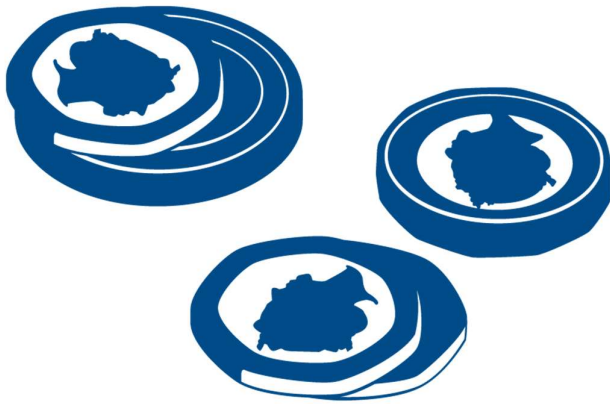


# **Arun & Chichester Citizens Advice Cost-of-Living Survey: Results and Analysis**



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## Introduction

### About the survey

The cost-of-living crisis appears to be here to stay for the foreseeable future. Its effects on our communities, driven by inflation of essential goods and interest rates, are still having lasting impacts. Last year, Arun and Chichester Citizens Advice conducted a cost-of-living survey, demonstrating how different groups within our community are being disproportionately affected by rising costs. Yet despite several interventions by the government to alleviate some of the financial hardship inflicted by this crisis, including cost-of-living payments, support for increased mortgage interest rates and the Household Support Fund, many people are still struggling to make ends meet.

Although energy prices have stabilised and inflation has fallen for key commodities like motor fuel and food towards the latter end of 2023<sup>1</sup>, four in ten adults are still finding it 'very or somewhat difficult' to afford their energy bills<sup>2</sup>, and Trussel Trust data is showing that food bank usage has continued to rise.<sup>3</sup> While inflation has eased in recent months, it is clear that the cost-of-living crisis has persisted throughout 2023 and into 2024, as people still struggle to afford basic necessities.

In light of this, from September to October 2023, Arun & Chichester Citizens Advice undertook another cost-of-living survey, aimed at understanding the impact that the current cost-of-living crisis is having on the residents of Arun and Chichester. This was the second such survey we have undertaken, with the first survey being held during the same period in 2022.

Last year's survey demonstrated that some people within our communities are being disproportionately affected by the rising costs of essentials and bills. Most notably, the results of the 2022 survey highlighted that disabled people and people with long-term health conditions were suffering most during this crisis.

People with disabilities and long-term health conditions often have higher living costs as they may face additional expenditure of medical equipment, care costs, mobility aids and higher energy usage, and therefore must spend more to achieve the same standard of living as a non-disabled household.<sup>4</sup> On average, disabled households must spend an additional £1,122 per month in order to

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<sup>1</sup> Office for National Statistics, 'Cost of Living Insights: Food'. 14 February 2024.

<sup>2</sup> Office for National Statistics, 'Cost of Living Insights: Energy'. 14 February 2024.

<sup>3</sup> The Trussell Trust, 'End of Year Stats'.

<sup>4</sup> Scope, 'Disability Price Tag 2023: The Extra Cost of Disability'. 2023.

achieve the same standard of living as a non-disabled household.<sup>5</sup> In addition, disabled people are three times more likely to suffer food insecurity than those without a disability<sup>6</sup>, and are also almost three times more likely to live in material deprivation.<sup>7</sup> As many disabled people and people with long-term health conditions are either on low pay or are unable to work, they have to rely on state welfare as their sole source of income. However, with real terms benefit cuts due to inflation, many disabled households are not equipped to counter the rising cost of living.

The aim of this year's survey was to build upon the findings of our previous study, to work out whether there have been any changes in how people are coping with the ongoing crisis, and to further investigate the disproportionate impact that the rising cost of living is having on people with disabilities and long-term health conditions within the Arun and Chichester districts.

## Method

The survey was created using Microsoft forms and consisted of 20 questions, a mix of closed questions, Likert scale questions and open questions (see Appendix 1). Most questions were closed questions, which was intentional to increase readability and reduce the time taken to respond, as well as to avoid confusion by participants. To prevent leading answers, questions were asked in general terms with participants allowed to answer as best fit them. For example:

“Are you concerned about X”.

“Have you made any changes to X”.

When asking questions for the disabilities section of the survey, the questions remained closed and non-intrusive. This was done to avoid risk of distress to participants. It was noted that questions did not have to be answered if there was any discomfort. Participants were also given two opportunities to answer a free text additional comment section, in order to provide more qualitative evidence of individual experiences of the cost-of-living crisis.

The survey was shared on our social media platforms, as well as in our monthly newsletters. It was also emailed to relevant stakeholders across Arun and Chichester, including local schools. ACCA staff and volunteers were asked to share the survey with clients, as well as complete it themselves. Posters with a

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<sup>5</sup> Scope, 'Disability Price Tag 2023: The Extra Cost of Disability'. 2023.

<sup>6</sup> Sense, Briefing: Complex Disabilities and the Cost of Living. October 2022.

<sup>7</sup> The Resolution Foundation, 'Costly Differences: Living Standards for Working-Age People with Disabilities'. 4 January 2023.

QR code leading to this Microsoft form were also placed in our waiting areas. This was done in an attempt to reach as many participants as possible to provide a representative sample of Arun and Chichester residents. Another option to complete the survey was physical printed surveys placed in our reception areas. This was to avoid digital exclusion and provide respondents with the ability to complete surveys whilst waiting in our centres – although the survey was ultimately exclusively filled out online. The only criteria for filling in the survey was that respondents should be Arun or Chichester residents.

The total number of respondents to this survey was 411, 42% of which were Chichester residents and 57% Arun residents. Just under 50% of respondents described themselves as having a 'physical or mental health conditions or illnesses lasting or expected to last 12 months or more'.

## **Analysis**

The survey was analysed in three stages. An initial analysis was undertaken to reveal general trends and themes across the responses, and to break down the different demographics of survey respondents. The data was then filtered depending on whether the respondent had a long-term health condition or disability, in order to evaluate how this may have affected their experience of the cost-of-living crisis. Lastly, the results of this survey were compared to the results from our previous cost of living survey to investigate how people's attitudes to the crisis have changed since 2022.

Please note that in the following graphs, percentages may exceed 100% as respondents were encouraged to select more than one option:

- Are the costs of any of the following items causing you concern at the moment?
- Have you made any changes to your spending to combat the price rises?
- Have you turned to any of the following to help you meet the cost of living?
- Do you have any of the following debts?
- Are you in receipt of Benefits?
- In the last three months, were you doing any of the following?

The responses to the two optional free comment sections were also analysed thematically. This section consisted of two questions:

1. Are there any further comments you would like to make about costs and your spending?

2. Would you like to add any further comments about the cost of living in Arun or Chichester, cost-of-living payments and/or this survey?

An inductive thematic analysis was undertaken to observe emerging themes and trends from respondents' experiences of the crisis. Quotations from this section will be highlighted throughout this report, indicated by the person icon.

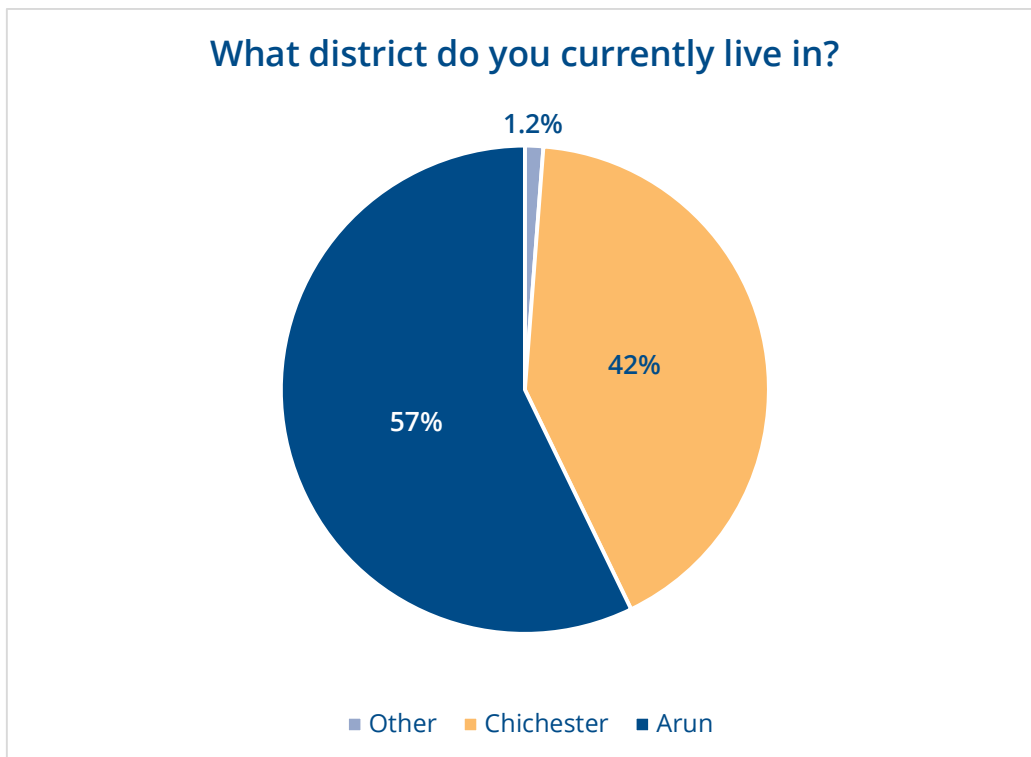


The findings from the survey are outlined below.

