# Arun & Chichester Citizens Advice

## Cost-of-Living Survey

## Analysis Report 2025/26

**Supporting people through the cost-of-living crisis**

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# Introduction

Residents across Arun and Chichester continue to experience the effects of the ongoing cost-of-living crisis. Although inflation has moderated since its peak, many essentials remain unaffordable, particularly for people on low or fixed incomes. Rising costs associated with food, energy, housing and other necessities continue to place significant pressure on household finances. For many residents, these pressures are having a detrimental impact on their wellbeing, creating stress and uncertainty about their ability to meet everyday living costs.

Recognising the ongoing nature of these challenges, Arun & Chichester Citizens Advice launched its fourth Cost of Living Survey to better understand local experiences, identify gaps in support, and inform future service delivery and campaigning work.

To support wider work on financial resilience across West Sussex, the 2025/26 survey was expanded and promoted countywide in partnership with Citizens Advice in West Sussex (North, South, East). This approach enabled a broader understanding of how the cost-of-living crisis is affecting different communities and demographic groups.

# About the survey

The 2025/26 Cost-of-living Survey was designed to gather up to date insights into how residents across West Sussex are coping with sustained economic pressures. It builds on previous years' surveys and aims to assess whether government interventions such as the Household Support Fund and social tariffs have had a tangible impact.

Importantly, the survey also sought to better understand how structural inequalities continue to shape the experiences of specific groups, particularly those who are disabled, have a long-term health condition, or are reliant on welfare support. As with prior surveys, special attention was given to identifying any groups that may have been overlooked in public policy responses, such as individuals in work but earning below a realistic living wage and those just above benefit thresholds and therefore missing out on much needed financial support.

# Method

This year's survey was hosted using Microsoft Forms and comprised of 35 questions, including multiple-choice, Likert scale, and open-ended responses. Questions were carefully designed to be neutral and accessible, helping to reduce any confusion or pressure for participants. Respondents could choose which questions to answer, especially in more sensitive areas such as health or income, to ensure that participation remained comfortable and voluntary throughout. The survey was distributed across multiple channels to maximise reach. This included Citizens Advice newsletters, emails to local partner organisations, schools and GPs, who shared the survey on our behalf, and promotional efforts on social media. Posters with QR codes were placed in waiting rooms and reception areas in centres, and while printed versions were available to counteract digital exclusion, all submissions ultimately came through the online platform.

Eligibility was open to all residents of West Sussex, with the option to indicate the ward they lived in. In total, 351 people took part in the 2025/26 survey. The distribution by wards was as below:

- Adur 3%
- Arun 43%
- Chichester 22%
- Crawley 1%
- Horsham 4%
- Mid Sussex 3%
- Worthing 16%
- Other (often no further response) 9%

**The analysis in this report is based on Arun and Chichester resident responses only to allow us to compare them with our previous survey analysis and measure the impact the cost-of-living is having on our residents. Further analysis covers West Sussex.**

# Analysis

Survey responses were examined in several key stages. Where possible, Arun and Chichester results have been separated to ensure responses are representative of each district and to better understand local variation. Firstly, the data was explored to uncover broad patterns and trends in financial behaviour, health impacts, inequalities and support usage. It was then disaggregated by health status to compare the experiences of respondents with disabilities or long-term health conditions against those without. The results were also broken down by housing tenure and household type to identify which groups were most affected. Finally, findings were compared with data from the 2023/24 survey to track emerging trends and persistent challenges over time.

In questions where multiple responses were permitted, such as concerns about expenses, sources of support accessed, or areas where spending was cut, percentages may total more than 100%.

The survey also included 7 open comment sections, where participants could expand their experiences or perspectives in their own words. These qualitative responses were coded and grouped by theme using inductive analysis to highlight the personal and social dimensions of the ongoing crisis.

# Executive Summary

The 2025/26 Cost of Living Survey highlights the continuing impact of sustained financial pressures on residents across Arun and Chichester. Despite some easing of inflationary pressures, many households continue to struggle with the rising cost of essential goods and services. Energy, food and housing costs remain significant sources of concern, and many respondents reported making difficult adjustments to manage their finances, including reducing spending on essentials, relying on debt, and, in some cases, skipping meals.

A total of 351 people from across West Sussex participated in the survey, with analysis focusing on the 228 respondents from Arun and Chichester. The survey explored how the cost-of-living crisis is affecting different groups, including people with health conditions, families with children, renters, and those accessing benefits and support services.

## Key findings

**Three-quarters of respondents reported feeling worse off than they were a year ago**, demonstrating that cost-of-living pressures remain deeply entrenched. Although some indicators have improved since the previous survey, the majority of residents continue to experience financial hardship.

Financial concern remains widespread. **More than nine in ten respondents reported feeling worried about the cost of living**, with 57% describing themselves as very worried. Utilities and food costs were consistently identified as the greatest financial concerns across all demographic groups, regardless of age, health status, household composition or housing tenure.

Many households have been forced to make significant changes to their spending habits. **Two-thirds of respondents had reduced spending on clothing, more than half had reduced food expenditure, and one-third had reduced savings**. Alarmingly, **more than one in five respondents reported skipping meals to manage rising costs**. Nearly half said they had no further areas where they could reduce spending.

The survey continues to highlight the disproportionate impact of the cost-of-living crisis on people with long-term health conditions or disabilities. **Respondents with health conditions were more likely to report severe financial worries, higher levels of debt, greater reliance on support services, increased energy rationing and higher rates of meal skipping**. They were also more likely to report negative impacts on both their mental and physical health.

Debt remains a significant issue for many households. While over half of respondents reported having no debt, **a substantial proportion relied on credit cards, borrowing from family and friends, personal loans and overdrafts to manage day-to-day costs**. Informal borrowing from family and friends continues to be a key coping strategy.

The findings also reveal ongoing challenges in awareness and uptake of support. **Most respondents had not heard of available government grants and support schemes prior to completing the survey**, with awareness particularly low in Arun. Among those seeking support, informal help from family and friends, food banks and Universal Credit advances were more commonly accessed than formal financial assistance.

### Comparison with 2024/25

While the survey findings demonstrate that financial hardship remains widespread, comparison with last year's survey suggests a more nuanced picture. Some of the most acute impacts of the cost-of-living crisis appear to have eased, but underlying financial vulnerability remains significant.

The proportion of respondents describing themselves as "very worried" about the cost of living fell from 69% in 2024/25 to 57% in 2025/26, while reported impacts on both physical and mental health also declined. The proportion of respondents reporting no debt increased from 43% to 52%, suggesting that some households may have been able to stabilise their financial position.

However, these improvements should be interpreted cautiously. The findings indicate that many residents have adapted to prolonged financial pressures rather than recovered from them. Over the past year, households have continued to reduce spending, draw on savings and make lifestyle changes in order to manage essential costs.

Signs of continued hardship remain clear. More than one in five respondents reported skipping meals, almost half said they had no further opportunities to reduce spending and three-quarters reported feeling worse off than they did a year ago. These findings suggest that many households have already exhausted the most accessible coping mechanisms available to them.

Importantly, the groups experiencing the greatest difficulties have remained largely unchanged. People with long-term health conditions or disabilities, single-parent households, renters and low-income working households continue to report poorer outcomes across multiple measures, including financial insecurity, debt, food insecurity and reliance on support services. This indicates that the inequalities identified in previous surveys remain deeply embedded.

Overall, the findings suggest that the cost-of-living crisis has evolved from an immediate economic shock into a longer-term challenge. While some households may be coping better than they were a year ago, many continue to do so from a position of fragile financial resilience.

## Conclusion

The findings from the 2025/26 Cost of Living Survey demonstrate that financial hardship remains a daily reality for many residents across Arun and Chichester. Although there are signs that some households have adapted to ongoing financial pressures, the majority continue to face difficult decisions about how to manage rising living costs.

Many respondents reported that they have already reduced spending wherever possible. Large proportions have cut back on clothing, leisure activities, food and energy use, while nearly half believe there are no further areas where they can reduce expenditure. The fact that more than one in five respondents reported skipping meals demonstrates that, for some households, financial pressures are now affecting their ability to meet basic needs.

The survey also reinforces the close relationship between financial insecurity and wider inequalities. Those living with long-term health conditions or disabilities continue to experience disproportionately worse outcomes, alongside renters, single-parent households and low-income working families. These groups face multiple and overlapping pressures that increase their exposure to financial hardship.

A notable theme throughout the survey is the growing role of informal support. Borrowing from family and friends, accessing food banks and relying on community support continue to form an important part of how many households cope with rising costs. While this reflects the strength of local communities, it also raises questions about the sustainability of these support networks if financial pressures continue.

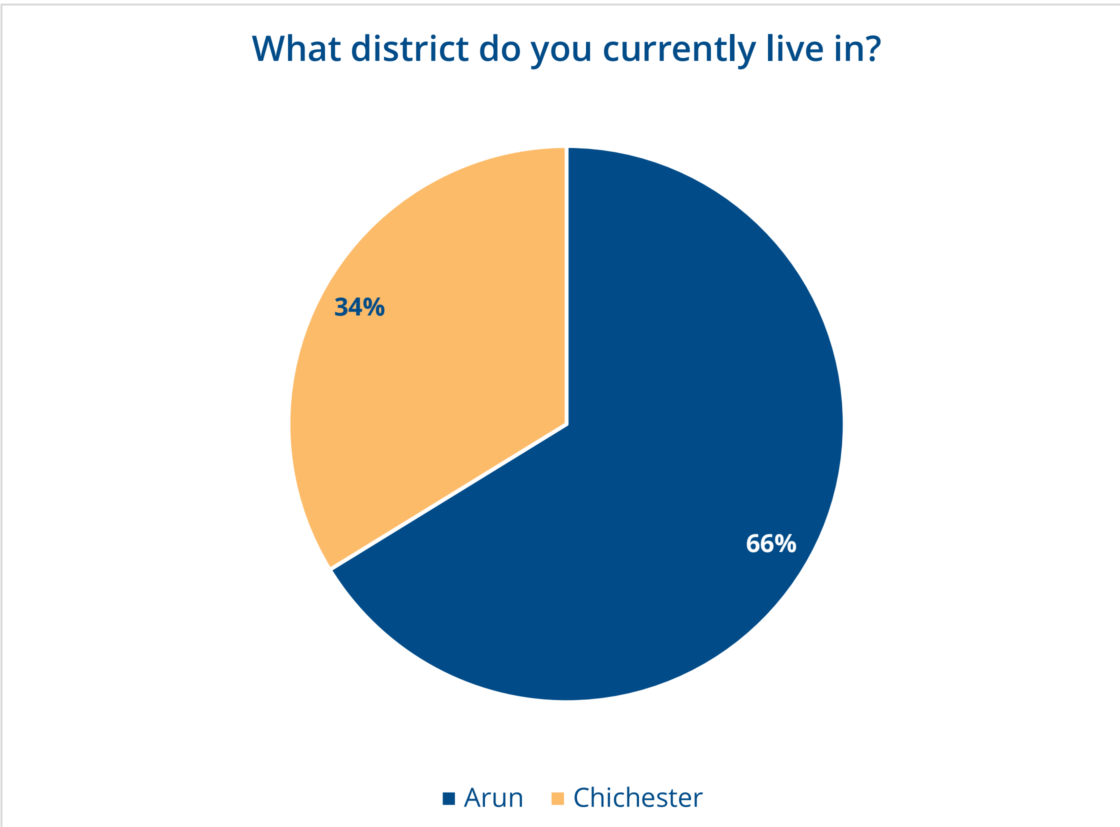
Taken together, the findings suggest that the cost-of-living crisis can no longer be viewed as a short-term challenge. Instead, it appears to have become a longer-term structural issue affecting household finances, health outcomes, housing security and overall wellbeing. Without continued action to improve the affordability of essentials, strengthen support systems and address underlying inequalities, there is a risk that these challenges will become further entrenched.

**Behind every percentage in this report is a person, family or household making difficult choices about what they can afford. Whether it is skipping meals, going without heating, relying on debt, or sacrificing opportunities for their children, the experiences shared by respondents illustrate the human impact of sustained financial pressure. The cost-of-living crisis may no longer dominate national headlines, but for many residents across Arun and Chichester, its effects remain both immediate and profound. The challenge for policymakers, service providers and community organisations is not simply to help people cope, but to create the conditions in which they can thrive.**

# Survey results

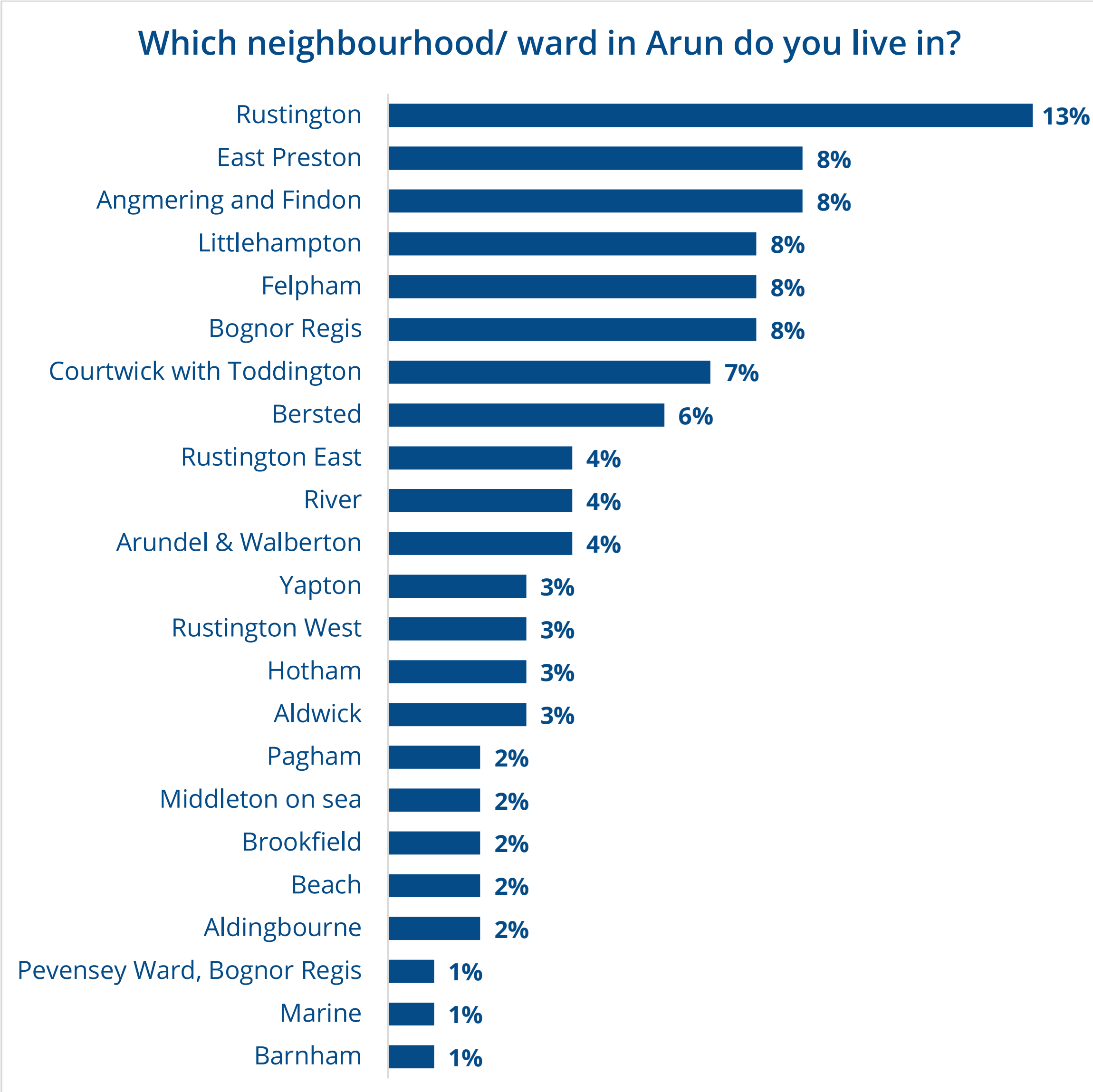
The following analysis is based on Arun and Chichester residents' response only. This allows us to compare the findings to previous survey analysis and measure the ongoing concerns and impact of the cost-of-living crisis in the community Arun and Chichester Citizens Advice supports.

## District

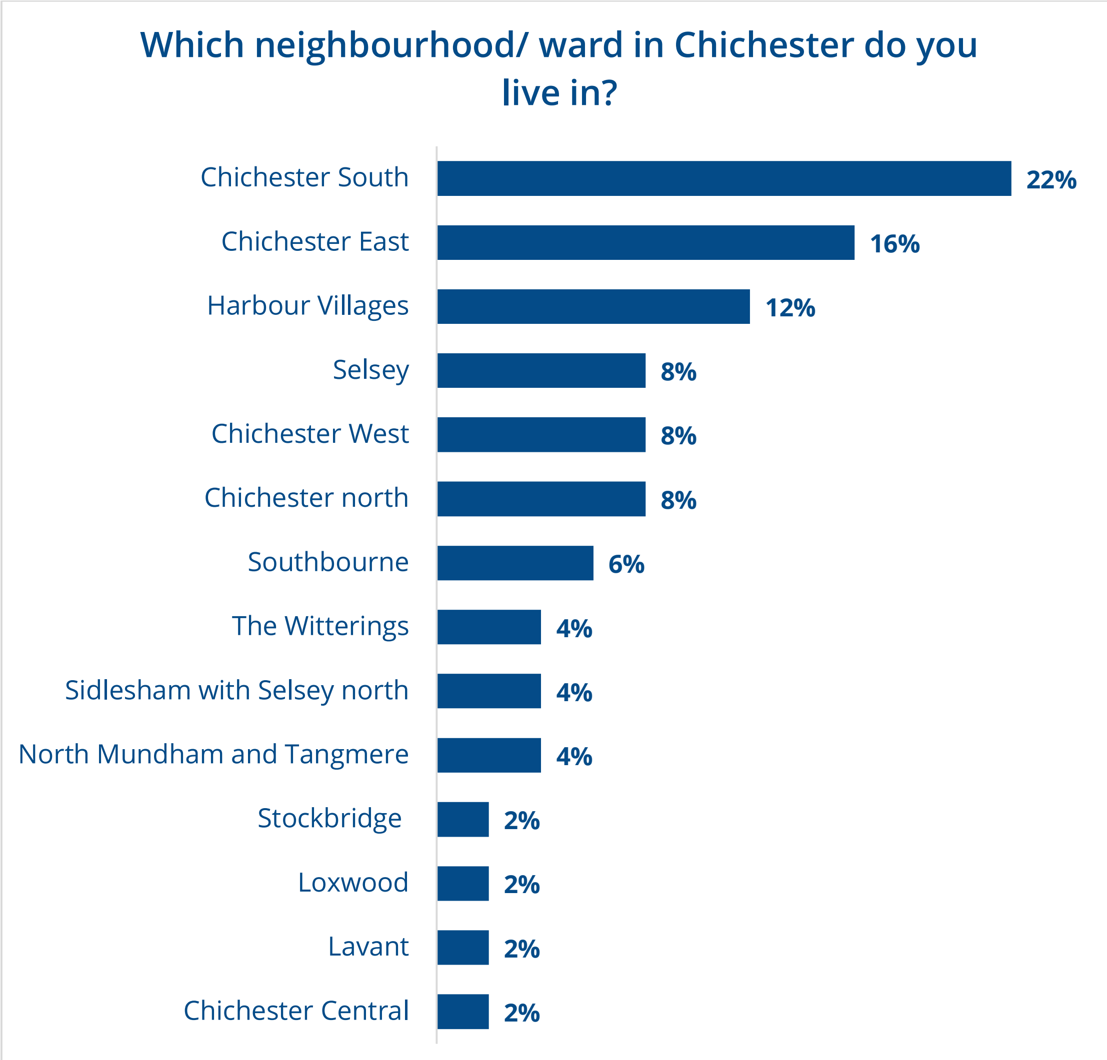



Out of 351 people who completed the survey, most (65%) were from Arun and Chichester. Within this group, 66% of responses came from Arun residents and 34% from Chichester residents. Although Arun has a larger population than Chichester (around 165,000 compared with 120,000), the difference in survey responses between the two areas is quite marked. As a result, findings that are not broken down by local authority tend to reflect the views of Arun residents more strongly. While the survey still provides a useful overall picture across both districts, and results are presented separately where possible, it is important to note that some areas may be more heavily represented than others.

## Ward




Of the 106 responses where respondents shared their neighbourhood or ward, Rustington accounted for the largest proportion (13%). While there was a notable number of non-responses, the data collected still demonstrates strong overall geographical coverage.




In Chichester, out of the 50 responses received in relation to which neighbourhood/ward the participants lived in, most responses were recorded in Chichester South, followed by Chichester East, with notable engagement from the Harbour Villages.

According to IMD data, 5 wards in Arun are among the 10% most deprived areas in England. In Chichester, there are 3 wards within the 30% most deprived LSOA[1].

**Arun – Wards 10% most deprived**

1. Marine
2. Courtwick with Toddington
   *(noted twice in the IMD dataset)*
3. Bersted
4. River

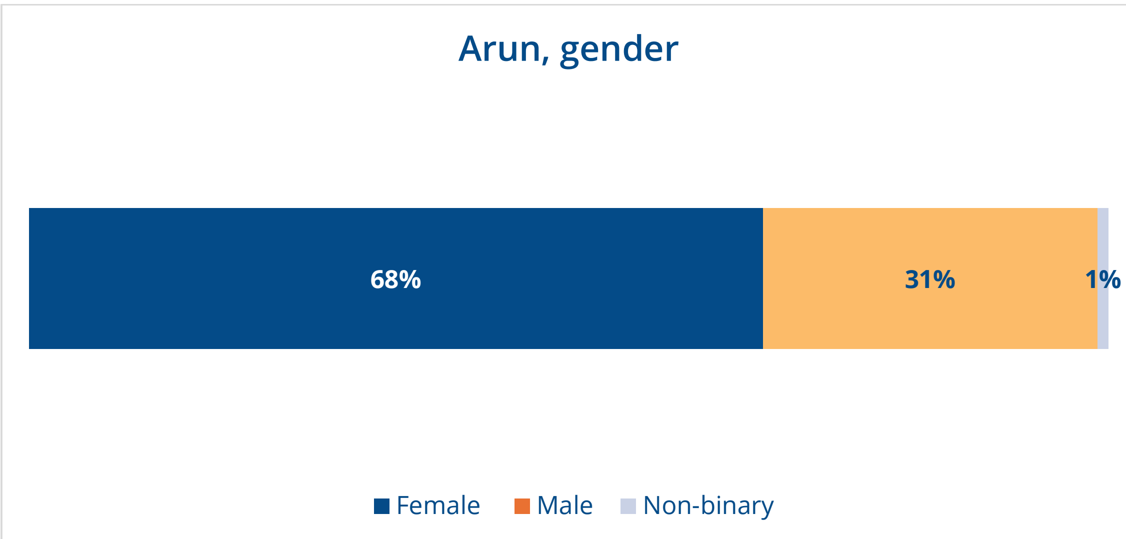
**Chichester – Wards 30% most deprived**

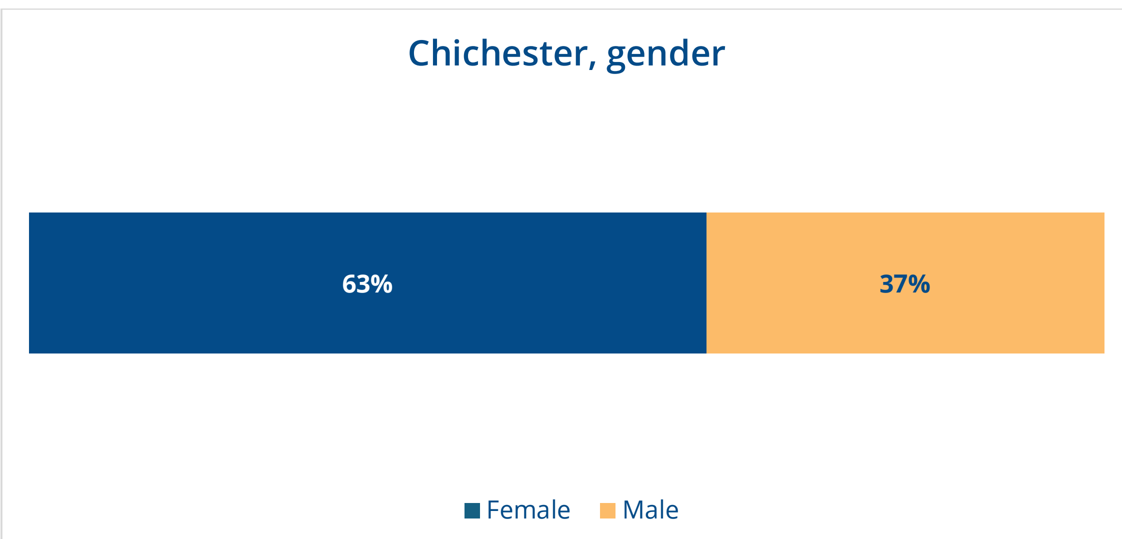
1. Chichester East
2. Chichester West
3. Chichester South

[1] (https://deprivation.communities.gov.uk/ )

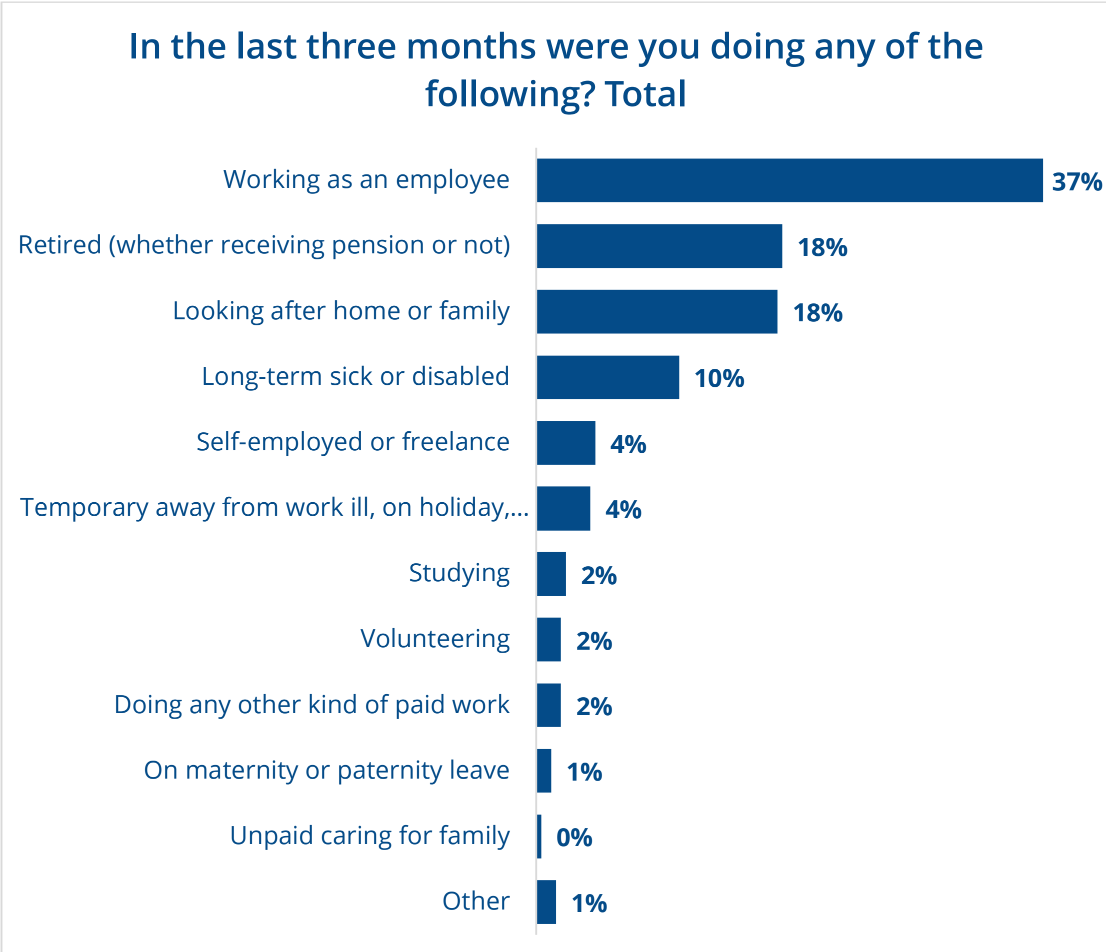
## Gender

There was a mix of gender representation across respondents. However, reflecting the gender split seen in our service use, the majority of responses in both districts came from females, with 102 in Arun and 48 in Chichester. One respondent in Arun identified as non-binary.

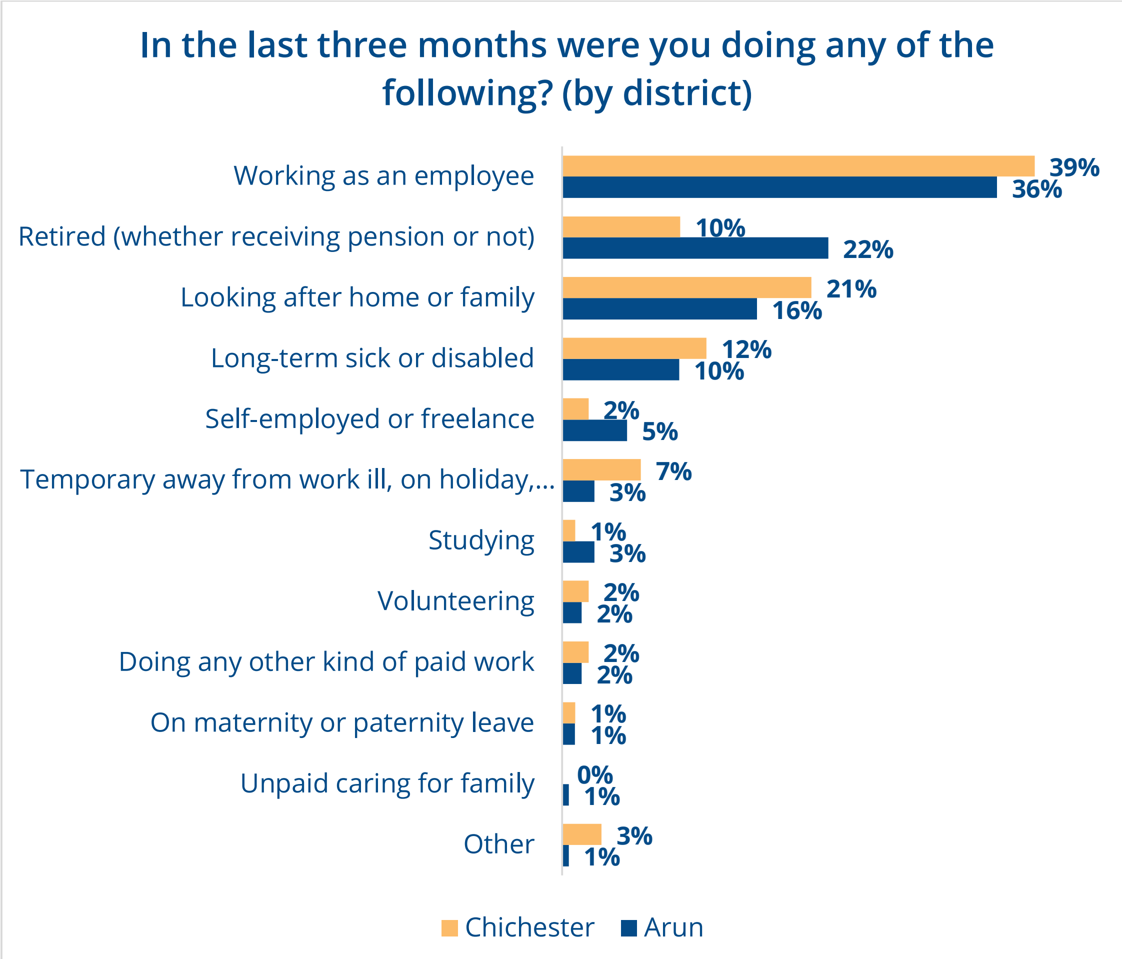


## Occupation




People who took part in the survey came from a range of different occupational backgrounds. The largest group, 37%, were working as employees, 18% were retired or looking after the home and 10% were living with a long-term illness or disability.




Breaking the results down by district, Chichester received a higher proportion of responses from people in employment, while in Arun, reflecting its older population, there were more responses from those who are retired[2].

Interestingly, despite Chichester having a larger student population, more respondents who identified as studying were from Arun. A similar pattern was seen among those reporting a long-term illness or disability: although district demographics suggest this group is smaller in Chichester, a higher number of responses in this category came from that area.

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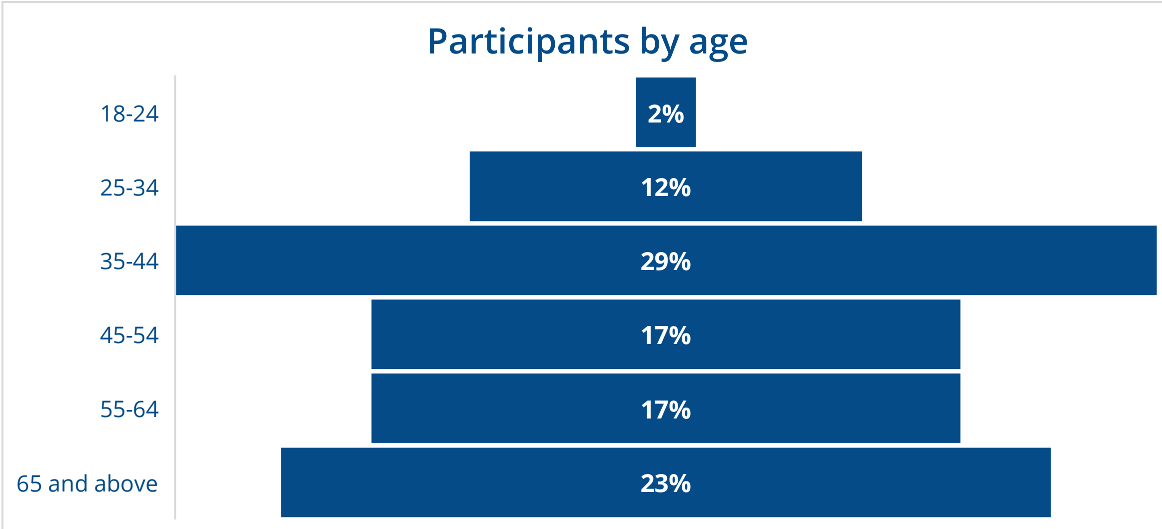
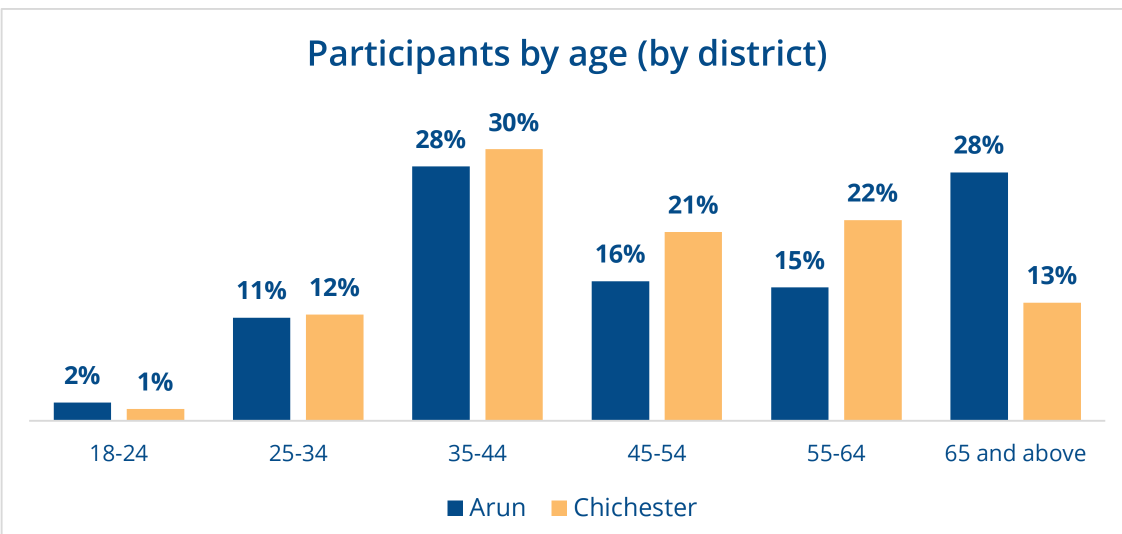
2 https://www.nomisweb.co.uk/sources/census_2021/report?compare=E07000224,E12000008,E92000001

## Age



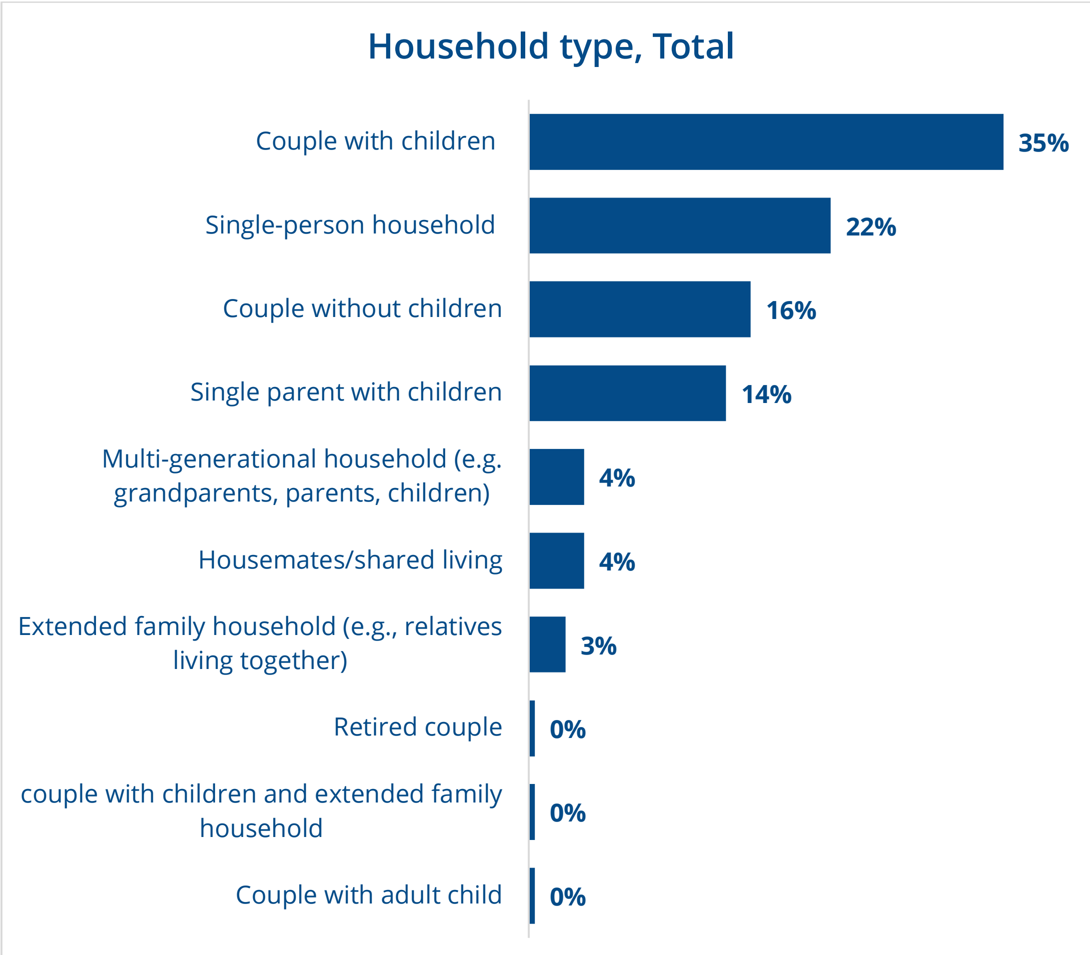

The survey included participants from a wide range of age groups. The largest proportion came from those aged 35-44 (29%), followed by those aged 65 and above (23%). Representation was lower among the younger respondents- 18-24 (2%) and 25-34 (12%).



