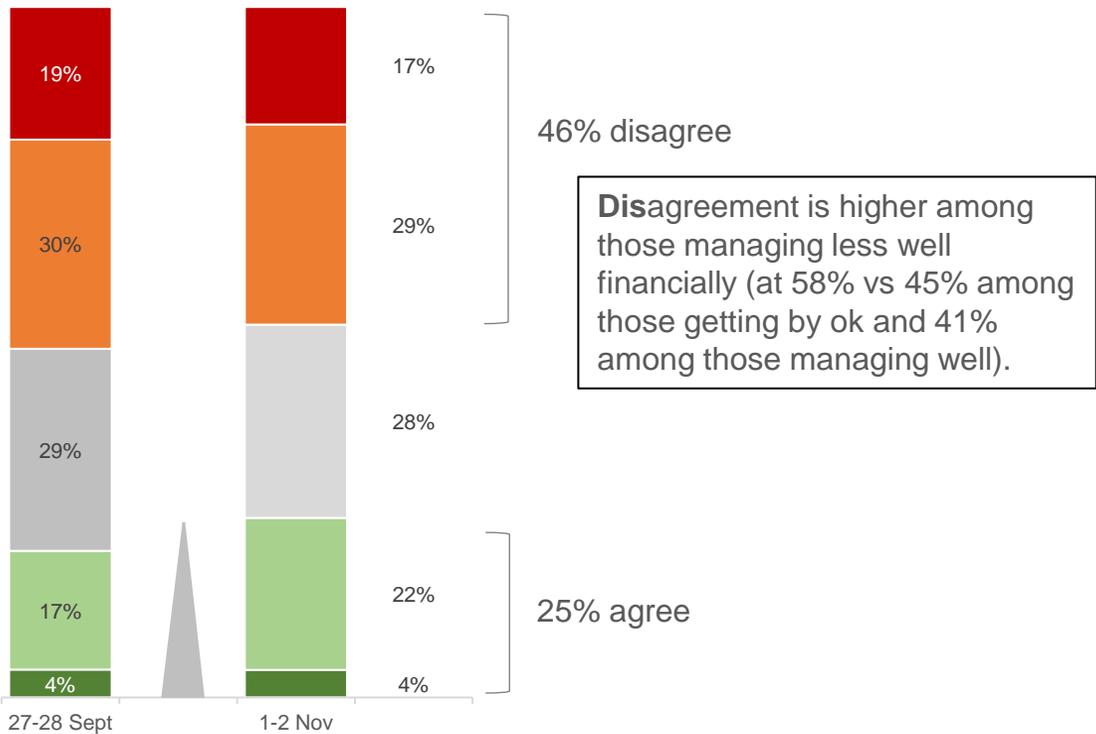
Those managing less well would be more likely to feel embarrassed to seek support (54%) than those getting by okay or managing well (43% and 45% respectively)



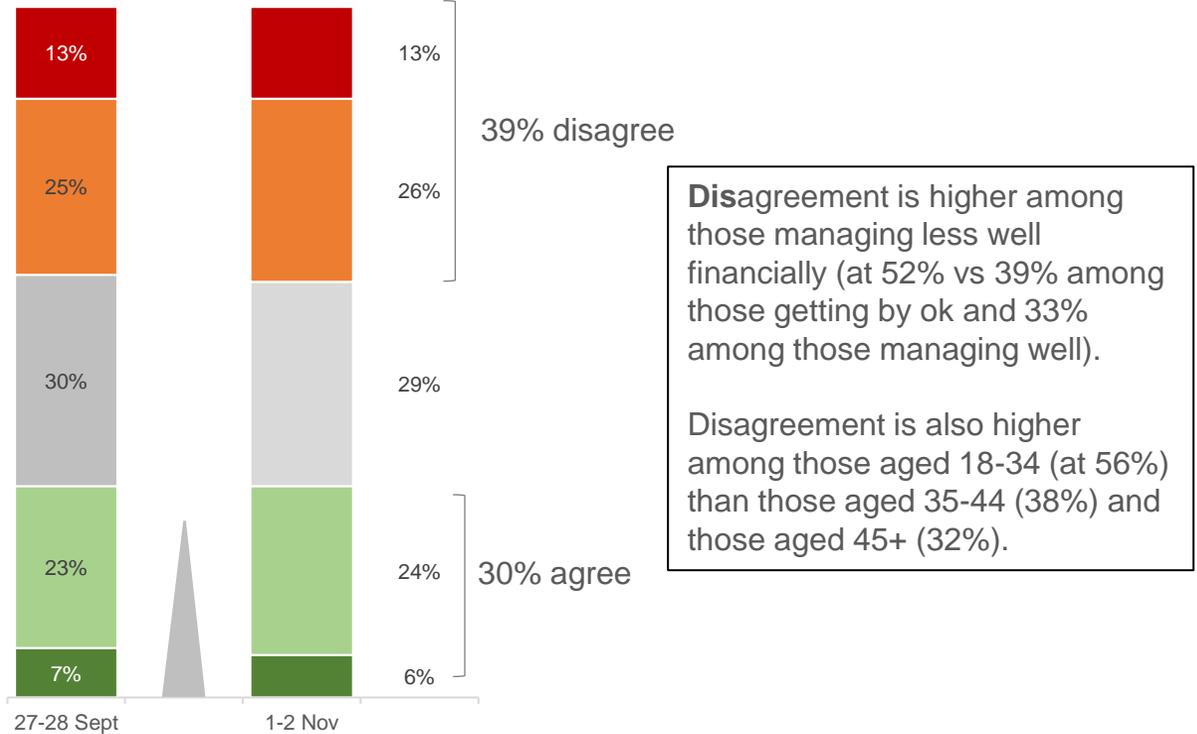
In terms of financial support, only a quarter are confident such support is available, albeit an increased level, and three in 10 would know where to go to get such support

I feel confident that there is financial help and support available for people who need it

I know where to go to find financial help and support



Disagreement is higher among those managing less well financially (at 58% vs 45% among those getting by ok and 41% among those managing well).



Disagreement is higher among those managing less well financially (at 52% vs 39% among those getting by ok and 33% among those managing well).

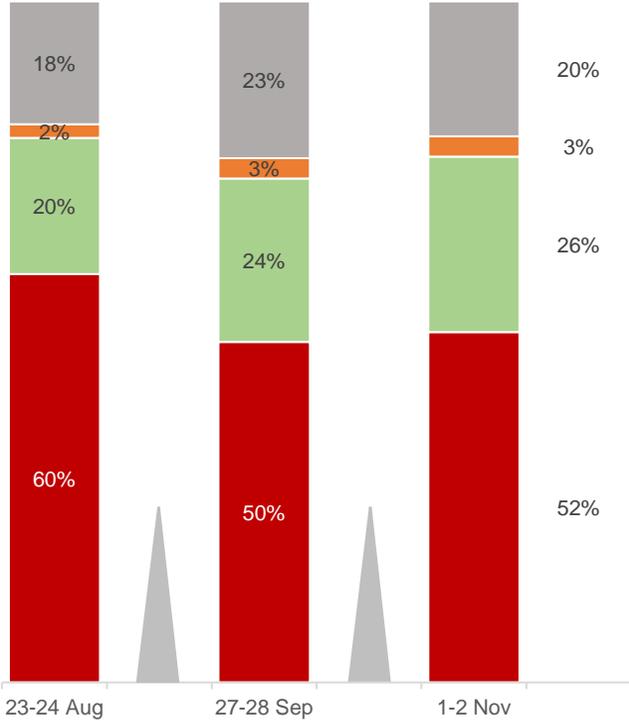
Disagreement is also higher among those aged 18-34 (at 56%) than those aged 35-44 (38%) and those aged 45+ (32%).