## Survey results

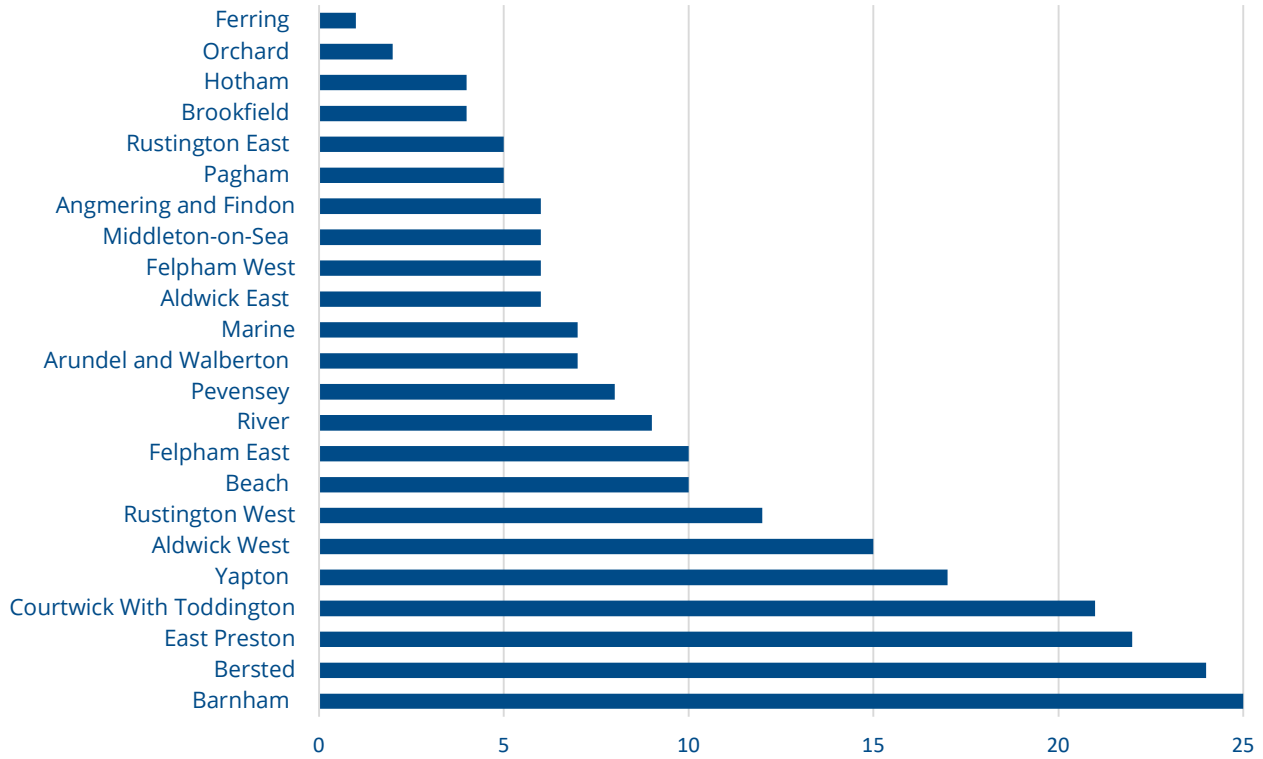
### Demographics of respondents

#### Residence

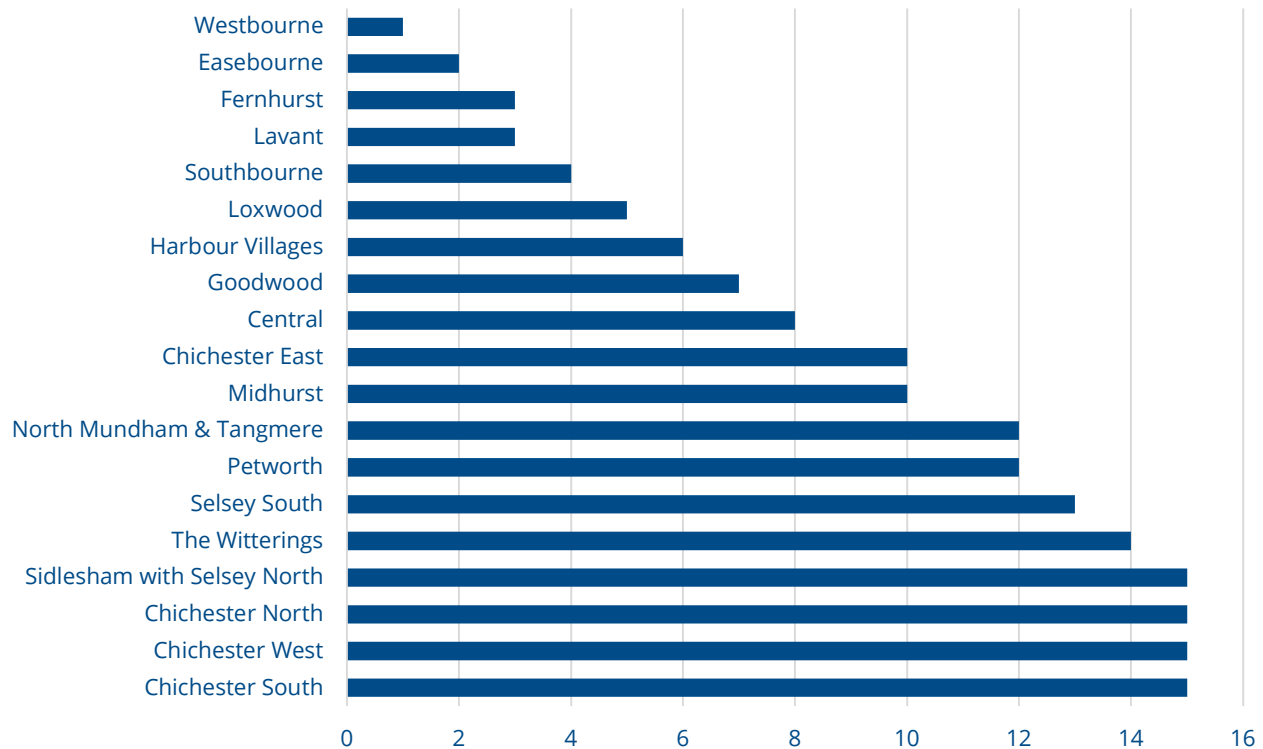


The survey was completed by 411 people. 57% of respondents live in Arun District, while 42% are Chichester District residents. Only 1.2% of respondents were not residents of either Arun or Chichester districts.

### Which neighbourhood/ward in Arun do you live in?



### Which neighbourhood/ward in Chichester do you live in?



We received responses from people in a range of different wards across both Arun and Chichester districts, enabling us to capture a wide range of views from people in various parts of both districts. Analysis has not been broken down by individual ward, but this could be provided upon request.

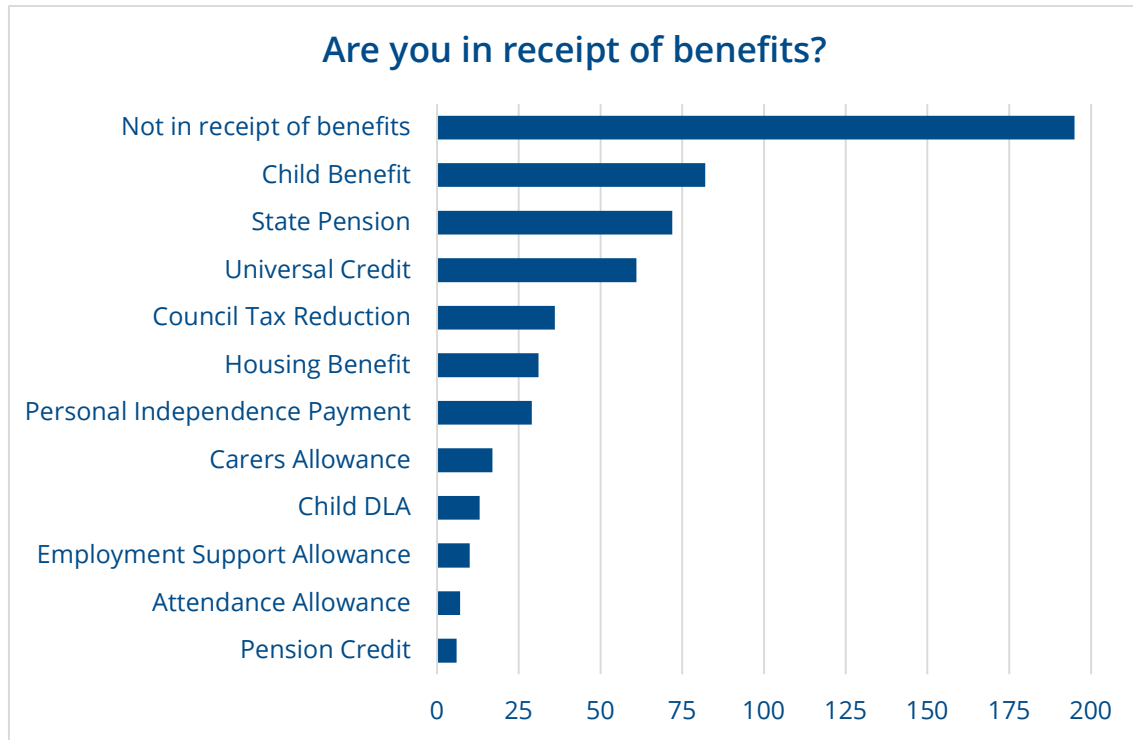
## Occupation



55% of respondents were working as an employee and 28% of respondents were retired. 15% were looking after their homes or family, and 8% of respondents were long-term sick or disabled. An additional 8% were self-employed or freelance, 5% studying and 3% temporarily off work.