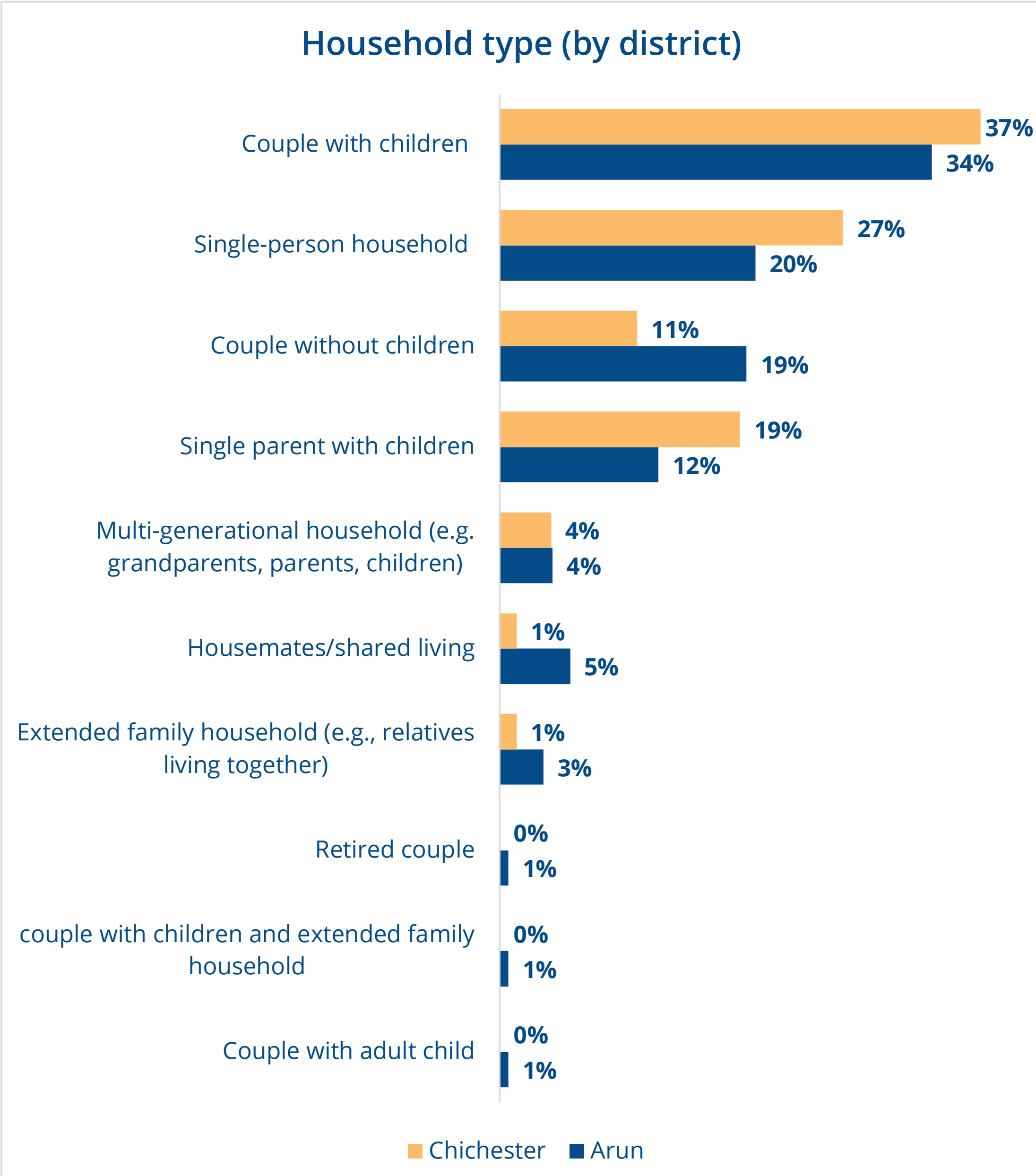

Across both districts, similar proportions were seen among respondents aged up to 44. Differences begin to emerge in the 45–54 age group, which appears more strongly represented in Chichester, reflecting its working-age professional population and links to London, as well as ongoing local development.

In contrast, respondents aged 65 and over are more heavily represented in Arun, aligning with its older population profile. According to ONS data, this age group makes up 28.4% of Arun's population compared with 27.1% in Chichester.

## Household types



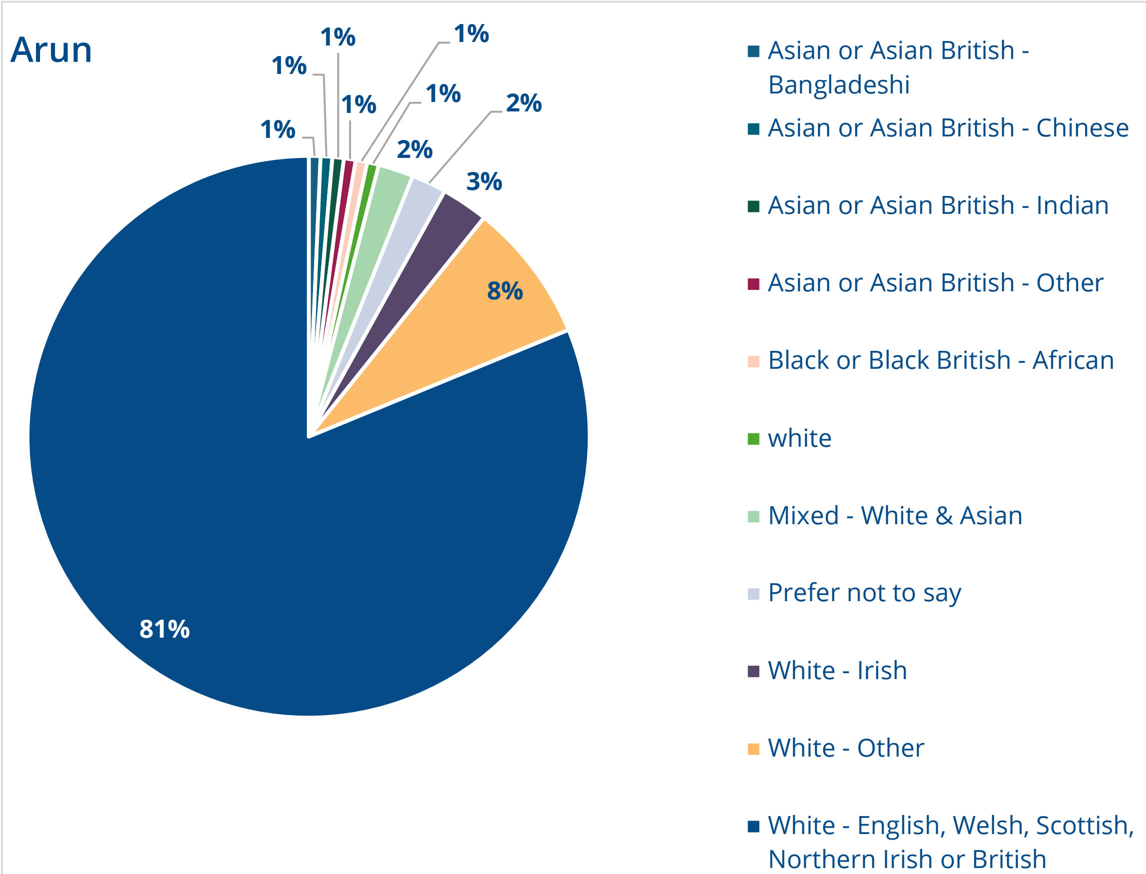

The majority of responses came from households made up of couples with children, representing 35% of the total. This was followed by single-person households at 22%. Couples without children (16%) and single-parent households (14%) made up similar proportions.

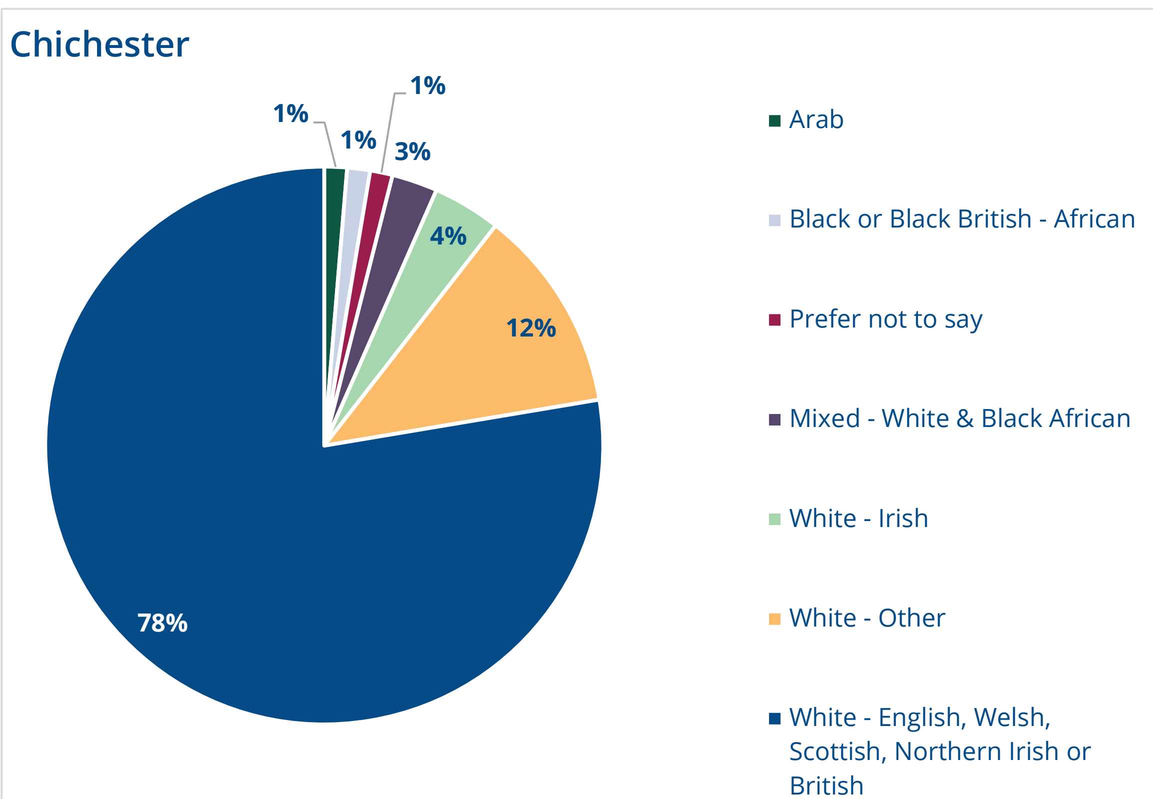



Breaking the household data down by local authority shows some clear differences. In Chichester, a higher proportion of responses came from households with children, including couples with children (37% compared to 34% in Arun) and single-parent households (19% compared to 12% in Arun), suggesting a stronger presence of families and a relatively younger population. Chichester also had a higher share of single-person households (27% versus 20% in Arun), indicating a mix of both younger adults and older individuals living alone.

In contrast, Arun stands out for having a larger proportion of responses from couples without children (around 19% compared to 11% in Chichester), along with slightly more shared living arrangements. This pattern points towards a more settled, and generally older, population in Arun.

## Ethnicity


Arun
1%
1%
1%
1%
1%
1%
2%
2%
3%
8%
81%
Asian or Asian British - Bangladeshi
Asian or Asian British - Chinese
Asian or Asian British - Indian
Asian or Asian British - Other
Black or Black British - African
white
Mixed - White & Asian
Prefer not to say
White - Irish
White - Other
White - English, Welsh, Scottish, Northern Irish or British


Chichester
1%
1%
1%
3%
4%
12%
78%
Arab
Black or Black British - African
Prefer not to say
Mixed - White & Black African
White - Irish
White - Other
White - English, Welsh, Scottish, Northern Irish or British

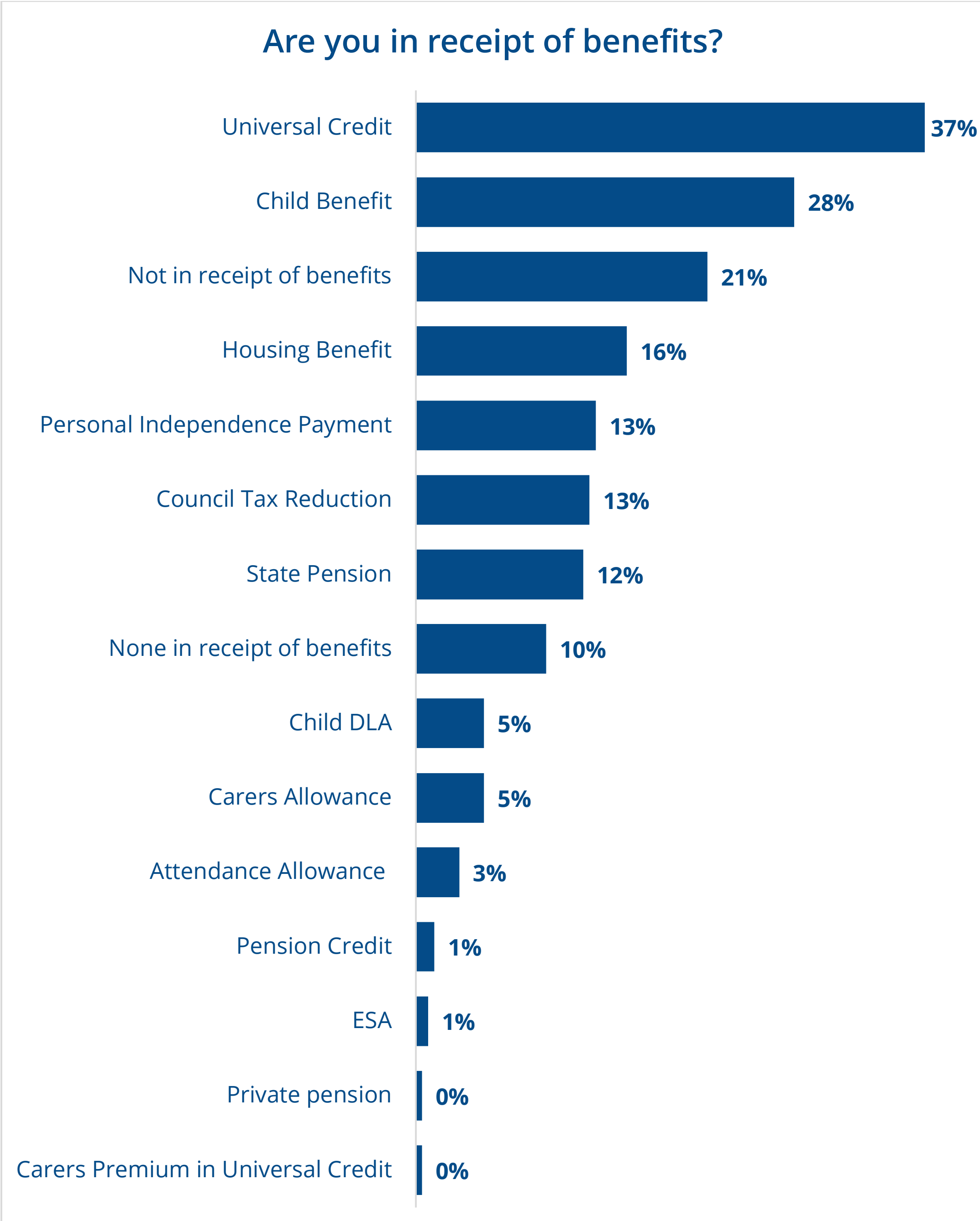
The majority of survey respondents identified as White British (81% in Arun and 78% in Chichester), followed by White Other (8% in Arun and 12% in Chichester). Smaller proportions identified as Black or Black British, with both areas reporting 1% of respondents. Arun received some responses from people of Asian ethnic backgrounds, while no responses from this group were recorded in Chichester.

A small number of respondents preferred not to disclose their ethnicity (2% in Arun and 1% in Chichester).

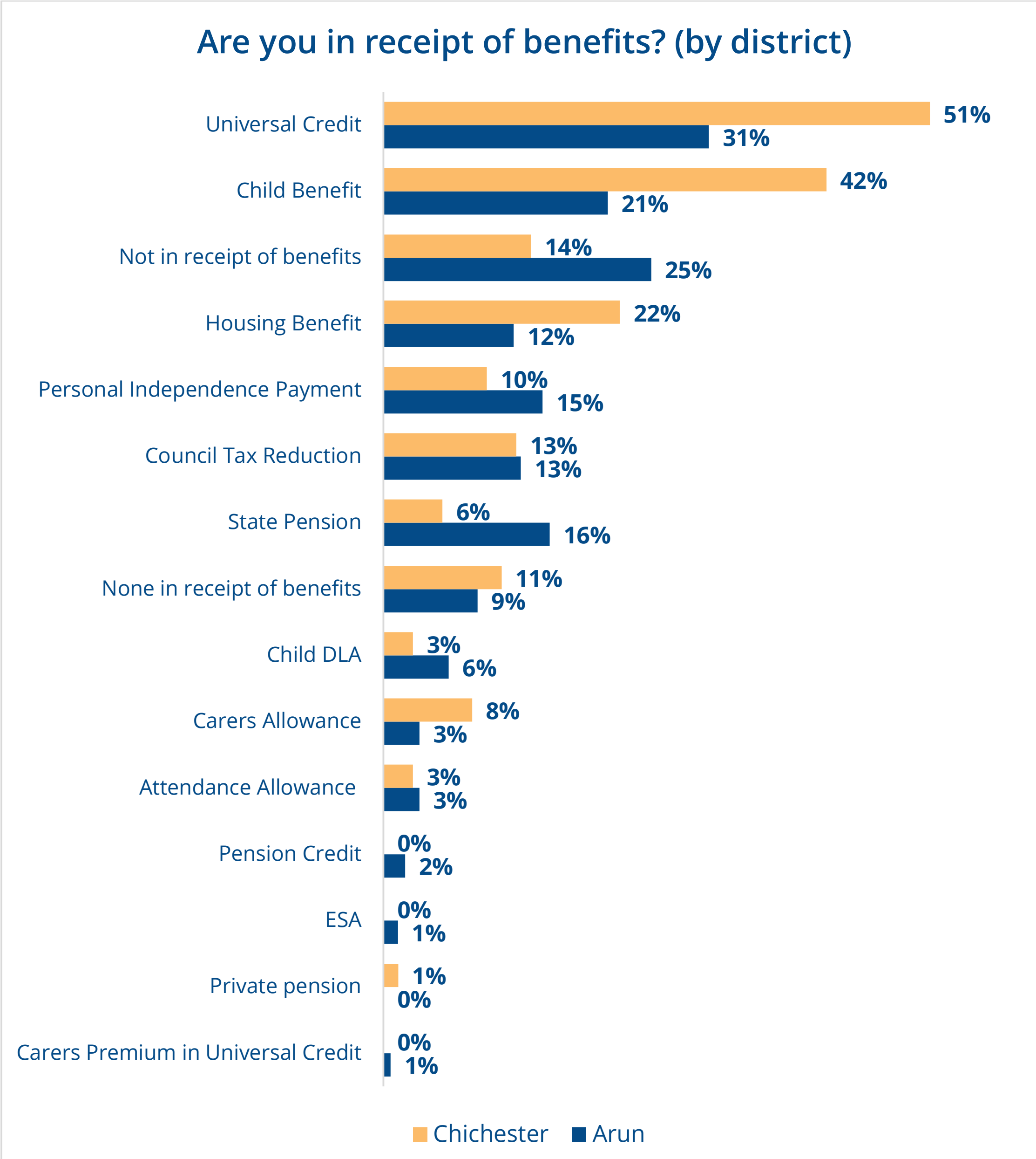
Overall, this ethnic breakdown closely reflects the demographic composition of both districts, where the population is predominantly White. According to the 2021 Census, 95.8% of Arun residents and 95.4% of Chichester residents identified as White (including both British and Other backgrounds), with non-White residents accounting for 4.2% and 4.6% respectively[1,2]. The high proportion of White British respondents in the survey therefore reflects the local population profile rather than indicating underrepresentation. At the same time, the survey did reach some minority ethnic groups, allowing a broader range of experiences to be captured.

> *[My biggest challenge is]* managing the debt created by the increase in the cost-of-living. My salary just hasn't kept up. I cannot save. My landlord is asking for the 2nd rent increase of the year and wants to backdate it by two years!

## Benefits and debt



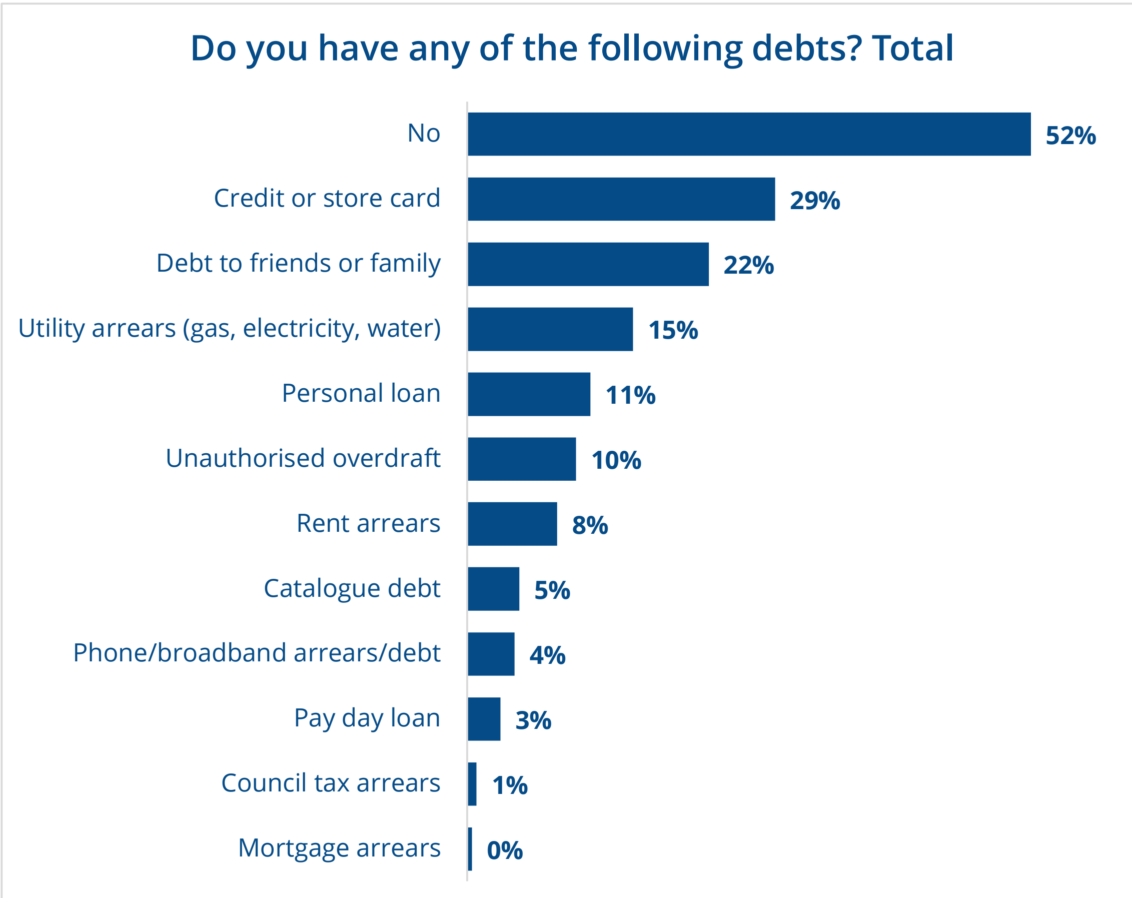

A significant number of survey respondents reported receiving some form of benefits. Universal Credit is the most commonly reported benefit in both areas (37%) but is notably higher among Chichester respondents (51%) compared to 31% in Arun. Chichester also has higher reported receipt of Child Benefit (42% double the 21% in Arun) and Housing Benefit, indicating a greater presence of working-age households with children and higher housing support needs.




In contrast, Arun shows a higher proportion of respondents reporting that they are not in receipt of benefits (9% compared to 11% Chichester) and higher uptake of State Pension and Personal Independence Payment, reflecting the older demographic profile. Disability-related and carer benefits (such as PIP, Carer's Allowance, and Child DLA) appear in both areas but are generally slightly higher or more prominent in Arun.

The findings indicate a marked rise in benefit uptake. While 27% of respondents in the previous survey reported not receiving any benefits, this figure has dropped to 10% in 2025/26, suggesting increasing reliance on financial support.

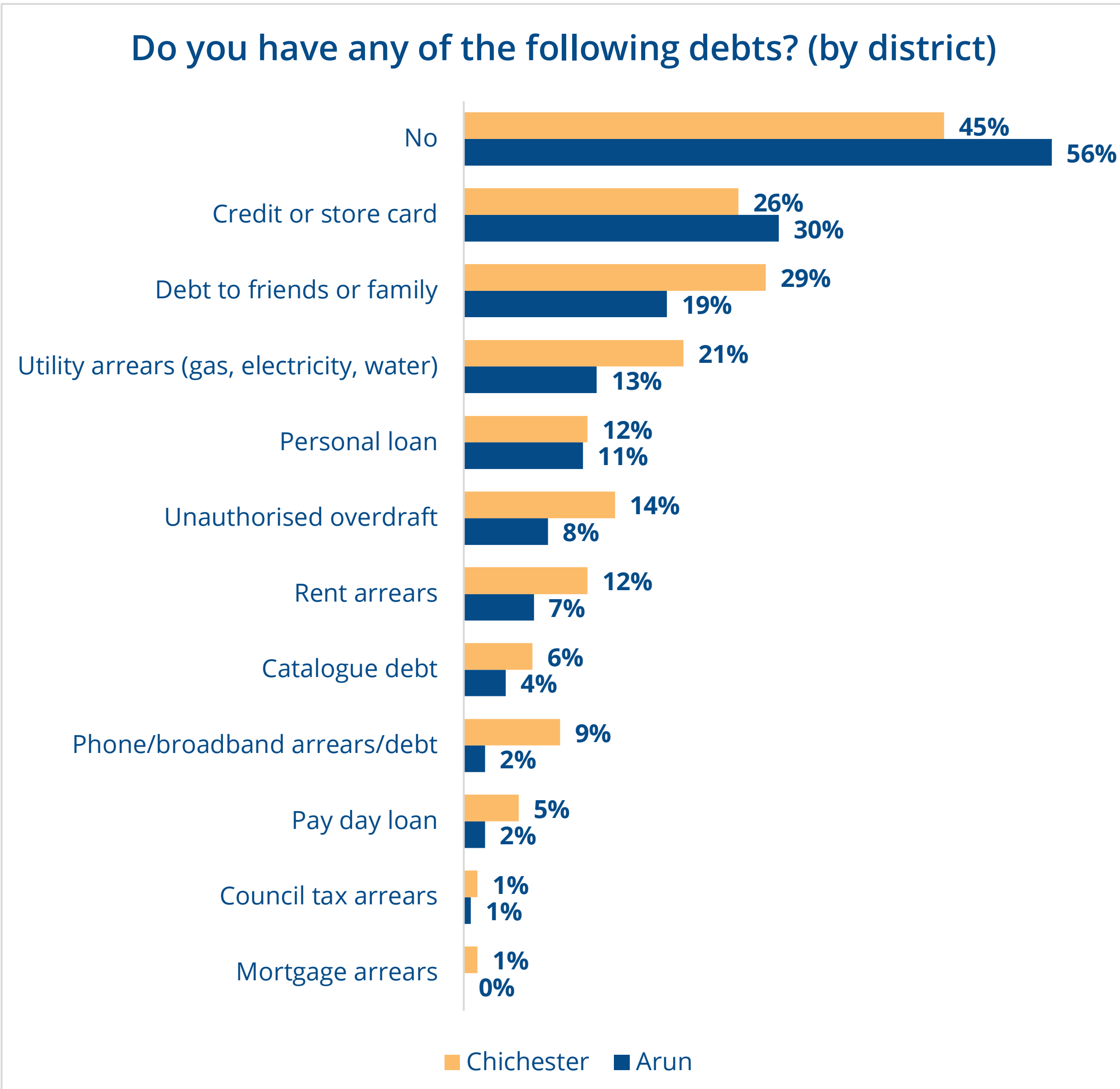
Finances as a single parent is very difficult. I am forced to work a 40-hour week as a single mum to two young children to be entitled to any help. Even with wages and benefits we struggle to make ends meet. It is depressing.




52% of respondents reported having no debts while 29% of participants have credit or store card debt, followed by borrowing from friends or family (22%), indicating that informal lending remains a key coping strategy. Smaller but notable percentages reported utility arrears (15%), personal loans (11%) and unauthorised overdrafts (10%). Less commonly, respondents mentioned mortgage arrears and payday loans each accounting for a small minority. Council Tax was not named on the survey however; some respondents did note arrears with Council Tax in the comment section. Compared to last year's survey, the findings still show that many households continue to rely on borrowing to get by. This financial pressure is not only reflected in the numbers but also in the everyday experiences of respondents.

I borrowed £9k *[student loan]* 26 years ago on the understanding that it would be a low-cost loan but that has not been the case at all, and I'm still paying it off.

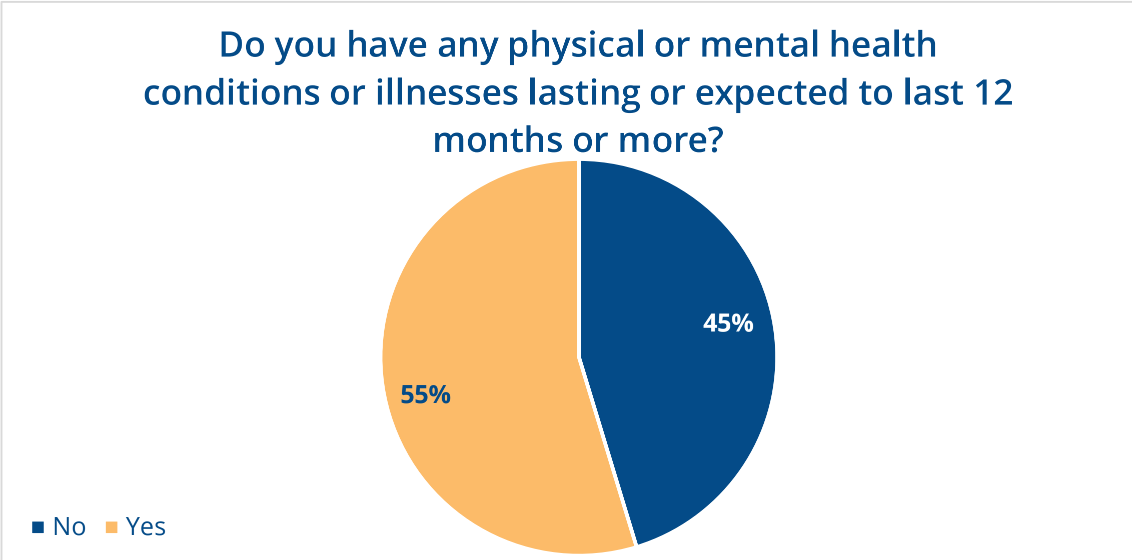
I am approaching 60, my health is not good, but I can't afford a reduction in hours or retirement. My pension is not good - over the years the goal post has been moved and it is just not worth anything anymore.




Credit or store card debt is the most reported in both districts but is considerably higher among Arun respondents (30%) compared to 26% in Chichester, suggesting greater reliance on consumer credit overall.

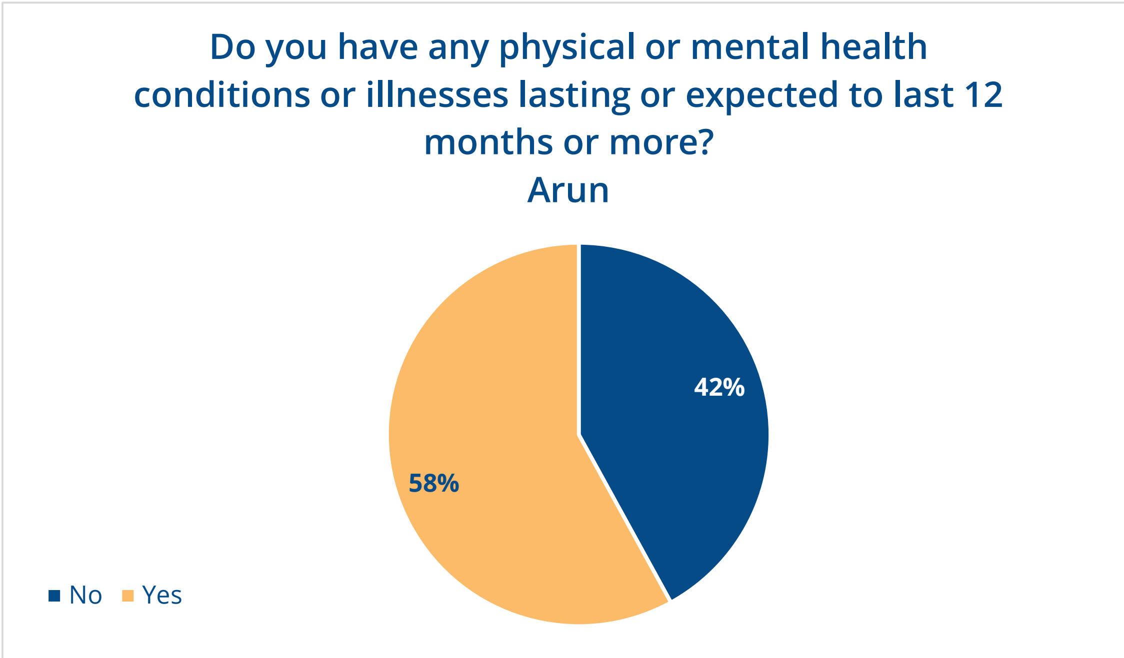
In contrast, Chichester respondents reported more utility arrears (around 21% versus 13% in Arun), unauthorised overdrafts (about 14% compared to 8%), and catalogue debt and payday loans, indicating more acute short-term financial strain and cash flow challenges. Mortgage arrears are low in both areas but slightly more evident in Chichester. Overall, the survey responses suggest that while Arun respondents may carry higher levels of longer-term or managed credit, Chichester respondents appear more affected by immediate financial difficulties and arrears, reflecting differing patterns of financial vulnerability across the two districts.

# Health status

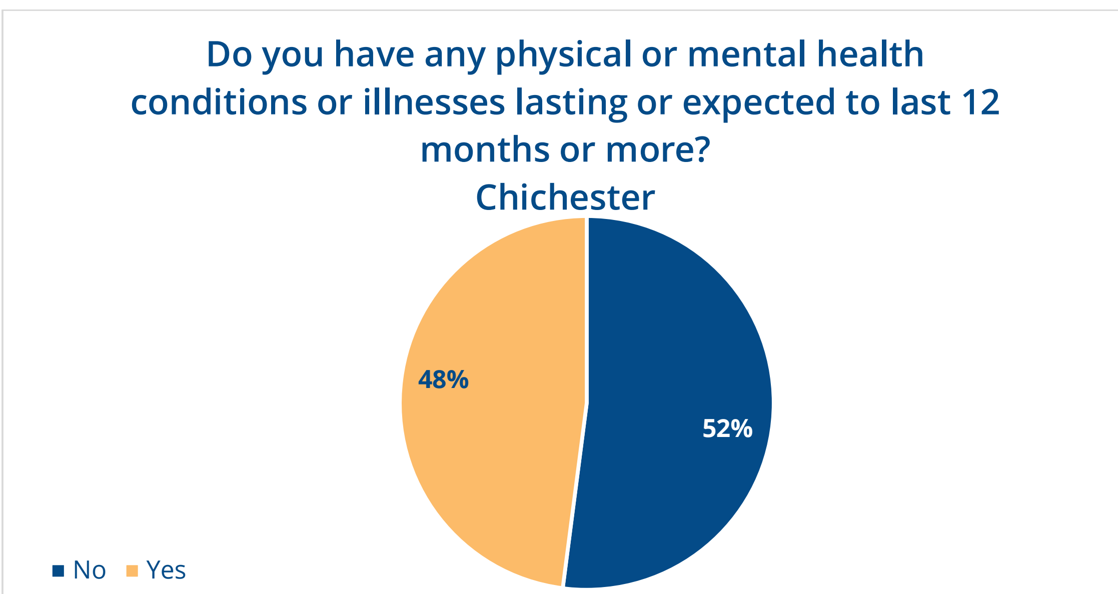



Participants were asked if they have a physical or mental health condition lasting or expected to last 12 months or more. Of 223 Arun and Chichester respondents, 122 people (55%) said they have a long-term health condition or disability, while 101 people (45%) said they do not. The majority of respondents are living with long-term health challenges, which may make them even more vulnerable to the impacts of the cost-of-living crisis.