Strongly Agree Tend to agree Neither agree nor disagree Tend to disagree Strongly disagree

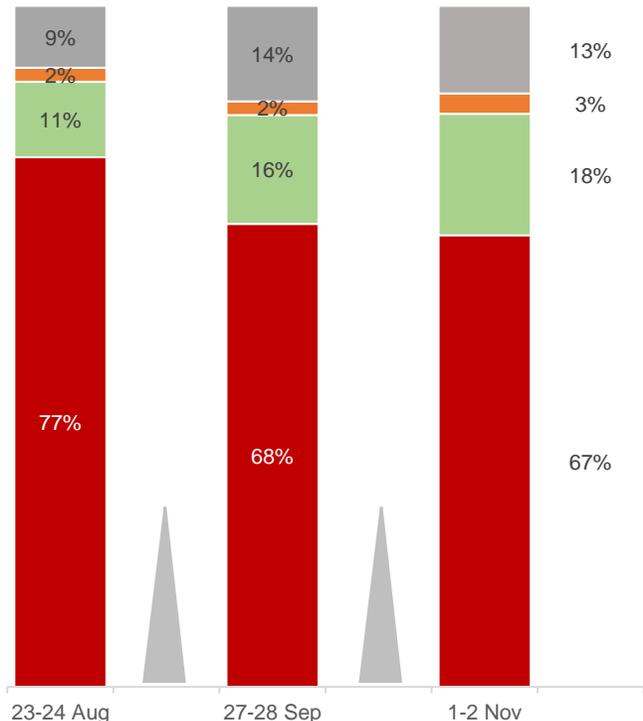
While more believe that the amount of support offered by the Scottish Government is about right than think this for the UK Government – both remain at low levels

Feelings towards the amount of support provided by...

The Scottish Government



The UK Government



■ Not enough support
 ■ About the right amount
 ■ Too much support
 ■ Don't know

Those who are managing less well are more likely to say there is not enough support (82% by UK Government and 61% by Scottish Government).

Even among those managing well, 59% and 44% say there is not enough support by UK Government and Scottish Government respectively.

Annex

Sub-groups for week 137 (unweighted bases)

Category	Number
Male	483
Female	538
18-24	61
25-34	139
35-44	195
45-54	168
55+	458
65+	269
70+	151
75+	60
ABC1	561
C2DE	460
Male 18-44	178
Male 45+	305
Female 18-44	217
Female 45+	321

Category	Number
1 child in household	100
2+ children in household	122
Parent/guardian of:	
0-17s	227
0-11s	165
12-17s	103
Have underlying health condition	256
Previously identified at highest risk	61
Previously identified at highest risk or live with someone who is	98

Weekly fieldwork periods and sample sizes achieved

Note that for most weeks, fieldwork extended to the morning of the day after the dates shown, with exception marked *

Wave 1: n = 912; 24 - 25 March*
Wave 2: n = 1039; 31 March - 1 April
Wave 3: n = 1002; 7 - 8 April
Wave 4: n = 1002; 14 - 15 April
Wave 5: n = 1042; 21 - 22 April
Wave 6: n = 1011; 28 - 29 April
Wave 7: n = 1036; 5 - 6 May
Wave 8: n = 1007; 12 - 13 May
Wave 9: n = 1037; 19 - 20 May
Wave 10: n = 1004; 26 - 27 May
Wave 11: n = 1048; 2 - 3 June
Wave 12: n = 1004; 9 - 10 June
Wave 13: n = 1026; 16 - 17 June
Wave 14: n = 1003; 23 - 24 June
Wave 15: n = 1005; 30 June - 1 July
Wave 16: n = 1012; 7 - 8 July
Wave 17: n = 1006; 14 - 15 July
Wave 18: n = 1001; 21 - 22 July
Wave 19: n = 1008; 28 - 29 July
Wave 20: n = 1004; 4 - 5 August
Wave 21: n = 1012; 11 - 12 August
Wave 22: n = 1011; 18 - 19 August
Wave 23: n = 1004; 25 - 26 August
Wave 24: n = 1053; 1 - 2 September
Wave 25: n = 1018; 8 - 9 September
Wave 26: n = 1040; 15 - 16 September
Wave 27: n = 1005; 22 - 23 September

Wave 28: n = 1004; 29 - 30 September
Wave 29: n = 1012; 6 - 7 October
Wave 30: n = 1023; 13 - 14 October
Wave 31: n = 1000; 20 - 21 October
Wave 32: n = 1008; 27 - 28 October
Wave 33: n = 1013; 3 - 4 November
Wave 34: n = 1004; 10 - 11 November
Wave 35: n = 1009; 17 - 18 November
Wave 36: n = 1002; 24 - 25 November
Wave 37: n = 1020; 1 - 2 December
Wave 38: n = 1002; 8 - 9 December
Wave 39: n = 1009; 15 - 16 December
Wave 40: Fieldwork paused for Christmas
Wave 41: 1005; 29 - 30 December
Wave 42: 1038; 5 - 6 January
Wave 43: 1038; 12 - 13 January
Wave 44: 1029; 19 - 20 January
Wave 45: 1022; 26 - 27 January
Wave 46: 1008; 2 - 3 February
Wave 47: 1016; 9 - 10 February
Wave 48: 1007; 16 - 17 February
Wave 49: 1000; 23 - 24 February
Wave 50: 1024; 2 - 3 March
Wave 51: 1010; 9 - 10 March
Wave 52: 1028; 17 - 18 March
Wave 53: 807; 23 - 24 March*

Wave 54: 1015; 30 - 31 March
Wave 55: 1055; 6 - 7 April
Wave 56: 1011; 13 - 14 April
Wave 57: 1023; 20 - 21 April
Wave 58: 1008; 27-28 April
Wave 59: 1001; 4 - 5 May
Wave 60: 1012; 11-12 May
Wave 61: 1063; 18-19 May
Wave 62: 1015; 25-26 May
Wave 63: 1026; 1-2 Jun
Wave 65: 1005; 15-16 Jun
Wave 67: 1001; 29-30 Jun
Wave 69: 1001; 13-14 July
Wave 71: 980; 27-28 July
Wave 73: 1012; 10-11 Aug
Wave 75: 1007; 24-25 Aug
Wave 77: 1021; 7-8 September
Wave 79: 1005; 21-22 September
Wave 81: 1044; 5-6 October
Wave 83: 1003; 19-20 October
Wave 85: 1002; 2-3 November
Wave 87: 1009; 16-17 November
Wave 89: 1001; 30 November-1 December
Wave 91: 1022; 14-15 December
Wave 94: 1012; 4-5 January
Wave 96: 1005 18-19 January