## Benefits and debt



Of 411 total respondents, 195 (47%) were not in receipt of benefits. 20% of respondents were in receipt of child benefit, and 18% were receiving a state pension. Just 15% of respondents were on Universal Credit, and for all other benefits listed, only 9% or fewer were in receipt of any of these benefits.

It is notable that such a large proportion of respondents are not in receipt of any benefits. Evidence from the free comment section shows that many respondents feel as though people who work full-time and are on low incomes but are not eligible for benefits are being forgotten in the cost-of-living crisis. Many respondents expressed frustration that, despite working full-time or overtime, they are still unable to make ends meet, but are not aware of any help available for those above the threshold for means-tested benefits.

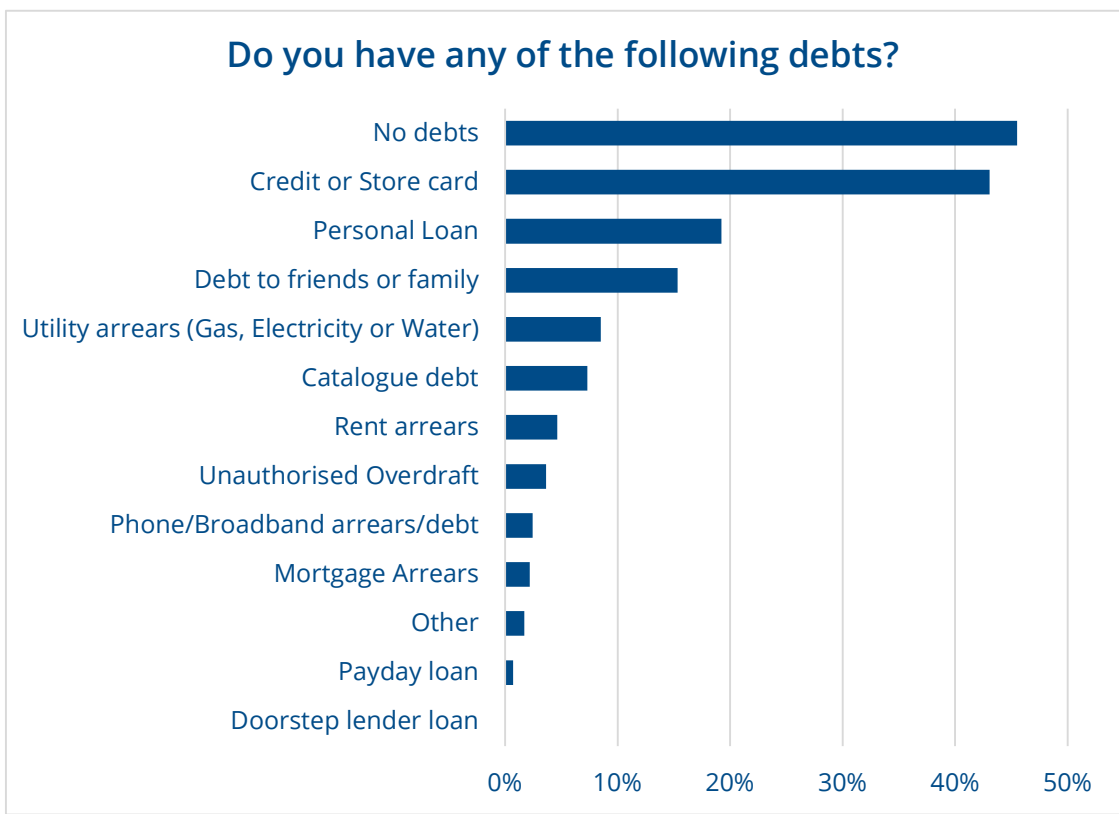


"I am really worried this is going to get worse and not sure how we will cope. Not entitled to any support as work full time and a single Mum."

“Please consider the middle earners or people who have only one source of income, single people. The people who do not qualify for any government help because they are just above the threshold are really struggling.”

“I have gone back to work after we had our third child, my husband has a good paying job, but the cost of living is so out of control that we had to resort to using credit cards. I am incredibly sad and frustrated this decision was forced upon on us and I couldn’t stay home with them. The cost-of-living payments aren’t available to people like us who work with a well-paid job. The only difference is there is no help for us. I dread to think how we will heat the house this winter.”

This issue of people not eligible for benefits feeling left behind was highlighted during our first cost-of-living survey in 2022, and it is clear that the sentiment remains a year later.



45% of respondents did not have any debts, while 55% said they had at least one of the above debts. The most common type of debt was credit or store debt, with 43% of respondents selecting this type of debt. The second highest debt was personal loans at 19%, followed closely by debt to friends or family at 15% of respondents. Lastly, 9% of respondents had utility arrears, which is indicative of the high energy prices we have seen throughout 2023.

126 respondents (30%) stated that they had more than one type of debt. Furthermore, of the 177 respondents who had credit or store debt, 110 had at least one other type of debt, most notably a personal loan (56 respondents).

Lastly, of those with at least two different types of debt, 69% were either in work as an employee or self-employed/freelance, evidence that the that wages are not keeping up with the increasing cost of living, as even those in paid employment are unable to cope with the rising price of essentials.

The high levels of debt among respondents, particularly those in work, demonstrates clearly that the cost-of-living crisis is quickly turning into a debt crisis, with people being forced to rely on loans, credit card debt and borrowing money from friends and family to manage the rising costs.



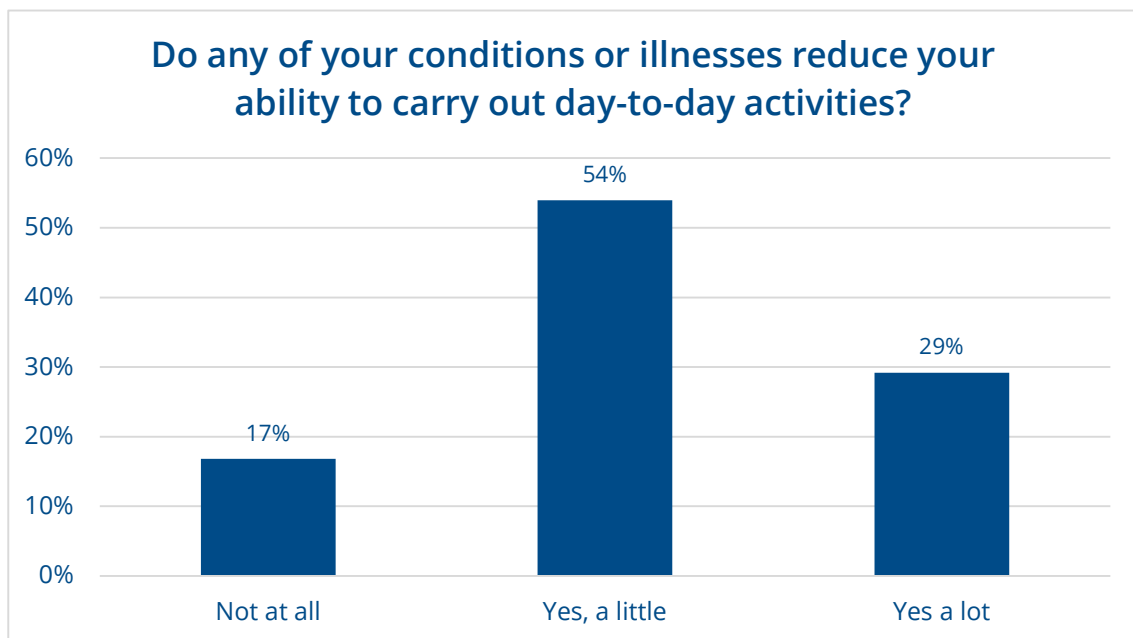
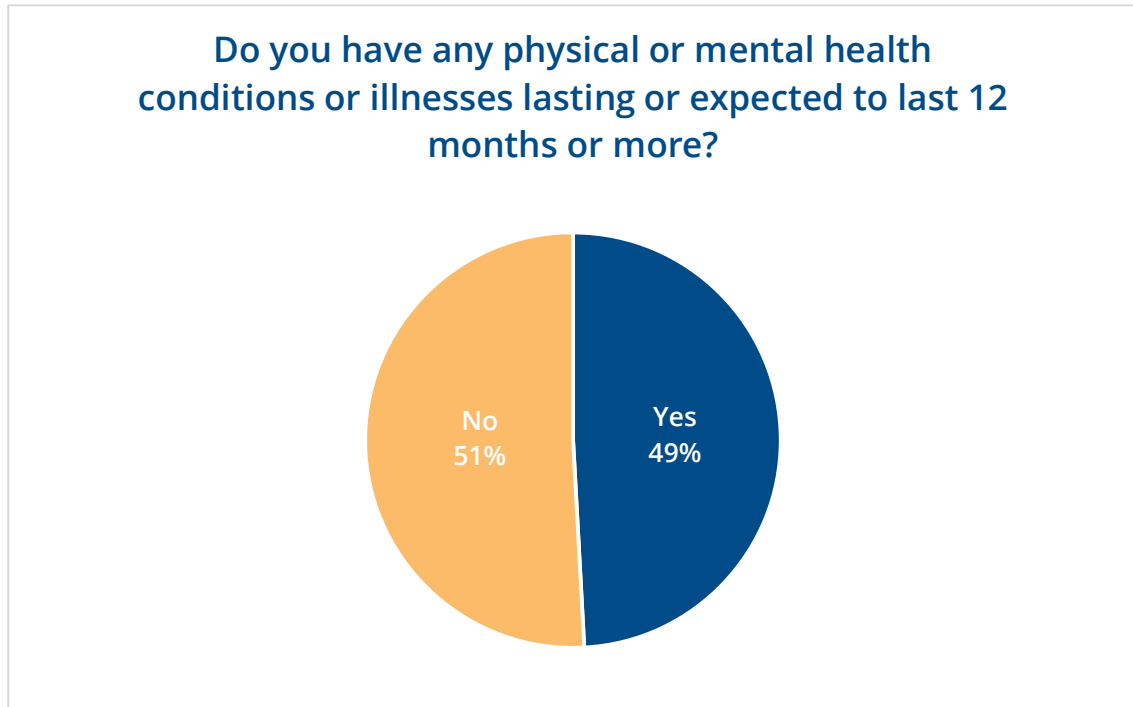
"I can't afford to buy certain things that are essentials for my children so have to use credit cards to help which is more stress when having to pay them off."