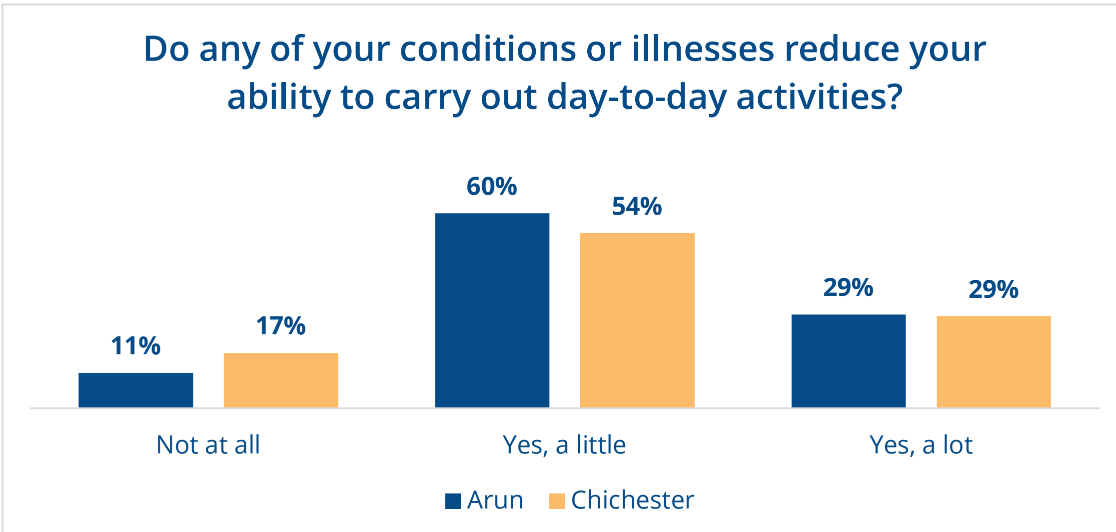
After so many years of keeping cutting back while still working and trying to have a life, there just seems no respite from it. My spouse is disabled and cannot work - our costs are higher and our income is lower due to this, which puts additional pressure on us - as do the responsibilities of caring for elderly parents all of which means less time available to be in paid employment. The cost of some food and household items continues to increase and having to move to different brands or lower quality food has a real impact on my spouse's health conditions as they are supposed to have a specific diet.




Arun participants with a long-term health condition or illness (58%) was notably higher than Chichester's 48%.



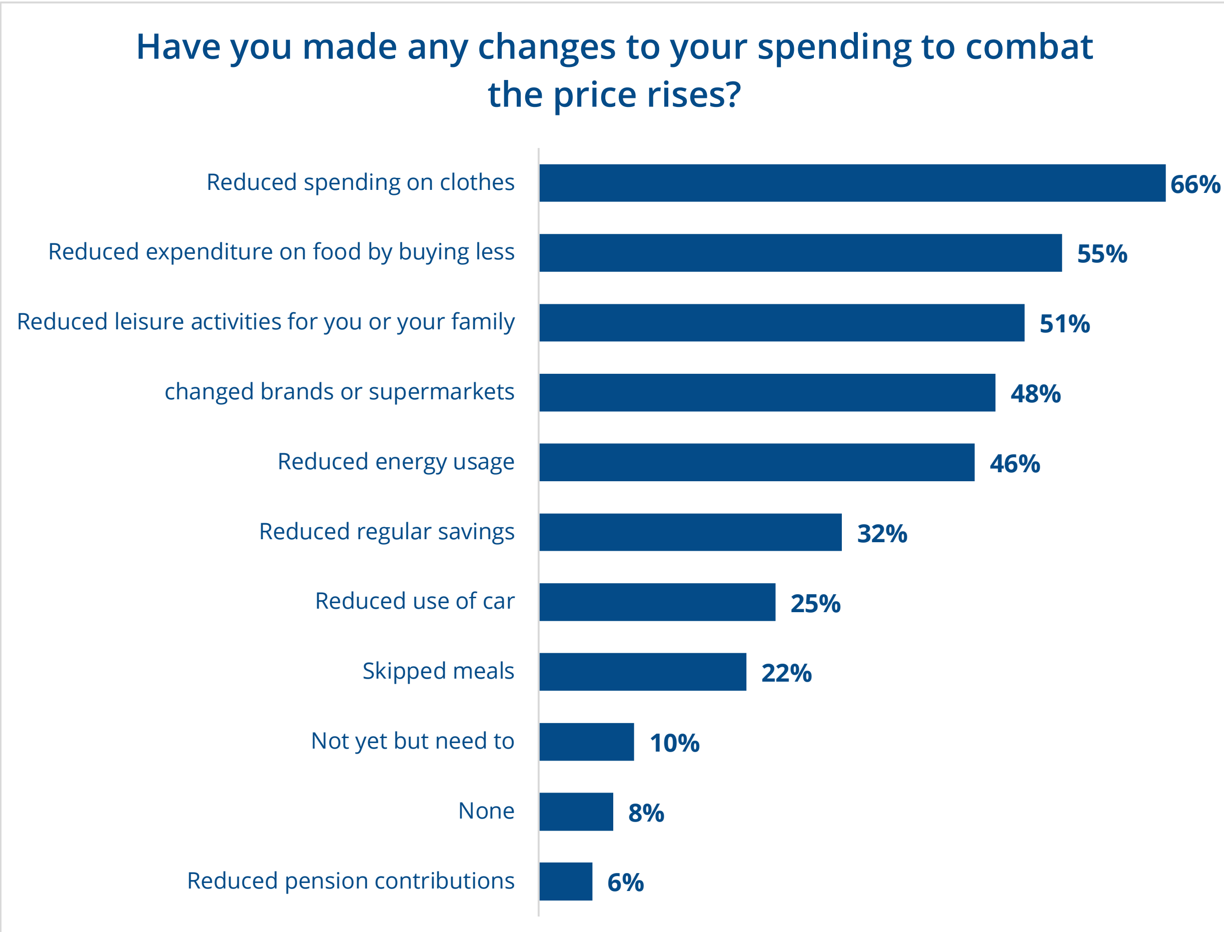

Last year's 2024/25 Cost-of-living Survey report highlighted how individuals with ongoing health needs often face higher living costs, a reduced ability to cut back on essential spending, and greater reliance on financial support. The persistence of these challenges suggests that health-related inequalities continue to amplify the impact of the cost-of-living crisis. For those already managing long-term conditions, particularly alongside limited income or restricted employment opportunities, the financial pressures are not only sustained but often intensified.

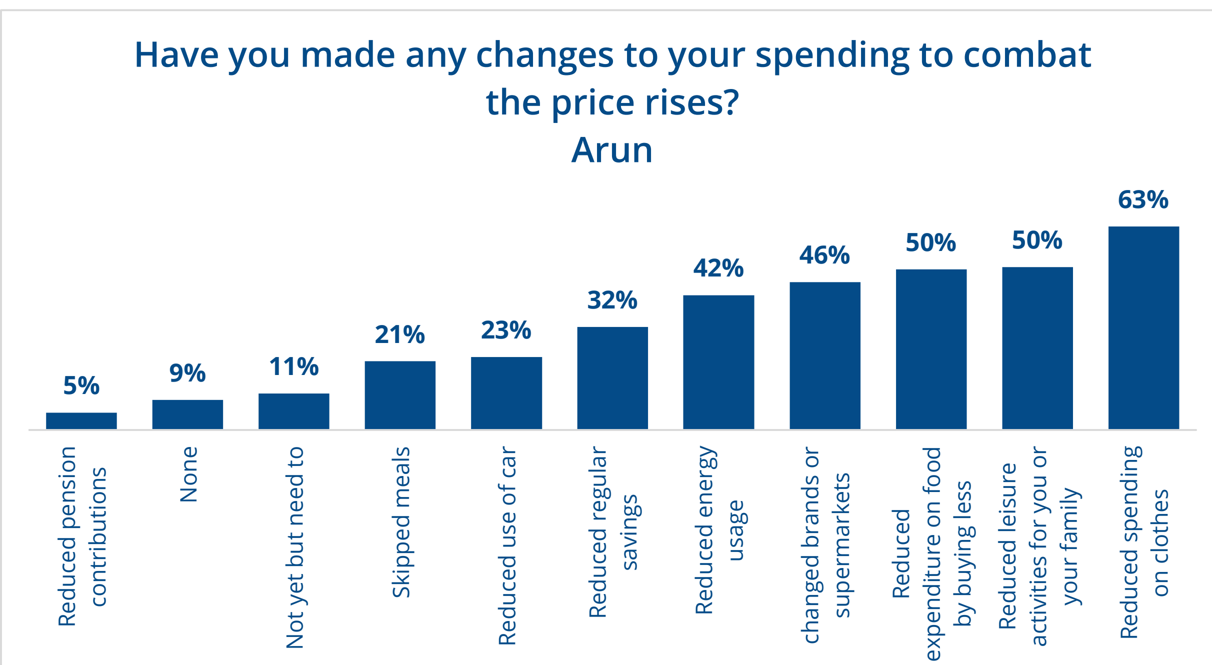


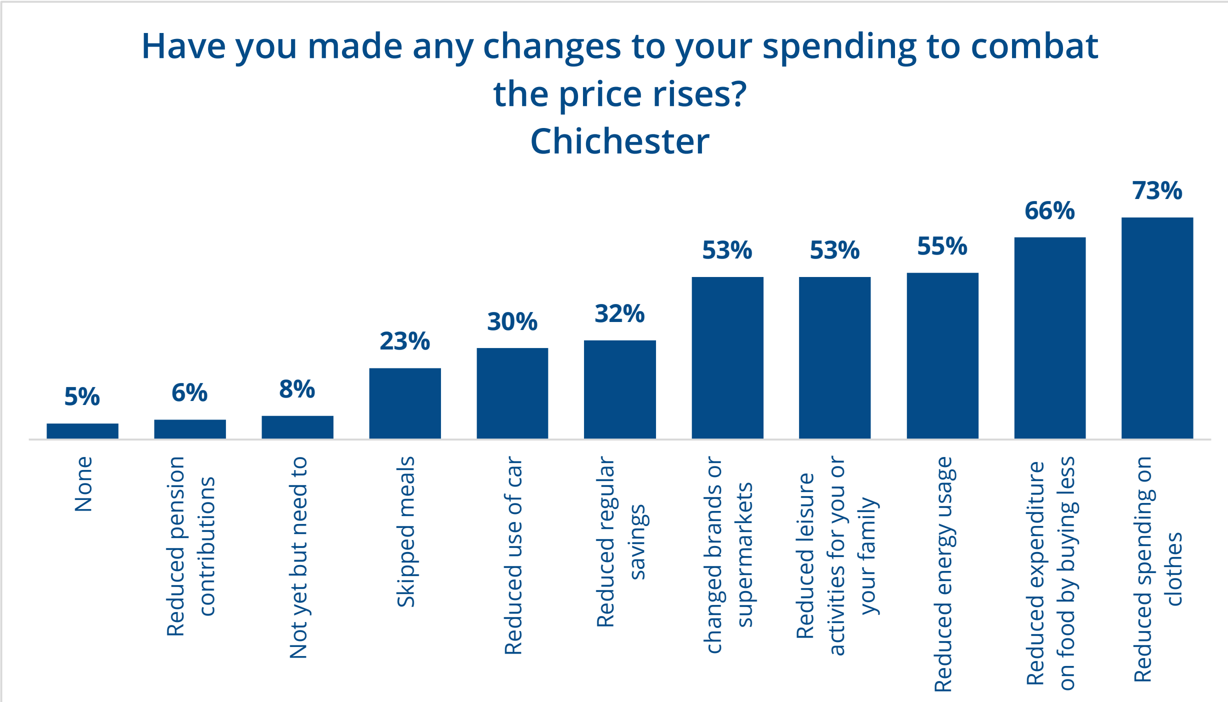

I'm a full-time carer as well as a mum to teenagers. My biggest worries are food costs, and the rent increases every year - in the last 5 years my rent has increased by £400pcm.

# Impact of the cost-of-living

## Behaviour changes






Most respondents reported changing their spending habits in response to rising prices. The most common adjustment was cutting back on clothing, with 66% doing so overall, including 63% in Arun and 73% in Chichester. This was followed by reductions in food spending (50% overall) and leisure activities (50%) in Arun. In Chichester, 66% reported spending less on food, while 55% said they were using less energy.

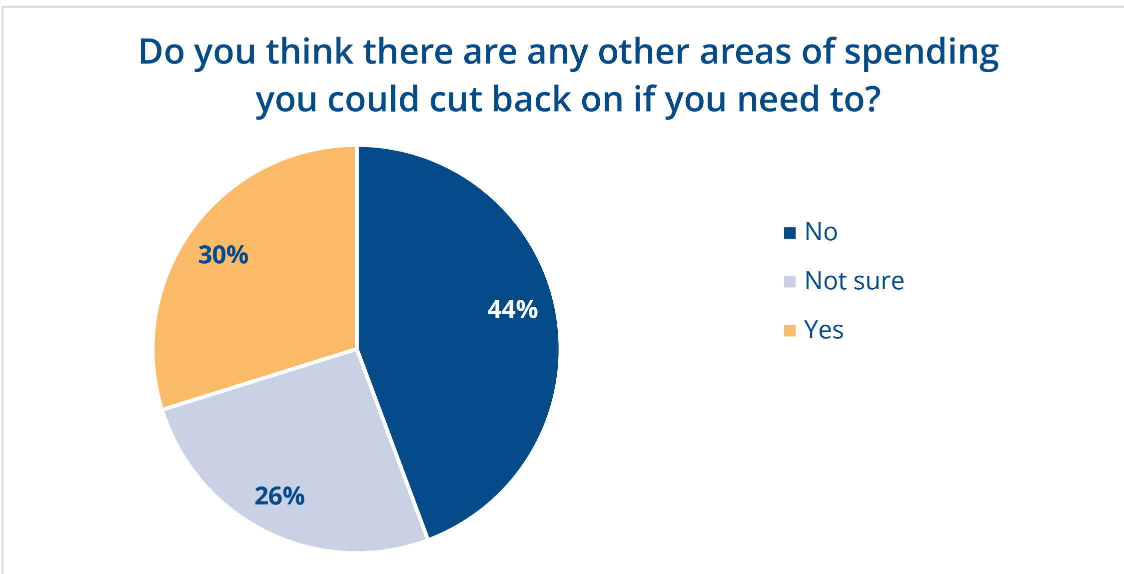
Overall, these patterns suggest that people are tightening their budgets across both essential items, such as food and energy, and non-essential spending, like clothing and leisure, to cope with increasing costs.

Those that reported reducing leisure activities, switching brands or supermarkets and reducing use of cars, further evidence widespread lifestyle adjustments. In addition, 32% of people in both Arun and Chichester said they had reduced regular savings and between 5% and 6% had reduced pension contributions, suggesting more long-term sacrifices and lasting impacts on their future.

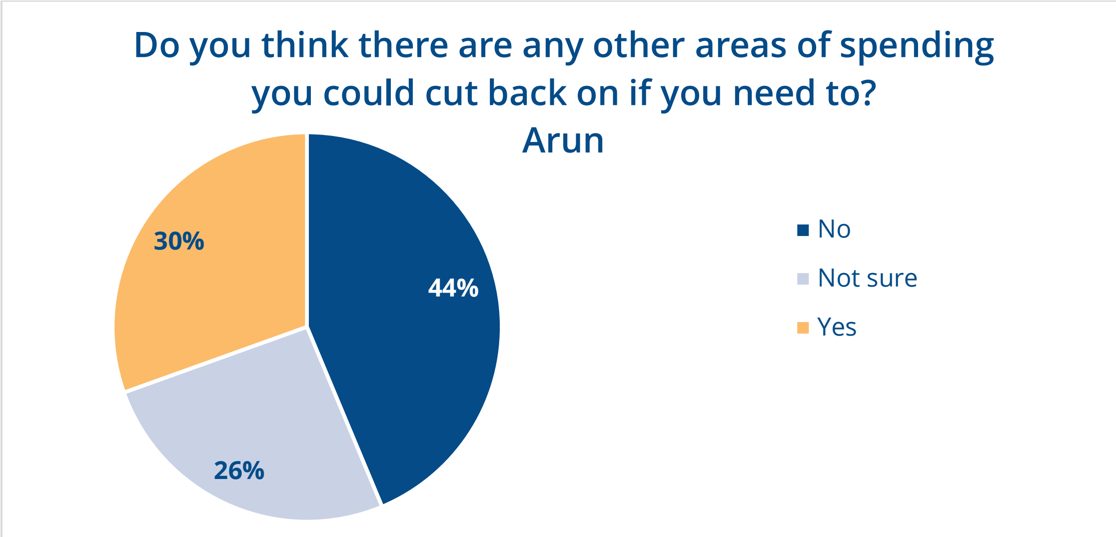
Alarmingly, 22% overall, (21% in Arun and 23% in Chichester) reported skipping meals to combat price increases, this highlights the severity of hardship for some households. A small proportion of respondents said they had not made any cutbacks as of yet but did need to.

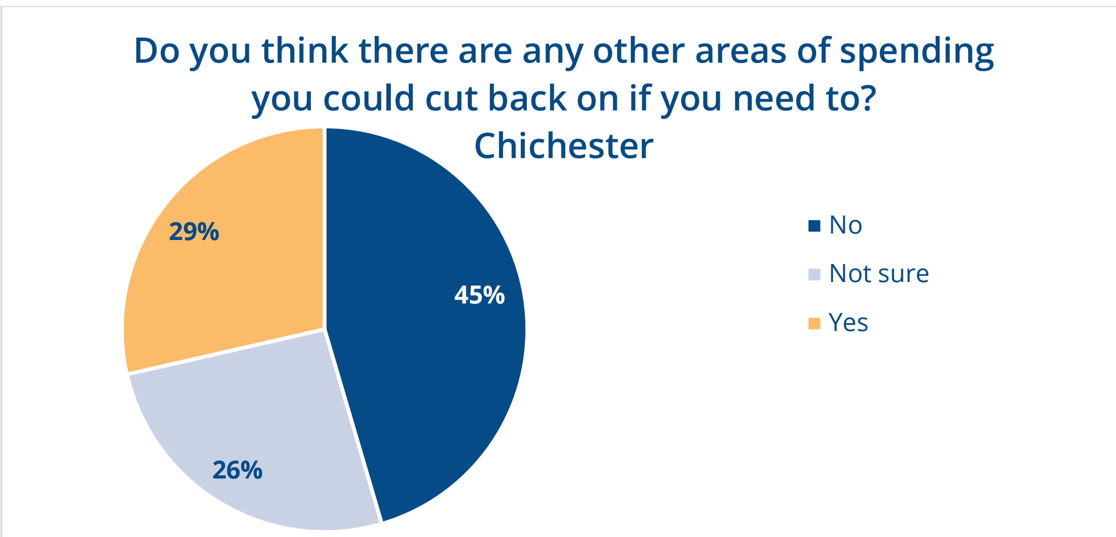
> I currently eat one meal a day. I cannot use the food bank because of health reasons I avoid many food products and there is no healthy food for me there (no chemical composition, no modified capacity, sugar and their substitutes, soy and dyes.

Just 8% of respondents (25) said they had made no changes to their spending. While 92% of this group were either retired or recently employed, nearly three-quarters (72%) still reported concerns about the cost-of-living. This suggests that for many, the absence of change reflects a lack of flexibility to cut back further, rather than financial comfort.




Respondents were also asked whether they felt that there were any remaining areas of spending they could reduce if necessary. Nearly half of all respondents (44%) said there were no further areas of spending they could cut back on, suggesting many have already reduced their expenses to the bare minimum. Meanwhile, 30% believed they could make more cuts if necessary, and another 26% were unsure.




Each local authority proportion was similar, highlighting a concerning reality: a significant portion of people appear to have exhausted their options available for adjusting to rising costs. When compared with earlier findings in the survey, such as high rates of skipped meals and reduced savings, this highlights the fact that many households are already stretched to their limits, with little or no financial buffer remaining.

> I wear thick clothing indoors from 1600 to 2000 daily to avoid Central Heating costs and, three times a week, I eat sandwiches each day replacing ' meat and three veg meals. '

Overall, we received 67 comments regarding cutback suggestions. Many suggestions focused on the theme of cutting back on the food shop due to the expense. However, some suggestions went as far as to say that they would skip more meals. Some comments suggested reducing heating usage or turning it off completely, which can have a detrimental impact on physical and mental health conditions, as well as property conditions.

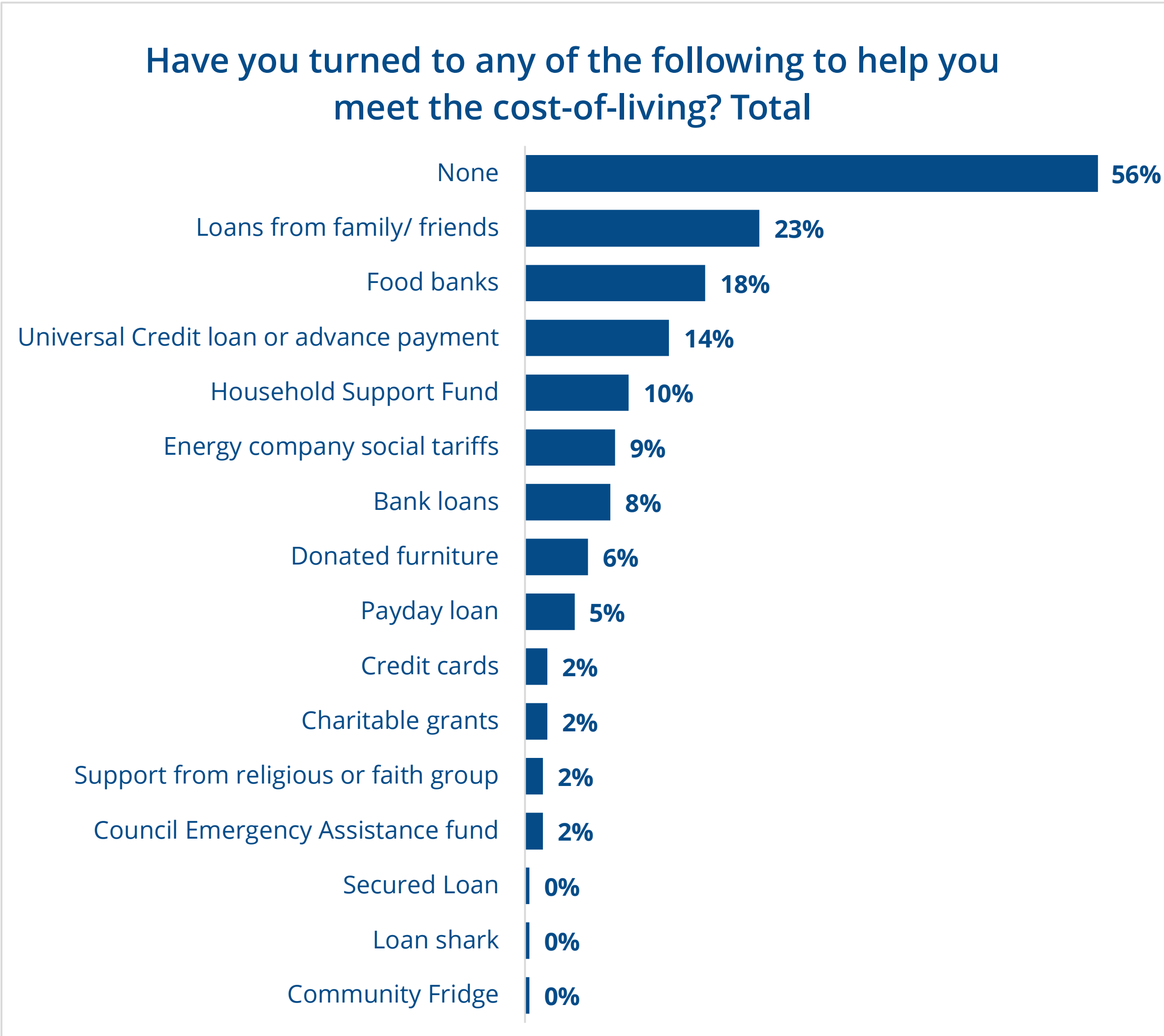
Many participants living in households with children said they were cutting back on family days out and events, although one highlighted that these experiences are important for children's learning and development. Others mentioned having to cancel children's activities altogether.

With the government's child poverty strategy in mind, which looks to decrease poverty levels and improve standard of living for children, these responses suggest that policies affecting families are having a knock-on effect on children, who are also bearing the impact of the rising cost-of-living.

The overall consensus agreed that cutting back on treats, not meaning luxuries, was essential to cut back further- things like "a chocolate bar added to the essential food shop".

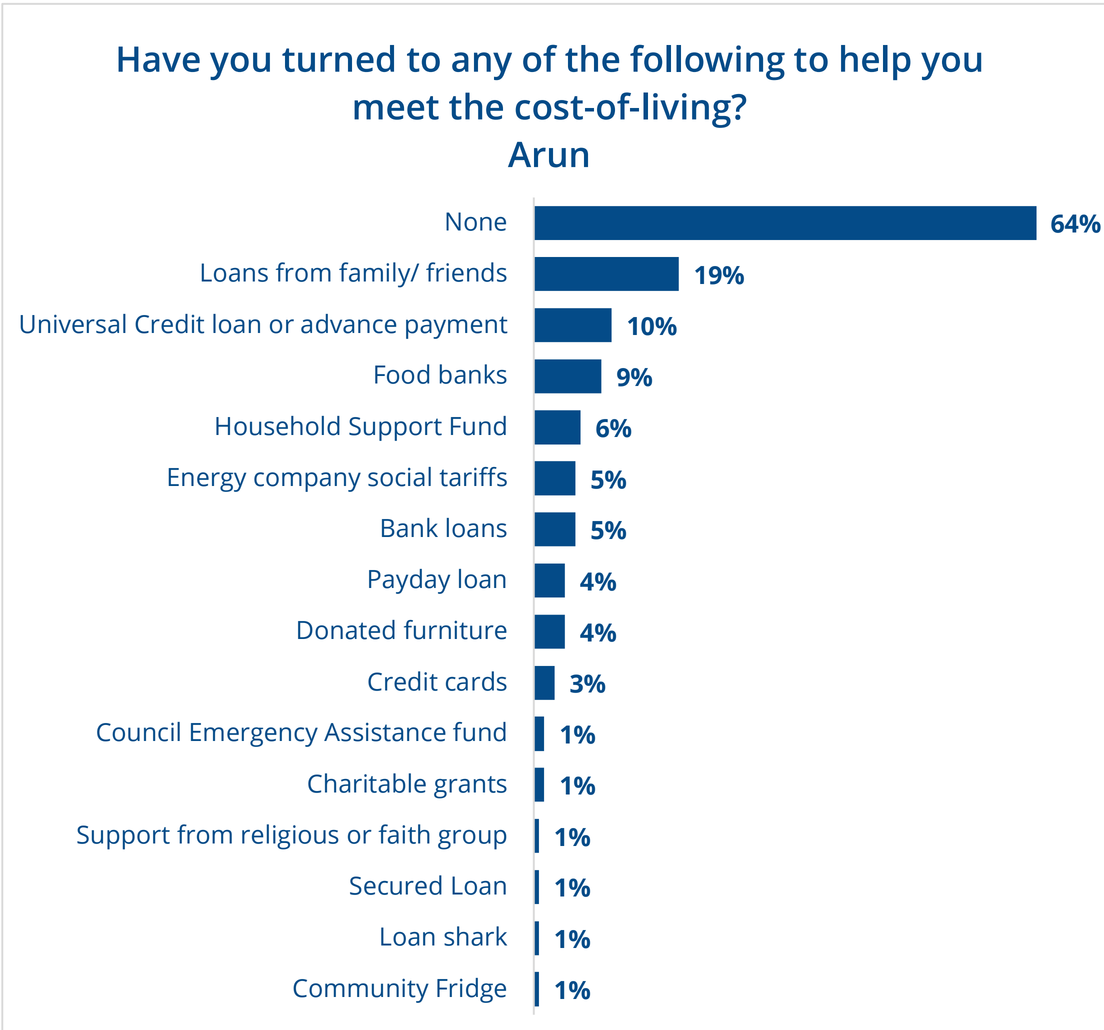
> Skip more meals. Go without any little treats/leisure and social activities.
>
> Less baths, turn heating off and wear more clothes, stay at home and do less fun activities with our child, buy basic meals and ration.
>
> Not going to restaurants, shopping less, less money spent on clothes and self-care like shampoos etc.
>
> Stop dental and pet insurance; further reduce energy use.

Although 30% of respondents said that they had no further areas where they could cut back, the chart below reveals that many have yet to access support from registered lenders to help manage the cost-of-living. The most common form of assistance came from informal sources, with 23% of respondents receiving loans from family or friends. This was followed by food banks (18%) and Universal Credit including advance payment (14%).



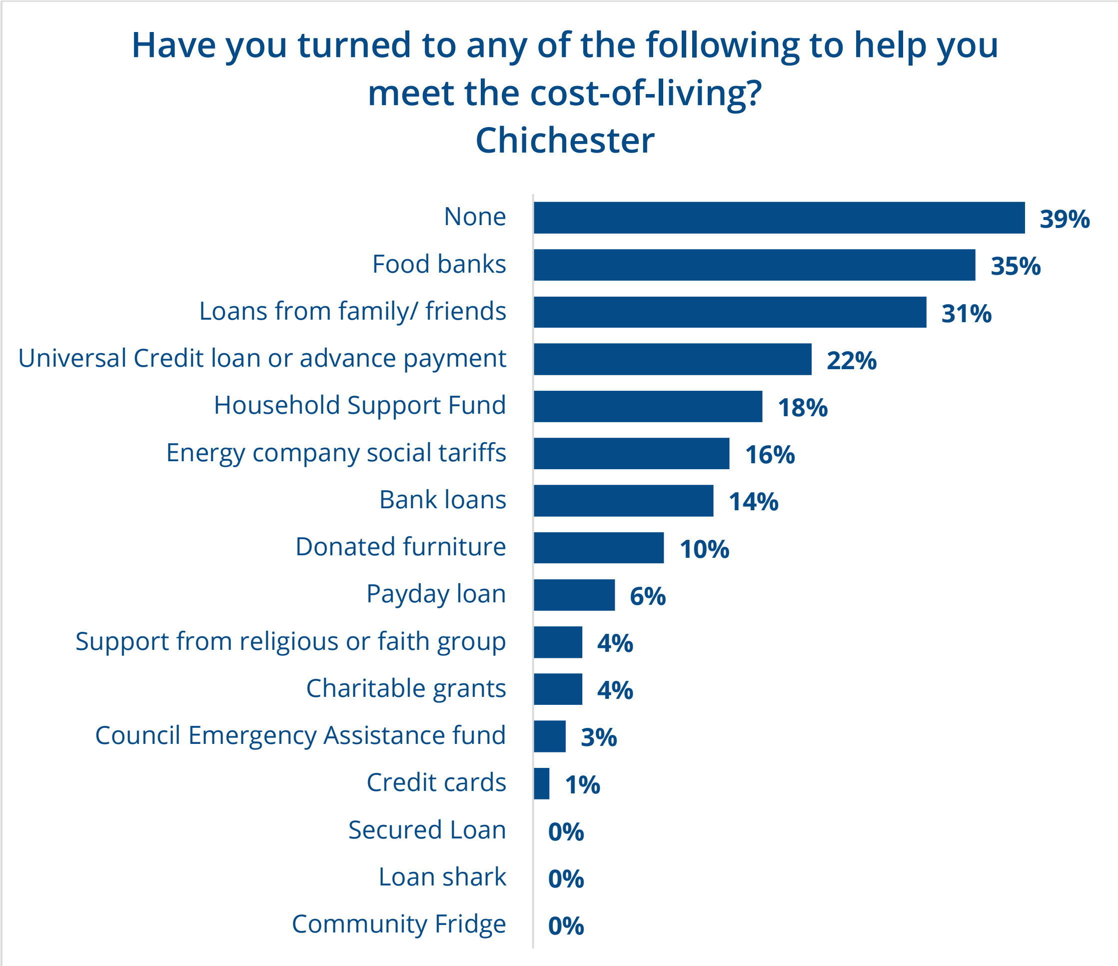

These figures indicate a heavy reliance on informal or emergency support rather than structured financial aid. Fewer people reported accessing bank loans (8%), or energy company social tariffs (9%). Some also turned to charitable grants (2%) and donated furniture (6%), while 2% of respondents had used the Council Emergency Assistance Fund.

Less conventional sources of support were used by a smaller number of people: 5% had taken out payday loans, 2% had sought help from faith-based organisations, and singular respondents had accessed a community fridge and used a loan shark.

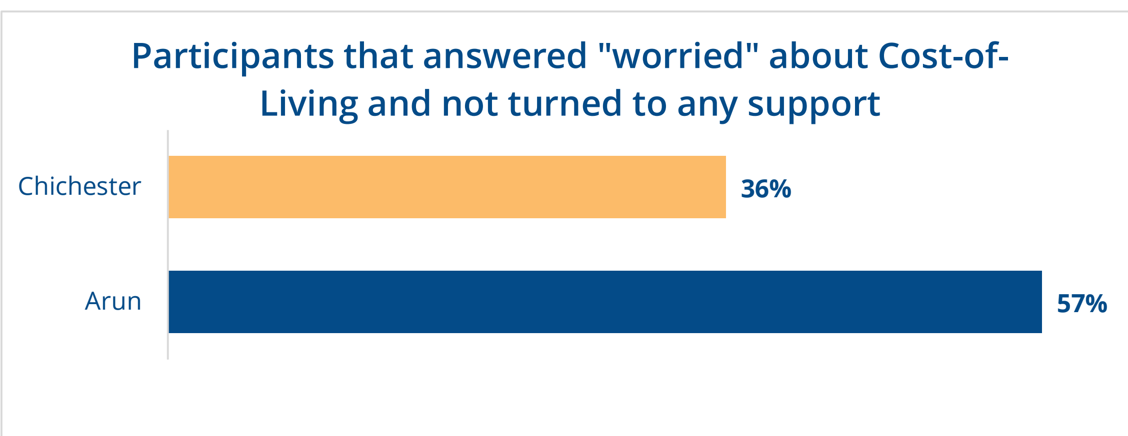



Despite the concern in Arun, 64% had not reached out for support. One respondent in Arun had turned to a loan shark to meet their cost-of-living. Informal lending in Arun remains the most prominent form of support at 19%.

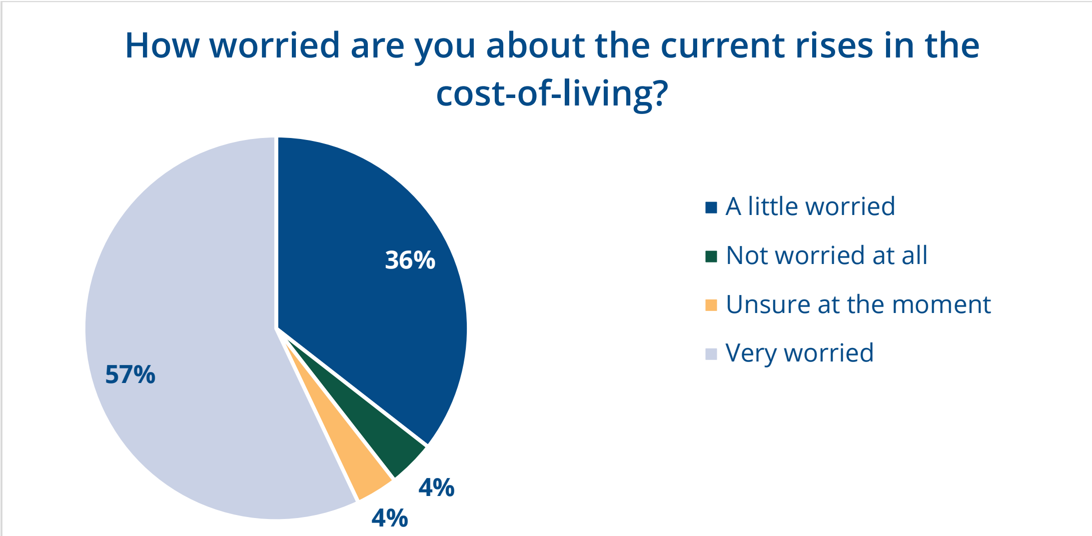
Chichester respondents show a different picture. 35% of respondents had accessed a food bank and 31% reached out to family and friends to meet their cost-of-living.




This pattern mirrors findings from last year's report, where most individuals facing financial hardship were either leaning on personal networks or coping without any support. These trends raise important concerns about the visibility, accessibility, and perceived trustworthiness of formal support systems, especially as many continue to struggle with the rising cost of essential goods and services.