Week 98: 1008 1-2 February
Week 100: 1002 15-16 February
Week 102: 1000; 1-2 March
Week 104: 1006; 15-16 March
Week 106: 1028; 29-30 March
Week 110: 1010; 26-27 April
Week 114: 1016; 24-25 May
Week 119: 1008; 28-29 June
Week 127: 1012; 23-24 August
Week 132: 1013; 27-27 September
Week 137: 1021; 1-2 November

Fieldwork dates should be borne in mind when interpreting the data

[REDACTED]

From: [REDACTED] / [REDACTED]
Advanced Learning and Science
12 September 2022

**Cabinet Secretary for Education and Skills
Minister for Higher Education and Further Education, Youth Employment and
Training**

**COLLEGE AND UNIVERSITY HALLS OF RESIDENCE AND PURPOSE BUILT
STUDENT ACCOMMODATION AND RENTS: COST OF LIVING CRISIS
EMERGENCY LEGISLATION**

PRIORITY AND PURPOSE

Urgent

To provide advice on the treatment of students in University and College Halls of Residence or Purpose Built Student Accommodation (PBSA) in light of the First Minister's announcement on 6 September 2022 of rent freezes in the Private Rented Sector (PRS) and Social Housing Sector (SHS) to address the cost of living crisis.

The policy intention is that all students who are renting in the private rented and social housing sector will benefit from the proposed emergency rent freeze and evictions moratorium.

RECOMMENDATION

1. [REDACTED]

CONTEXT AND ISSUES

**Background: Rent Freezes in the Private Rented and Social Rented Sectors
and the Review of Purpose Built Student Accommodation**

2. On Tuesday, 6 September 2022, the First Minister, in launching the Programme for Government 2022/23, announced rent freezes and eviction ban in the Private Rented (PRS) and Social Rented sectors in response to the cost of living crisis. These will be in place until March 2023. **All students, therefore, who are renting in the Private Rented Sector will benefit from the emergency measures.**

3. Student accommodation is segmented between the traditional Homes in Multiple Occupation (HMO) private rented sector (PRS) and PBSA. The PRS will be covered by the proposed rent freeze and eviction ban. PBSA is divided between College and University-owned halls of accommodation (which may be managed or run privately) and private provider PBSA (which may or may not have nomination agreements). Higher Education Student Agency (HESA) data shows, in a typical year, there are approximately 11,500 students residing in private sector halls and approximately an additional 36,000 students in provider maintained halls attending

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Scottish universities. This equates to approximately 4% and 14% of all enrolments at Scottish universities respectively.

University and College Halls of Residence and Purpose Built Student Accommodation: Contracts

4. For those students in University and College Halls of Residence or PBSA (a) accommodation rates tend to be set well in advance of the academic year so that prospective students can make their accommodation plans; and (b) the structure of contracts is different, in that the contract is entered into for an academic year and often includes energy and other facility costs.

5. The majority of students entering PBSA for the current academic year 22/23, will, therefore, have already signed fixed rent contracts for the academic year and which include utilities. These contracts will run beyond the proposed March 2023 expiry of the planned private sector rent freeze.

6. There may be a small number of students on specific courses starting part way through a year (for example, in January 2023), most likely international students or post graduate students. It is possible that contracts on offer for PBSA at that time will be at higher cost than those entered at the start of the academic year reflecting inflation and higher energy prices. The intention is that the rent freeze will not apply to the rent level set at the start of a new tenancy, it will only prevent rent being increased during the tenancy. This means that the initial level of rent for any new student tenancies entered into midway through the academic year will not be caught by the rent freeze but any subsequent increases mid-tenancy will be caught. Similarly, were the provisions freezing rent extended beyond 31 March 2023 for one or more 6 month extensions, any new tenancies entered into during that extended period would also not be caught.

University and College Halls of Residence and Purpose Built Student Accommodation: Regulation

7. [REDACTED]

8. [REDACTED]

9. [REDACTED]

10. [REDACTED]

11. [REDACTED]

OPTIONS CONSIDERED AND ADVICE

12. [REDACTED]

13. [REDACTED]

ASSESSMENT OF OPTIONS

14. [REDACTED]

BUTE HOUSE AGREEMENT IMPLICATIONS

15. [REDACTED]

FINANCIAL AND LEGAL CONSIDERATIONS

16. [REDACTED]

19. [REDACTED]

20. [REDACTED]

21. [REDACTED]

22. [REDACTED]

23. [REDACTED]

24. [REDACTED]

25. [REDACTED]

SENSITIVITIES

26. [REDACTED]

QUALITY ASSURANCE

27. This submission has been approved by [REDACTED].

CONCLUSION AND NEXT STEPS

28. [REDACTED]

[REDACTED]/ [REDACTED]
Advanced Learning and Science
[REDACTED]

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Copy List:	For Action	For Comments	For Information		
			Portfolio Interest	Constit Interest	General Awareness
First Minister					
Deputy First Minister and Cabinet			X		
Secretary for Covid Recovery			X		
Cabinet Secretary for Social Justice, Housing and Local Government.			X		
Minister for Zero Carbon Buildings, Active Travel and Tenants' Rights			X		
Solicitor General			X		

DG Communities DG Education and Justice Director for Housing and Social Justice Director of Advanced Learning and Science Legal Secretariat to the Lord Advocate SGLD, Head of Local Government and Economy Division Max McGill, PCO Roddy Macdonald Linda Pooley [REDACTED – officials below DD level]
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ANNEX A: [REDACTED]

ANNEX B: [REDACTED]

Briefing Pack - Labour Debate on the Cost of Living crisis – 26 Oct, 16:00-17:10

Briefing / information on the potential impact on Scots from the cost-of-living crisis

Cost Crisis Briefing (pg4)