"I will not turn the boiler on at all this winter - and I'm using a credit card just to keep up with payments."

"Everyday items going up worries me for my children and pets, I can't afford to buy certain things that are essentials for my children so have to use credit cards to help which is more stress when having to pay them off."

## Disability or long-term health condition

202 respondents had a long-term physical or mental health condition, while 209 respondents did not.



Of those with a long-term physical or mental health condition, 54% said that their condition impacted their day-to-day activities a little, and 29% had conditions that considerably impacted their ability to carry out day-to-day activities.

Interestingly, only 29 respondents said that they were claiming Personal Independence Payment, yet there were 59 respondents who said their health condition is expected to last for at least 12 months and considerably impacts their ability to perform daily activities. One of our respondents described how they knew they would be eligible for PIP, but the arduous application process put them off applying, leaving them without the support they need. Another respondent commented that they had been turned down for PIP several times.



“I know that I could apply for PIP but the indignity of the process and the way the system impacts my mental health negatively I would rather leave that as an absolute last resort. Jumping through their hops is the most damaging and belittling process I have ever been through”.

This is indicative of a broader issue that is reflected on the national level of a low uptake of disability and health-related benefits.<sup>8</sup> The Trussell Trust found that 62% of people in disabled households that use food banks are not in receipt of any disability-related benefits.<sup>9</sup> The implication of this is that disabled people and people with long-term health conditions are not receiving the support they are entitled to, which is especially concerning during a cost-of-living crisis that is already disproportionately affecting this demographic.

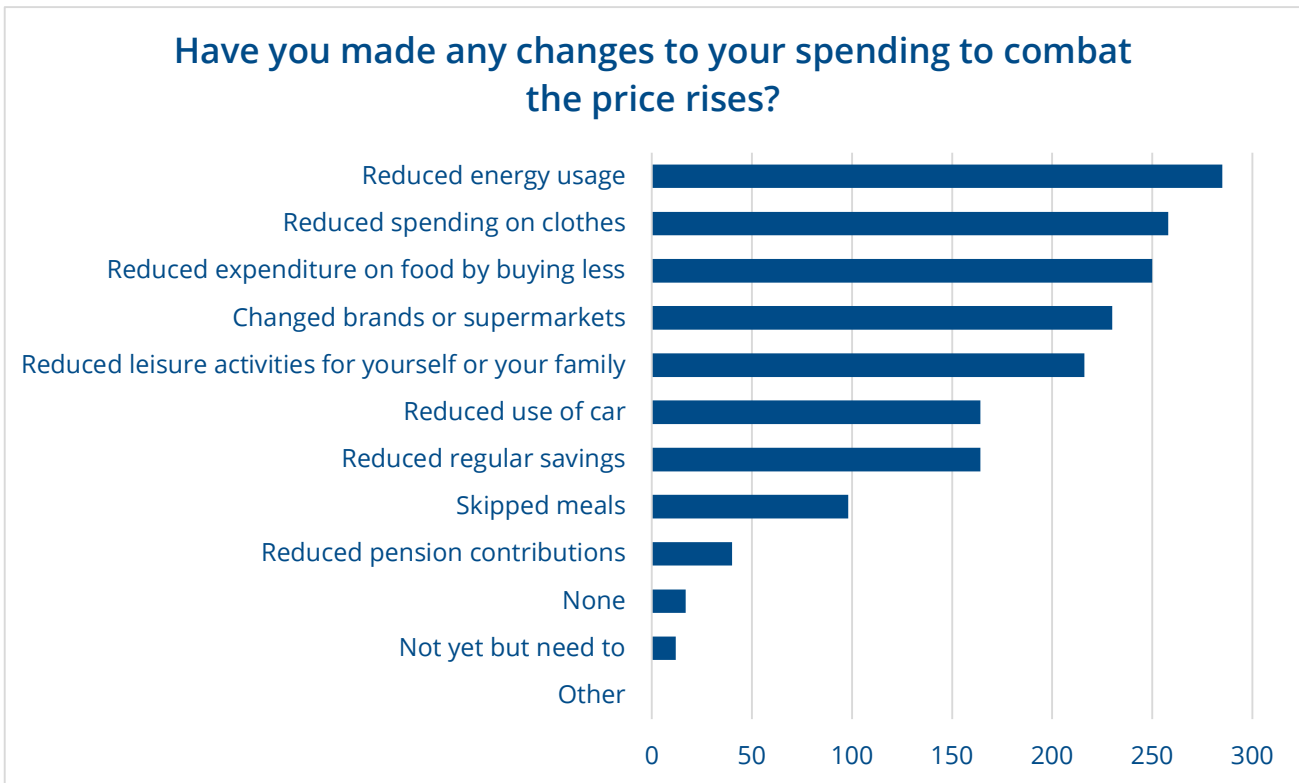
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<sup>8</sup> The Food Foundation, 'Food Insecurity and Inequalities Experienced by Disabled People'. December 2023.

<sup>9</sup> Biggs, H. et al., Disability and financial hardship: How disability benefits contribute to the need for food banks in the UK'. October 2023.

## Impact of the cost of living

### Behavioural changes



We asked clients if they had reduced spending in any areas to save money and combat rising prices. Only 23 of 411 respondents (6%) said that they have not yet made any changes to their spending habits to counter the rising prices, a statistic that clearly displays just how pervasive the cost-of-living crisis has become.

For those who have altered their spending, the most common changes made were reducing energy usage (69%), reducing spending on clothes (63%), and reducing expenditure on food by buying less (61%). 229 respondents (56%) told us they had changed brands or supermarkets to save money on groceries.

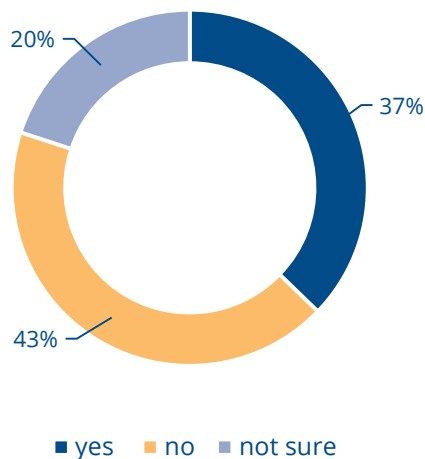
The fact that 61 percent of respondents have had to buy less food for themselves and their families in order to cope with rising prices is particularly shocking. This on top of the 24 percent of respondents who have had to skip entire meals to combat price rises. These are truly disturbing findings, which can only serve to demonstrate the severity of the crisis we are facing.



"If groceries get much higher, then I won't be able to afford to eat."

"I feel that there is little recognition for households who must pay high levels for electricity to heat their home. Last year I had no choice but to opt for going cold and wearing extra layers. Had I heated the home properly, I would be in arrears and debt now. My income is low, but I now don't qualify for Universal Credit as it is just over the threshold."

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



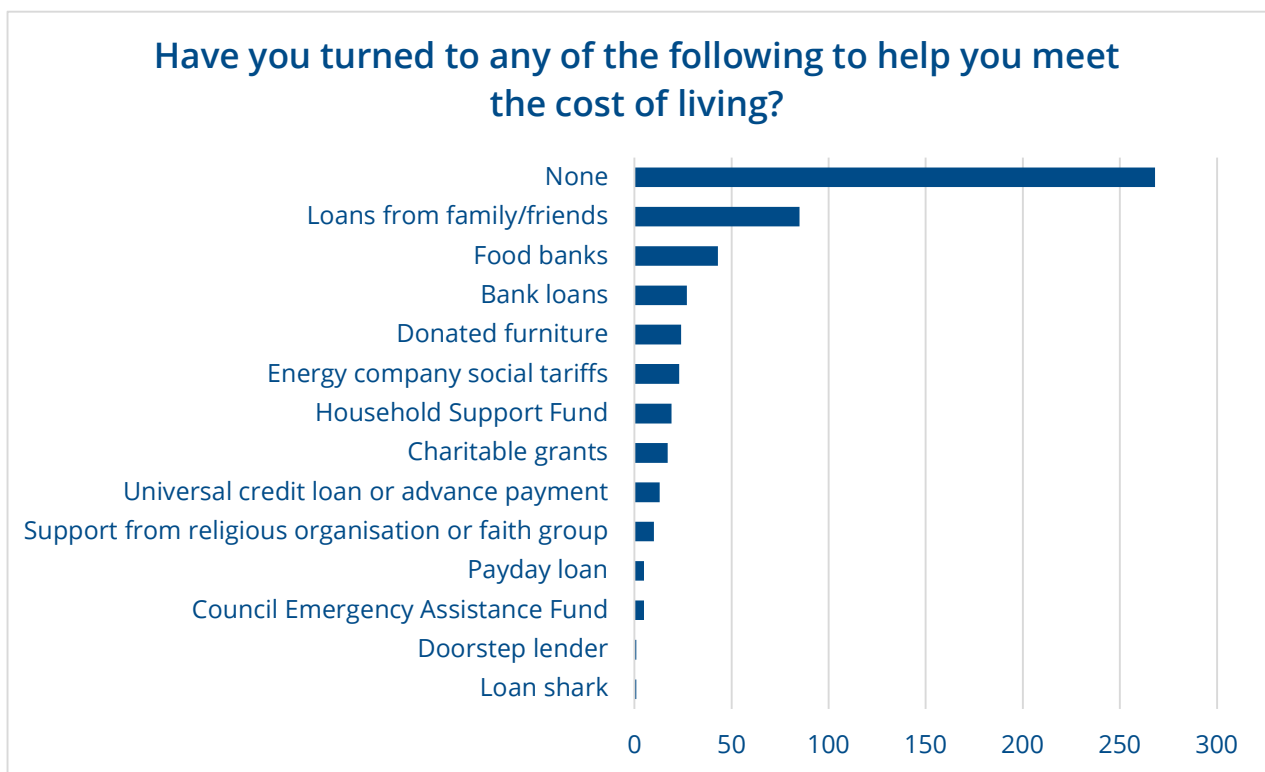
We also asked clients if there were any other areas of spending not mentioned in the survey that they felt they could cut back on if necessary. 176 respondents (43%) said that they had no other areas where they would be able to save money, and only 37% were confident there were additional areas of spending they could cut back on if necessary.