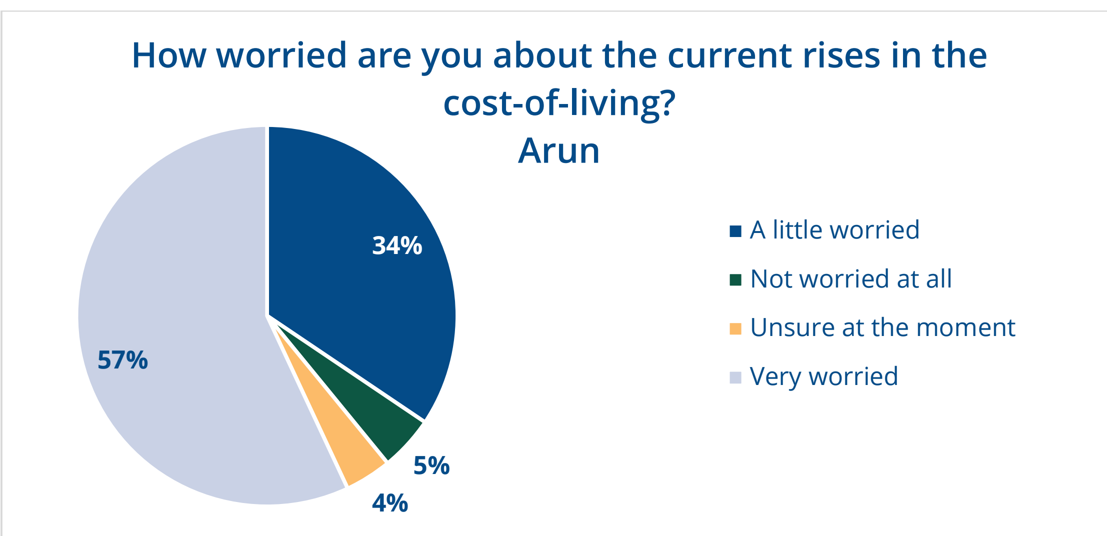


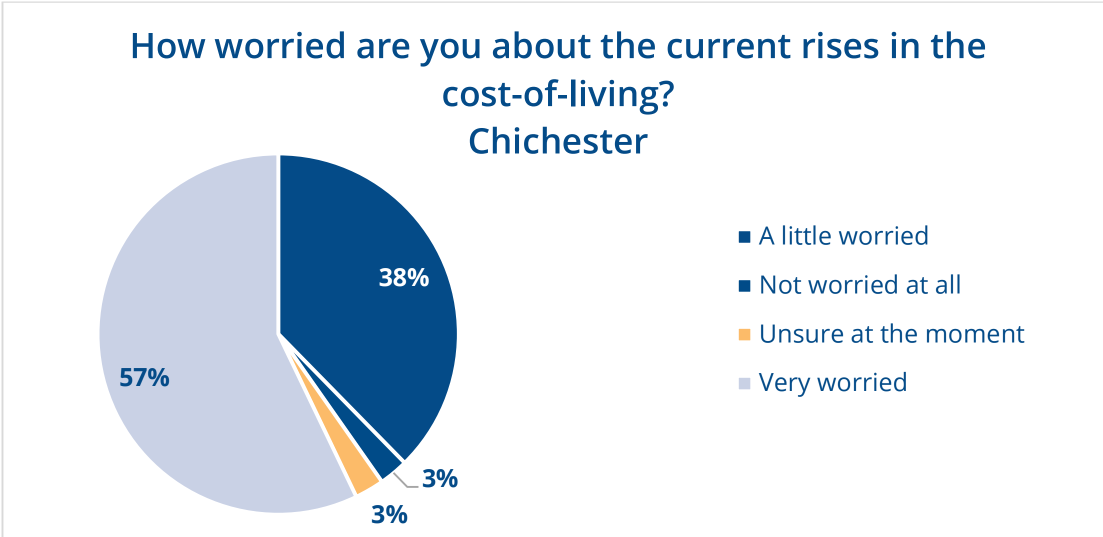
# Mental health




To understand how people are feeling about the ongoing crisis, respondents were asked how worried they are about the current rise in the cost-of-living. The results show a clear sense of concern across the board. 57% of respondents said they are very worried, while a further 36% said they are a little worried. Only 4% said they were not worried at all, and 4% were unsure.

These figures reflect a high level of anxiety within the community and are in line with, although less prominent with last year's findings, where most people also expressed serious concern about affordability. The dominance of "very worried" as a response suggests that this crisis is not only continuing but deepening, leaving people increasingly uncertain about how they will cope with essential costs like energy, food, and housing. Yet the decrease in those very worried suggests that residents accept that struggling and deprivation are a new way of life.

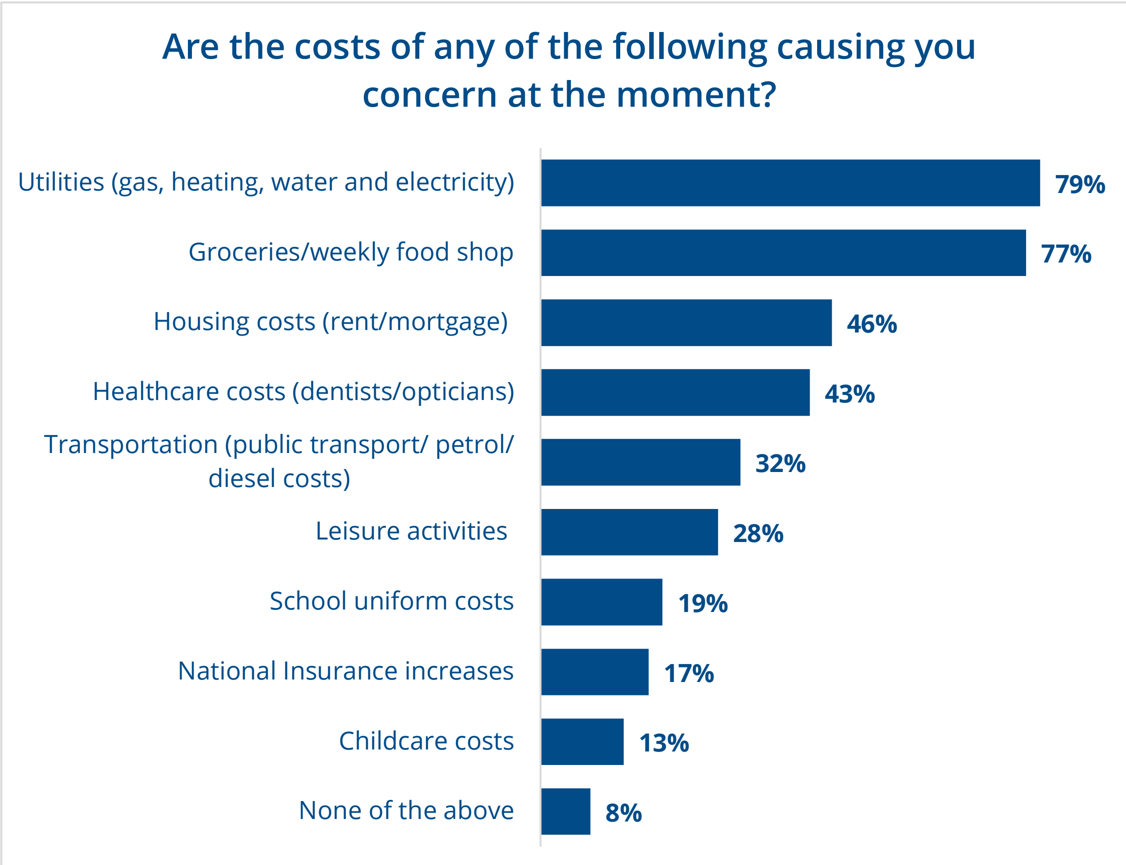





In both districts, 57% of respondents reported being “very worried” about rising living costs. This is reinforced by an additional 34% in Arun and 38% in Chichester reporting being “a little worried”, meaning that over 9 in 10 residents in both areas are experiencing some level of concern.

Only a very small proportion reported being not worried or unsure. This level of near-unanimous worry points to a significant mental health burden. The high proportion of respondents selecting “very worried” suggests that financial pressures are not just present, but acute for a large share of residents.

Dread "pay day", having to face bills and plan for the month ahead.

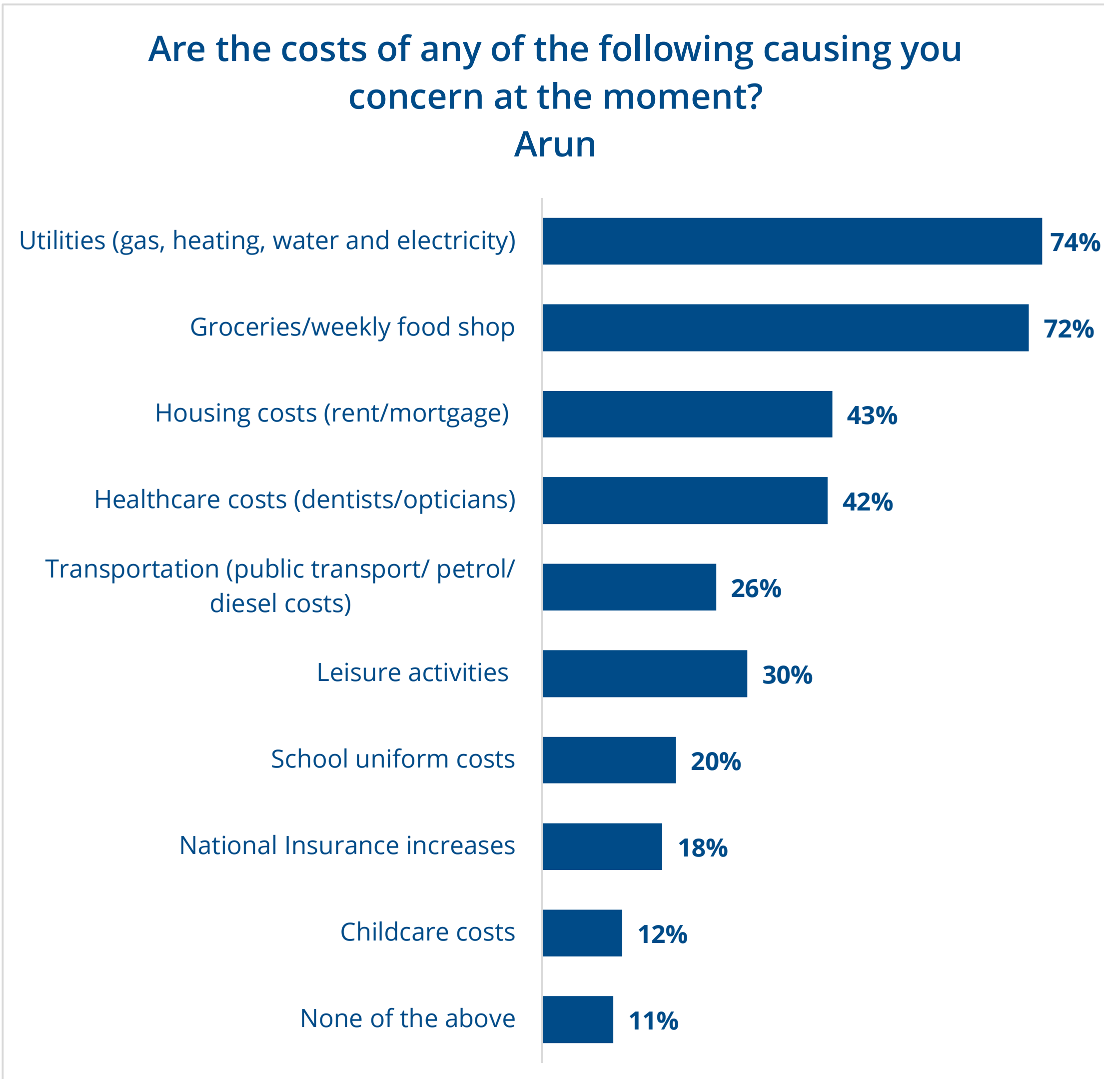



Following the question on overall financial concerns, respondents were asked to identify which specific living costs are currently contributing to their worries. The results show that utilities (gas, heating, water, and electricity) are the top concern, mentioned by 79% of respondents. This was closely followed by groceries and weekly food shopping, with 77% of people expressing concern about the rising cost of feeding themselves and their families.

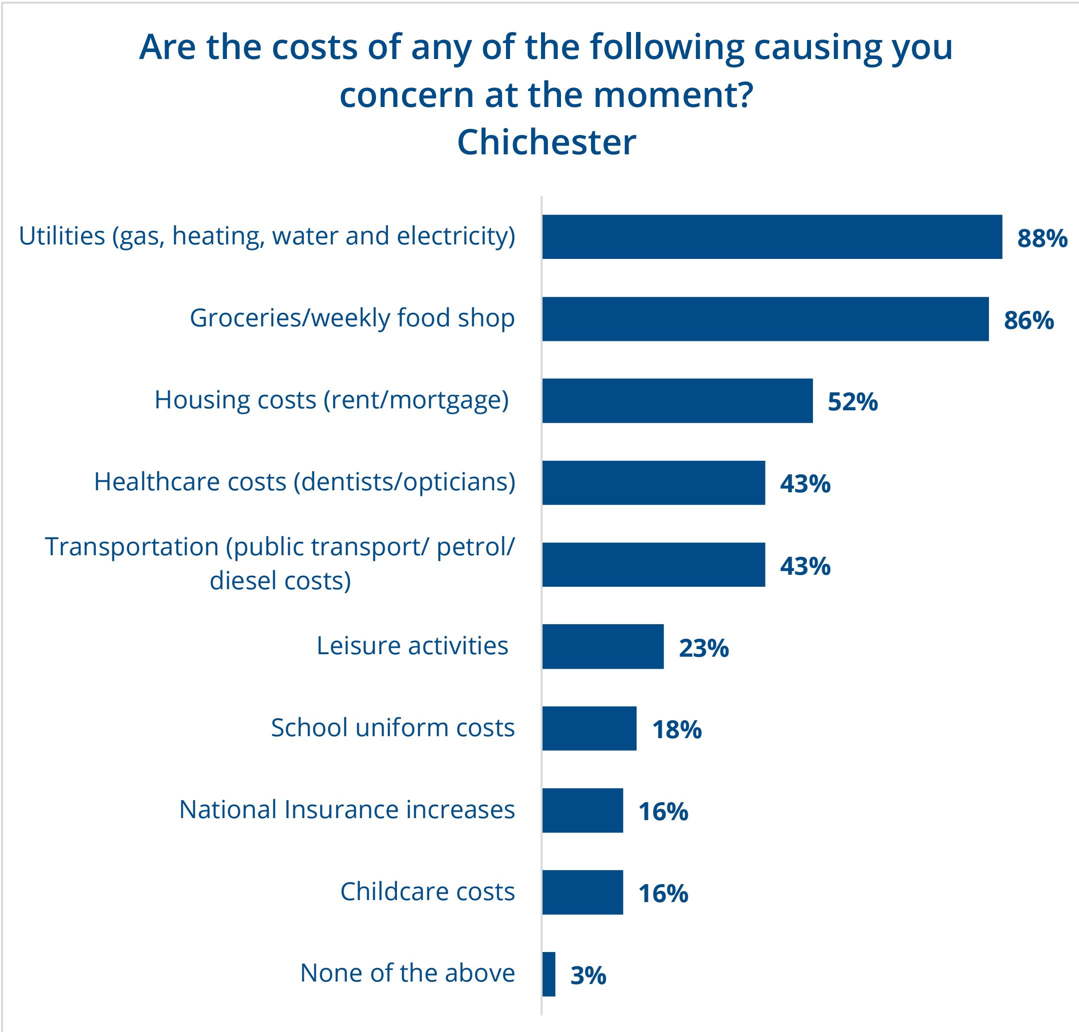
Housing costs, such as rent or mortgage payments, were the third most common concern, mentioned by 46% of respondents. Healthcare costs (especially dentists and opticians) were noted by 43% of people, while transportation costs, including public transport and fuel, affected 32% of respondents. Leisure activities also featured, with 28% of people identifying them as a financial pressure.

Only a small number of respondents (8%) said that none of these costs were currently causing them concern.

> I can't do as much as I used to. I can't afford to reduce my hours. I am now on medication for anxiety and depression, and I feel that my future looks bleak. I'm actually worried about becoming homeless.

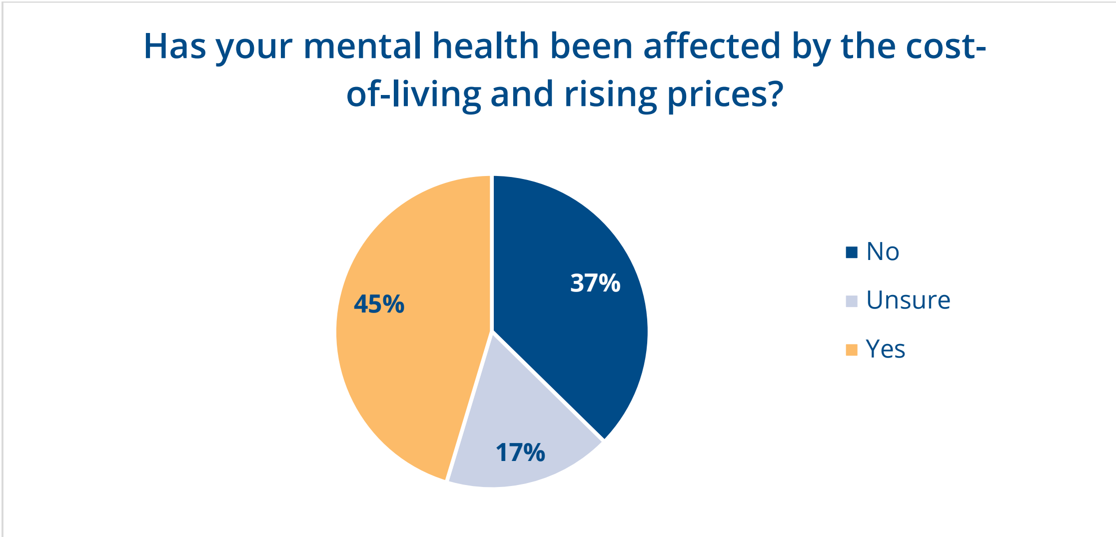


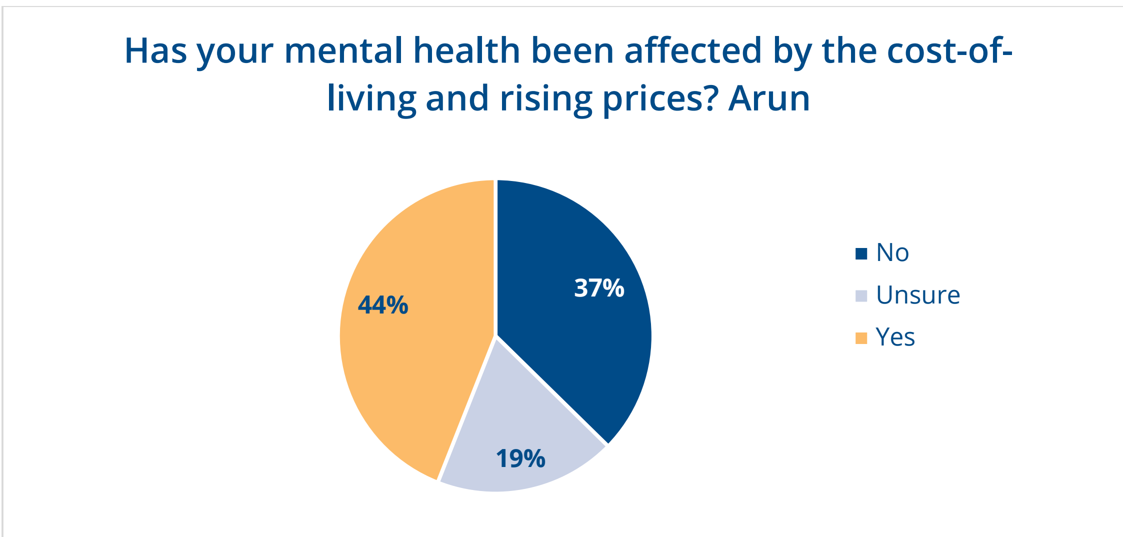

The pattern was very similar when looking at responses by district, with the same order of concerns reported in both Arun and Chichester. Concerns continued to be dominated by utilities and groceries, reflecting the broader pattern identified throughout the survey. Over seven in ten respondents in Arun, and over eight in ten in Chichester, reported concerns about utilities and groceries.

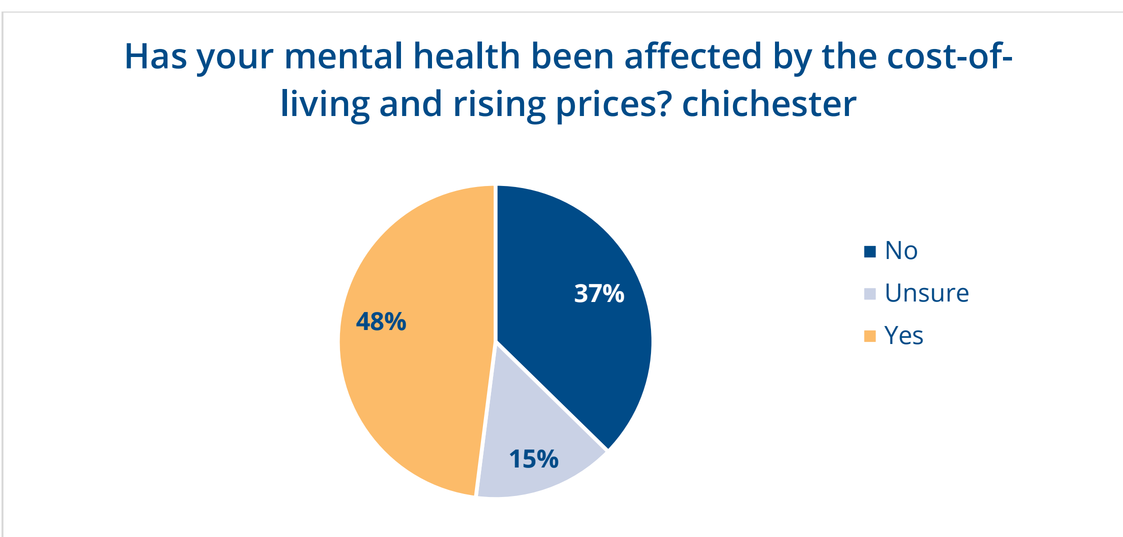



Despite government interventions, the continued dominance of struggling to afford basic expenses highlights how deep-rooted the cost-of-living crisis has become. Essentials that were once taken for granted, such as heating, eating, and mobility, are now major sources of anxiety for many households.

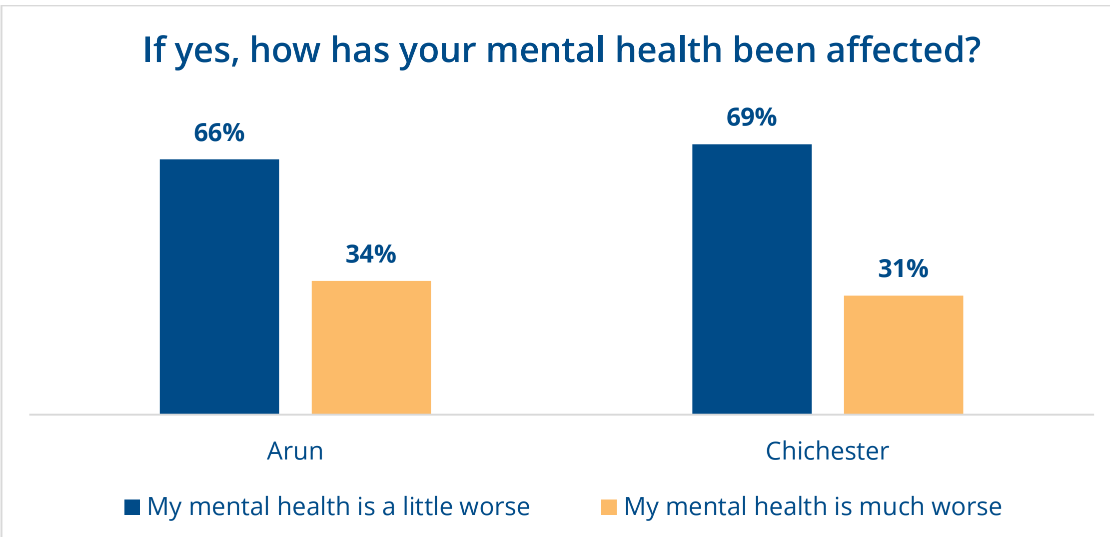
> It is a constant grind, always in your mind. And if you do spend a little on something fun or not absolutely necessary such as a bottle of wine or a shop bought sandwich or fresh ingredients rather than ready meals, you feel guilty and that people will judge you if you then complain about money being tight.


Has your mental health been affected by the cost-of-living and rising prices?
37%
17%
45%
No
Unsure
Yes


Has your mental health been affected by the cost-of-living and rising prices? Arun
37%
19%
44%
No
Unsure
Yes


Has your mental health been affected by the cost-of-living and rising prices? chichester
37%
15%
48%
No
Unsure
Yes

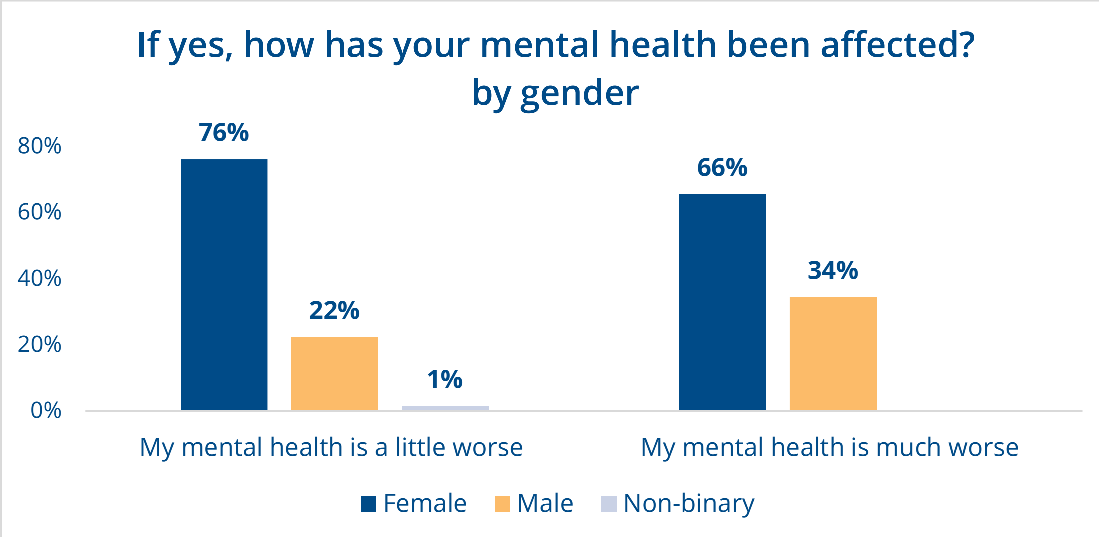
The cost-of-living crisis is not only affecting financial wellbeing but from the findings it is clear that it is also having a profound impact on people's mental health. Almost half of respondents reported that their mental health has been negatively affected by rising prices and economic pressures. This aligns with wider evidence showing that financial strain is closely linked to increased risks of anxiety, stress, and other mental health difficulties. Research by the Mental Health Foundation (2023) found that financial insecurity and poverty are key drivers of poor mental health, with many people reporting anxiety, stress, and feelings of hopelessness as a result of financial pressures[3].




Among respondents who said the cost-of-living crisis had affected their mental health, most reported a decline in their wellbeing. The most common response was that their mental health had become "a little worse."

> As someone with AuDHD, I find it stressful and worrying to think about money - I obsess over saving because of my long-term goals and I get depressed and extremely panicked when I feel like I am running out of money, even when I purchase the exact same items each week. Everything costs more, and I often feel hopeless and like my basic goals are unattainable.

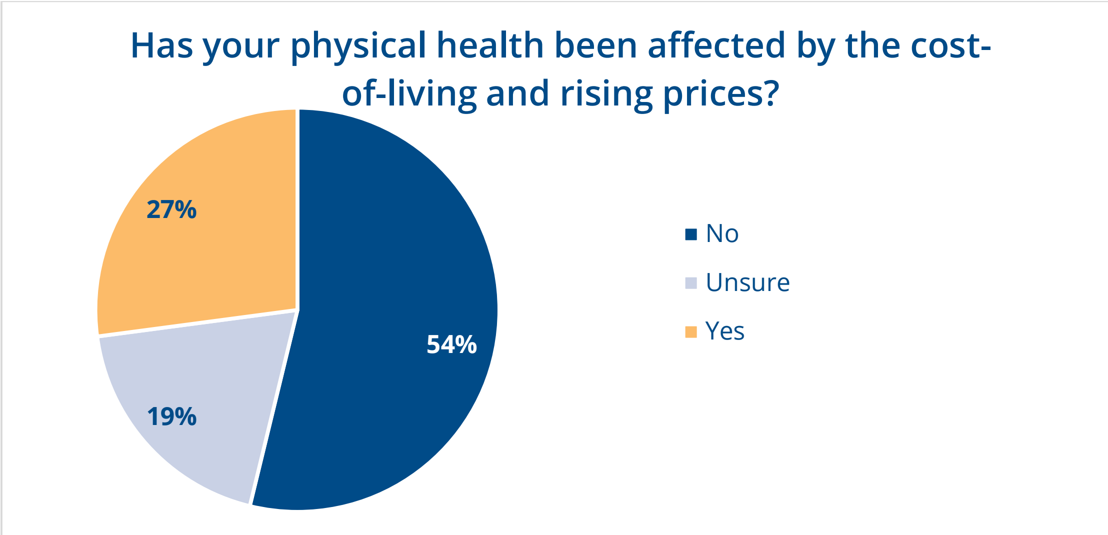
[3] https://committees.parliament.uk/writtenevidence/121255/pdf/




A further breakdown of the data shows that 34% of male respondents that shared their mental health was “much worse”. Data from the Office for National Statistics (2022) shows that women are more likely than men to report concern about rising living costs, with 81% of women reporting being worried compared to 73% of men[4]. At the same time, wider evidence shows that men are generally less likely to seek support, even when experiencing mental health or financial difficulties. For example, men account for a significantly smaller proportion of referrals to NHS talking therapies, reflecting broader patterns of lower help-seeking behaviour[5].

[4] https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/articles/worriesabouttherisingcostsoflivinggreatbritain/apriltomay2022
[5] https://babcp.com/mens-access-to-talking-therapies/

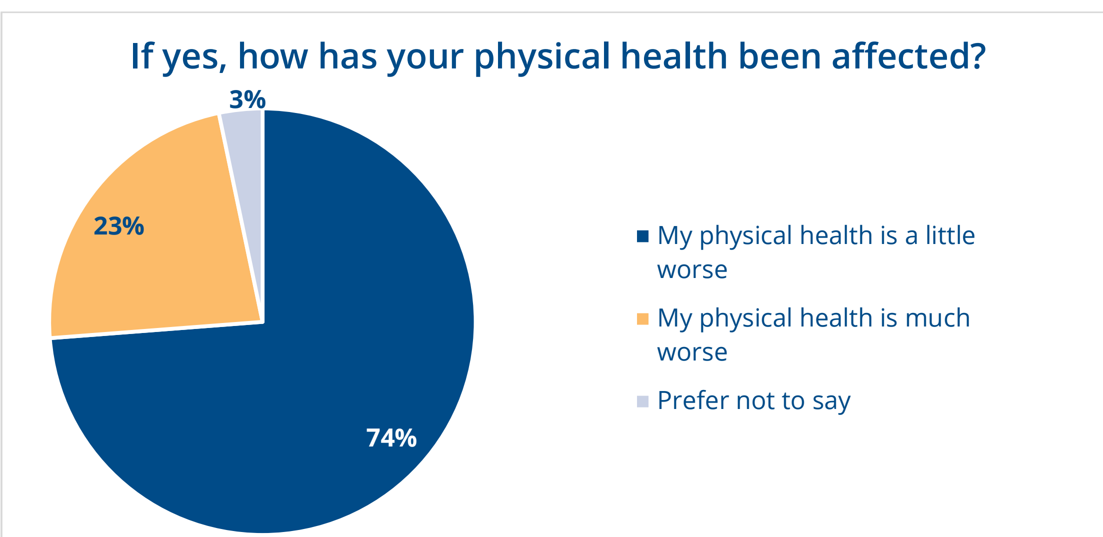
## Physical health



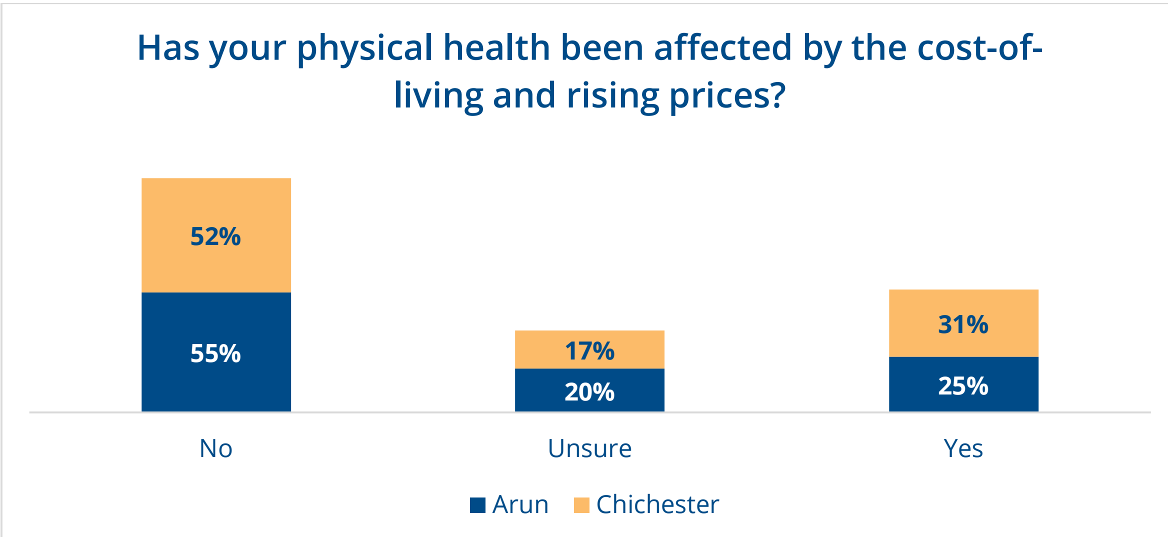

While the majority of respondents (54%) reported that the cost-of-living crisis had not affected their physical health, more than one-quarter said that it had. Among those reporting an impact, most described their physical health as being "a little worse", although a smaller proportion reported that it was "much worse".

Open-text responses suggest that rising costs are reducing people's ability to access activities, services and products that support their health. This includes reduced participation in exercise, limitations on healthcare spending and difficulties maintaining healthy diets.

Although physical health impacts were reported less frequently than mental health impacts, the findings suggest that prolonged financial pressure can affect health outcomes through reduced access to preventative and wellbeing-related activities.

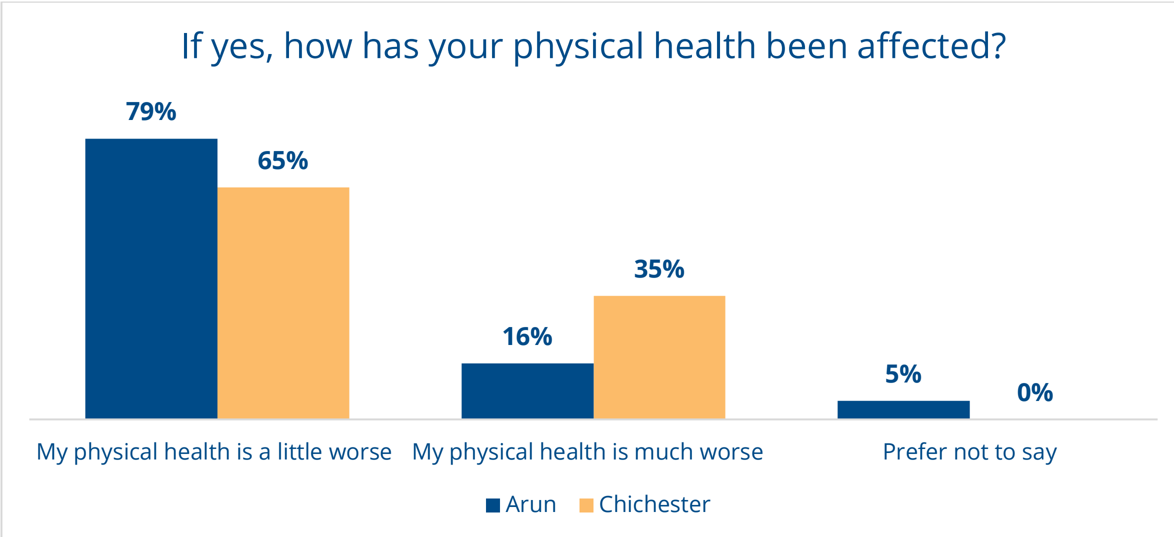


Cost-of-living means we have to cut back on things like sports centre membership which will affect our health long term.




Physical health impact was higher in Chichester responses (31% compared with 25% in Arun). However, more people were unsure if it had affected them or not in Arun.

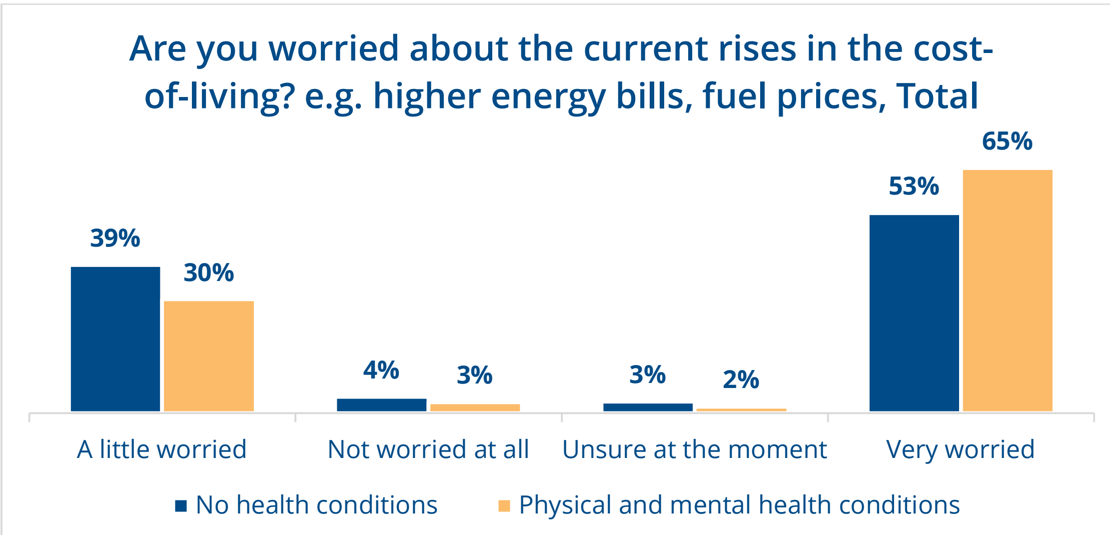
Of those that stated their physical health had been affected, Chichester figures were more than double for those who responded with “much worse”. 79% of responses in Arun said their physical health was a little worse due to the cost-of-living, notably higher than 65% of Chichester responses. 5% of respondents in Arun preferred not to say.




I have had to stop having osteopathy, massage and buying some of the products that help with pain. I need a cleaner to maintain just a basic level of hygiene, but I have had to cut down the hours back to the bare minimum. Every time I receive a bill or do a food shop the bill is higher. It raises my anxiety every time because my income isn't rising at all.

# Impact of the cost-of-living by health status

Following on from our previous surveys, another aim of this year's survey was to explore and highlight the disparities in health conditions and how the cost-of-living affects individuals differently depending on their health status. According to data from Scope, households with a disability face significantly higher living costs, requiring an additional £1,095 per month to achieve the same standard of living as those without a disability[6].