- The Prime Minister's decision to raise the price cap to £2,500 for a typical dual fuel household instead of freezing it at its previous level of £1,971 means an additional 110,000 Scottish households will be fuel poverty, and around 150,000 more in extreme fuel poverty.
- Rural and island communities already face the highest levels of fuel poverty. I am very aware that the cost of living in rural and island communities is higher than ever as a result of the current cost crisis.
- When reviewing the cost crisis support that we were providing to households across Scotland, we concluded that there are significantly different impacts on island communities.
- The additional cost challenges facing island populations primarily stem from the islands' geography: they are separated from the mainland by the sea, generally have high levels of precipitation and strong winds are prevalent.
- Island residents are reliant on ferry or air transport to bring essential services and deliveries and to access other key services on the mainland.
- We fully understand that rural communities are also facing considerable challenges. Their access to goods and services do not have the added consideration of ferry journeys, ferry delays or night stays that may be necessary because of the only transport link available.
- We know that the cost crisis is hitting hard in rural areas where people often have lower incomes, where they face greater day to day costs and where spending on essentials like heating, housing and transport is higher.
- However, these issues are compounded on the islands - especially those which are very remote where there are some significant additional costs of living.
- Research commissioned by the Scottish Government highlights increased costs for island households, which will be further negatively affected by the cost crisis.
- Weekly food costs alone are 13% higher than the mainland for an island family of 2 compared to 4% for Remote Rural.
- We know that single pensioner island households are particularly impacted, but for all island households there are fewer choices in where people can shop for essentials like food and clothing.
- Research by Loughborough University indicates that clothing is 34% higher compared to 18% for rural areas. Cost of goods is almost double the additional percentage that rural areas have to pay.
- The reliance on ferry links, the cost of ferry and air transport and the limited availability all add additional layers of cost.
- This adds to an existing high remote rural base cost which is compounded by island geographies and weather.
- Transport costs are higher - including for inter-island ferry trips - and the weather is often severe which means that supply chains are sometimes unavoidably disrupted.
- Island residents are reliant on ferry or air transport to bring essential services and deliveries and to access other key services on the mainland.

Economic situation (pg 13)

- In August, the Bank of England forecast the UK economy to fall into recession at the end of 2022 and throughout 2023.
- **Businesses are continuing to face significant input cost challenges from rising prices for energy and materials.**
- UK producer input prices rose by 20% in the year to September 2022, easing slightly for the third consecutive month though remaining elevated overall.
- Crude oil (54.2%) and fuel (48.6%) costs have had the largest increases reflecting the rise in energy prices driving input cost pressures. However metals and non-metallic minerals and Chemicals provided the largest upward contribution to the annual rate of input price inflation in September.
- The pace of input price inflation has eased slightly in recent months and is down from its record high rate of 24.2% in June.
- Furthermore, PMI business survey data indicates that the rate of increase in the input price index in September eased to its lowest rate since August 2021.
- However, latest data from the Business Insights and Conditions Survey (October 2022) shows the main concerns for Scottish business were energy prices (38.7%) and inflation of goods and services prices (28.4%)
- 45.2% of business reported to have already passed through higher costs to prices, while 31.3% reported that they hadn't passed through any higher costs.
- **In August, the Bank of England forecast the UK economy to fall into recession at the end of 2022 and throughout 2023.**
- In May, the Scottish Fiscal Commission forecast Scotland's GDP to grow 4% in 2022, and grow by 1% in 2023.
- Rising inflation and ongoing supply chain disruption, exacerbated by the war in Ukraine, are expected to weigh on growth in 2023.
- More recently in August, the Bank of England forecast the UK economy will enter a recession at the end of this year with output projected to contract for five consecutive quarters and fall by around 2% in 2023.
- The deteriorated outlook compared to May, reflects that energy prices have risen more than previously expected, exacerbated by the war in Ukraine, raising inflationary pressures across the economy.
- The projected fall in output reflects the high rate of inflation impacting on household real incomes and reducing demand and consumption.
- The current tightness in the labour market means UK unemployment is not forecast to rise until mid-2023, however is projected to rise to around 6% in 2025.

UKG Energy support package (pg 17)

- With the price cap frozen at £2,500, we estimate that there will be around 860,000 (35%) fuel poor households in Scotland, of which 600,000 (24%) will be in extreme fuel poverty, from October 2022.

Heat in buildings (pg 18)

- With the October 2022 Energy Price Guarantee (EPG) designed to reduce bills to £2,500 for an average household, we estimate that there will now be 860,000 (35%) in fuel poverty and 600,000 (24%) in Extreme Fuel Poverty. Compared to 2021 this is an increase of around 200,000 and 240,000 households respectively.

- Raising the price cap to an average £2,500 instead of freezing it at its current level of £1,971 means an additional 110,000 Scottish households will be fuel poverty, and around 150,000 more in extreme fuel poverty.
- The announcement on Monday 16 October that the EPG will now be in place until April 2023 rather than October 2024 is causing yet more uncertainty and distress for households. The promised review must provide clarity as a matter of urgency.

Child poverty (pg 23)

- We recognise the cost crisis is having a detrimental effect on the mental health of families, particularly those on low incomes who have young children

ANNEX A

CHILD POVERTY TARGETS

Measure	2017-18 (baseline prior to Act)	2019-2020 (latest estimates)	Projected rates in 2023/24*	2023/24 Interim target	2030/31 Final target
Relative child poverty	23%	26%	17%	<18%	<10%
Absolute child poverty	22%	23%	16%	<14%	<5%
Low income and material deprivation	14%	12%	Not modelled	<8%	<5%
Persistent poverty	17% (2013-17)	10% (2016-20)	Not modelled	<8%	<5%

*based on [cumulative impact modelling](#) undertaken in March 2022.

Impact of the cost of living crisis on the third sector (pg 69)

- We know from the longitudinal survey we support through SCVO that many third sector organisations are already feeling the pressure of rising costs on the back of the pandemic.
- The survey also showed that:
 - 91% of organisations continue to face challenges
 - 72% report issues with staffing and volunteers
 - 32% report difficulty planning for the future
 - 62% reported financial challenges
 - 64% continue to see increased demand for their services
 - **However** 80% of these were able to meet all or most of this demand

Independence referendum (pg 71)

- We estimate that the increase in the price cap to £2,500 will force an estimated 150,000 more Scottish households into extreme fuel poverty. Instead of offering these people support, the Chancellor is threatening to cut their family budgets further, with a new regime of benefit sanctions.
- To illustrate the severity of the crisis, we estimate that even with the price cap increasing to £2,500, there will be around 860,000 (35%) fuel-poor households in

Scotland, of which 600,000 (24%) will be in extreme fuel poverty, from October 2022.

Marie Curie Briefing (attachment that went up with briefing pack)

- The 'double burden' of income loss and increased cost of living expenditure brought on by a terminal illness, such as higher energy bills and home adaptations, can leave people struggling to make ends meet, and force those who were already on the threshold below the poverty line.
- Between April and September 2022, nearly one in five calls to Marie Curie's Support Line were from people affected by terminal illness who were concerned about their finances – up by 38% on the same period last year.
- Marie Curie and Loughborough University research into poverty at the end of life found:
 1. Over 8,200 people in Scotland die in poverty every year; equating to 1 in 4 working age people, and 1 in 8 pensioners
 2. Being terminally ill and reaching the end of life can substantially increase the risk of poverty, not just for the person who is terminally ill but also for carers and families who look after them.
 3. Working age people with dependent children are more likely to experience poverty at the end of life
 4. Women are more likely to experience poverty than men due to long-standing, structural inequality in the labour market, lower individual retirement income, and disproportionate unpaid care responsibilities. These inequalities are significantly magnified at the end of life.
- Marie Curie recently commissioned Opinium to conduct a poll of the Scottish public to understand the extent to which people in Scotland:
 - Would have a financial safety net of their own if diagnosed with a terminal illness
 - If they would welcome further support
 - Which groups they felt had the most responsibility to protect people against falling into poverty as the result of terminal illness

The results found on average:

- 94% are concerned about family or friends who are terminally ill being able to keep their home warm over autumn and winter
- 75% would struggle to pay their energy bills this autumn and winter if they were diagnosed with a terminal illness and unable to work. Women in particular would struggle a lot (78%)
- 80% agreed that Governments should take targeted action to support terminally ill people with the cost of living¹

Fuel poverty at end of life

- By early 2023, more than 70% of Scottish households are expected to be living in fuel poverty, with some of the most rural areas across the country being the most affected.
- Terminally ill people are already at a heightened risk of experiencing fuel poverty, as their symptoms will often make them feel colder and they will spend increasing amounts of time at home with the heating on as their condition deteriorates⁴.
- Average energy bills have also been shown to almost double after a diagnosis of motor neurone disease⁵, for example, a condition that will affect many patients

while they are of working age. This has worsened in recent months as energy prices have skyrocketed:

Families with dependent children

- Families with dependent children are more likely than people who don't have children (or who don't have children living with them) to experience poverty. In Scotland we already know that⁶:
 - Single adults (of all ages) and particularly single parent families (at 38%) experience higher levels of poverty than all people
 - The poverty rate for people in minority ethnic families is more than double that of people in white families.
 - Poverty rates for people in families that have part-time work are triple (at 30%) those of people in families where at least one person is in full-time work (at 10%).

Among people nearing the end of life across the four nations, Marie Curie and Loughborough University's research has found that:

- People in families with children are the most vulnerable of all family types to experiencing poverty in the last five years of life.
- They are the group most likely to be 'mostly in poverty' during the last five years of life, and the most likely to be 'moving in and out of poverty' during this period
- Two out of three working age terminally ill people with children will experience poverty in their last five years of life.
- Many working age parents affected by terminal illness who are unable to work will miss out on support with the costs of childcare despite being impacted by the additional costs of terminal illness, making childcare less affordable.
- The Scottish Government doubled the Child Payment for low income families in 2022, aspects of which can be used to support childcare costs if that is the parents' choosing, and this is welcome.
- However, there needs to be more done to support terminally ill people with dependent children who are already living in relative or persistent poverty, or at risk of moving into poverty because of a combination of childcare costs, other household bills such as energy and food, and end of life care costs.
- From Marie Curie's poll with Opinium, 86% of people in Scotland believe terminally people with young children should receive further support to help cover the cost of childcare.

Carers of terminally ill people

- The role of being a carer for someone who is terminally ill has a huge impact on the life of the person they are caring for, as well as the financial, physical and emotional wellbeing of the carer themselves.
- Costs for unpaid care are usually categorised into three main areas⁷, and have risen sharply during the pandemic, exacerbating the cost of living crisis for carers of terminally ill people:

1. Work related (e.g. changes in employment such as going part-time or giving up work entirely)
 2. Carer time costs (related to time investment required by carers)
 3. 'Out of pocket costs' (direct outgoings including transport, food, medicines)
- The financial burden of caring is currently recognised through the Carer's Allowance, and Carer's Allowance Supplement in Scotland, which some carers are eligible for. But once a caring role comes to an end it can have a significant impact on the carer's wellbeing, financial position, relationships and virtually every aspect of their life.
 - Results from Marie Curie's poll with Opinium found that 82% believe carers of terminally ill people should continue to receive financial support through the upcoming Scottish Carer's Assistance (Carer's Allowance) for up to six months after the person they care for has died to support them with the financial impact of bereavement
 -

Sent: 22 November 2022 16:07

Cabinet Secretary for Net Zero, Energy and Transport
Cabinet Secretary for Social Justice, Housing and Local Government
Minister for Zero Carbon Buildings, Active Travel and Tenants' Rights

Copied to:
First Minister
Deputy First Minister and Cabinet Secretary for Covid Recovery

Purpose

1. Following the announcement in the Autumn statement that the price cap for the average dual fuel customer will rise to £3,000 from April 2023 for one year, we have been asked to provide an estimate of the number of households that will be in fuel poverty from April 2023. We will be including these estimates in briefings for Ministers but we felt it would be useful to share a short note summarising the key points.

Key points

2. We estimate that from April 2023 there will be around 970,000 fuel poor households in Scotland – 39% of all households. This is an increase of 110,000 households from estimates this winter under the £2,500 price cap of 860,000 households (34% of all households).
3. Furthermore, from April 2023 we estimate that 88% of all fuel poor households will be in extreme fuel poverty. This means that around 850,000 households will be in extreme fuel poverty – 34% of all households. This is an increase of 250,000 households from estimates this winter under the £2,500 price cap of 600,000 households (24% of all households)
4. The main drivers behind these increases in fuel poverty are the increase in the price cap for the typical household from £2,500 to £3,000 and the removal of the universal £400 Energy Bills Support Scheme for all households. There have been increases in levels of support for more vulnerable households on means tested benefits (from £650 to £900) and more pensioner households will receive the £300 cost of living payment. Conversely the £200 Alternative Fuel Payments will not be extended after April 2023 (although we understand this is being kept under review by the UK Government).
5. [REDACTED]

Notes

6. These estimates are based on Scotland's statutory definition of fuel poverty. Under this definition a household is in fuel poverty if:

- in order to maintain a satisfactory heating regime, total fuel costs necessary for the home are more than 10% of the household's adjusted (i.e. after housing costs) net income (and more than 20% in the case of extreme fuel poverty); and
- if, after deducting those fuel costs, benefits received for a care need or disability and childcare costs, the household's remaining adjusted net income is insufficient to maintain an acceptable standard of living.

Under this definition, a household's adjusted after housing costs net income is net of income tax, national insurance contributions, mortgage or rent payments, council tax, water and sewerage charges.

The remaining adjusted net income must be at least 90% of the UK [Minimum Income Standard](#) to be considered an acceptable standard of living, with an additional amount added for households in remote rural, remote small town and island areas. In 2021, 90% of the UK Minimum Income Standard ranged between £8,140 and £21,160 depending on the household type and between £10,260 and £24,590 to reflect the higher cost of living in remote rural, remote small town and island areas.

We would advise officials and ministers to be cautious when presented with fuel poverty estimates that have not been provided by Communities Analysis Division as they are unlikely to be consistent with the statutory definition.

7. This analysis is based on data from the 2019 Scottish House Condition Survey. We have updated modelled fuel bills in line with the increases in the price cap since 2019, i.e. an increase of 156% to £3,000 from the 2019 (weighted) average of £1,170. We have not accounted for any changes in household income, housing costs or the energy efficiency of dwellings since the 2019 survey. Our rationale for this up to this winter has been that any changes in these would be small in comparison to increases in energy prices. While this still holds true, for future 2023 estimates we may need look into the feasibility of accounting for increased mortgage costs due to rising interest rates, changes in income due to the uprating of benefits in line with inflation, pay increases and increases in the UK Minimum Income Standard due to the cost of living crisis.