Furthermore, of the 250 respondents who said they have had to reduce the amount of food they buy to combat price increases, only 24% had any other areas of spending available to them to cut if necessary; for the respondents who had skipped meals to make ends meet, this figure was just 12%.



"I was already living at near bare minimum I am now cutting back even more. I can't see how I can cut back less on energy usage even though I need to."

"A lot of the things in the previous questions were put in place about four years ago, so we can't 'cut down' any more than we have already!"



Despite evidence that the overwhelming majority of respondents have had to cut back on various areas of spending to manage the rising price of essentials, surprisingly few respondents have turned to any form of financial or charitable support for help. Only 35% of respondents turned to any of the listed available support while 65% had not.

Even if we exclude the respondents who indicated they did not need to change their spending habits to counter the cost of living and focus solely on those who have had to cut back on at least one area of spending, still only 37% of these respondents have taken advantage of available support.



It is also notable that of those who had turned to some form of financial or charitable support, the most common form of support was informal loans from family or friends, as opposed to formal institutional support.

Furthermore, if we look at the respondents not in receipt of benefits, the proportion of this group who received some form of financial or other support decreases to just 24%. Conversely, 44% of respondents who have received benefits had also received additional support.

This supports the sentiment expressed in the free comment section of both this year's and last year's surveys, that people who are not eligible for benefits are not receiving any form of support to cope with the cost-of-living crisis; only 19 respondents (4.6%) had received support from the Household Support Fund, despite the fact that recipients do not need to be on benefits to apply for this grant, as the only eligibility criteria is demonstrating financial hardship.

Whether this lack of uptake of support is because respondents are not eligible or because they do not know what support is available, this is a question that warrants further investigation, as we must endeavour to ensure that any non-means tested support is widely publicised so that it can reach those that need it.

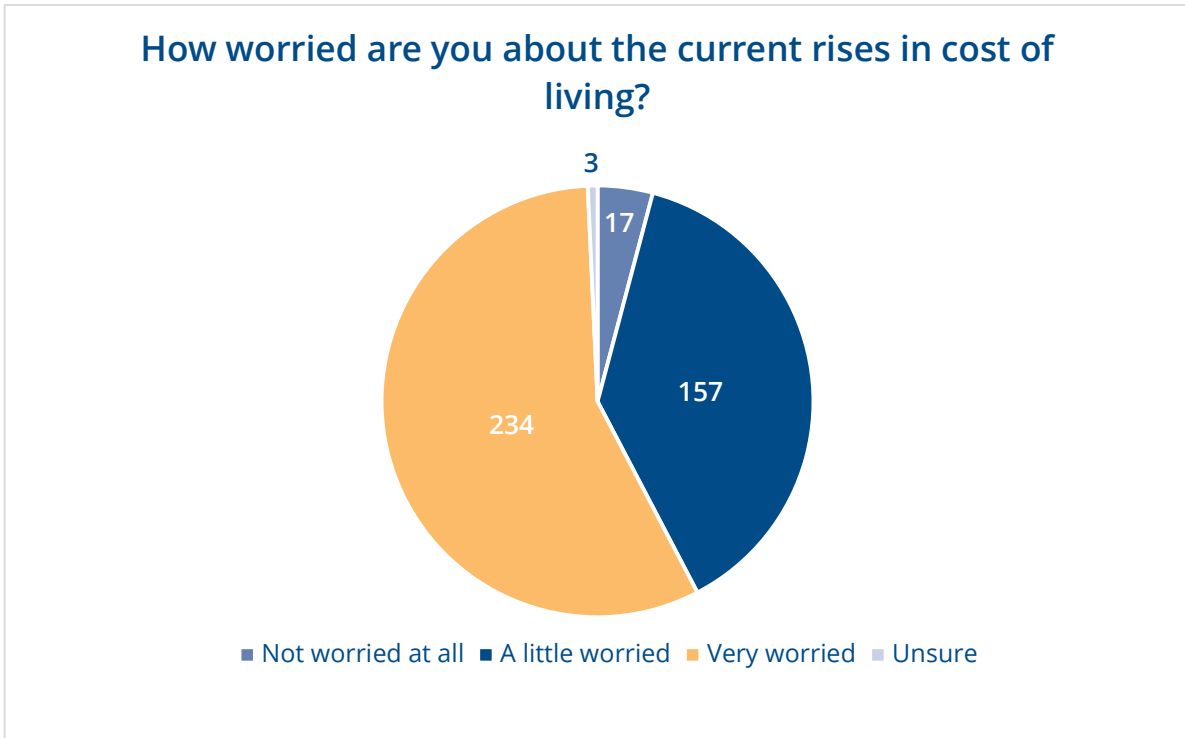


"I work 2 jobs and I'm a mom to 2 daughters with additional needs. My partner works full time, and we are still struggling. There should be more affordable childcare and grants available."

"Having to rely on LPG bottles as not on mains gas. This is extremely expensive and there is no alternative for us as old house means heat exchanger is not appropriate; this causes us concern for the future as we cannot afford major changes and no grants for people like us who are coping financially."

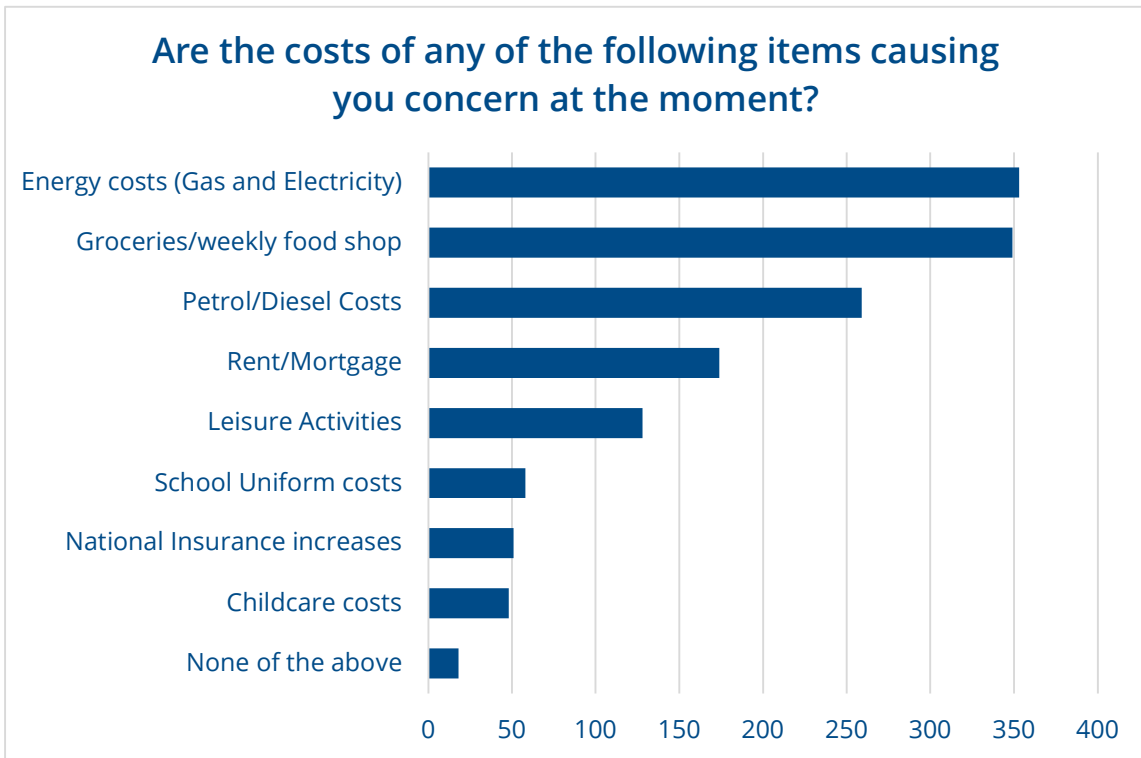
## Mental Health

We asked respondents several questions about how the cost-of-living crisis has affected their mental health, including how worried they are about rising prices, which costs are specifically causing them concern, and whether their mental health has worsened as a result of the crisis.