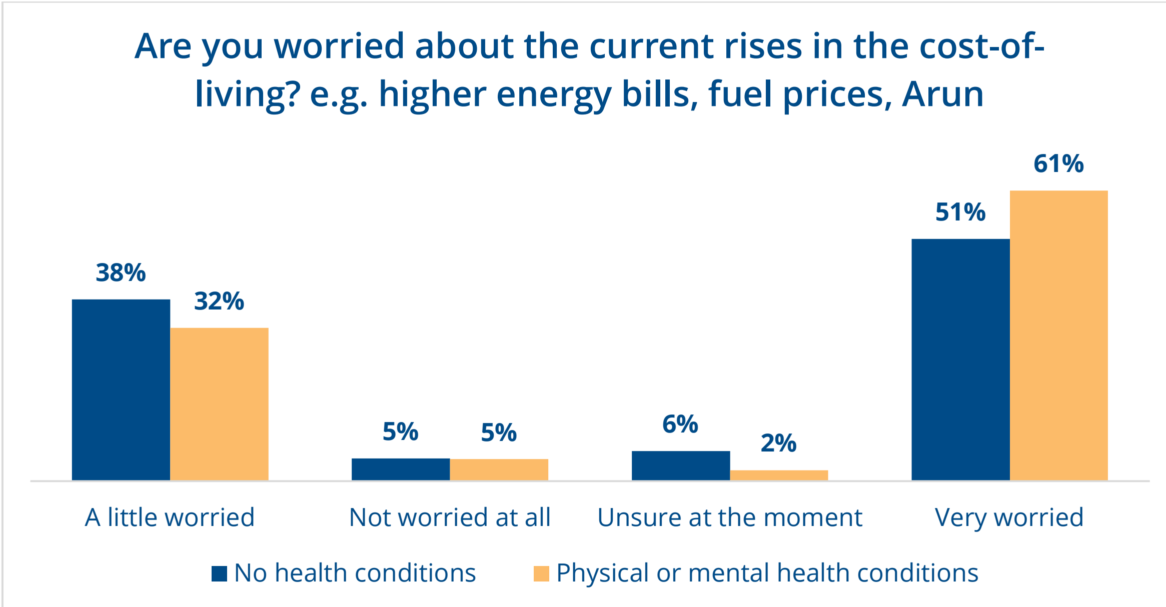


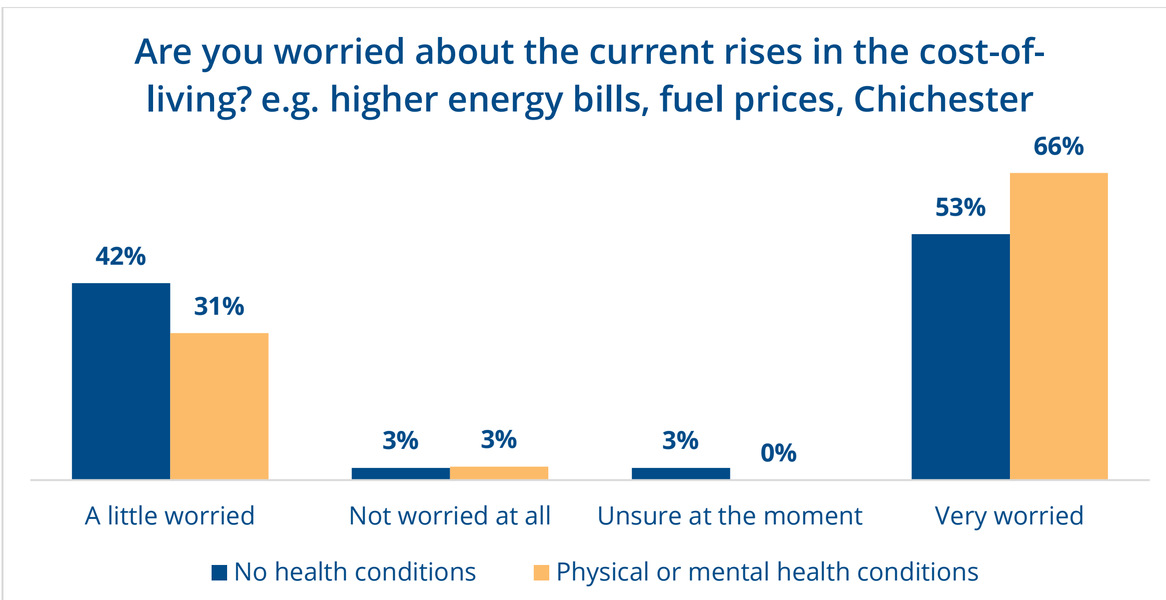

People with health conditions reported significantly higher levels of concern. Even with NHS support, they often face additional costs such as medication, travel, treatment, and other healthcare needs. This places extra pressure on their monthly budgets, making it more difficult to absorb rising costs for essentials such as food, housing and utilities.

Distribution was similar when looking at the local authorities individual results.

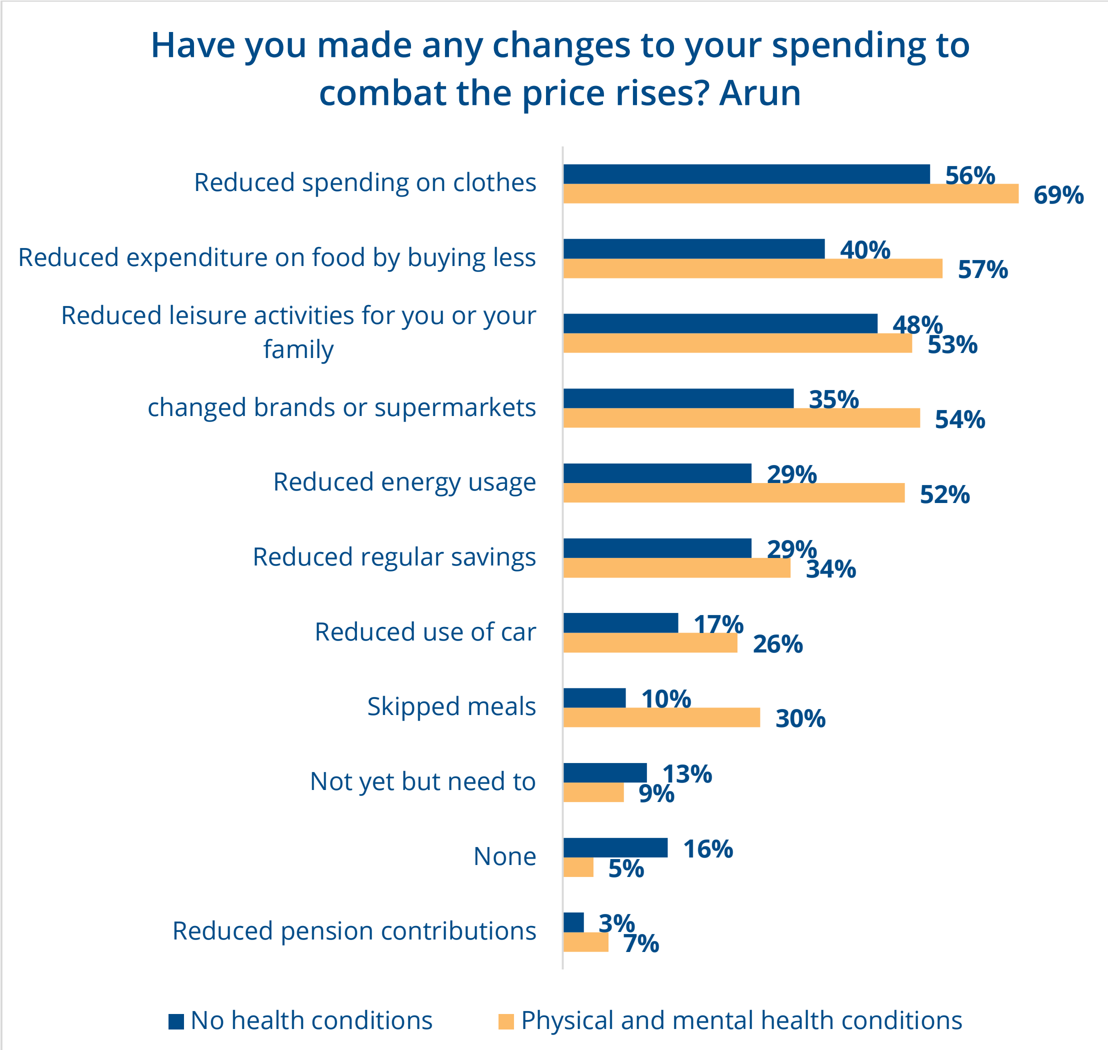
[6] https://www.scope.org.uk/campaigns/disability-price-tag

citizens advice Arun & Chichester




Not turning the heating on as much as I should, so sitting being cold, makes my joints hurt, but also impacts my mental health as I'll have to get under a blanket on the sofa to keep warm and then have no motivation to get out from under the blanket into the cold room to do things around the house.




Many individuals have been forced to cut back on spending to combat the rising cost-of-living, but for those living with physical or mental health conditions, the impact is more severe. In some cases, the proportion of individuals making cutbacks is twice as high among those with health conditions. The most common area of reduced spending for both groups in both Arun and Chichester was clothing. In all cases, those with health conditions had made more cutbacks than those without.

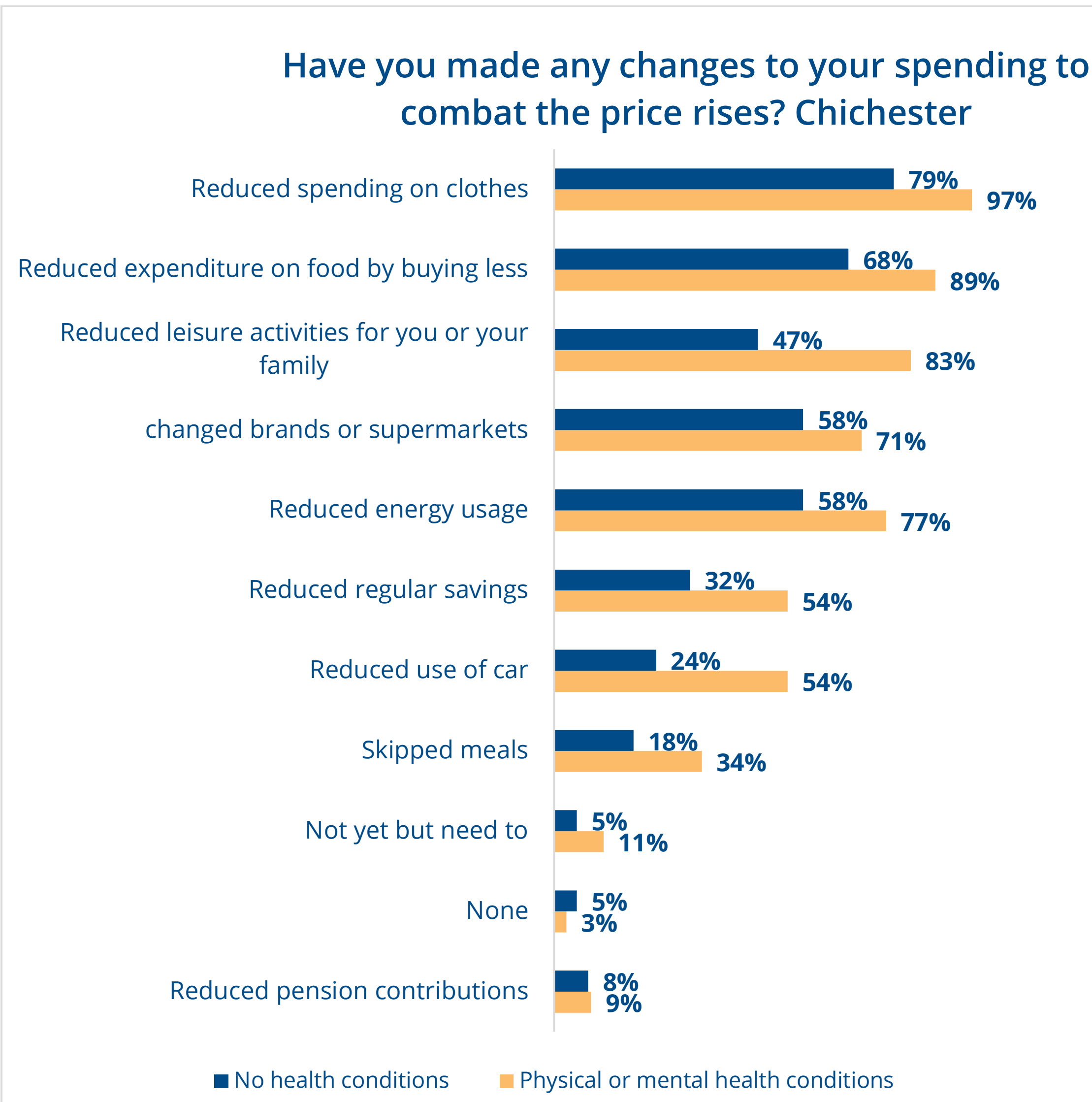
In Arun, while those without health conditions tended to cut back more on leisure activities, those with health conditions were more likely to reduce their energy usage. This is deeply concerning. People with health conditions often need to stay warm and spend more time at home, so cutting back on energy use can directly affect their wellbeing. It highlights how rising costs are making it harder for vulnerable individuals to meet even their most basic needs[7].

[7] https://www.equallives.org.uk/post/fuel-poverty-is-a-disability-justice-issue

In both groups, the reduction of leisure actives was significant, 48% for those with no health conditions and 53% for those with a physical or mental health condition. This is similar to the results for reducing regular savings at 29% and 34% respectively.

Another alarming finding from the survey is the number of people skipping meals to save money. While 10% of those without health conditions reported doing so, this figure jumps to 30% among those with a health condition. These results paint a stark picture. Many people, especially those with health conditions, are struggling to afford necessities like food, comfort and warmth.

For those with no health conditions, 16% reported that they had not made any changes and 13% reported that they needed to. There was a significant difference for those with health conditions as only 5% had made no changes and 9% hadn't yet but they knew they needed to.

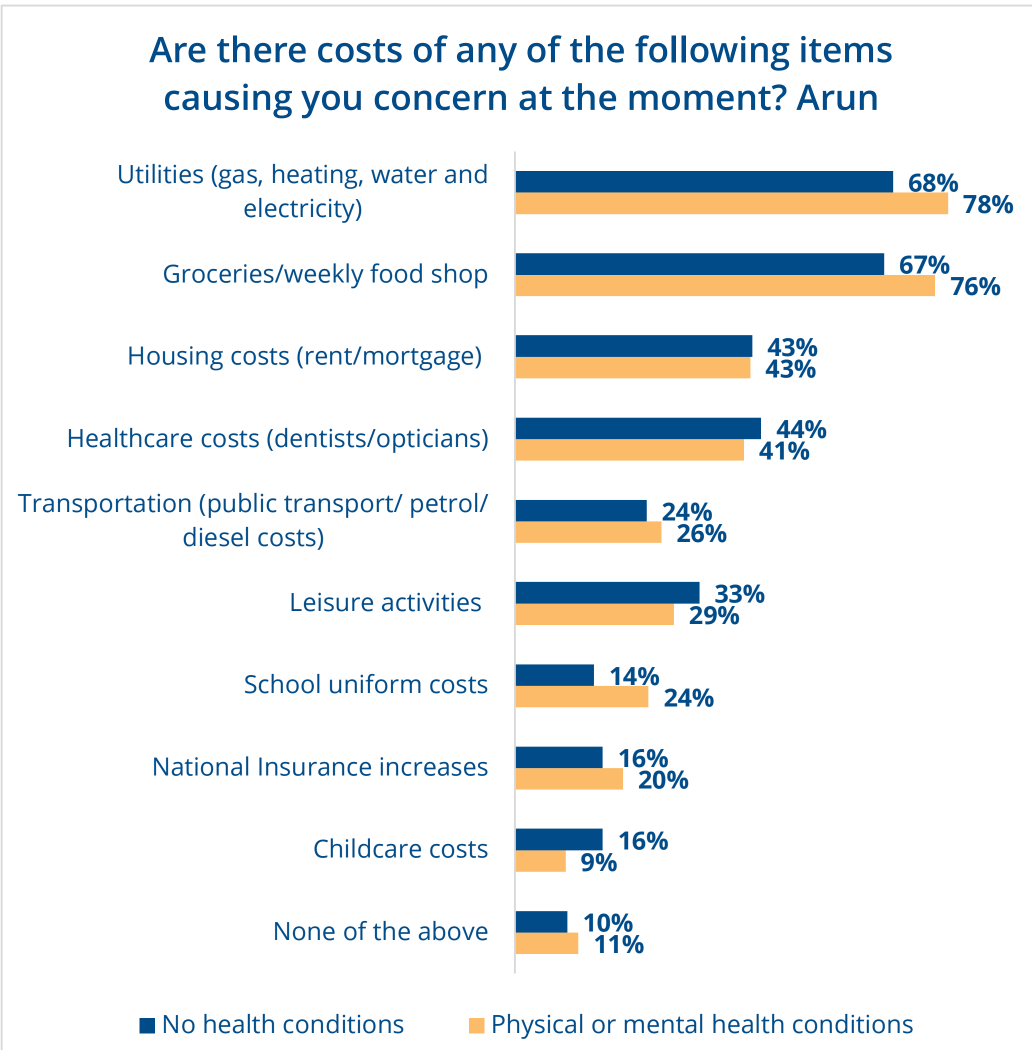


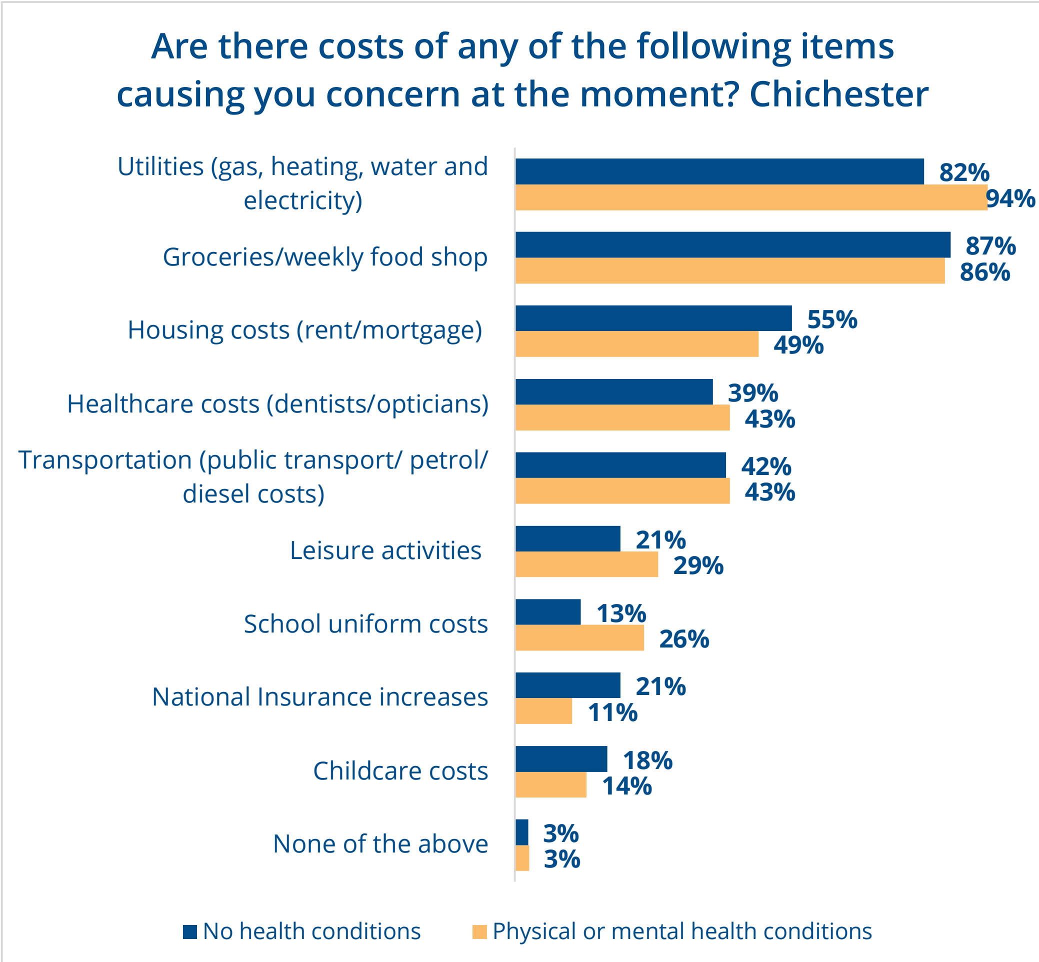
As seen in Arun, Chichester respondents in both groups cut back the most on clothes, closely followed by reducing expenditure on food by buying less. There was a stark contrast between the groups when looking at cutbacks on leisure activities while those without health conditions were 47%, 83% of people with health conditions said they reduced leisure activities, this was similar for energy usage those with health conditions reducing usage at 77% and those without 58%.

Shockingly, almost double the respondents with health conditions stated that they had skipped meals to combat the cost-of-living- 18% for those without health conditions and 34% for those with health conditions.

115 of those with health conditions in Chichester said that they hadn't made cutbacks yet but knew that they needed to, compared to those with no health conditions at 5%.

3% of respondents with health conditions said that they had not made cutbacks, whereas 5% of respondents without health conditions had not made any.



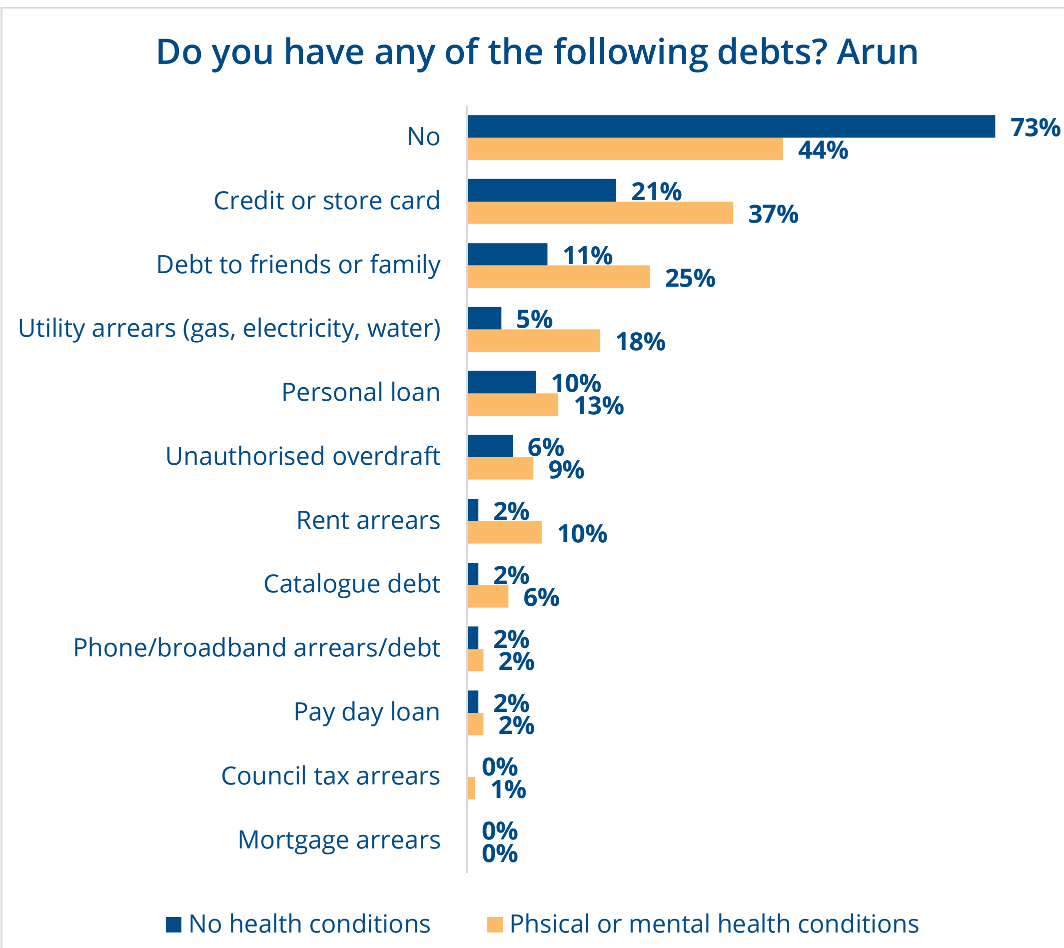



In both Arun and Chichester, the distribution of concerns across categories was relatively balanced overall. However, childcare costs stood out as a slightly greater concern for respondents without health conditions, 4% more in Arun and 7% more in Chichester than those with health conditions. Unsurprisingly, the most pressing concern for all respondents was utility costs. This aligns with the ongoing energy crisis, which has seen some households facing payments that are nearly double their usual bills. Healthcare was another key issue, particularly for those with health conditions in Arun.

Access to affordable, nutritious food remains a major concern for respondents, ranking as the second most common issue as food prices continue to rise. Those with health conditions tend to see a higher grocery bill, often due to requiring specialised diets[7], this is reflected in the survey. With food costs rising, accessing affordable food continues to be a top concern.

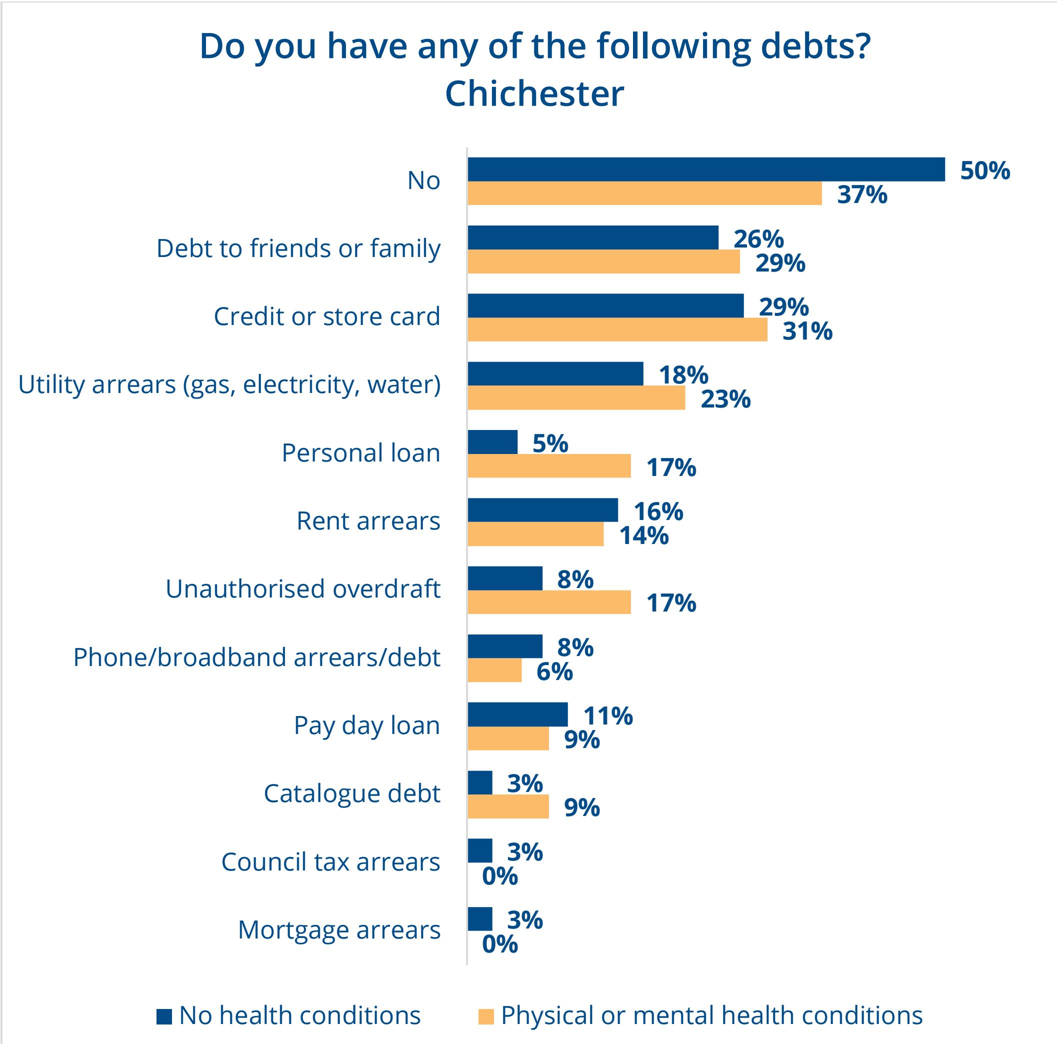
> Having a healthy diet is quite difficult on a budget plus working as much as we do to ensure we have an income leaves little time and energy for properly preparing snacks etc

Identical to last year's survey, many respondents reported that healthier food options are simply unaffordable, which is having a detrimental impact on their health. A report by The Food Foundation supports this, revealing that on average, healthier foods are more than twice as expensive per calorie than less healthy food, with healthier food increasing in price at twice the rate in the past two years. The report goes on to state that "in order to afford the government-recommended healthy diet, the most deprived fifth of the population would need to spend 45% of their disposable income on food, rising to 70% for those households with children"[8].




[8] https://foodfoundation.org.uk/sites/default/files/2025-04/TFF_The%20Broken%20Plate%202025.pdf

73% of respondents who did not have a health condition in Arun reported having no debts, compared to 44% for those with health conditions. Across the board, those with health conditions reported more debts in multiple categories.

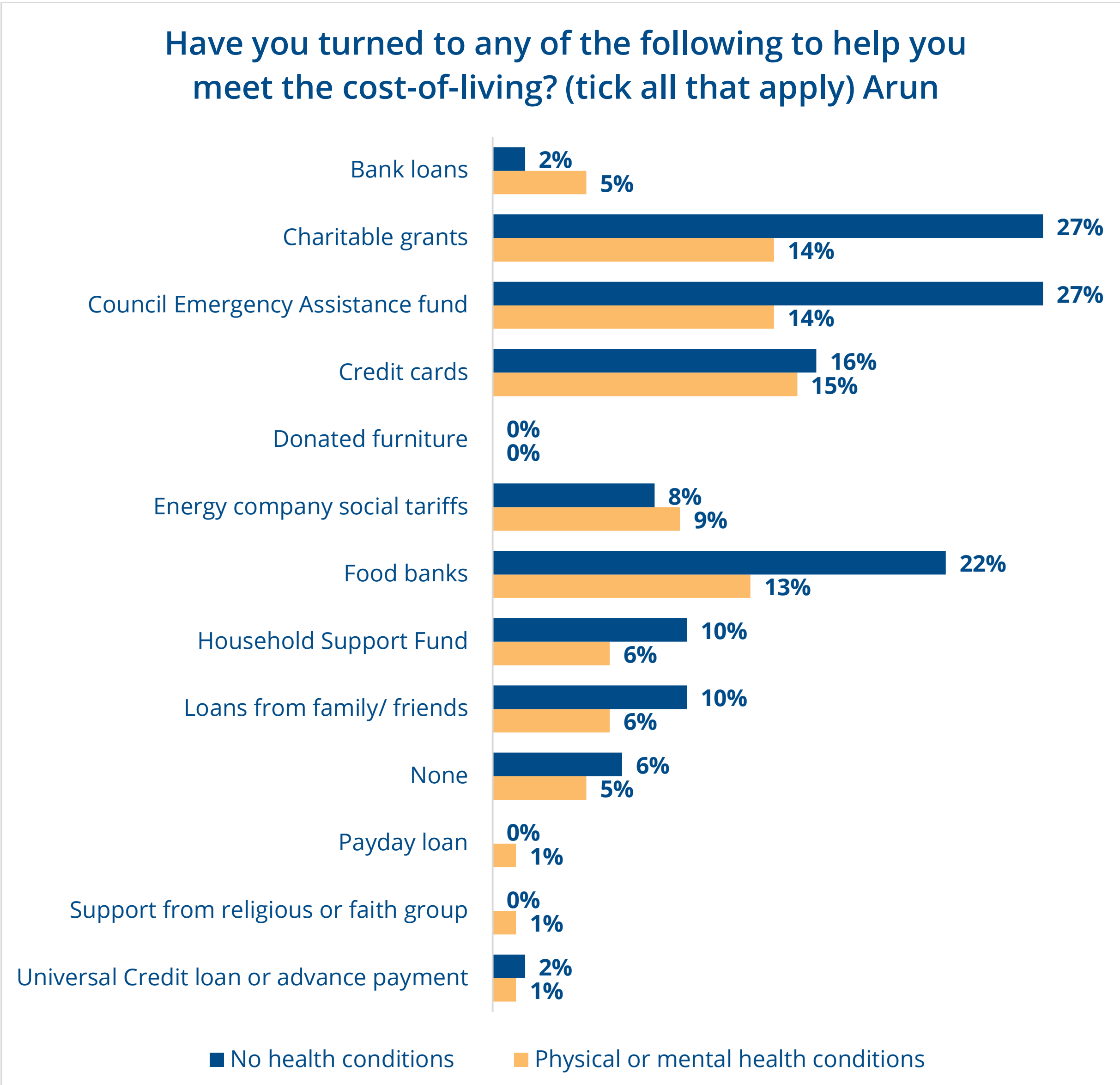



This was similar in Chichester, 50% of respondents without health conditions reported having no debt compared to 37% for those with health conditions.

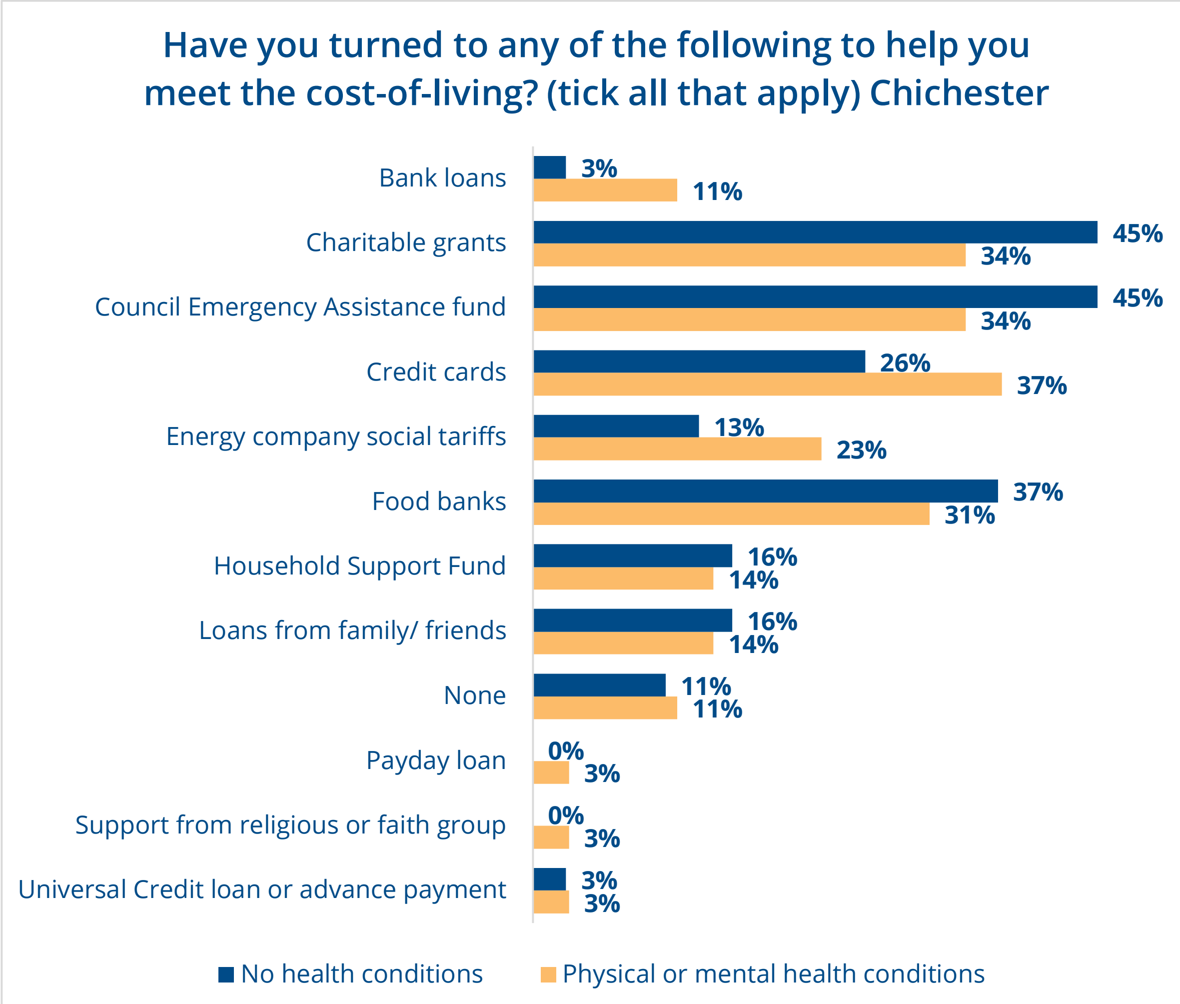
Contrastingly, those in Chichester turned to more informal lending methods, falling back on friends and family for support. This was followed by a high, and balanced proportion for credit or store card debts (26% without health conditions and 29% with health conditions). In some areas, those with health conditions had double or more the proportion of debts when compared to those without, such as catalogue debt at 9% and 3%, unauthorised overdraft 17% and 8%, personal loan 17% and 5%.

The higher level of debt for those with health conditions highlights the broader issue of health inequalities; that they require more financial resources to maintain the same standard of living as those without health conditions.

This trend was also evident in responses to questions relating to where people turned for support during the cost-of-living crisis. 27% of respondents in Arun without health conditions and 45% in Chichester reported they did not need any external support, compared to just 14% and 34% of those with health conditions.




A notable comparison in Arun is those with no health conditions reached out more to food banks for support (22%) compared to those without health condition (13%) this could relate to the portrayal of despite best efforts, foodbanks can sometimes not meet the needs of specialised diets needed for those with a health condition or accessibility for those not able to travel[9]. 5% of respondents with a health condition had turned to a payday loan to help meet costs.