Table 1: Summary of the support for households (mitigations) included in the October 2022 and April 2023 scenarios

Mitigation	Included in scenario for		Eligibility
	October 2022	April 2023	
Energy Bills Support Scheme	Yes (£400)	No	Universal and received by all households in 2022/23. Not being continued in 2023/24.
Alternative Fuel Payments	Yes (£200)	No	Received by all households using fuels other than gas or electricity to heat their homes in 2022/23. Not being continued in 2023/24 but officials from the Department for Business, Energy & Industrial

			Strategy have advised that they will be keeping this under review.
Cost of living payment for households on means tested benefits	Yes (£650)	Yes (£900)	Received by households on means tested benefits in 2022/23 and 2023/24. Note: the amount will increase to £900 in 2023/24 up from £650 in 2022/23.
Cost of living payment for pensioners	Yes (£300)	Yes (£300)	Received by pensioner households in 2022/23 and 2023/24. Note: the eligibility criteria are changing and this will become universal in 2023/24, i.e. it will be received by all pensioner households, whereas in 2022/23 it was only received by pensioner households in receipt of the Cold Weather Payment.
Cost of living payment for people on disability benefits	Yes (£150)	Yes (£150)	Received by people on disability benefits in 2022/23 and 2023/24.
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

8. Subject to Ministerial approval we still intend to publish a more comprehensive analysis of fuel poverty in Scotland this winter. We will be in contact about this in due course.

Sent: 08 September 2022 13:34

Cabinet Secretary for Net Zero, Energy and Transport
Cabinet Secretary for Social Justice, Housing and Local Government
Minister for Zero Carbon Buildings, Active Travel and Tenants' Rights

Copied to:
First Minister
Deputy First Minister and Cabinet Secretary for Covid Recovery

1. Following today's announcement from the UK Government that the price cap is being frozen at £2,500, we have re-run our analysis to estimate the number of households in Scotland that will be in fuel poverty when this takes effect from October 2022. These estimates are also being included in a broader submission on the energy support package announced by the UK Government from Jill Rosie, Directorate for Energy & Climate Change, Energy Consumers Team.
2. With the price cap frozen at £2,500 we estimate that around 860,000 households (35% of all households) will be in fuel poverty. Around 600,000 of these households (24% of all households) will be in extreme fuel poverty. Indeed, of the 860,000 households estimated to be in fuel poverty, 69% will be in extreme fuel poverty.
3. We estimate that freezing the price cap at £2,500 will prevent around 150,000 households from becoming fuel poor compared to the previously announced price cap of £3,549. However, a price cap of £2,500 will increase fuel poverty by around 110,000 households and extreme fuel poverty by around 150,000 households compared to the current April 2022 price cap of £1,971.
4. We are providing updates to these few key estimates as quickly as possible following the announcement from the UK government that the price cap is being frozen at £2,500, given the interest in them across government, from ministers and the clear public interest. We are content for them to be used by ministers, used in statements issued by the Scottish Government and for them to be shared internally with other officials who have an interest in them.
5. However, we would caution that these estimates only take into account the support for households that was announced in May 2022. If any further support is announced by the UK Government or as part of the Scottish Government's emergency budget review then these estimates will have to be revised to account for that.
6. As this analysis is unpublished, officials should not use these estimates publically until they have cleared it with the fuel poverty policy team, communications, special advisors and ministers. We plan to seek Ministerial approval to publish a more comprehensive analysis in due course.
7. Note that our previous estimates of the number of households that would have been in fuel poverty if the October 2022 price cap increase to £3,549 went ahead were quoted in the First Minister's foreword to the [Programme for Government](#): "By October, even with previously announced UK Government mitigations, we estimate that around 1 million Scottish households (40% of all households) will be in fuel poverty. Around 920,000 (37% of households) will be in extreme fuel poverty."
8. It should be noted that these estimates are based on the Scottish definition of fuel poverty as set out in legislation, where a household is in fuel poverty if:

- in order to maintain a satisfactory heating regime, total fuel costs necessary for the home are more than 10% of the household's adjusted (i.e. after housing costs) net income (and more than 20% in the case of extreme fuel poverty); **and**
- if, after deducting those fuel costs, benefits received for a care need or disability and childcare costs, the household's remaining adjusted net income is insufficient to maintain an acceptable standard of living.

Under this definition, a household's adjusted after housing costs net income is net of income tax, national insurance contributions, mortgage or rent payments, childcare costs, council tax, water and sewerage charges.

9. The remaining adjusted net income must be at least 90% of the [UK Minimum Income Standard](#) to be considered an acceptable standard of living, with an additional amount added for households in remote rural, remote small town and island areas. In 2021, 90% of the UK Minimum Income Standard ranged between £8,140 and £21,160 depending on the household type and between £10,260 and £24,590 to reflect the higher cost of living in remote rural, remote small town and island areas.

10. An [article](#) which appeared in Shetland News on 30 August reported that Shetland Islands Council estimated that by April 2023 the average energy cost per year for households in Shetland would be £10,300 and that households would need to earn £104,000 a year to avoid fuel poverty. This was also picked up by the [BBC](#) and was raised in the debate in parliament on Wednesday 7 September on the [programme for government and the cost of living](#). This is not consistent with the Scottish definition of fuel poverty, as such households would have a residual income of £93,700 after fuel costs and even after deducting all other costs as set out in the definition, would have a remaining adjusted net income far in excess of the minimum required to maintain an acceptable standard of living.

11. If you have any questions about this analysis then please contact [REDACTED], [REDACTED] or [REDACTED].

Sent: 23 September 2022 11:27

Cabinet Secretary for Net Zero, Energy and Transport
Cabinet Secretary for Social Justice, Housing and Local Government
Minister for Zero Carbon Buildings, Active Travel and Tenants' Rights

Copied to:
First Minister
Deputy First Minister and Cabinet Secretary for Covid Recovery

Just for awareness, our estimates of the number of households that will be in fuel poverty and extreme fuel poverty when the Energy Price Guarantee takes effect from October 2022 (see note 2 below) are now in the public domain as they were used in response to an oral PQ [S6O-01377](#).

It is worth noting that these estimates do not account for the payment of £100 to off-grid consumers who use fuels other than gas and electricity to heat their homes which has subsequently been announced as part of the Energy Price Guarantee. We are accounting for this in a more detailed analysis that we are preparing (see note 6 below). We will share this with ministers and officials in due course and also seek Ministerial approval to publish the analysis.

[Jim Fairlie \(Perthshire South and Kinross-shire\) \(SNP\)](#)

To ask the Scottish Government what its most recent communication with the United Kingdom Government has been regarding the impact of energy costs on the cost of living crisis. (S6O-01377)

[The Cabinet Secretary for Net Zero, Energy and Transport \(Michael Matheson\)](#)

My officials have discussed the proposed package of support with the UK Government. The average annual bill of £2,500, which is an increase of 27 per cent on the current level, is simply unsustainable for many households, and the announcement has come way too late for many across Scotland who are already struggling to heat their homes. We estimate that, with the price cap frozen at £2,500, there will be around 860,000 fuel-poor households in Scotland, of which some 600,000 will experience extreme fuel poverty from October this year.