38% of respondents were a little worried about rising prices, while 57% were very worried. Only 5% of respondents were either not worried at all or unsure.

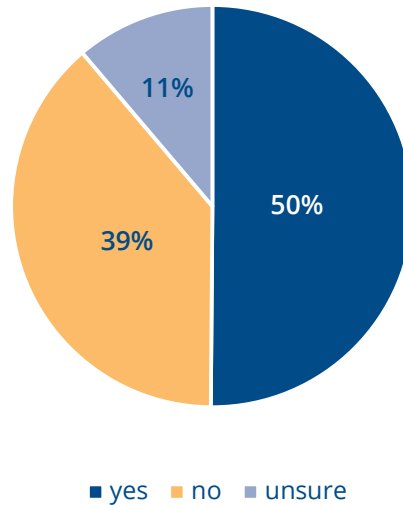
Of the 17 respondents who were not worried at all about the cost of living, 9 were from Arun and 8 were from Chichester, and of the 234 respondents who were very worried, 100 were Chichester residents and 133 were Arun, showing a relatively even split between the two districts (especially considering we had a slightly higher number of responses from Arun residents). As such, a respondent's residence appears to have little impact on the likelihood of them being more or less concerned about the cost of living.



353 respondents (86%) said they were concerned about the cost of gas and electricity, which is not surprising given the high energy rates that were prevalent for much of 2023. 349 respondents (85%) were also concerned about the cost of their weekly food shop, again reflective of the inflation in food prices throughout the year. Lastly, more than 50% of respondents were also worried about the price of petrol and diesel.

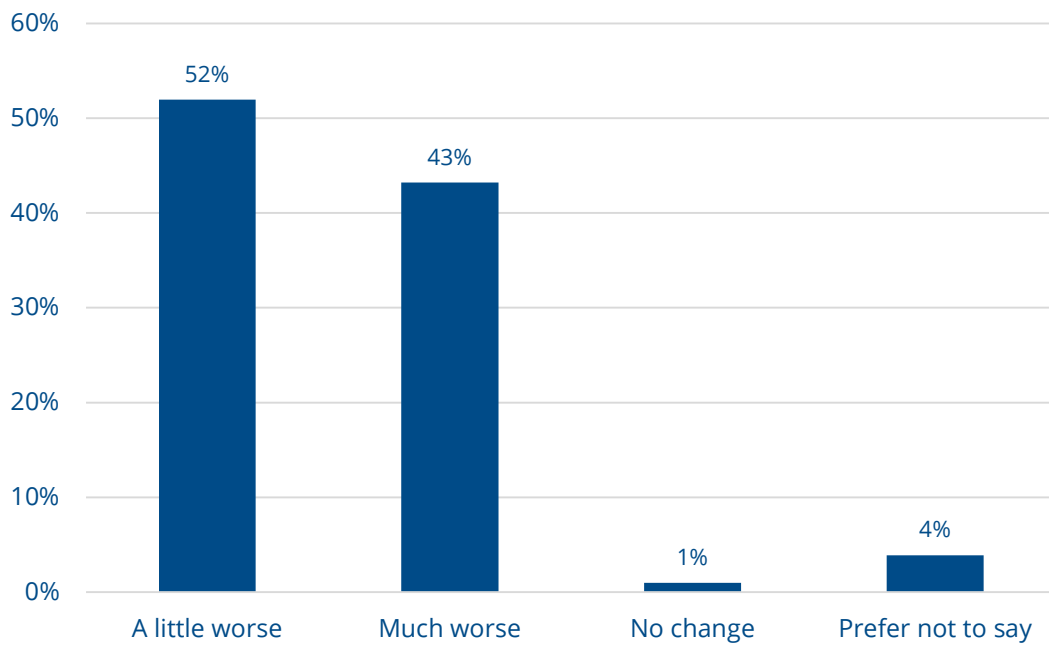
The costs of energy, groceries and fuel were also the top three areas of spending that caused most concern in our previous 2022 survey, in the exact same order. This is an interesting similarity, as it reveals that one year later, Arun and Chichester residents are still worried about the same costs, despite government interventions to alleviate the impact of rising prices. This suggests that the cost-of-living ‘crisis’ is less of a short-term crisis and has become a long-term reality for many, with the same issues persisting year on year.

### Has your mental health been affected by the cost of living and rising prices?



50% of all respondents indicated that their mental health has been impacted by the cost-of-living crisis.

### If yes, how has your mental health been affected?



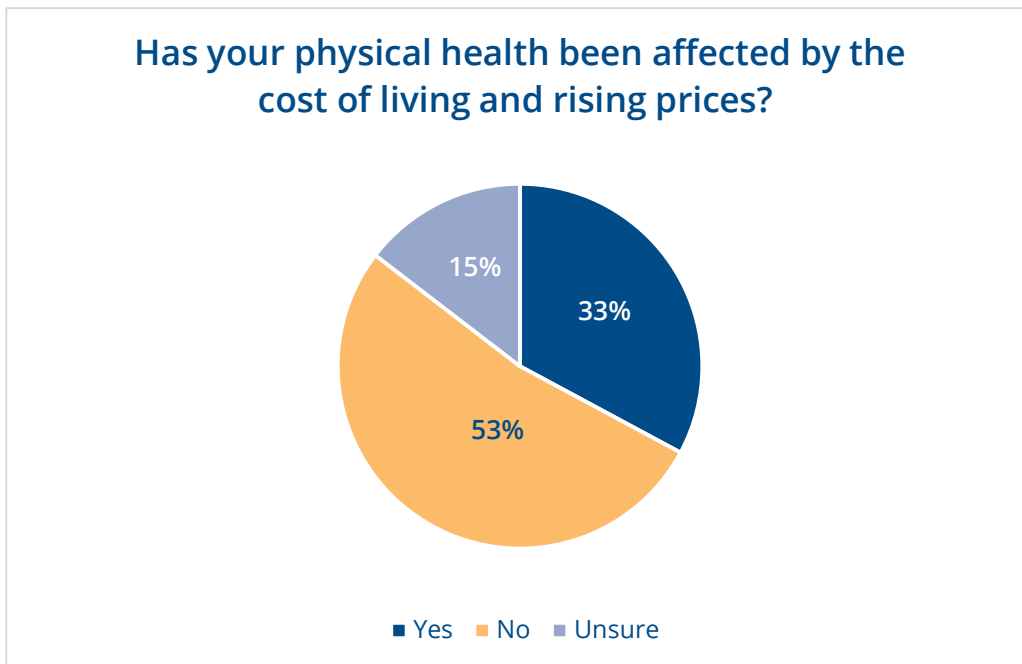
We also asked respondents about the severity of the effect that the cost-of-living crisis has had on their mental health. Of the respondents who said their mental health had been impacted in some way by the rising prices, 52% said their mental health was a little worse and 43% said their mental health was much worse, while only 5% said there was no change or preferred not to give details. Evidently, the cost of living is taking a huge toll on the mental health of Arun and Chichester residents, with 48% of all respondents stating that their mental health has worsened as a direct result of rising prices.



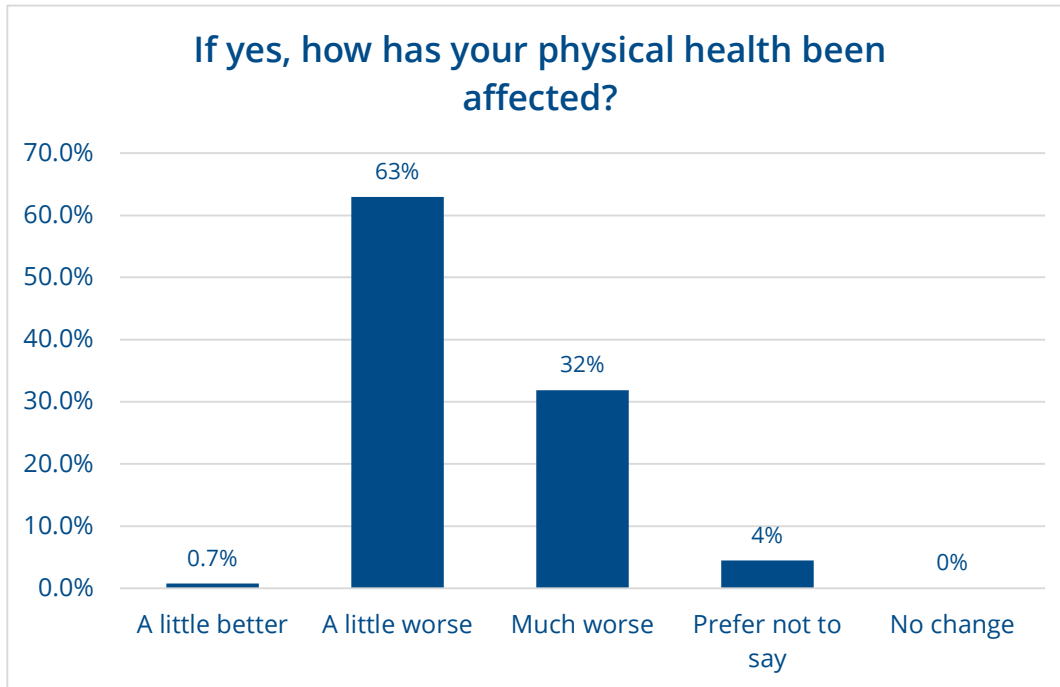
“The anxiety of the worry of all the cost-of-living expenditures is making me ill with depression, anxiety and having sleepless nights. My health is suffering I cannot eat the right food and my body I reacting to lack of nutrients and vitamins necessary for my body to function”.