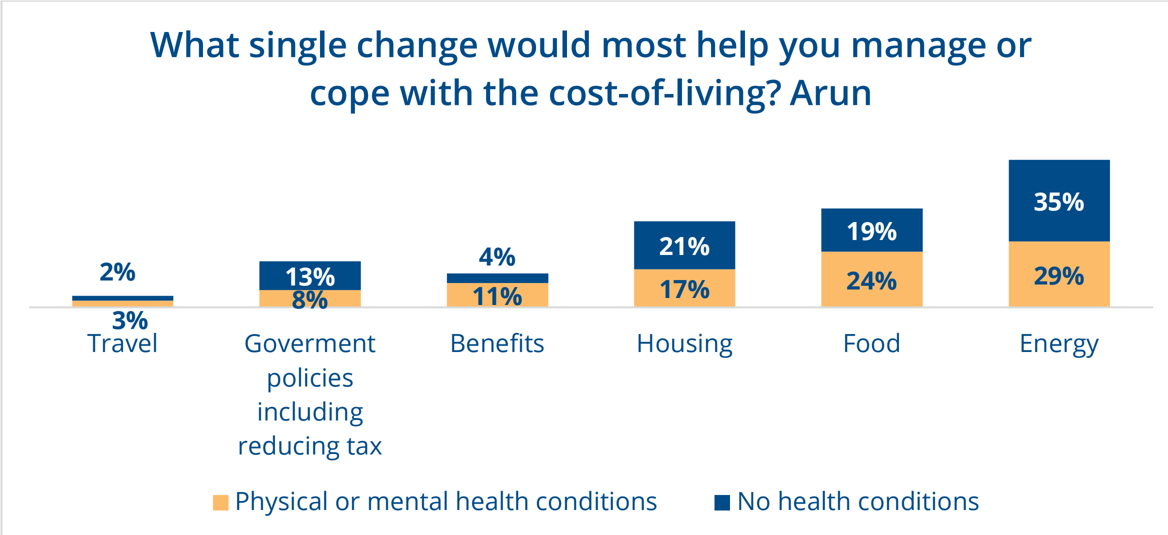



This was similar in Chichester where 11% of respondents with a health condition had used payday loans, a form of lending with high interest costs[9]. People with health conditions reported less use of food banks in chichester (31%) than those without health conditions (37%). Both groups equally leaned on donated furniture and the Council Emergency Assistance fund.

An increasing number of people are relying on friends and family, with communities stepping in to help one another through difficult times.

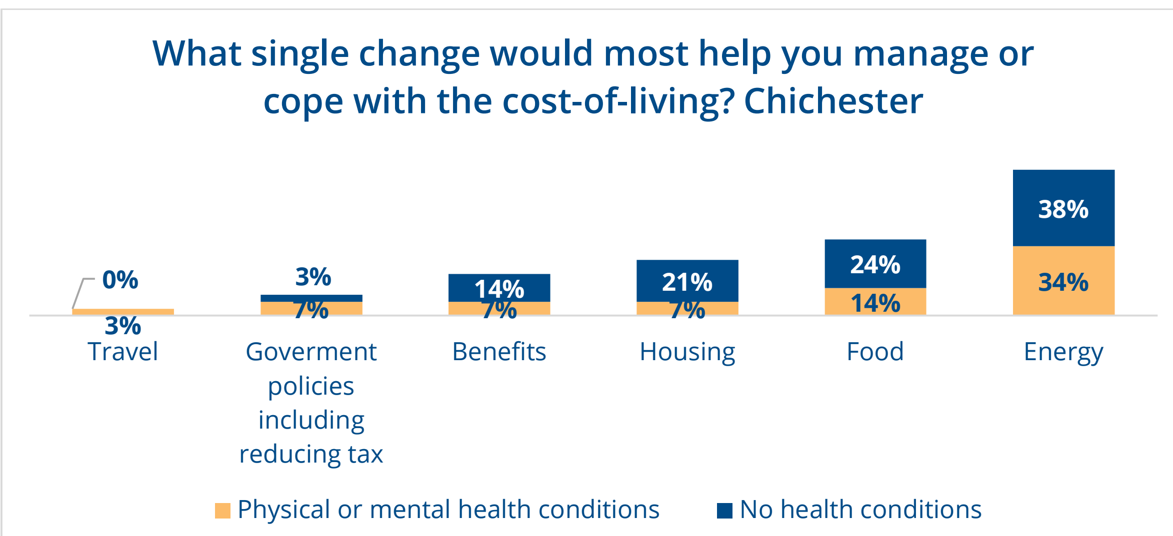
> My partner has a deteriorating medical condition, if he was unable to work we'd really struggle as have been declined any support.

[9] https://www.citizensadvice.org.uk/debt-and-money/borrowing-money/types-of-borrowing/loans/payday-loans/taking-out-a-payday-loan/




The most common theme throughout suggestions that would help in managing the cost-of-living in Arun, was support with energy costs. With both groups affected by the consistent increase in their bills. Food closely follows and was higher for those with health conditions at 24%.

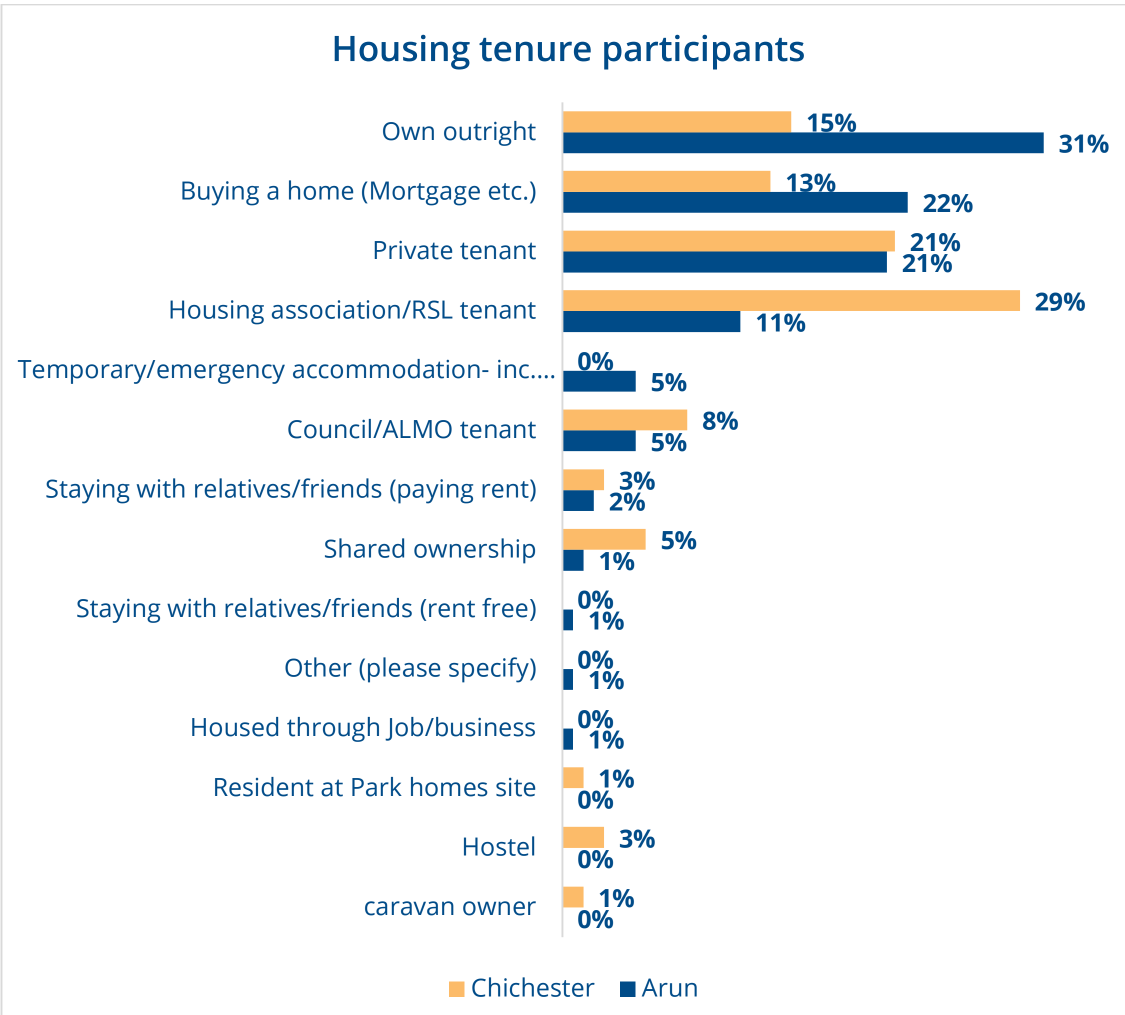
Housing and benefits showed a larger difference in support need between those with health conditions and those without.




Chichester figures show respondents agreeing that support with their energy costs, across both groups would help them to manage the cost-of-living. Food closely followed and for those without health conditions seemed a greater issue. Housing support showed a large contrast in need for those with and without health conditions (21% and 7% respectively).

# Impact by housing tenure

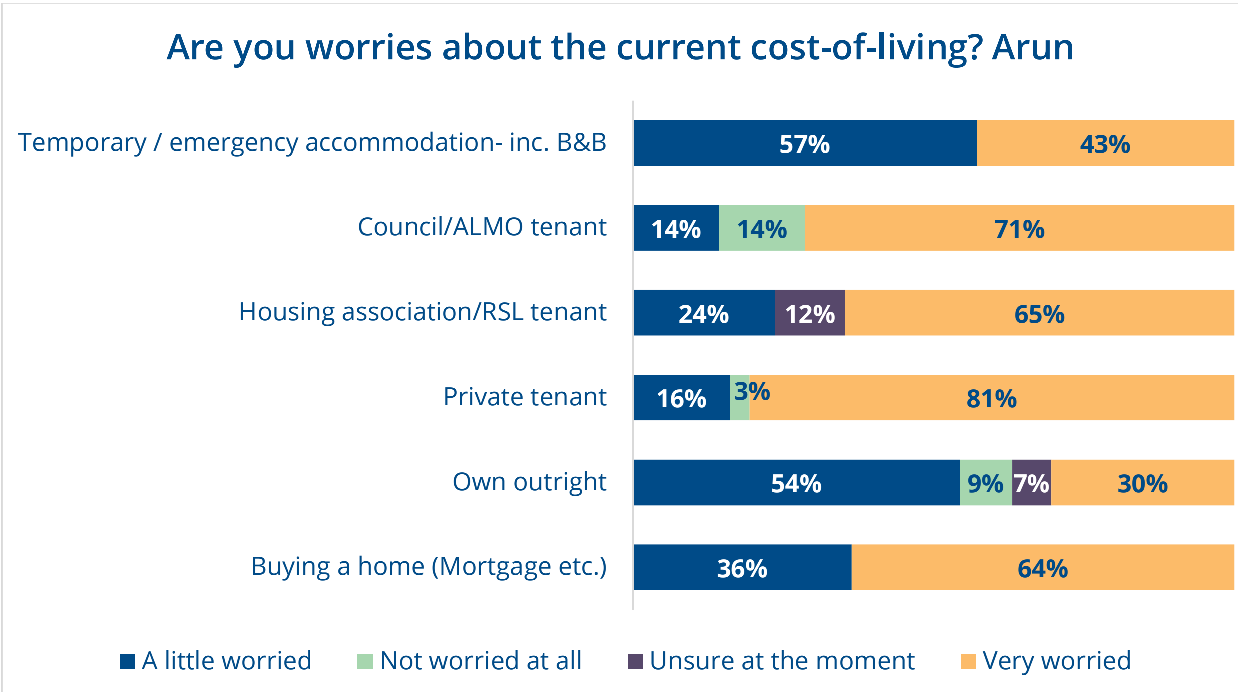
With private rental properties being widely recognised at the most expensive housing tenure[10] , social housing disrepair complaints soaring[11], mortgage owners at risk of repossession due to increasing interest rates[12], it's important to understand the areas affecting different housing tenures. Out of 228 responses, 174 disclosed their household tenure.

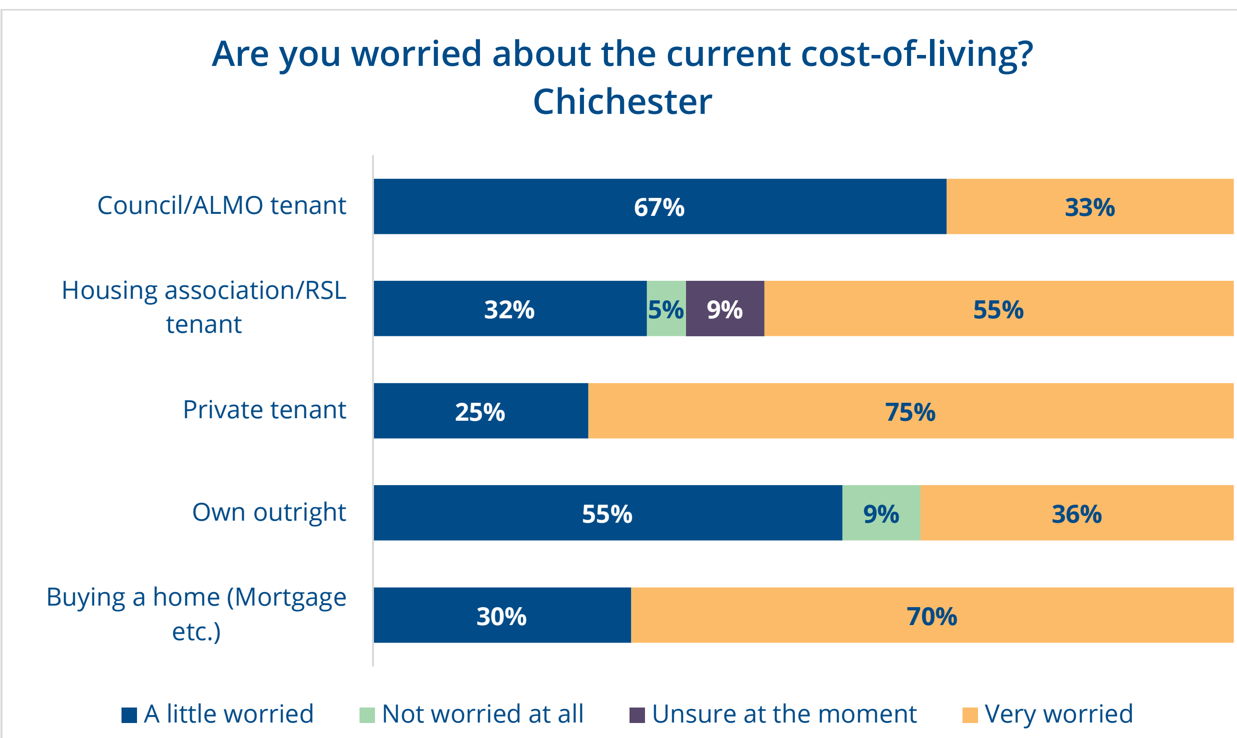



Participants differ by local authority. In Arun, there were more responses from people who own their home outright (31%) compared to Chichester (15%). This was also the case with those currently buying their home (22% of respondents in Arun and 13% in Chichester).

[10] https://www.jrf.org.uk/housing/under-pressure-the-affordability-challenges-facing-private-renters
[11] https://www.bbc.co.uk/news/articles/cvg5q583glqo
[12] https://thinkhouse.org.uk/site/assets/files/2887/hocc0923.pdf

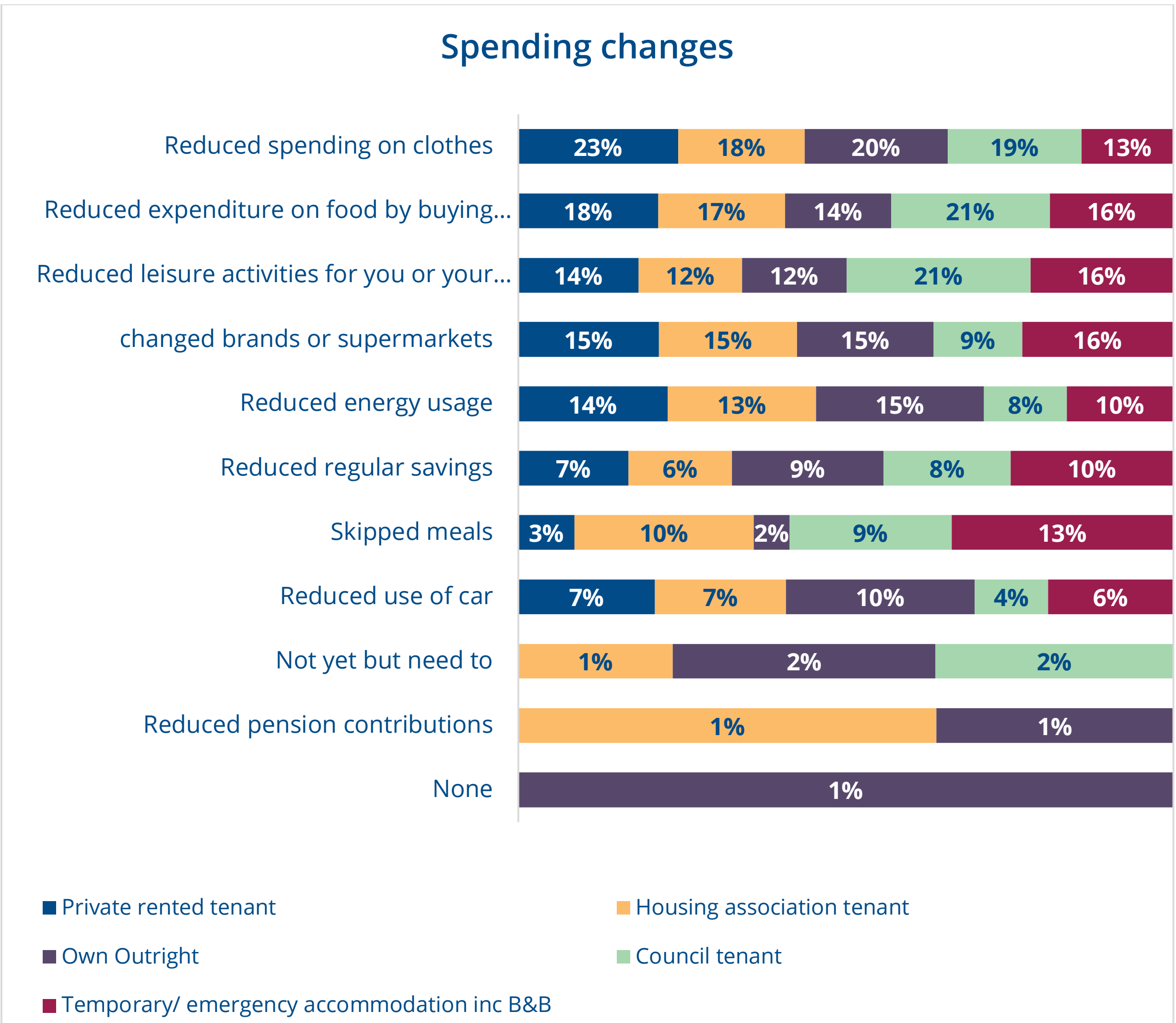
Private tenants are represented equally in each area. Although respondents mention council properties in Chichester, it must be noted that Chichester does not have Council managed homes, social homes are managed by housing associations. Responses for this housing tenure in Chichester were also high (29%) compared to Arun (11%). 5% of response came from people in temporary accommodation in Arun.



## Worries are widespread, regardless of housing tenure.

I am mostly concerned about long term effects of the cost-of-living crisis. Will I ever be able to afford to purchase a home or will I have to rent forever and never feel secure, like I never have a permanent roof over my head? Will I ever be able to afford to have children? Do I give up on wanting to be a parent one day because it feels cruel to raise a child that I won't be able to provide everything for? I am lucky enough to have a good job at the moment, but I fear that I will never quite reach my goals and feel financially secure because I just have to get by for now.

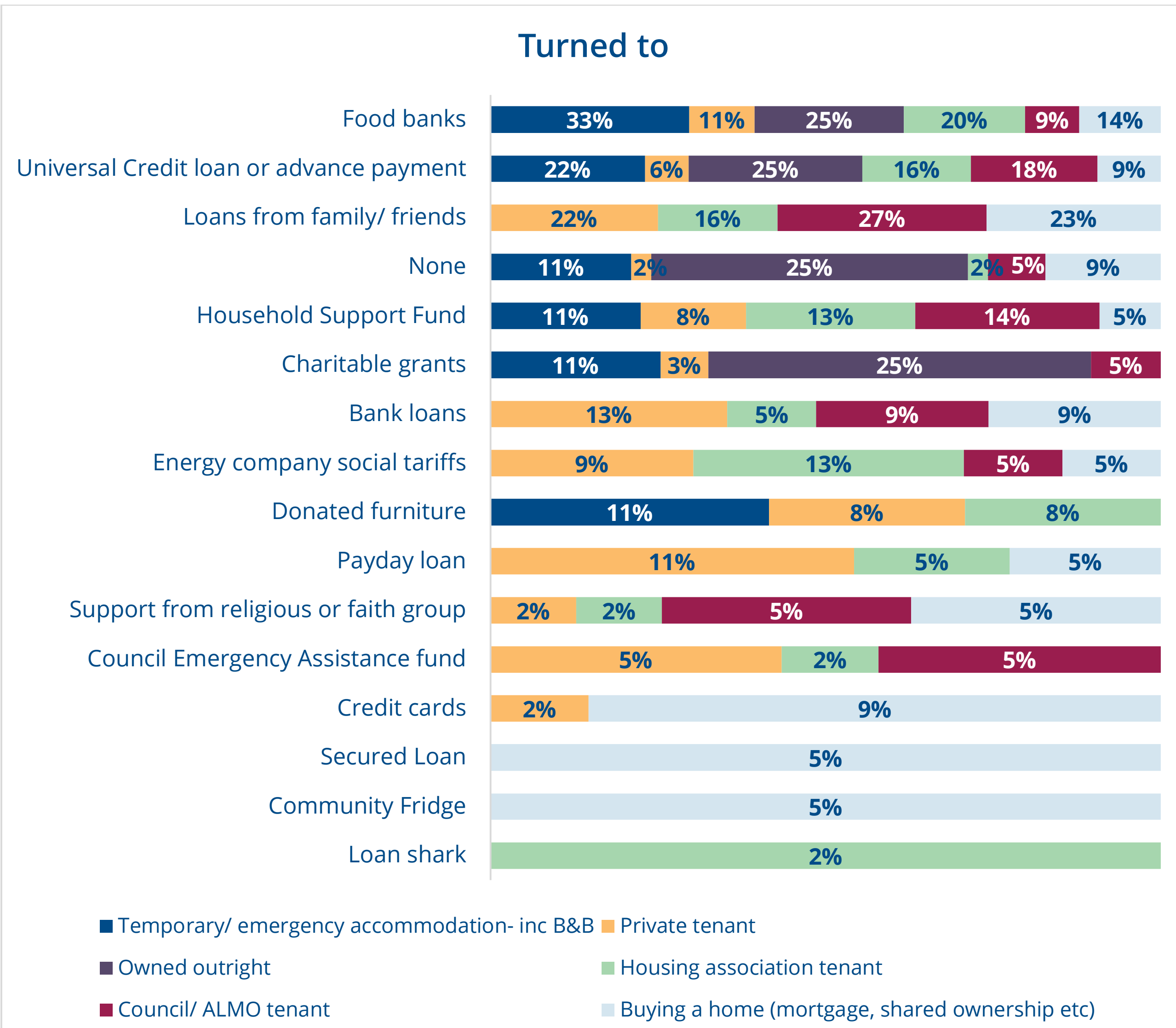


All housing tenures reported the most cut back for clothing. Overall, reducing food expenditure closely followed. But it was council tenants who made the most cutbacks on food expenditure (21%), closely followed by private tenants (18%). Council tenants also made the most cutback on leisure activities (21%), this was followed by 17% of those who are in the process of buying their home.

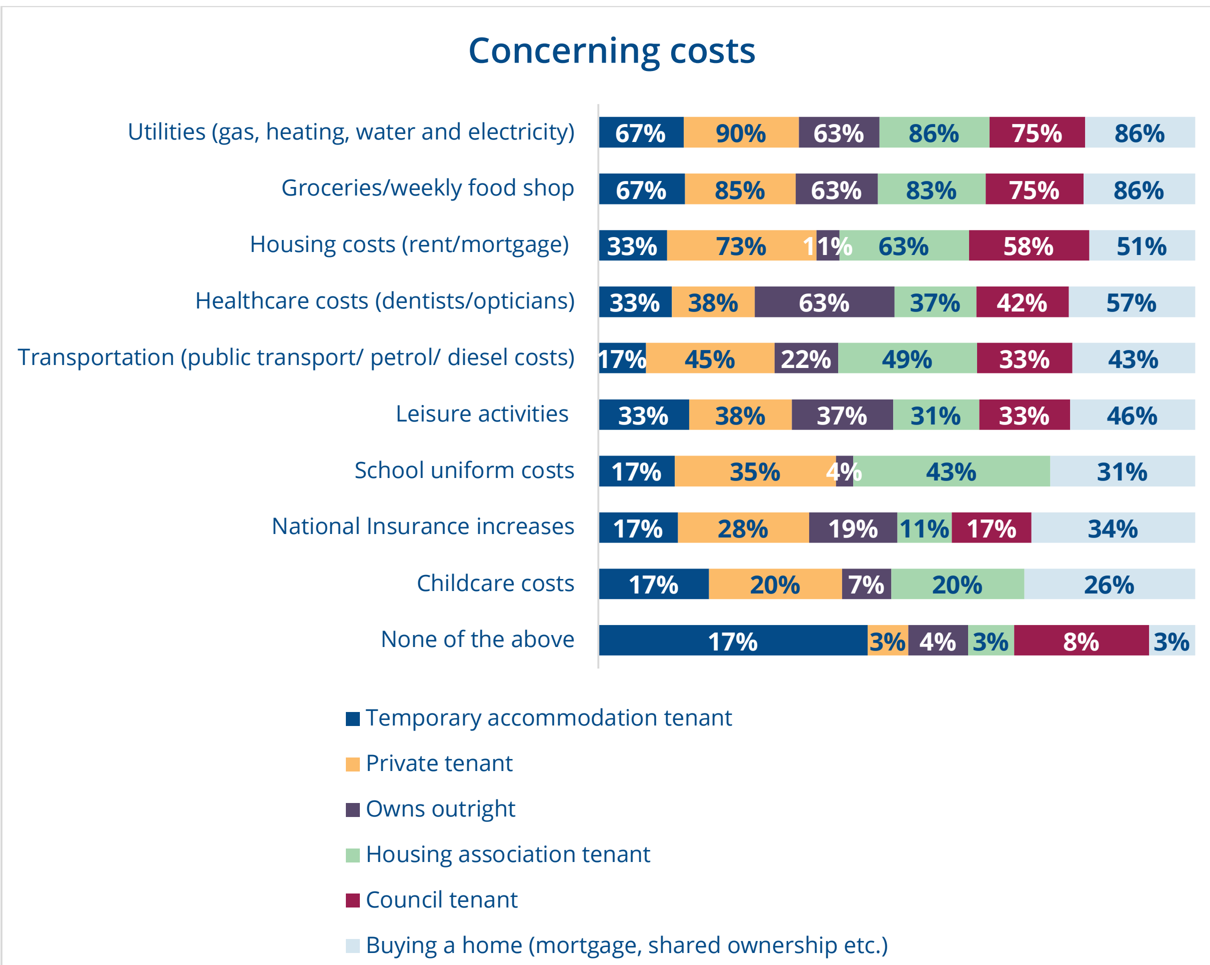
Those that own their home outright (15%) and private tenants (14%) had reduced energy usage as a way to save money.

13% of temporary accommodation tenants skipped meals followed by Housing association tenants (10%) whereas a lower response was seen in Private tenants (3%) and those who own their home outright (2%)

None of the respondents that had also made us aware of their housing tenure had made no cutbacks. Showing that everyone is struggling and having to make some form of cutbacks to meet the cost-of-living.

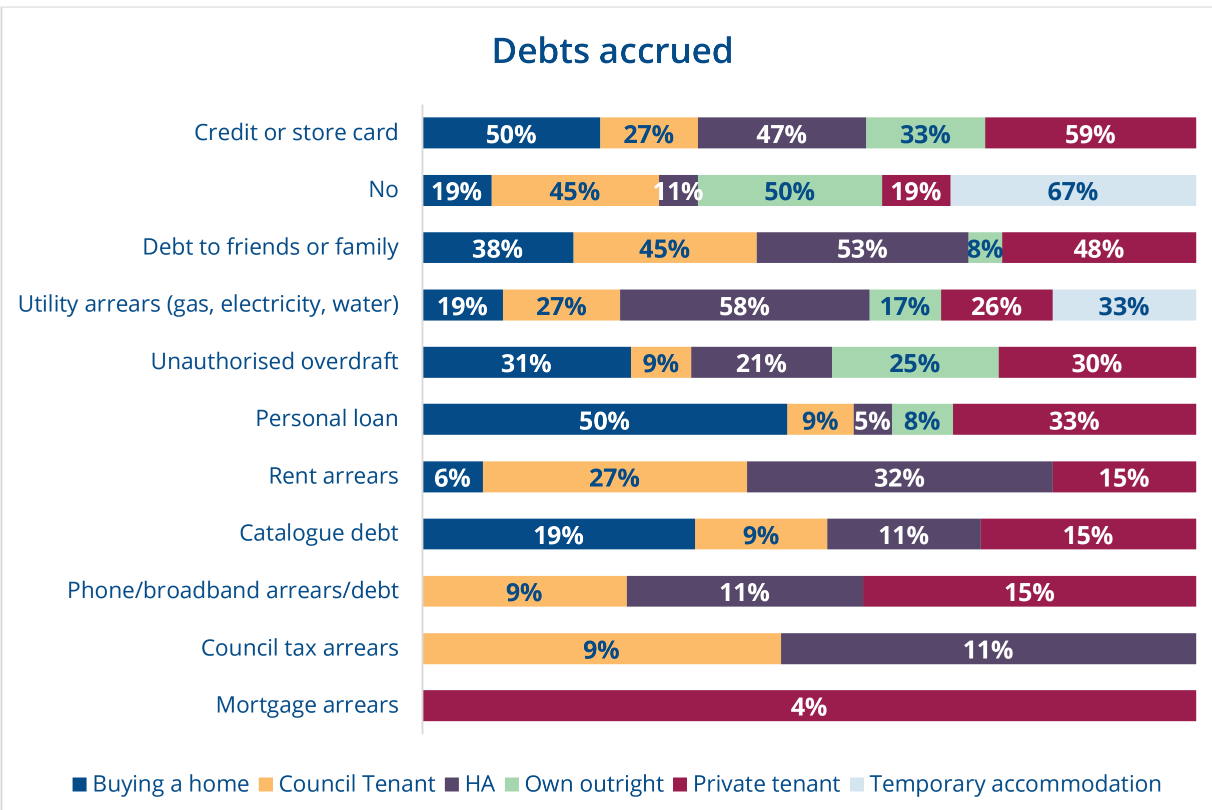


Across all housing tenures, food banks and Universal Credit advances are the most commonly used forms of support, indicating widespread financial pressure regardless of housing situation. Those in temporary or emergency accommodation are the most reliant on crisis support, particularly food banks (33%), and have little access to informal help such as borrowing from family or friends, highlighting acute vulnerability and isolation. In contrast, private renters and mortgage holders are more likely to rely on credit, including bank loans and payday loans, exposing them to higher financial risk. Social housing tenants, particularly council tenants, show greater reliance on informal networks and local authority support schemes. Overall, the findings reveal clear inequalities, with some groups depending on emergency aid while others turn to debt or personal networks, all of which can have significant long-term impacts on financial stability and wellbeing.



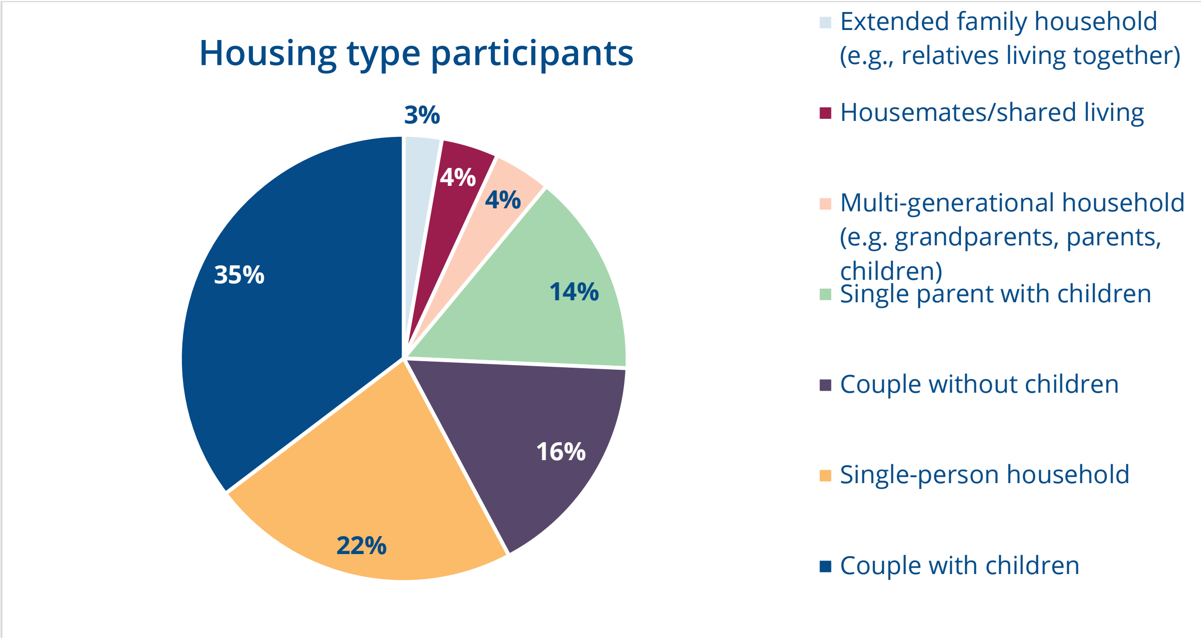

Concerns about utilities and groceries are consistently the highest across all housing tenures, with particularly high levels among private tenants (90%), housing association tenants (86%), and those buying a home (86%), indicating widespread pressure from essential living costs. Private and social tenants are also significantly more concerned about housing costs (73% and 63% respectively), while outright homeowners report much lower concern in this area (11%) but higher concern around healthcare costs (63%), suggesting different financial pressures by life stage. Households buying a home show notable concern across multiple areas, including childcare (26%) and National Insurance (34%), highlighting pressure on working families. Overall, very few respondents report no concerns, demonstrating that financial strain is nearly universal, though the type of pressure varies by tenure, with implications for inequality, financial stability, and wellbeing.

> I cannot make ends meet. I have a good job, but once I've paid mortgage, bills, childcare and food I have literally no money left. I don't know what I can do. I don't know how to survive.




Credit and informal borrowing are the most common forms of debt across most housing tenures, but the type and level of debt vary significantly. Credit or store card debt is particularly high among private tenants (59%) and those buying a home (50%), indicating widespread reliance on credit, while debt to friends or family is also prominent, especially for housing association tenants (53%), private tenants (48%), and council tenants (45%) highlighting the importance of informal support networks. Notably, those in temporary accommodation report much higher levels of utility arrears (33%) and relatively low access to other forms of borrowing, reflecting acute financial hardship and fewer options. Rent arrears are concentrated among renters, particularly housing association (32%) and private tenants (15%), while outright homeowners report very low housing-related debt but still hold credit (33%) and utility debts (17%). Overall, the data highlights clear inequalities: renters and those in precarious housing face arrears and essential bill debt, while others rely more on credit or social borrowing, increasing risks of long-term financial strain, debt cycles, and housing insecurity.

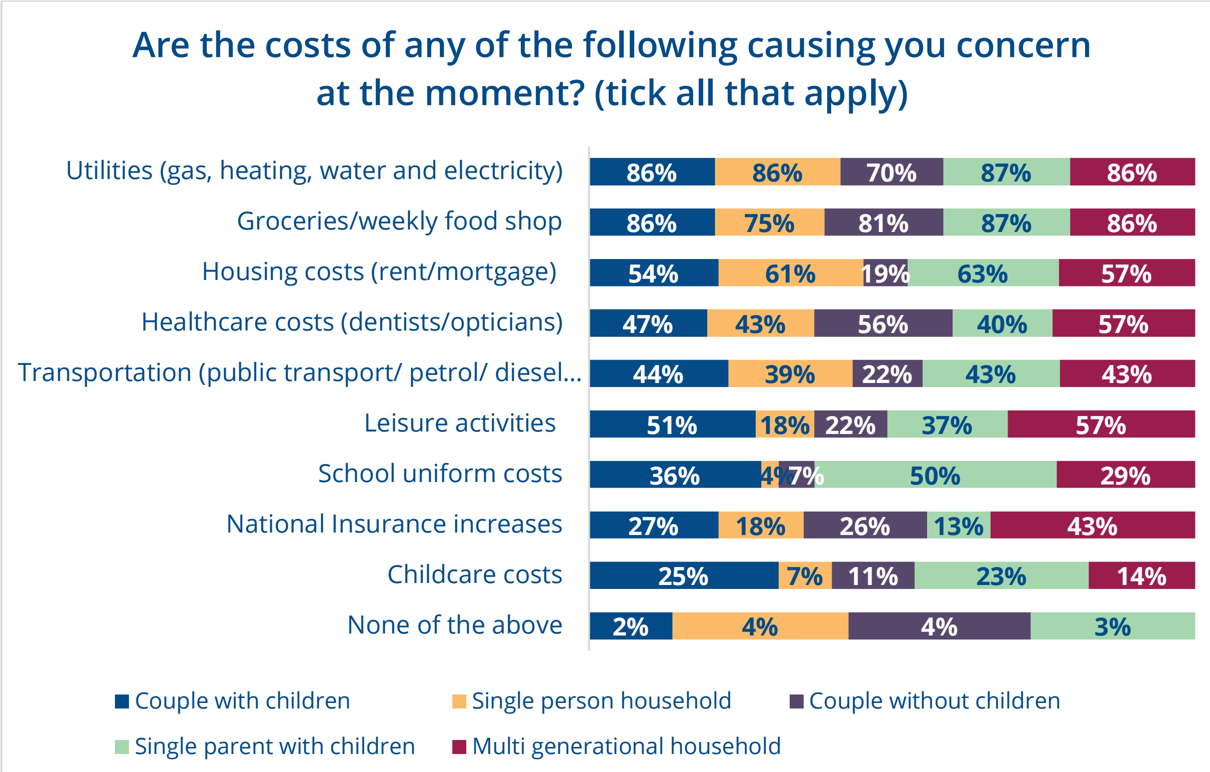
## Household type




Out of 228 responses in total, 221 disclosed their household type. The chart shows that the survey responses are dominated by Couples with children (35%), followed by single person households (22%) and couples without children (16%), indicating a strong representation of different households. Single parents with children (14%) also make up a notable proportion, while households with more complex arrangements, such as multi-generational living (4%), housemates (4%), and extended families (3%), are less common. Very few respondents fall into other categories, suggesting that the dataset is largely shaped by individuals and smaller family units. Overall, the sample is weighted toward single-adult and older households, which may influence findings, particularly around income, health costs, and levels of financial vulnerability.