Summary

- **Inflation is close to its highest rate for around 40 years** – reaching 10.1% in July before dropping slightly to 9.9% in August.
- Since April and the new energy price cap, **energy prices are the largest single contributor to inflation**.
- This is likely to continue in the short-term but will lessen as **UK energy prices will be capped at £2,500 a year for a typical household from October 2022, for two years**.
- There is evidence **lower income households are particularly impacted by inflation** through spending a higher proportion of their income on the goods/services rising most in price.
- **This is likely to also be the case for households on benefits**, for example for disabled members of a household when there is greater need for heating and electricity usage.
- **Benefit rates have struggled to keep pace with inflation** in recent years, this is particularly true amid the current high levels of inflation. This means benefit recipients have faced a hit to the purchasing power of their benefits, reflected in declining real terms values of benefits.
- However, **Scottish benefits have held up more than reserved benefits**, largely due to the 6% uprating of the Scottish low income benefits in April 2022 compared with 3.1% for most reserved benefits (e.g. UC).
- **Further Cost of Living responses may be announced by the UK Government** in the coming weeks.



Cost of Living Bulletin – SSAFE - September 2022

Inflation

Annual inflation CPI rate (not including owner occupier housing costs) was 9.9% in the year to August 2022, close to the highest on record. Bank of England Inflation forecasts below are likely to be revised downwards as a result of the energy price guarantee.

August 2022
9.9%

(Source: [ONS, Consumer Price Inflation, August 2022](#))

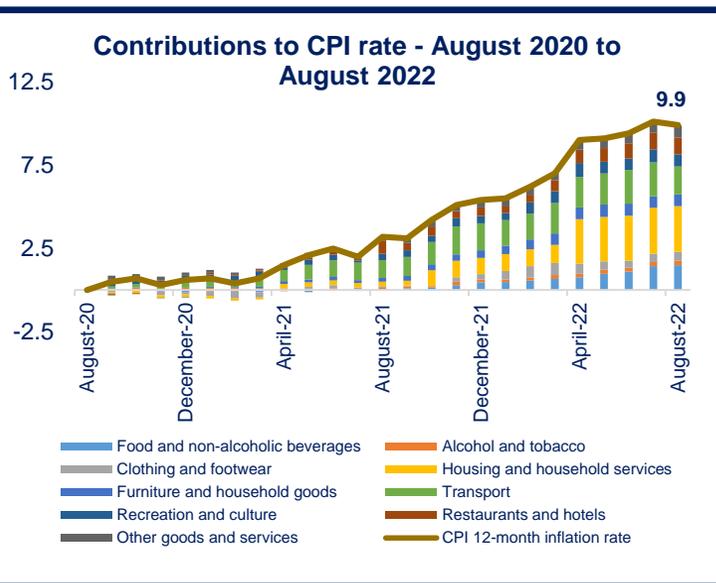
OBR Forecast CPI	BoE Forecast CPI
2022 Q3 7.5%	2022 Q3 9.9%
2022 Q4 8.7%	2022 Q4 13.1%
2023 Q1 8.1%	2023 Q1 12.6%
2023 Q2 3.5%	2023 Q2 10.8%
2023-24 2.4%	2023 Q3 9.5%
2024-25 1.7%	2023 Q4 5.5%
2025-26 2.0%	2024 Q1 4.3%
2026-27 2.0%	2024 Q2 2.6%

(Source: [OBR, EFO, March 2022](#))

(Source: [BoE, MPR, May 2022](#))



(Source: [ONS, Consumer Price Inflation, August 2022](#))



Since the change to the price cap in April, household services (including energy usage) has been the single largest contributor to inflation.

Energy price inflation was 69.7% in the year to August 2022.

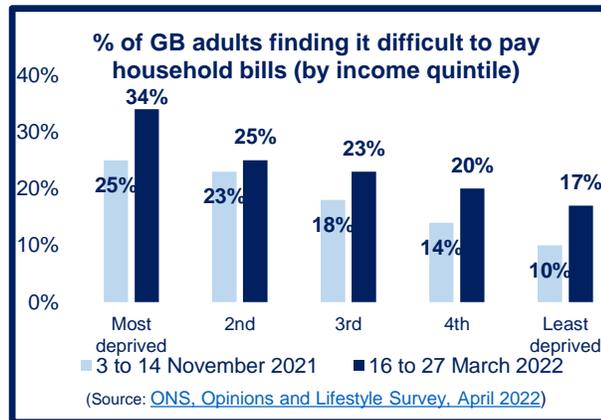
Impact on low income households

Impact to date



Almost 9 in 10 adults in Great Britain said their cost of living increased in July 2022

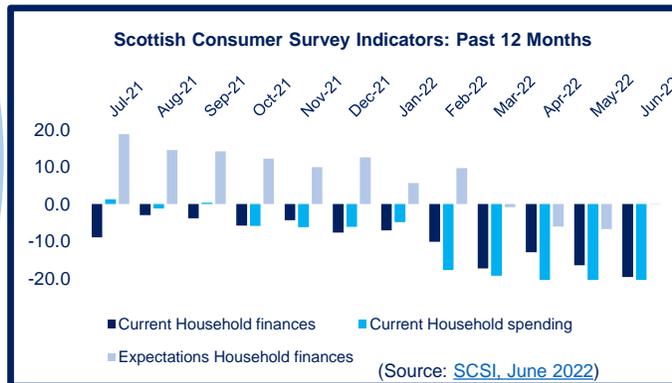
(Source: [ONS, Impact of increased cost of living on adults across Great Britain, August 2022](#))



(Source: [ONS, Opinions and Lifestyle Survey, April 2022](#))

All household income groups have seen a rise in the % struggling to pay household bills since the end of 2021. However, the largest percentage point rise is for the most deprived quartile (+9 p.p.).

Outlook

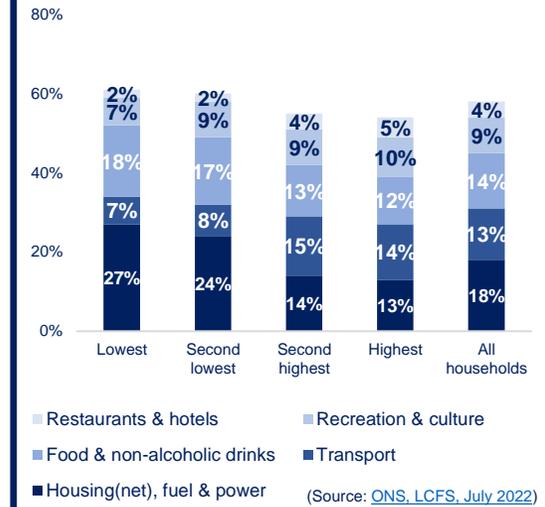


(Source: [SCSI, June 2022](#))

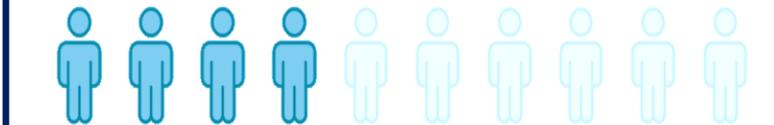
An indicator below zero suggests Scottish Consumers feel worse now than the same time last year. Expectations for household finances were at their lowest level in May 22 (net balance of -6.7) since the survey began in 2019.