“I really can't afford my current energy bills and am running out of savings. I'm on benefits due to long-term mental health illness. My mental health has deteriorated partially due these rising costs.”

## Physical health



33% of all respondents said their physical health has been impacted by the cost of living. This is notably fewer respondents than said their mental health had been impacted, but is nevertheless a significant proportion.

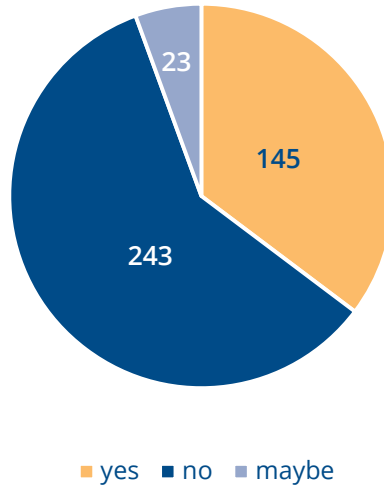


Of those whose physical health had been impacted by the cost of living, 63% said their health had gotten a little worse, 32% said it was much worse, while 4% preferred not to give details. Just one respondent said that the cost-of-living crisis has slightly improved their physical health.

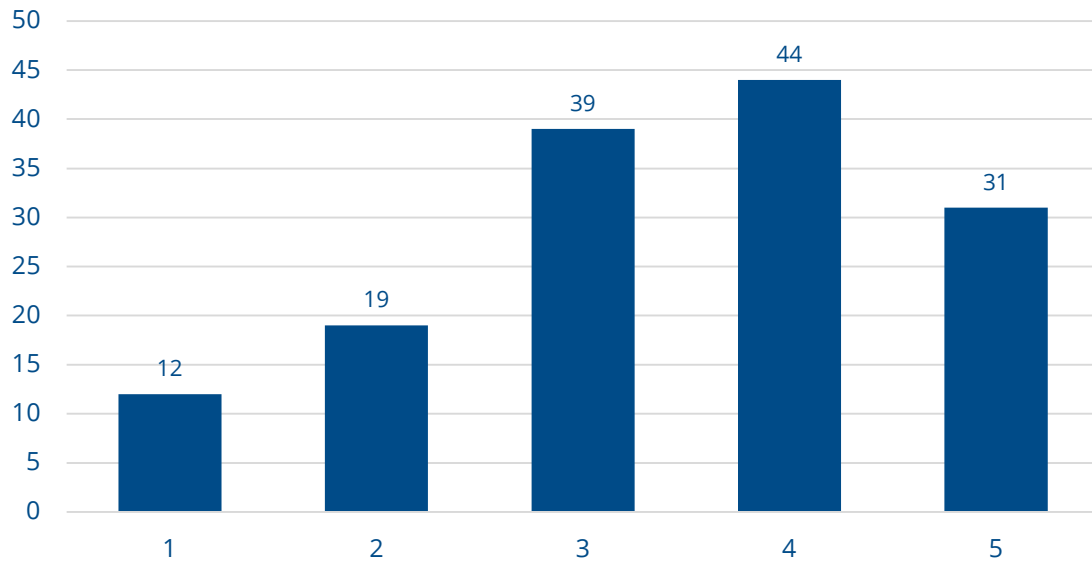
### Cost of living payments

We also asked respondents if they had received any cost-of-living payments from the government, to ascertain how helpful these payments have been in mitigating the effects of the cost-of-living crisis. Anyone eligible will have received £900 from the government in three instalments. 145 respondents had received a cost-of-living payment, 243 had not, and 23 were unsure.

### Have you received any cost-of-living payments from the government since September 2022?



### On a scale of 1 to 5, how happy were you with the cost-of-living payment?



Most respondents seemed reasonably happy with the cost-of-living payments, with most choosing 4, 3 or 5. However, some comments in the free comment

section indicated that the payments did not go far enough to counter the impact of rising prices.



“Every time your benefits increase, they get taken away by another. The cost-of-living payments don't cover 50% of the increases leaving you to try and find the additional increases which you can't afford.”

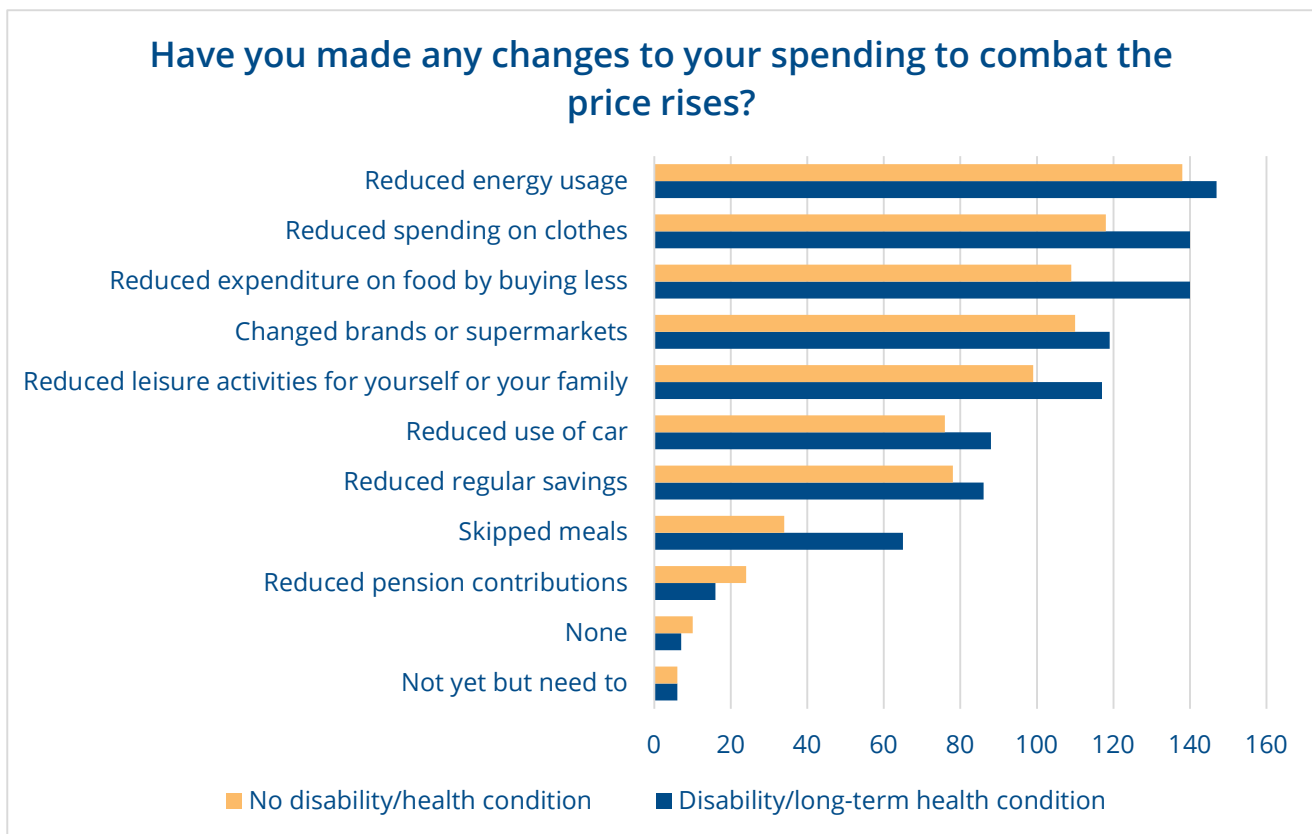


## Disabilities and long-term health conditions

In this section we will assess the impact that the cost-of-living crisis has had on people with disabilities and long-term health conditions, compared to those without.

For each graph below, it is important to remember the number of respondents with disabilities or health conditions was almost exactly half the number of total respondents.

### Behavioural change



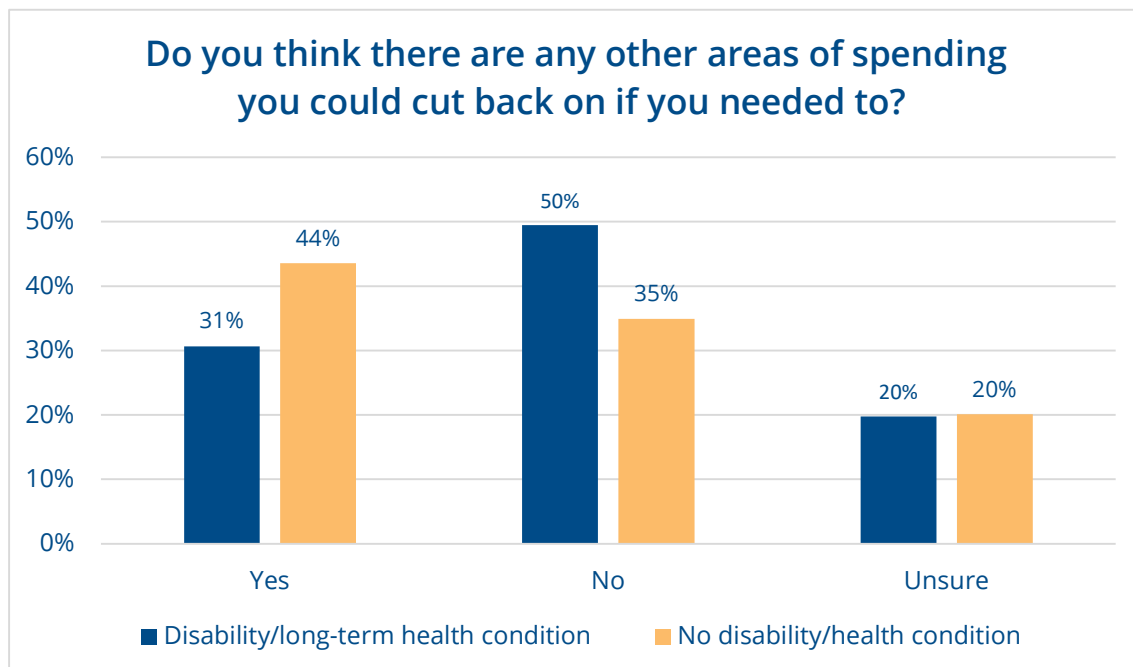
Respondents with a long-term health condition or disability were more likely to engage in every change in spending than those without a disability or health condition, with the exception of reducing pension contributions. What is most notable, is that the areas of spending with the biggest distinction between those with and without long-term health conditions relates to food.