There was 1 response each to couple with adult child, couple with children and extended family and retired couple.

> Because of life savings I can cope not sure how long so will sell my flat as a next step and rent if there is suitable accommodation.

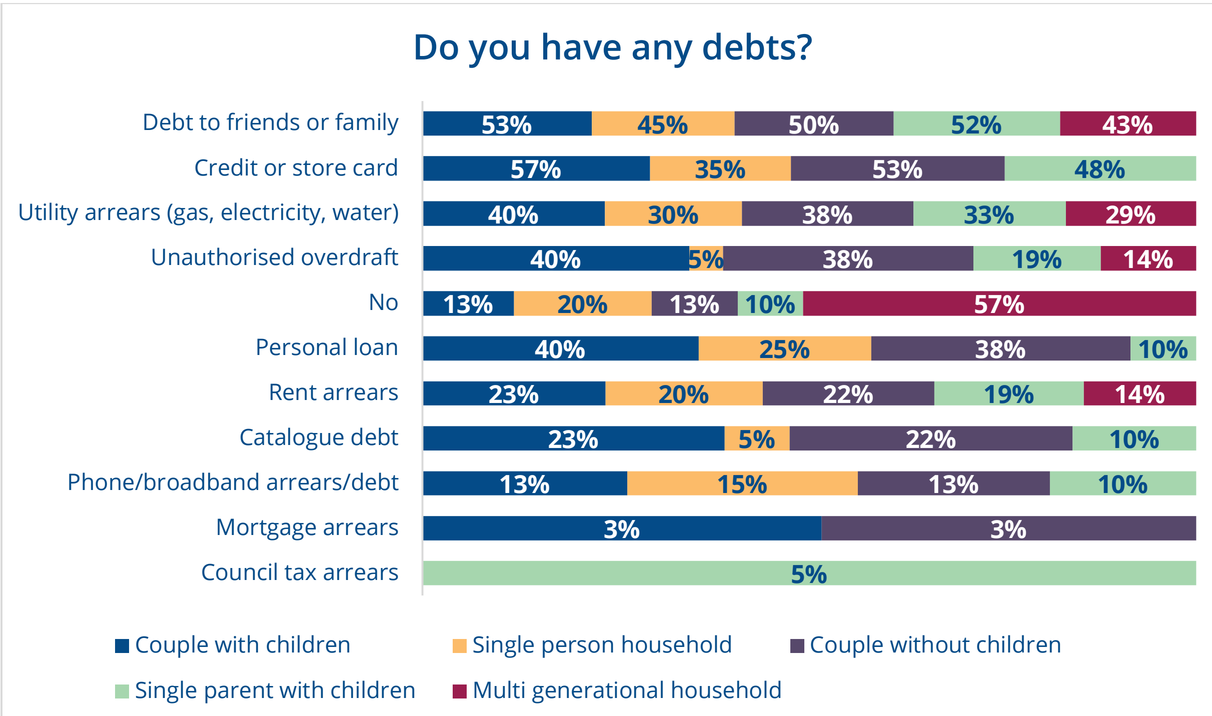



Utilities and groceries are the most significant cost concerns across all household types. Utilities show consistently high levels among single parents (87%), multi-generational households, single person households and couple with children (all 86%), indicating that essential living costs are placing widespread pressure on families regardless of structure. This was similar for groceries, were 87% of single parents with children, 86% of couples with children and multi-generation households, and 81% of couples with children had concerns over food costs.

Housing costs are a major concern for households with children, particularly single parents (63%) and couples with children (54%), while concern is much lower among couples without children (19%), highlighting differences in financial strain linked to dependents.

There are notable variations in secondary pressures: multi-generational households show higher concern for healthcare (57%) and National Insurance (43%), suggesting broader financial responsibilities across the household, while single parents report particularly high concern for school uniform costs (50%) and childcare (23%), reflecting the direct costs of raising children alone. Couples without children stand out with higher concern for healthcare (56%) but lower concern across most other areas, indicating different life-stage pressures.

Very few households report no concerns, showing that cost-of-living pressures are nearly universal, but the type of financial strain varies significantly. Overall, families with children, especially single parents, face the widest and most intense range of cost pressures, which can increase financial vulnerability, impact wellbeing, and heighten the risk of long-term hardship.

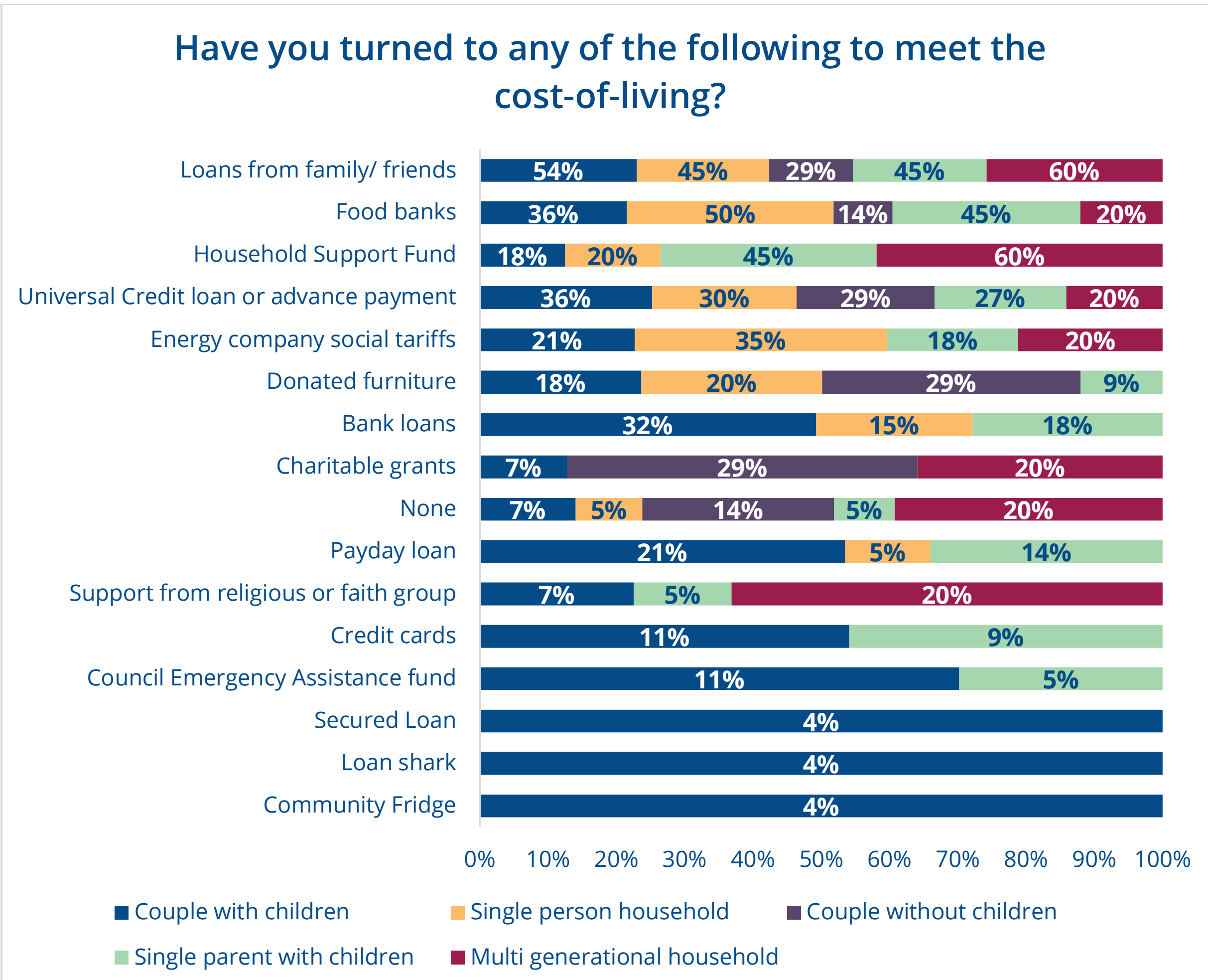



The chart shows that debt related to credit, informal borrowing, and essential bills is widespread across all household types, but the type and intensity vary significantly. Debt to friends or family is one of the most common coping strategies, particularly among couples with children (53%) and single parents (52%), highlighting reliance on informal support networks. Credit or store card debt is also high, especially for couples with children (57%) and couples without children (53%), indicating heavy reliance on unsecured credit to manage rising costs.

Arrears on essential bills are a key concern, with utility arrears notably high across all groups, especially couples with children (40%) and couples without children (38%), showing pressure on basic living costs. Unauthorised overdrafts and personal loans are also more common among households with children, suggesting greater exposure to short-term or high-cost borrowing. Rent arrears were higher for couple with children (23%) and couples without children (22%), reflecting housing affordability pressures among different household types

A notable difference is that multi-generational households are far more likely to report having no debt (57%), possibly due to shared financial responsibilities, while other household types are more exposed to multiple forms of debt. Overall, households with children, particularly single parents, face the widest range of debt pressures, while couples without children also show significant use of credit and arrears. The findings highlight the risk of growing financial instability, debt cycles, and reduced resilience, particularly for families balancing multiple cost pressures.

> *[My biggest challenge is]* Overcoming debt accrued when we must rely on our credit card to pay for groceries



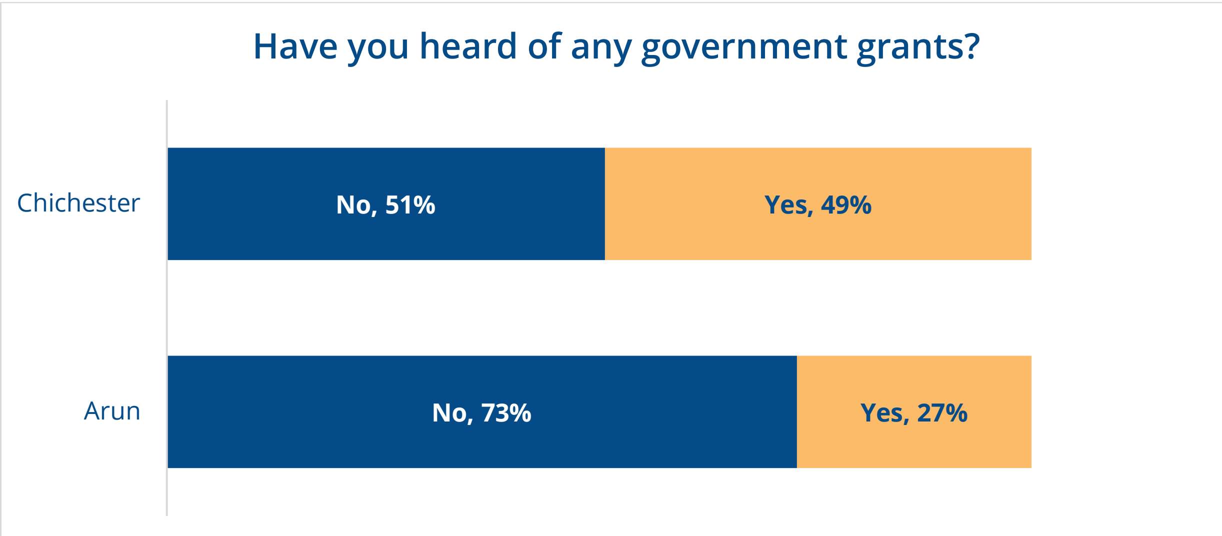

The chart shows that borrowing from family and friends is the most common form of support across all household types, particularly for multi-generational households (60%) and couples with children (54%), highlighting strong reliance on informal networks. Food banks are also widely used, especially by single-person households (50%) and single parents (45%), indicating higher levels of acute financial pressure among these groups. Formal support such as the Household Support Fund is heavily used by multi-generational households (60%) and single parents (45%), suggesting greater engagement with local authority support among larger or more financially stretched households.

There are clear differences in how groups cope: couples with children and single parents are more likely to use multiple forms of support, including UC advances (36% and 27%) and bank loans (32% and 18%), reflecting broader financial strain. In contrast, couples without children show lower reliance on crisis support like food banks (14%) but higher use of charitable grants (29%), indicating different support pathways. Multi-generational households stand out for combining high use of both informal (60%) and formal support (Household Support Fund 60%) and are also more likely to report receiving no support (20%), suggesting mixed levels of resilience within this group.

Overall, the findings highlight that households with children, especially single parents, are most reliant on crisis and state-backed support, while others depend more on personal networks or specific funding routes. This uneven access to support can deepen inequalities, with some households facing greater risk of ongoing hardship, dependency on emergency aid, and financial instability.

# Cost-of-living support awareness

When asked whether they had heard of any government grants prior to the survey, overall, 149 respondents said no, while 79 respondents said yes. This indicates that most respondents lacked awareness of available government support schemes, even as the cost-of-living crisis has intensified.




In Chichester, awareness is relatively balanced, with 49% of respondents aware of government grants and 51% unaware, suggesting a moderate level of reach but still leaving half of residents uninformed. In contrast, Arun shows significantly lower awareness, with 73% of respondents unaware and only 27% aware, indicating a substantial gap in knowledge and outreach.

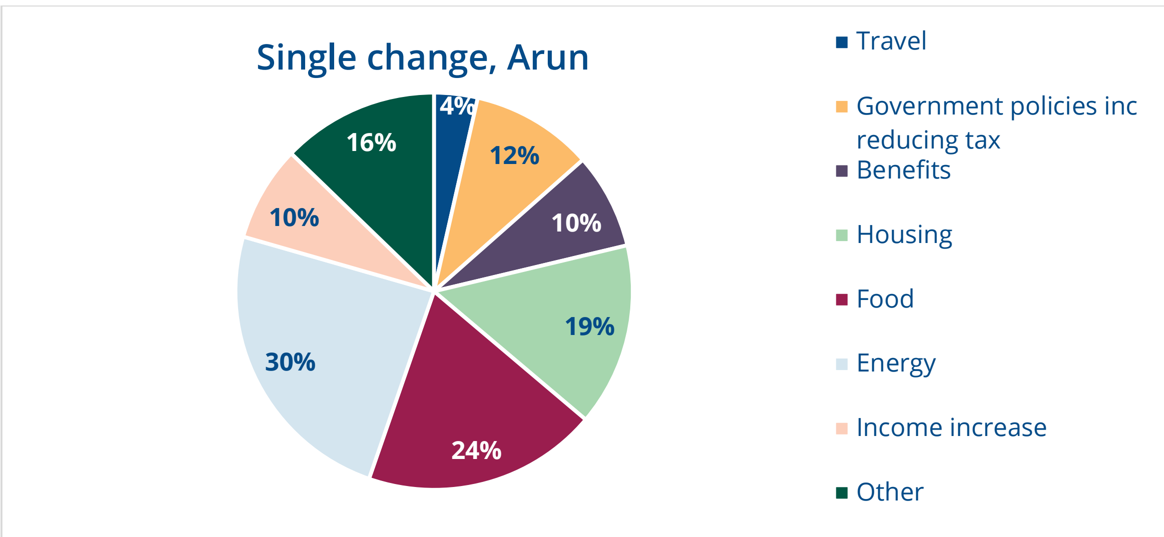
This difference highlights a notable inequality between the two areas, with Arun residents much less likely to know about available support. The impact of this is significant: lower awareness can limit access to financial assistance, meaning households who may need support are less likely to apply for or receive it. This suggests a need for targeted communication and outreach efforts in Arun, while in Chichester there is still room to improve awareness to ensure more residents can access available support.

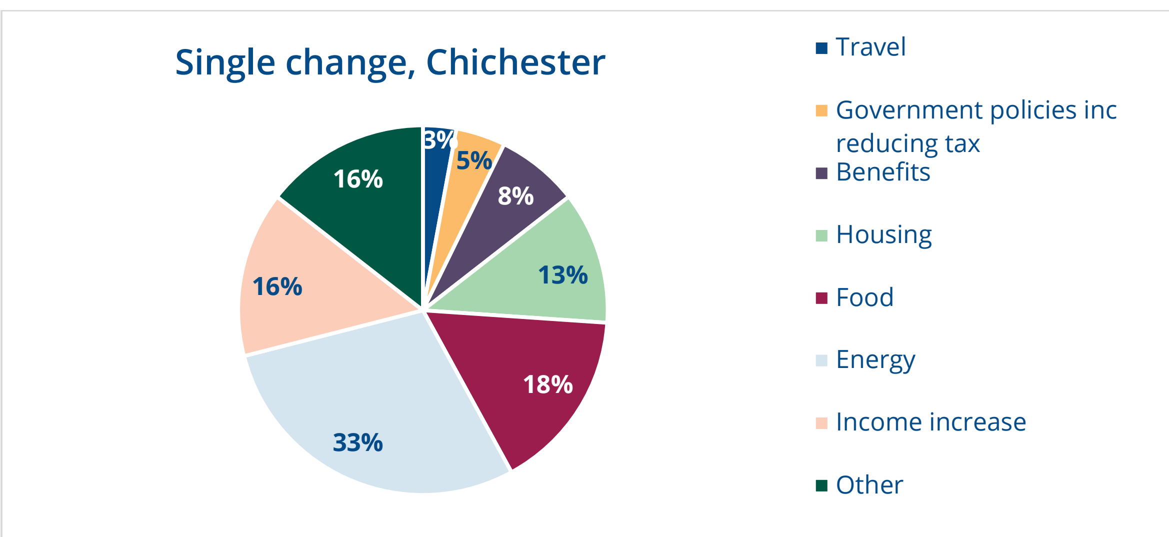
Among those who said they were aware of government grants or support, the most commonly mentioned was the Household Support Fund (HSF). Respondents also listed a wide range of support mechanisms, including:

- Food-related support: food banks, food hubs, supermarket vouchers, and PayPoint food/energy vouchers
- Energy-related help: Warm Home Discount, energy vouchers, hardship grants from suppliers (e.g. British Gas Fund), social tariffs, and LEAP
- Charitable or third-sector support: Citizens Advice, Turn2Us, Trussell Trust, Grandads Front Room, and British Legion

- Council-administered schemes: discretionary housing payments, boiler grants, and general hardship or utility grants
- Benefit-linked support: Pension Credit, Universal Credit advances, budgeting loans, Winter Fuel Payments and PIP
- Online tools and advice services

As part of the survey, respondents had the opportunity to state what single change would help the most. Many responses contained multiple responses to this section; therefore, some areas are overrepresented. These responses were coded to identify the most common trends.



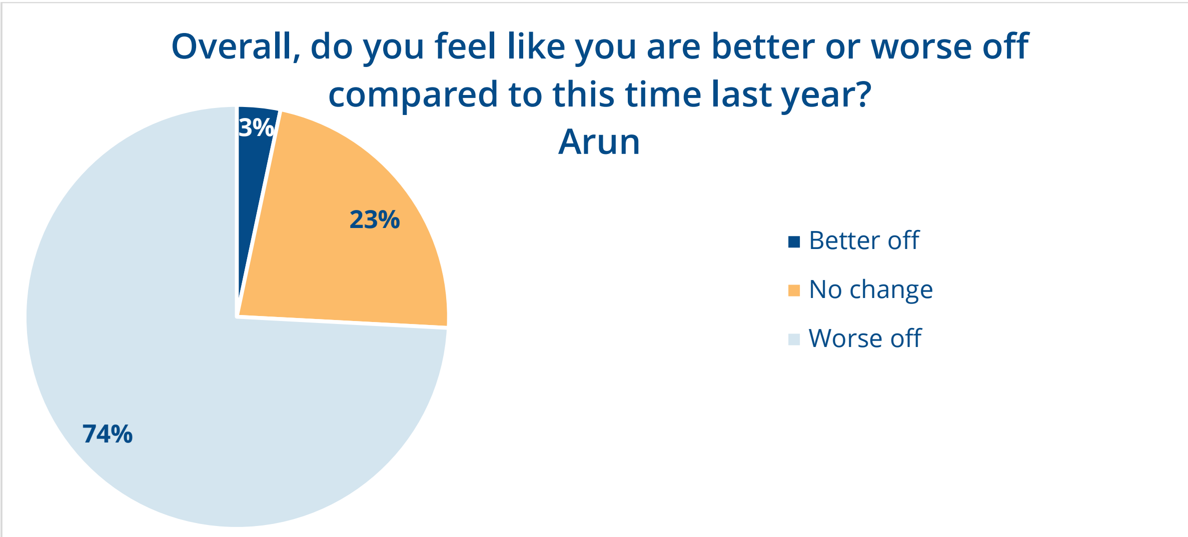

Both charts show a clear and consistent message that reducing energy costs would have the greatest impact in helping people manage the cost-of-living. In Arun, energy is the largest single response at 30%, and this is even higher in Chichester at 33%, making it the top priority in both areas. This is notably higher than other options such as food (24% Arun, 18% Chichester) and housing (19% Arun, 13% Chichester), indicating that while multiple cost pressures exist, energy stands out as the most pressing shared concern.

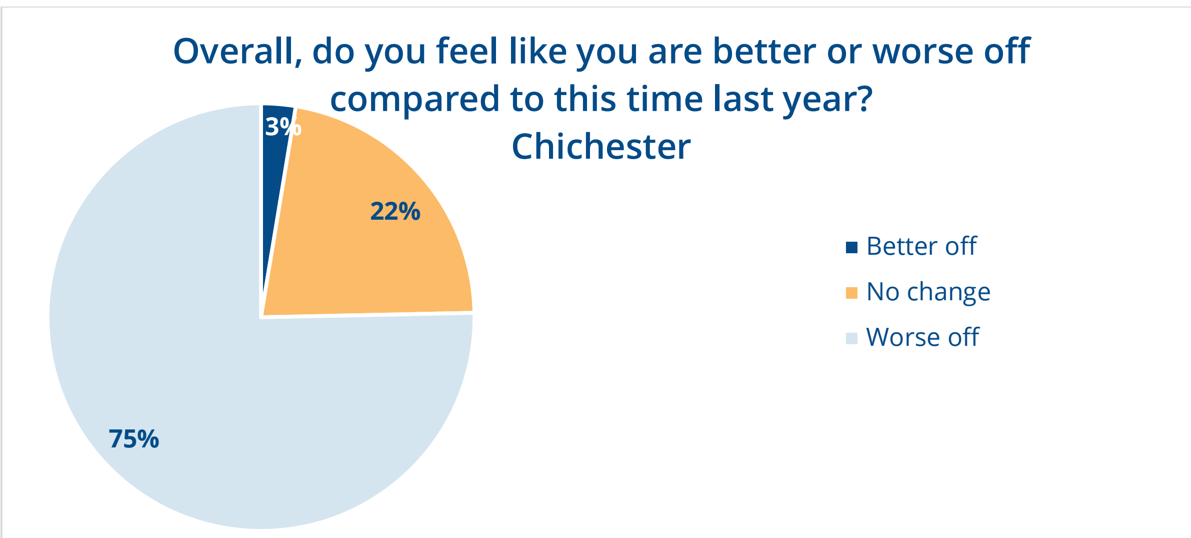
There are also strong similarities in lower priorities, with government policy changes and benefits cited less frequently in both areas, reinforcing that residents are more focused on immediate, tangible cost reductions rather than indirect support. The consistency across both locations highlights that energy costs are a universal pressure, and targeted interventions such as reducing bills or improving energy efficiency could have the most widespread and immediate impact, helping to ease financial strain and reduce the need for households to cut back on essentials or take on debt.

I can't work so can't increase hours to cover shortfalls, I have no savings and unexpected (or even expected) increases mean I have to go further into debt to cover them. I live payment to payment, as soon as UC pays me, it's basically all immediately gone on all the bills.

# 2025/26 to 2024/25 comparison

The final section of the report compares the results of this year's survey with 2024/25 survey, in order to determine what themes have remained consistent across both years.



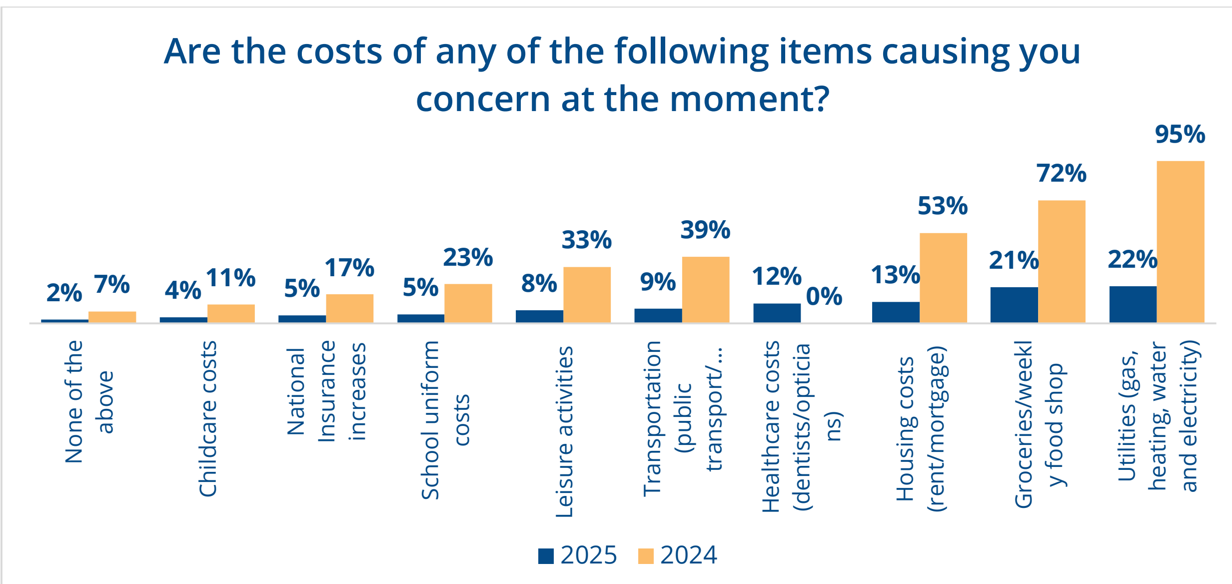




Comparison with the 2024/25 survey suggests that, while some indicators have improved, financial pressures remain deeply entrenched across both districts.

Fewer respondents reported severe impacts on their mental and physical health, and the proportion reporting no debt increased. However, concern about the cost of living remains widespread, with approximately three-quarters of respondents stating that they feel worse off than they did a year ago.

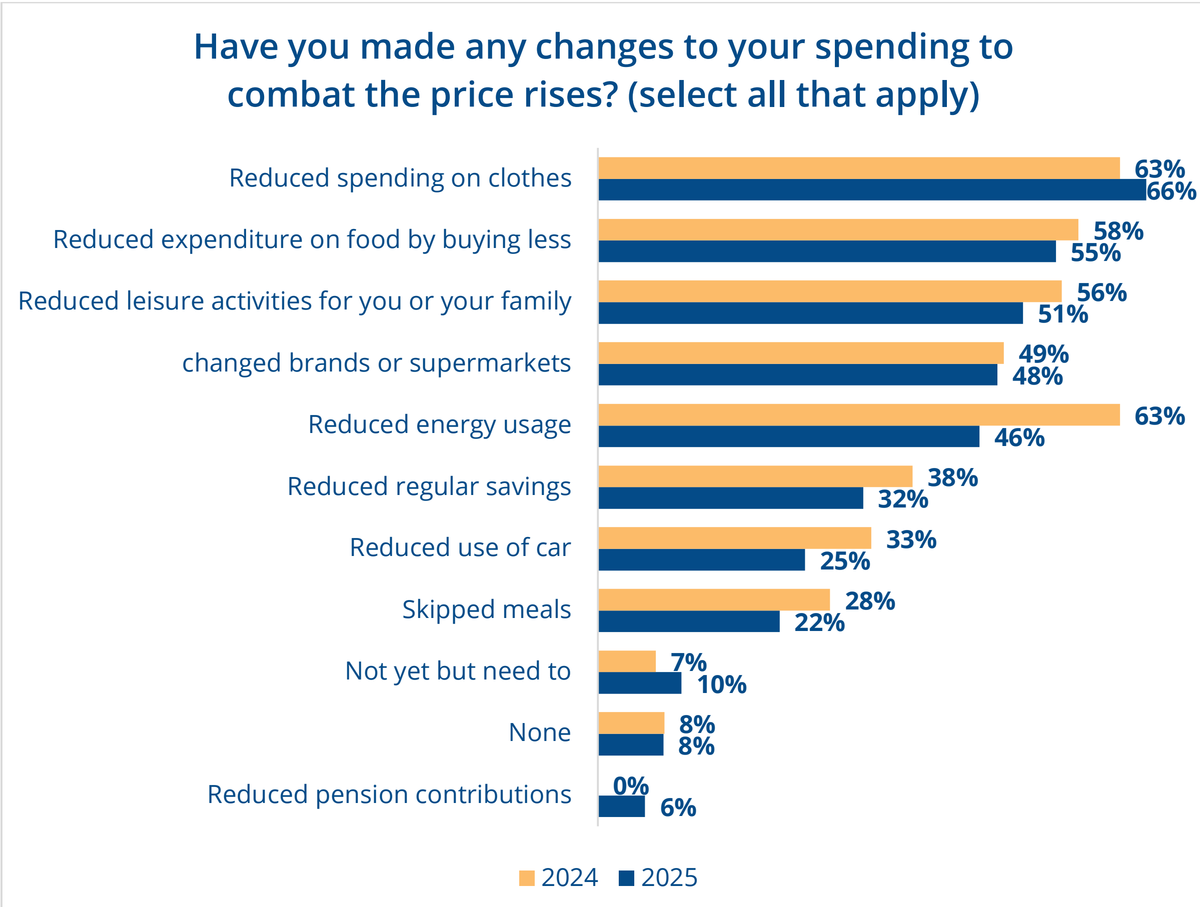
Overall, the findings suggest that households have adapted to some aspects of the crisis, but many continue to experience significant financial pressure. Rather than indicating recovery, the results point towards a prolonged period of adjustment in which many residents have already exhausted the most accessible ways of reducing expenditure.

I have a wife and 2 young girls. The strain to support everyone is very real. The thought if being out of work for any reason, even with a payoff makes me extremely worried




While concern about costs remains high, there has been a consistent decrease across most categories compared to last year. Utilities and groceries continue to be the highest concerns but have dropped from very high levels in 2024 (around 95% for utilities and 72% for groceries) to still significant but lower levels in 2025 (around 79% and 77% respectively). Similar downward trends are seen in housing, transport, and leisure costs, indicating that overall financial pressure may have eased slightly.

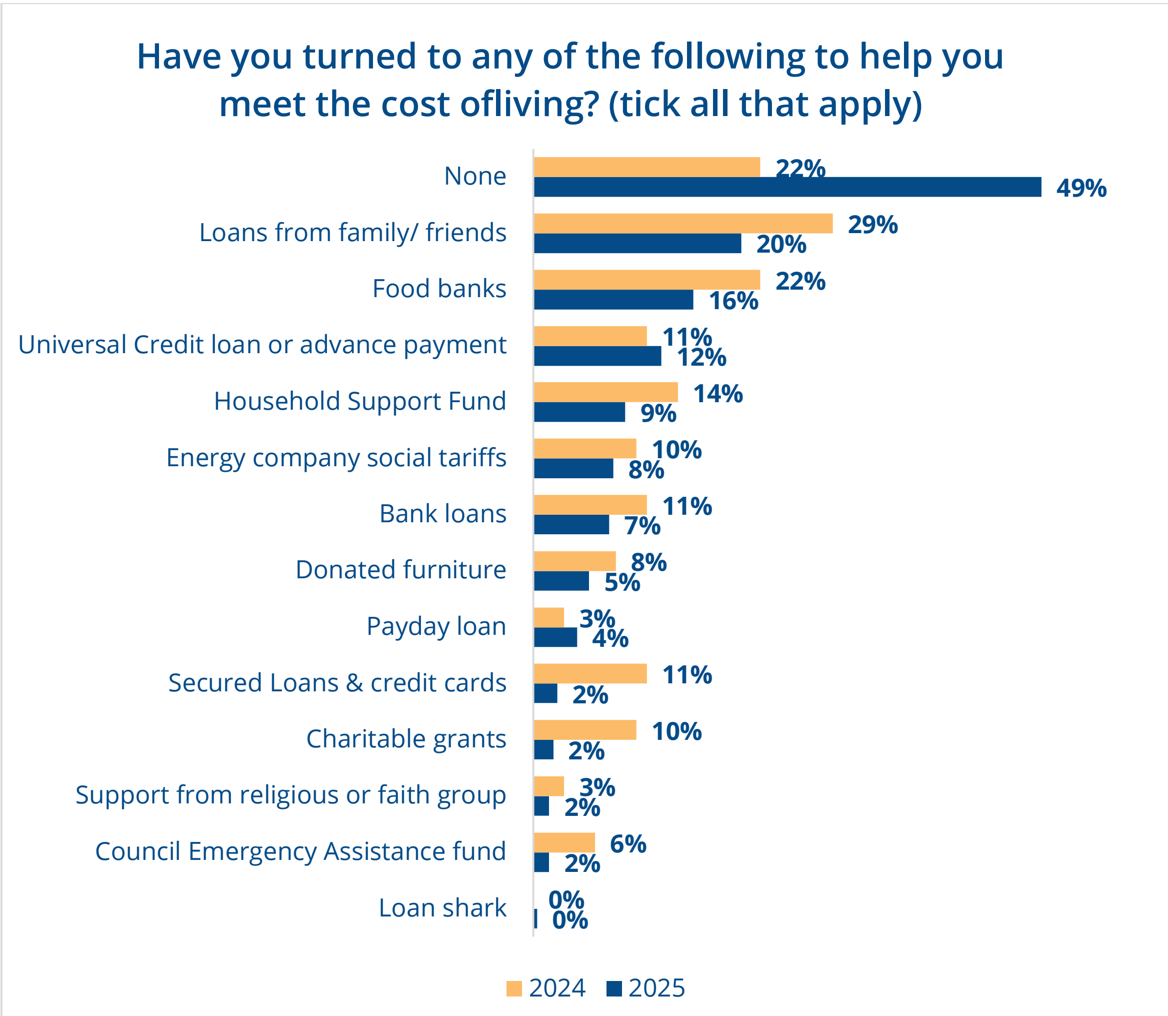
However, some areas show a different pattern: healthcare costs, not mentioned in last years survey are a concern for 43% of respondents. Childcare and National Insurance concerns have remained relatively stable or slightly increased. Overall, the data suggests that although the intensity of cost pressures has reduced since last year, essential living costs remain the primary concern and new pressures are emerging, with households becoming accustomed to cutting back on essential costs already, meaning many households are still financially vulnerable.




From the chart above, we can see that households are still making widespread spending cuts to manage rising costs, but the intensity of these changes has generally eased compared to last year. In 2024, larger proportions of respondents reported cutting back across most areas, particularly energy use (63%) food spending (58%), and leisure activities (56%) whereas in 2025 these figures have declined (to 46%, 55%, and 51% respectively), with previous response, this leans more to adaptation over time.

However, some behaviours remain consistently high, such as reducing spending on clothes (increasing slightly from 63% to 66%), indicating ongoing strain. Notably, more severe coping strategies, such as skipping meals and reducing car use, have decreased. At the same time, fewer people report reducing savings and energy use compared to last year, which along with the cutback responses in this years survey reflects reduced flexibility to cut back further rather than increased stability.

Overall, while households are still actively adjusting their spending, the data suggests a shift from acute crisis responses in 2024 toward more sustained, longer-term budgeting changes in 2025, with essential costs continuing to drive behaviour.

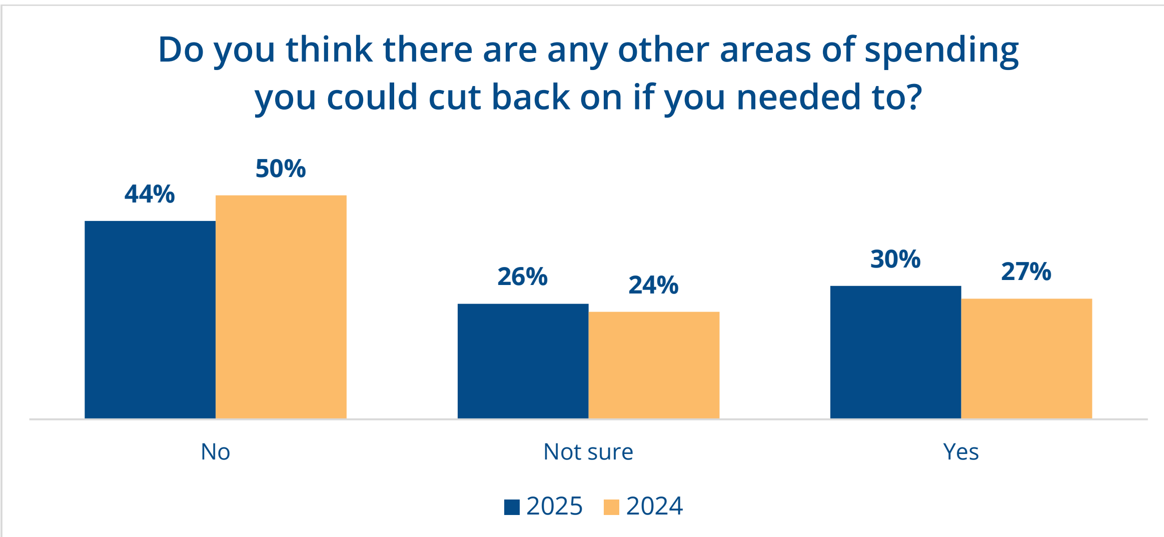



The responses show a clear shift in where respondents are turning for support, with fewer people relying on external or crisis support in 2025 compared to 2024, and a significant increase in those not needing support at all. The proportion selecting “none” has more than doubled from 22% in 2024 to 49% in 2025, suggesting improved financial resilience or reduced need for assistance.