The lowest income decile households are particularly exposed to energy price rises, spending more than a quarter of income on housing and energy.

Household Spending by Income Decile - April 2020 to March 2021



(Source: [ONS, LCFS, July 2022](#))



Over 4 in 10 adults in Scotland have been buying less food than they usually do due to increased prices

(Source: [ONS, Impact of increased cost of living on adults across Great Britain, August 2022](#))

54% of people also say they are using less fuel than they would normally.



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Cost of Living Bulletin – SSAFE - September 2022

Devolved and Reserved Benefit Rates

Latest Changes

- UK Government announced an energy bills support package in May to benefit all households – giving more to benefit recipients.
- SCP will be increased in November 2022 to £25 a week and extended to all eligible families with a child under 16.
- Other benefits will be updated again in April 2023.

Energy bills support package

All households	£400
Low income benefit households	£650
Recipients of disability benefits	£150
Pensioner households	£300

Devolved Benefit Rates

	Aug-21	Aug-22
Weekly payment rates		
Best Start Foods	£4.50	£4.50
Scottish Child Payment	£10.00	£20.00
Biannual payment		
Carer's Allowance Supplement	£231.40	£245.70
Annual payment		
Child Winter Heating Assistance	£202.00	£214.10
Young Carer's Grant	£308.15	£326.65
One-off payment		
Best Start Grant		
Pregnancy and Baby Payment - first birth	£606.00	£642.35
Pregnancy and Baby Payment - subsequent births	£303.00	£321.20
Early Learning Payment	£252.50	£267.65
School Age Payment	£252.50	£267.65
Job Start Payment		
Standard rate	£252.50	£267.65
Higher rate	£404.00	£428.25

(Source: SG)

Reserved Benefit Rates

	Aug-21	Aug-22
Weekly payment rates		
Carer's Allowance	£67.60	£69.70
Statutory Sick Pay	£96.35	£99.35
Personal Independence Payment		
Daily Living Standard	£60.00	£61.85
Daily Living Enhanced	£89.60	£92.40
Mobility Standard	£23.70	£24.45
Mobility Enhanced	£62.55	£64.50
Job Seekers' Allowance		
Under 25 personal rate	£59.20	£61.05
Over 25 personal rate	£74.70	£77.00
Monthly payment rates		
UC: Standard Allowance		
Single under 25	£344.00	£265.31
Single 25 or over	£411.51	£334.91
Couple both under 25	£490.60	£416.45
Couple one or both over 25	£596.58	£525.72
UC: Child Element		
First Child (born prior to 6 April 2017)	£282.50	£290.00
First Child (born after 6 April 2017) or second child	£237.08	£244.58
One-off payment		
Sure Start Maternity Grant	£500.00	£500.00

(Source: DWP Benefit rates 2022-23)

Changes in Real Terms Values of Benefits

What is the Real Terms Value of a Benefit?

This removes the effect of inflation by converting the nominal (cash terms) value of a benefit in any given year to its value in 1 consistent price year. By removing the effect of inflation, this allows us to track how the true purchasing power of a benefit is changing over time.

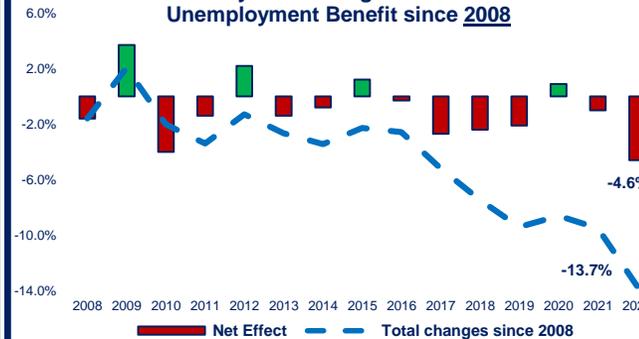
Change in real value of UC award by family type: August 2021 vs August 2022

Family type	% change	Loss in real value in month
Single parent <25, 2 children	-15.7%	£-136
Couple <25, 1 child	-16.9%	£-130
Single >25, no children	-25.9%	£-107
Couple >25, 3 children	-13.6%	£-151

(Source: Internal SG Analysis)

Real terms changes are calculated by converting August 2021/2022 rates into 2022/2023 prices using latest out-turn annual rate of CPI (August 2022) and calculating the difference vs actual 2022/2023 rates.

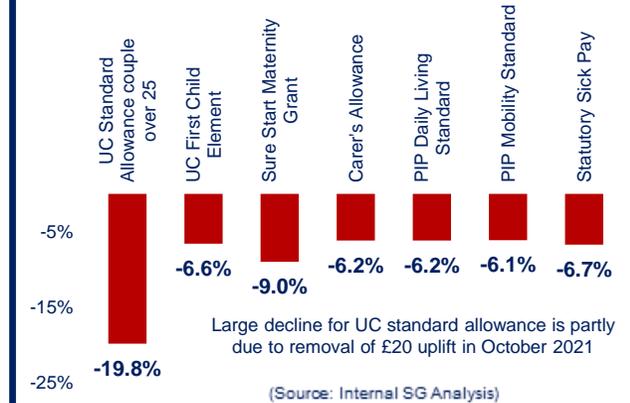
Net Yearly Real Change in Level of UK Unemployment Benefit since 2008



In 11 of last 15 years the value of these benefits (incl. UC and JSA) has declined in real terms

These benefits now have around 14% less purchasing power than they did in 2008.

Percentage change in real value of selected reserved benefits: August 2021 vs August 2022

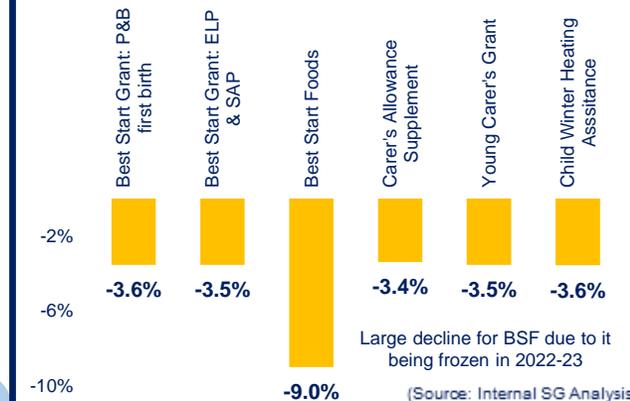


Large decline for UC standard allowance is partly due to removal of £20 uplift in October 2021

(Source: Internal SG Analysis)

The real terms value of benefits devolved to SG have declined less than reserved benefits under DWP's control. This is largely due to this year's 6% uprating for several Scottish benefits.

Percentage change in real value of selected devolved benefits: August 2021 vs August 2022



Large decline for BSF due to it being frozen in 2022-23

(Source: Internal SG Analysis)