At the same time, the use of most support options has declined. Reliance on loans from family and friends has dropped (29% to 20%), as has use of food banks (22% to 16%), the Household Support Fund (14% to 9%), and bank loans (11% to 7%). More formal or crisis-based support, such as charitable grants (10% to 2%) and council emergency funding (6% to 2%), has also reduced significantly. One exception is

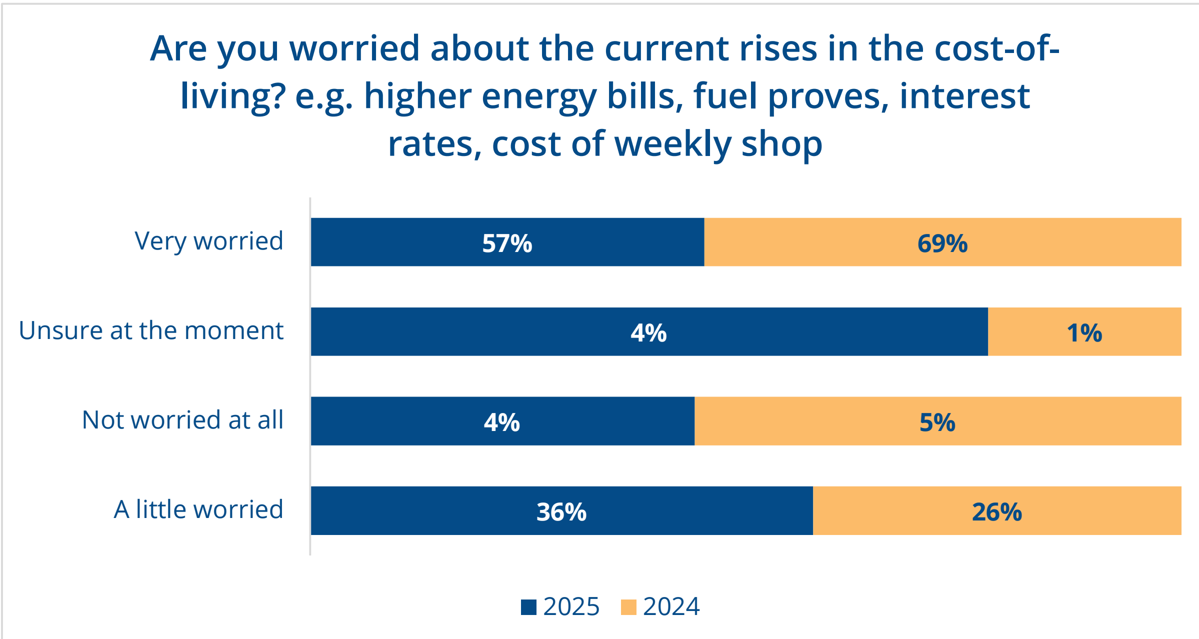
Universal Credit advances, which remains relatively stable (increasing 1 percentage point from 2024), indicating continued reliance on this form of support.

Overall, the comparison suggests that while the need for support is still present, fewer people are turning to external help in 2025, particularly crisis and charitable sources. This may reflect some easing of financial pressures or greater adaptation, but it could also indicate reduced access, awareness, or willingness to seek support, which still carries risks for vulnerable households. When taking previous response into account, there was a great lack of awareness of support in both Arun and Chichester in this year's survey responses.



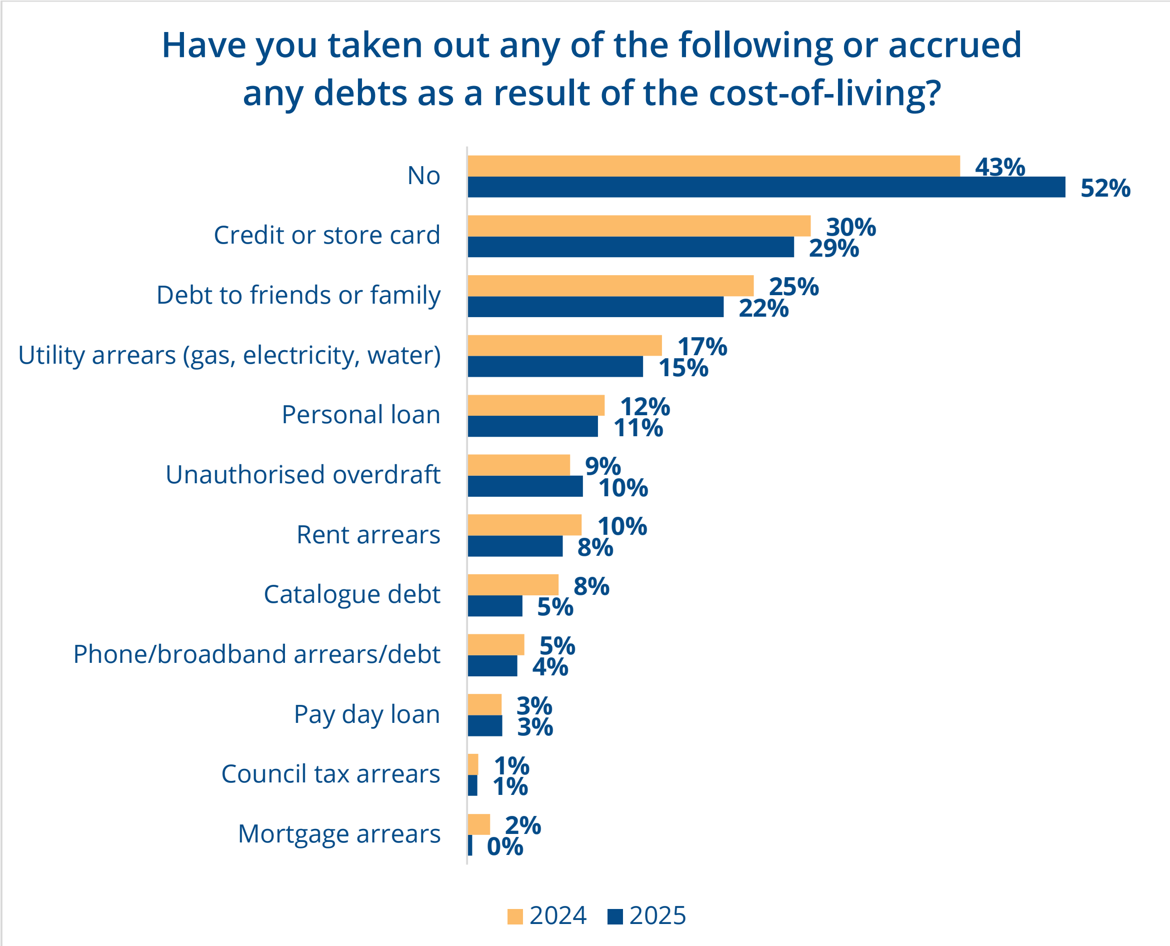

The chart shows that fewer respondents believe they can make further cutbacks in 2025 compared to 2024, suggesting households may be reaching the limits of how much they can reduce spending. The proportion saying "no" has fallen slightly from 50% in 2024 to 44% in 2025, while those saying "yes" has increased from 27% to 30%, and "not sure" has also risen (24% to 26%).

This shift indicates a more uncertain position: although slightly more people feel they *could* cut back further, the reduction in “no” responses alongside rising uncertainty suggests that many households are already stretched and unsure where further savings could come from. Overall, compared to last year, the data points to reduced confidence and limited flexibility in managing rising costs, highlighting ongoing financial pressure despite some signs of adaptation.




Over the year, cost-of-living worries remains widespread, but has slightly eased since last year, shifting from extreme concern to more moderate or uncertain positions. In 2024, a larger share of respondents reported being “very worried”, whereas in 2025 this has reduced, with more people now selecting “a little worried” 36% or “unsure” 4%. At the same time, the proportion saying they are “not worried at all” has decreased slightly this year compared to 2024 survey.

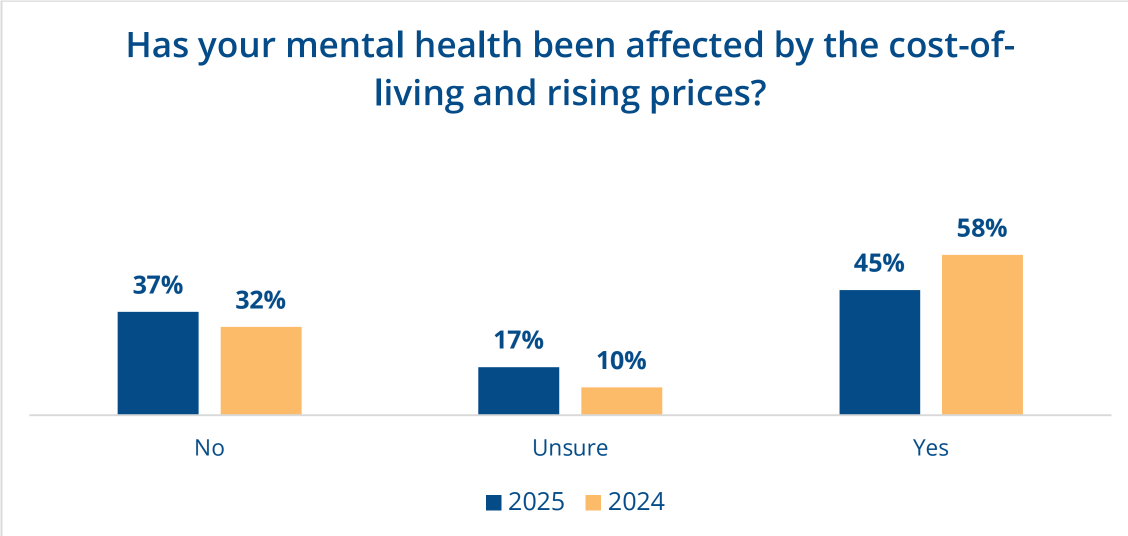
Overall, compared to last year, the findings indicate a shift away from intense anxiety toward a more mixed and cautious outlook, but with the majority of respondents still experiencing some level of concern about ongoing cost-of-living pressures.




The chart shows that fewer respondents report taking on debt in 2025 compared to 2024, with the proportion saying they have not accrued any debt increasing from 43% to 52%.

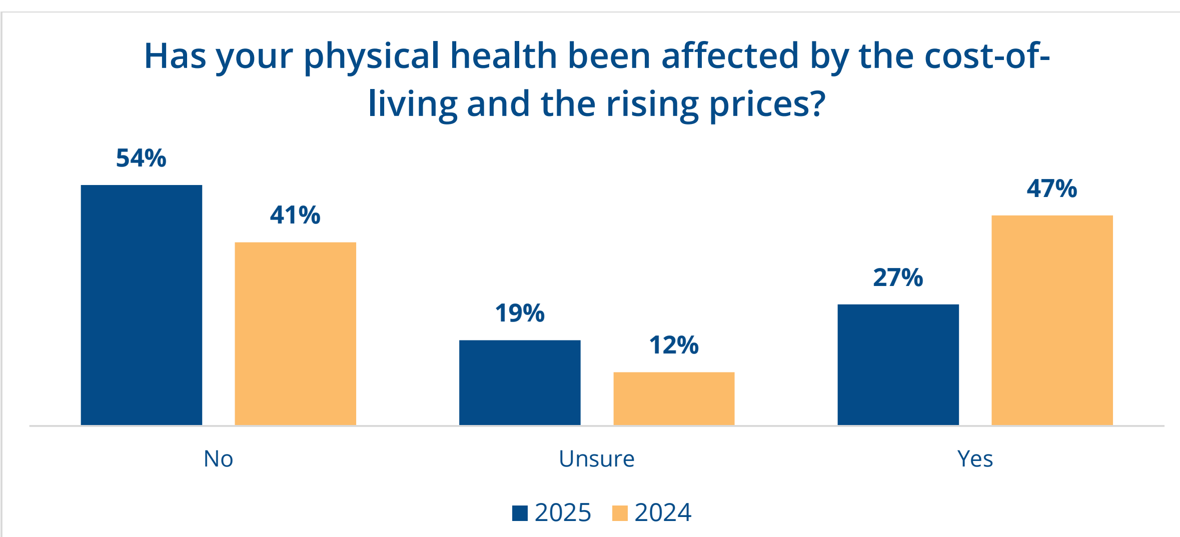
Most types of debt have either decreased slightly or remained stable, including credit/store cards (30% to 29%), debt to friends or family (25% to 22%), and utility arrears (17% to 15%), indicating a slight easing in financial pressure. More significant reductions are seen in catalogue debt (8% to 5%), secured loans and credit cards (11% to 2%) suggesting less reliance on formal or high-risk borrowing.

However, some areas show little change or slight increases, such as unauthorised overdrafts (9% to 10%), indicating that short-term financial strain remains for some households. Overall, the comparison suggests that while debt levels have generally declined since last year, many households continue to rely on credit and informal borrowing, highlighting ongoing financial pressure.




The chart shows that the cost-of-living continues to have a significant impact on respondents' mental health, though this impact has slightly reduced compared to last year. In 2024, a higher proportion reported that their mental health had been affected (58% "yes"), whereas this has decreased to 45% in 2025. At the same time, the proportion saying their mental health has not been affected has increased (32% to 37%), along with a rise in those who are unsure (10% to 17%).

Overall, this suggests that while mental health impacts remain widespread, the intensity may be easing slightly, with fewer people reporting direct negative effects. However, the increase in uncertainty and the still high proportion affected indicate that financial pressures continue to weigh on wellbeing, even if some households are beginning to adapt or experience slight improvements.



The chart shows that the impact of the cost-of-living on physical health has reduced compared to last year, but remains a concern for a notable proportion of respondents. In 2024, a higher percentage reported their physical health had been affected (47% “yes”), which has fallen significantly to around 27% in 2025. At the same time, those saying their health has not been affected has increased (41% to 54%), alongside a rise in respondents who are unsure (12% to 19%).

Overall, this suggests that while fewer people are experiencing direct physical health impacts, the increase in uncertainty indicates that some effects may be less clear or emerging more gradually. Compared to last year, the data points to a reduction in severe physical health impacts, but ongoing financial pressures still pose a risk to wellbeing for a significant minority.

## Free comments

Across seven open-ended questions, respondents were given space to reflect on the support they need, the ongoing cost-of-living crisis, and the reality of their living standards. What comes through is a consistent and deeply felt sense of pressure on day-to-day life.

While rising energy and food costs dominate, the stories go wider, offering a more granular picture of how the crisis is shaping people's lives and choices. A clear thread runs through many responses: incomes aren't keeping pace. Wages, benefits and wider financial support are falling behind rising costs, leaving people consistently worse off.

There is a strong sense of people falling through the cracks. Many describe narrowly missing out on eligibility for support yet still struggling to get by. After covering essential bills, there is often nothing left, no room for saving, and very little capacity for family activities, small treats, or any sense of normality.

Housing costs are a major source of anxiety, not just for renters but for homeowners too. Respondents who own outright or are paying a mortgage describe going without essentials to keep up with payments, driven by a real fear of losing their homes. For those in the private rented sector, affordability and access are acute issues, with some reporting years spent trying to secure social housing, one respondent had been bidding for over a decade.

What stands out most is the extent of the coping strategies people are being forced into. Some have sold personal belongings, including cars, to stay afloat. One respondent described selling their business "just to survive". Another, approaching pension age, does not expect to retire at all , unable to see how they could afford to live on their pension.

Taken together, these responses paint a picture not just of stretched finances, but of lives being reshaped by constraint, insecurity and difficult trade-offs.

| |
|---|
| I cannot see an improvement- wages go up but so does everything else |
| Everyone is struggling |
| I volunteer at a food pantry which began after lockdown. We didn't realise it would still be needed, which it is, even more. Numbers grow every month. A sad reflection on our society. I can hardly believe how much prices are increasing. My own weekly shop costs far more than before covid. |
| If this does not stop, I fear, we could be homeless |

| |
|---|
| It is difficult as a single parent household who doesn't qualify for any benefits, because a lot of support that's out there uses a blanket criteria of "Are you in receipt of one of the following benefits?" for their eligibility for help. Not being entitled to any benefits doesn't mean you have any disposable income left over at the end of the month. It would be impossible to make ends meet without help from family. |
| The community projects such as Littlehampton Fridge, community allotment and orchards are amazing both practically and in building a sense of 'we can do this'. I hope there are projects encouraging us to help each other more around other basic needs - housing, transport |
| The cost-of-living seems to be beyond a 'crisis' now and is just the way of life, it is a cost-of-living situation. You see people who are working and trying their best, yet they just don't have the life that they want or that all that effort should deliver. Doing a decent enough job should enable you to have a decent enough life without constant fear of financial doom. |
| Wealth redistribution is essential to counteract the flow of wealth to the top 0.1% of society and, in particular, billionaires not paying their fair share of UK taxes. Pressure needs to be applied to government to redress this. |
| A payment rise from UC on the rent allowance as all rents up gone up dramatically, but the house allowance hasn't |
| Everything is going up 10-fold! But wages aren't! I had a 2% pay rise on my pro rata job which worked out £10 a month. Yet my water bill has gone up £50 a month, and my council tax has gone up £20 a month! It doesn't take a genius to know that £10 doesn't cover £70! That doesn't cover the other things like food that has gone |
| It means I cannot feed myself like I used to which affects me physically and mentally |
| Mental health has never been so bad due to increased cost-of-living |
| Stress invoked headaches. hospitalised a few times due to the above |
| The physical stress and pressure made me get a will written because I genuinely thought I might have a heart attack from the stress of trying to make ends meet this month. |
| The worry causes anxiety & stress which affects my mental & physical health |
| The worry definitely has an effect on sleep quality. |
| The worry of not being able to pay your bills each month weighs heavy on your mind, causes sleepless nights and anxiety. |
| I also work in a school and see children going without food daily! |

| |
|---|
| Broadband should be seen as an essential utility as without it people struggle to access cheap energy deals etc |
| I am trying to find a *[house]* swap as I can't go on not being able to eat properly |
| Falling deeper into debt to maintain a sensible standard of living for both myself and my daughter. |
| I worry I will never be able to own a home or afford to have children |
| Making ends meet ok but then a surprise like a leaking roof - there's no room to create a decent buffer or savings |
| Not enough money at the end of the week, every week |
| Rent and energy increases. I am shared ownership with a Housing Association, and they just put the rent up by 5%. I think my biggest concern is those one-off expenses you can't plan for. I just had to spend £500 on the car. I am much better off than most so can pay this and still have some savings, but as a result of this expense, I've decided not to take a holiday this year. |
| The extra costs incurred because of my disability. There is only so much I can cut out and only so many hours that I can work. |
| Our bills are high, so we are cutting down on many things. Son has ASD and substantial amount goes on his private therapies |
| We are scraping by. I work 40hours a week get no time with my family as everything cost to much. Working to pay bills that's it. |

The message is clear: people are increasingly sacrificing family time, leisure, and even their health just to keep up with the cost-of-living.

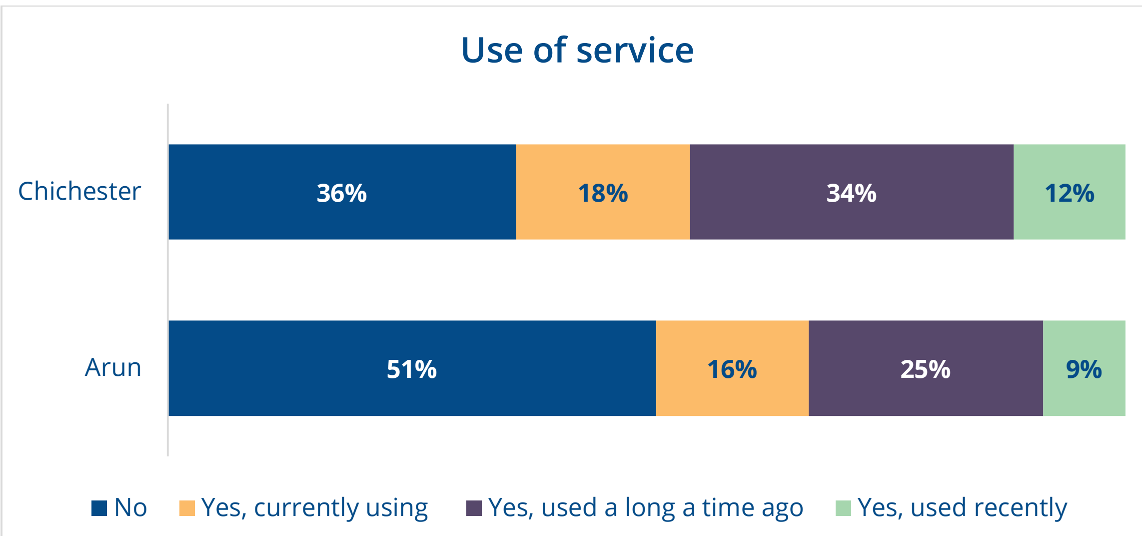
Many of the open responses suggest this is no longer experienced as a short-term crisis. A crisis, by definition, should pass, but for many, this has become the backdrop to everyday life. What people describe instead is a prolonged period of pressure that has stretched on for years, with no clear end in sight.

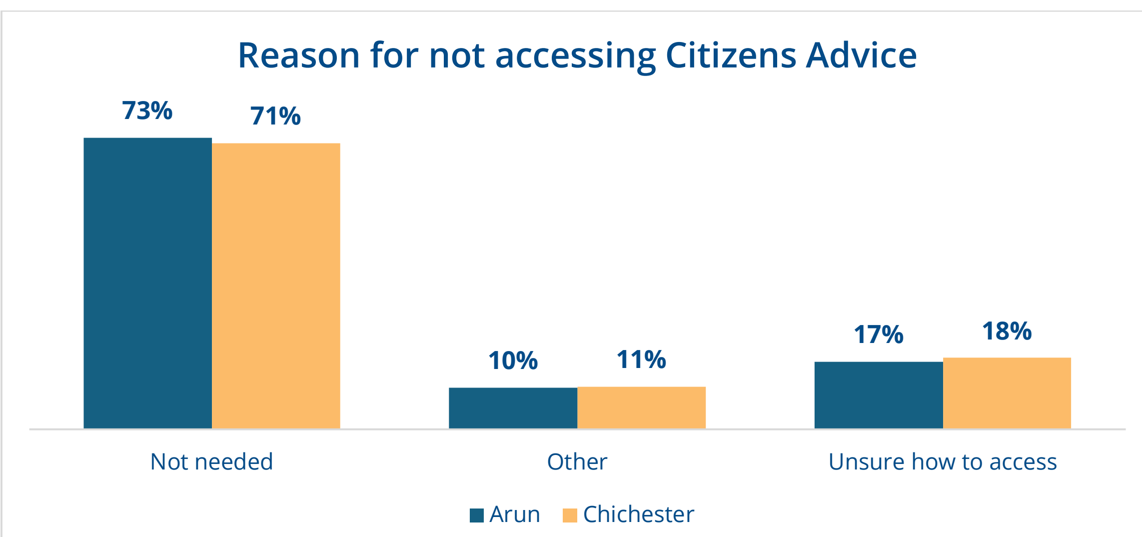
For many families, the usual buffers have already been eroded. Savings have been depleted, and support from friends and family is no longer something they can rely on. In their place, more people are turning to credit to bridge the gap, often not as a one-off, but as part of an ongoing, unavoidable cycle. The result is a growing sense of being trapped in a pattern of debt that is both financially and emotionally exhausting.

# Service use

As part of the 2025/26 survey, we asked respondents whether they had used Citizens Advice for support. Interestingly, the chart shows that a large proportion of respondents in both Arun and Chichester have not used Citizens Advice services, though this is notably higher in Arun (51%) compared to Chichester (36%). In Chichester, there is a more even spread of engagement, with 34% having used the service in the past, 18% currently using it, and 12% having used it recently, suggesting broader and more sustained interaction with support services.

In contrast, Arun has lower overall engagement, particularly in past use (25%) and recent use (9%), although current use is similar (16%). Overall, this indicates that awareness or uptake of Citizens Advice appears stronger in Chichester, while Arun residents are less likely to access support services, which could impact their ability to receive advice and assistance during financial difficulties.



The chart shows that the primary reason people have not accessed Citizens Advice is because they feel they have not needed the service, with very high and similar responses in both areas (73% in Arun and 71% in Chichester). This aligns with the previous chart, where a large proportion, particularly in Arun, reported not using the service at all, reinforcing the idea that many residents either do not perceive a need or are managing without formal advice.

However, a notable minority report not knowing how to access the service (17% Arun, 18% Chichester), which helps explain why overall usage remains lower in some groups despite ongoing cost-of-living pressures. Combined with the earlier findings, this suggests that while some residents may not engage because they feel self-sufficient, there are still barriers around awareness and accessibility, particularly in Arun where overall engagement is lower. This has implications for outreach, as improving visibility and access could help ensure more people receive support when needed.

# Conclusion

The survey findings highlight that cost-of-living pressures remain widespread and deeply embedded across all groups, although there are signs that the intensity of impact has slightly eased compared to last year. Essential costs, particularly energy, food, and housing, continue to be the primary drivers of financial strain, with many households still making significant spending cuts, taking on debt, or relying on support. While fewer respondents report needing external support or accruing debt in 2025, this appears to reflect adaptation and stretched household budgets rather than financial recovery.

Inequalities remain pronounced.

The survey highlights several groups who are facing the most severe and sustained impact:

- **People with long-term health conditions or disabilities**
  Facing higher living costs, greater levels of debt, and more severe health impacts
- **Families with children, particularly single parents**
  Experiencing pressure across food, childcare, energy and housing costs
- **Renters and those in insecure housing**
  At higher risk of arrears, eviction, and financial instability
- **Low-income working households ("the missing middle")**
  Earning too much to qualify for support, but not enough to meet rising costs

These groups are not only more likely to experience hardship, they are also more likely to experience multiple overlapping pressures, increasing their vulnerability.

The data also shows that many households are reaching their limits in terms of further cutbacks, and although mental and physical health impacts have lessened slightly, they remain significant. Additionally, low awareness and uptake of support services, particularly in Arun, suggest that not all households are accessing the help available to them.

Overall, the findings point to a situation where financial vulnerability persists, with many households balancing essential costs through reduced spending, debt, or informal support, leaving them exposed to future shocks. The cost-of-living crisis is no longer a short-term challenge. It has become a long-term structural issue, affecting how people live, spend, and cope. While people continue to show resilience, this resilience is being stretched to its limits. Without targeted, accessible and sustained policy intervention, there is a real risk that today's coping strategies will become tomorrow's entrenched poverty.

# Recommendations

To effectively support our communities through the ongoing cost-of-living crisis, there is a clear need to reform and strengthen the systems designed to provide financial safety nets. A key priority is to reform and expand local crisis support, ensuring that eligibility criteria reflect the reality of financial hardship. Too many households are currently excluded from support because they fall just above benefit thresholds, despite clearly struggling to afford essentials. Expanding eligibility would ensure that support reaches those who are most at risk of falling into crisis, particularly low-income working households who are increasingly being left behind.

We welcome the government's new £1 billion Crisis and Resilience Fund, which provides a vital lifeline for those facing financial difficulty. The commitment to placing this fund on a permanent footing represents an important step towards a more sustainable approach to local welfare. A long-term funding model will enable local authorities to plan more effectively and deliver consistent support, particularly for those who currently have no clear route out of deprivation. Stability in funding is essential to move beyond reactive crisis response and towards meaningful prevention.

Alongside this, there is an urgent need to introduce an automatic social tariff system for energy and water. Many residents continue to struggle with high utility costs, yet uptake of existing schemes remains low due to awareness and accessibility barriers. Mandating automatic enrolment, and expanding eligibility beyond those receiving benefits, would ensure that support is delivered directly to those most in need, reducing financial pressure while also protecting health outcomes.

Food insecurity also remains a significant concern, with many households cutting back on the quantity and quality of food they consume. Strengthening food security through both national and local policy is therefore critical. This should include expanding funding for schemes such as Healthy Start, as well as investing in local food partnerships that can provide more sustainable, community-based solutions. Improving access to affordable, nutritious food is essential not only for immediate wellbeing but also for long-term health outcomes.

Welfare reform must also be a central part of the response. Through our evidence submitted to the Timms Review, we have highlighted the detrimental impact of the current Personal Independence Payment (PIP) system on the very people it is intended to support. Many individuals face unnecessary barriers in accessing support, leading to under-claiming and increased financial strain. Reforming disability benefits to make them more accessible, fair and reflective of actual living costs is essential in reducing inequality.

More broadly, there is a need to address the "missing middle" within the welfare system. Current benefit structures leave many people earning slightly above eligibility thresholds without access to support, despite facing real financial hardship. A review of thresholds and taper rates is needed to ensure that support is more responsive to the true cost-of-living and does not exclude those in need.

Improving access to support is as important as improving the support itself. Embedding financial advice within health and community services would help ensure that residents receive support early, before issues escalate. This approach recognises the strong link between financial insecurity and health outcomes and enables a more holistic response to need. This should be supported by improved data sharing across services, using a Financial Resilience Framework to deliver a “no wrong door” approach, where individuals can access the support they need regardless of where they first seek help.

Early intervention is critical in preventing long-term hardship. Expanding access to debt advice and mental health support at an earlier stage would help reduce the risk of individuals becoming trapped in cycles of debt and poor wellbeing. By intervening sooner, services can reduce both personal and system-wide impacts over time.

Housing affordability and insecurity also remain key drivers of financial pressure. Increasing Local Housing Allowance rates to better reflect real rental costs would provide immediate relief to renters, many of whom are currently facing significant gaps between housing support and actual rent. Without intervention, these pressures risk leading to increased arrears, housing instability, and homelessness.

Finally, we recommend that local authorities adopt a comprehensive Financial Resilience Framework aimed at protecting the most vulnerable from the ongoing impacts of the cost-of-living crisis. This framework should focus on addressing the root causes of poverty while empowering individuals and communities to build long-term financial resilience. By taking a preventative, joined-up approach, local areas can move beyond crisis management and towards sustainable solutions that reduce inequality and improve outcomes. Ultimately, a holistic approach to financial resilience will not only ease immediate hardship but also help prevent future poverty and destitution.

# Appendix

## Survey questions

At Arun & Chichester Citizens Advice, we have been closely monitoring the rising cost-of-living over the past few years and we are keen to understand more about how the people in our communities are coping with the rising prices of essentials. This year, we have partnered with Citizens Advice in West Sussex (North, South, East) to take the investigation across the whole of West Sussex. Your responses in this survey will give us a deeper insight into what particular issues people are most struggling with, and will help inform how we support our clients and communities going forward. This is the fourth such survey we have conducted, so please do still fill out this survey even if you have already done so in the past, as we would like to know more about how the cost-of-living crisis is developing.

This survey consists of three sections: 1) Cost-of-living related questions 2) Health-related questions, and 3) Demographic questions. Your responses in each section are valuable and will help us gain a comprehensive understanding of your experiences.

Thank you for your participation!

**Please note**: Any identifiable information will not be used. The information you provide is used exclusively for research purposes. Your responses are anonymous and will inform our research report. You are free to skip any question or withdraw from the survey at any time. By continuing, you consent to the collection and analysis of your data in accordance with our privacy policy.
If you are struggling with the cost-of-living and would like advice from our energy team, please call our free phone on 0800 145 6879 (Monday-Friday, 10am-4pm).
If you need urgent help with food, please call 0808 208 2138 (Monday-Friday 9am-5pm). You can also access our services online by visiting https://www.arunchichestercab.org.uk/getting-advice for Arun and Chichester residents and https://www.advicewestsussex.org.uk/get-advice/ for Adur, Crawley, Horsham, Mid Sussex and Worthing residents.

### SECTION 1: Cost-of-living related questions

1. **Are you worried about the current rises in the cost-of-living? E.g. higher energy bills, fuel prices, interest rates, cost of weekly shop**

a. A little worried
b. Very worried
c. Not worried at all
d. Unsure at the moment

2. **Are the costs of any of the following items causing you concern at the moment? (Choose all that apply)**

a. Utilities Cost (gas, heating, water and electricity)
b. Groceries/weekly food shop

c. Childcare costs
d. Housing Cost (Rent/mortgage)
e. Transportation (Public transport/Petrol/diesel costs
f. School uniform costs
g. National Insurance increases
h. Leisure activities
i. Healthcare costs (dentists/optician costs)
j. None of the above

3. **Have you made any changes to your spending to combat the price rises? (tick all that apply)**

a. Not yet but need to
b. None
c. Reduced pension contributions
d. Skipped meals
e. Reduced regular savings
f. Reduced use of car
g. Reduced leisure activities for yourself or your family
h. Changed brands or supermarkets
i. Reduced expenditure on food by buying less
j. Reduced spending on clothes
k. Reduced energy usage
l. Other

4. **Have you turned to any of the following to help you meet the cost-of-living? (tick all that apply)**

a. Loan shark
b. Doorstep lender
c. Council Emergency Assistance Fund
d. Payday loan
e. Support from religious organisation or faith group
f. Universal Credit loan or advance payment
g. Charitable grants
h. Household Support Fund
i. Energy company social tariffs
j. Donated furniture
k. Bank loans
l. Food banks
m. Loans from family/friends
n. Other

5. **What is your biggest financial challenge related to the cost-of-living?**

6. **Do you think there are any other areas of spending you could cut back on if you needed to?**

a. Yes
b. No
c. Not sure

7. **If yes, please let us know what cutbacks you can make if needed to.**

8. **What single change or support would most help you manage or cope with the cost-of-living?**

9. **Have you taken out any of the following loans or accrued any of the following debts as a result of cost-of-living? (Tick all that apply)**

a. Credit or Store card
b. Personal Loan
c. Debt to friends or family
d. Utility arrears (Gas, Electricity or Water)
e. Catalogue debt
f. Rent arrears
g. Unauthorised Overdraft
h. Phone/Broadband arrears/debt
i. Mortgage Arrears
j. Payday loan
k. Doorstep lender loan
l. Other
m. No debts
n. No

10. **We are trying to gauge how many people are aware of what support exists for helping people cope with the cost-of-living. Have you heard of any government grants or charitable support that can help people through the cost-of-living crisis (for instance the Household Support Fund)?**

a. Yes

b. No

11. **If yes, please list what support you are aware of**

12. **Overall, do you feel like you are better or worse off compared to this time last year?**
    a. Better off
    b. Worse off
    c. No change

13. **Are there any further comments you would like to make about the cost-of-living or your spending?**

**SECTION 2: Health related Questions**

The following includes questions relating to mental health, which may be sensitive for some participants. The information gathered will be used solely for research purposes and are completely anonymous. You are free to skip any and all questions if preferred.

Please see below for information how to get urgent mental health support.

https://www.nhs.uk/nhs-services/mental-health-services/where-to-get-urgent-help-for-mental-health/

14. **Has your mental health been affected by the cost-of-living and rising prices?**

a. Yes
b. No
c. Unsure

15. **If yes, how?**

a. My mental health is a little worse
b. My mental health is much worse
c. There is no change in my mental health
d. Prefer not to say

16. **Has your physical health been affected by the cost-of-living and rising prices?**

a. Yes
b. No
c. Unsure

17. **If yes, how?**

a. My physical health is a little worse
b. My physical health is a little better
c. My physical health is much worse
d. Prefer not to say

18. **Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?**

a. Yes
b. No

19. **Do any of your conditions or illnesses reduce your ability to carry out day-to-day activities?**

a. Yes, a lot
b. Yes, a little
c. Not at all

20. **Do you have any other comments you would like to add about the impact of the cost-of-living on your physical or mental health?**

## SECTION 3: Demographic questions

We value diversity and inclusion. We are collecting the following demographic information to better understand how the cost-of-living crisis is affecting different groups and are therefore keen to understand the different perspectives of our diverse community. We would appreciate you giving as much information as you feel comfortable with, but this section is optional, and your participation is voluntary.

However, we do ask that you let us know where in West Sussex you live. Your responses will be kept strictly confidential.

21. **What is your age range?**

a. 18-24
b. 25-34
c. 35-44
d. 45-54
e. 55-64
f. 65 and above
g. Prefer not to say

22. **What is your gender?**

a. Male,
b. Female,
c. Non-binary,
d. Other
d. Prefer not to say

23. **How would you describe your ethnicity?**

a. Asian or Asian British - Bangladeshi
b. Asian or Asian British - Indian
c. Asian or Asian British - Other
d. Asian or Asian British - Pakistani
e. Black or Black British - African
f. Black or Black British - Caribbean
g. Mixed - Other
h. Mixed - White & Asian
i. Mixed - White & Black African
j. Mixed - White & Black Caribbean
k. Other - Any Other
l. Other - Arab
m. White - British
n. White - English
o. White - Gypsy or Irish Traveller
p. White - Irish
q. White - Other
r. White - Scottish
s. White - Welsh

24. If Prefers a different term was chosen (please specify)

25. **Please select the option that best describes your household type**

a. Single-person household
b. Couple without children
c. Couple with children
d. Single parent with children
e. Multi-generational household (e.g., grandparents, parents, children)
f. Housemates/shared living
g. Extended family household (e.g., relatives living together)
h. Other (please specify)

**26. Please select the option that best describes your household tenure**

a. Own Outright
b. Buying a home (Mortgage etc.)
c. Shared ownership
d. Private tenant
e. Council / ALMO tenant
f. Housing association / RSL tenant
g. Housed through Job/business
h. Residential accommodation (Nursing/ Care home)
i. Staying with relatives/ friends (paying rent
j. Staying with relatives/ friends (rent free)
k. Hostel
l. Homeless – Street/sofa surfing
m. Temporary / emergency accommodation – inc. B&B
n. Other (please specify)
o. Prison

27. **In the last three months, were you doing any of the following? (You may check more than one answer. Please only tick an answer if you spend a significant amount of your time doing it).**

a. Working as an employee
b. Retired (whether receiving a pension or not)
c. Looking after home or family
d. Long-term sick or disabled
e. Self-employed or freelance
f. Studying
g. Temporarily away from work ill, on holiday or temporarily laid off
h. Doing any other kind of paid work
i. On maternity or paternity leave
j. Other

28. **Are you in receipt of Benefits? (please tick all that apply)**

a. Pension Credit
b. Attendance Allowance
c. Employment Support Allowance
d. Child DLA
e. Carers Allowance
f. Personal Independence Payment
g. Housing Benefit
h. Council Tax Reduction
i. Universal Credit
j. State Pension
k. Child Benefit
l. Not in receipt of benefits
m. Other

29. **What district do you currently live in?**

a) Adur
b) Arun
c) Chichester
d) Crawley
e) Horsham
f) Mid Sussex
g) Worthing
h) Other

30. **Which neighbourhood/ward do you live in? (If you are unsure, you can look up which ward you live in on this website by searching for your postcode: [https://www.electoralcalculus.co.uk](https://www.electoralcalculus.co.uk))**

31. **Would you like to add any further comments about the cost-of-living in West Sussex and/or this survey?**

**32. Have you used any service at Citizens Advice?**

a. Yes, currently using
b. Yes, used recently
c. Yes, used a long time ago
d. No

**33. If yes, how did you access the service?**

a. Online – email/ webchat
b. Telephone
c. In-person at local office
d. In-person at outreach

**34. If no, please let us know the reason.**

a. Not needed
b. Unsure how to access
c. Other

**35. If other, please specify**