52% of respondents without a long-term health condition said they had reduced expenditure on food, but for those with a health condition or disability, this proportion increased to 69%. Similarly, 32% of respondents with a disability or

health condition had skipped meals to save money, while only 16% of respondents without a health condition or disability had to resort to skipping a meal.

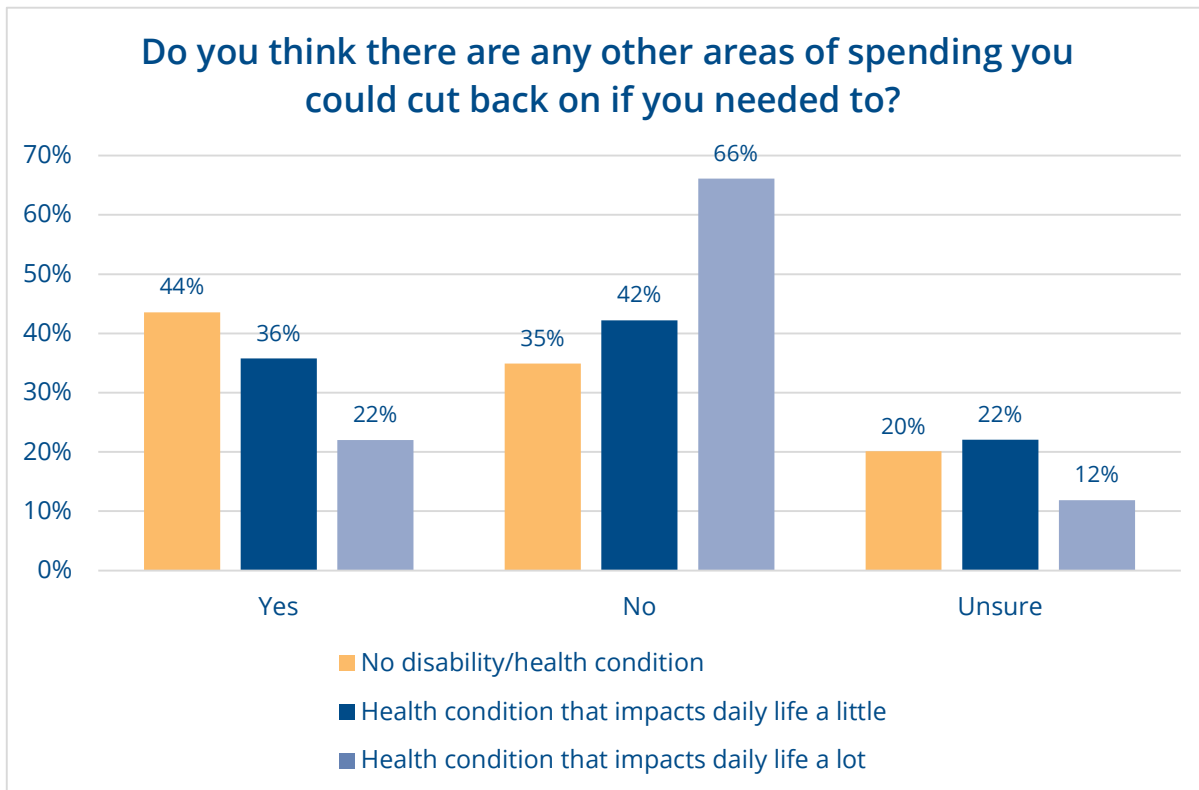
In other words, twice as many people with a serious health condition have skipped a meal due to the cost of living than those without. This is a shocking statistic in its own right, but is even more serious when taken into consideration the fact that irregular eating patterns and insufficient nourishment will have an even more severe impact on the health of people with long-term health problems and disabilities than on people without any health conditions.

Even more concerning is the fact that of the 65 respondents with a long-term health condition that had reported skipping a meal, 77% had also reduced their energy usage to save money. This combination of eating less and living in cold home could have an extremely detrimental impact on a person's health, which will only be worse for those already living with long-term health conditions.



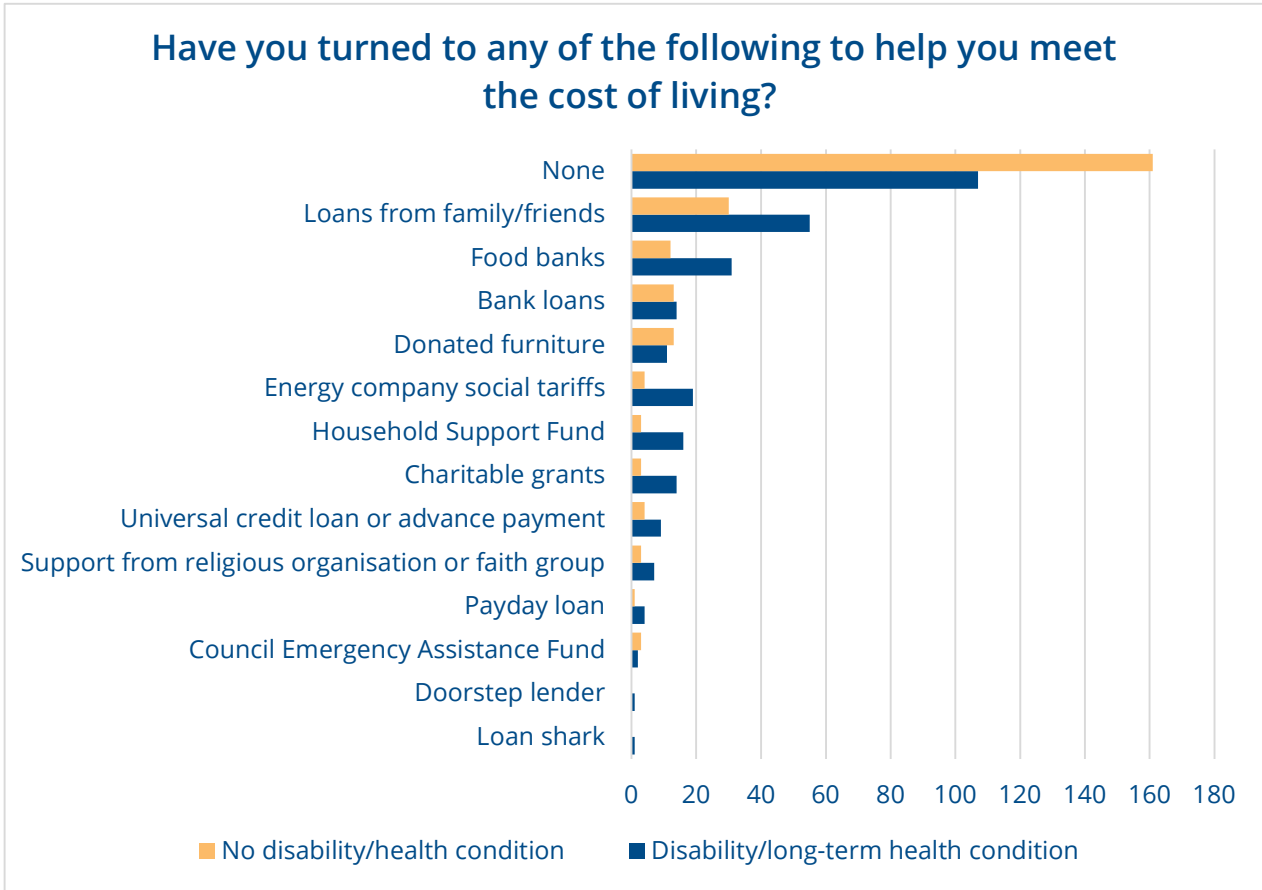
A respondent's ability to further reduce spending to save money was also impacted by disability and health condition; only 31% of all respondents with a disability or long-term health condition said they would be able to cut back further on any spending, while 50% could not.

This is partly due to the fact that people with long-term health conditions have higher levels of necessary spending, such as on medical equipment, energy costs, care costs and dietary requirements, so they have far less leeway to reduce regular spending than those without any health conditions. It is also likely because, as noted on the previous graph, respondents with disabilities or health conditions have already made considerable changes to their spending habits compared to respondents without any long-term health conditions, and as such, have fewer additional areas of spending to cut back on.



This trend is even more pronounced when we consider how much the respondents' health conditions impact their daily lives. For respondents with a health condition that impacts their day-to-day life a little, only 36% thought they could make additional savings, while 42% did not – compared to 44% and 35% respectively of respondents without any health conditions.

Of the respondents whose health conditions or illnesses significantly impact their ability to carry out day-to-day activities, only 22% thought they could make further savings if necessary, while 66% knew they could not.



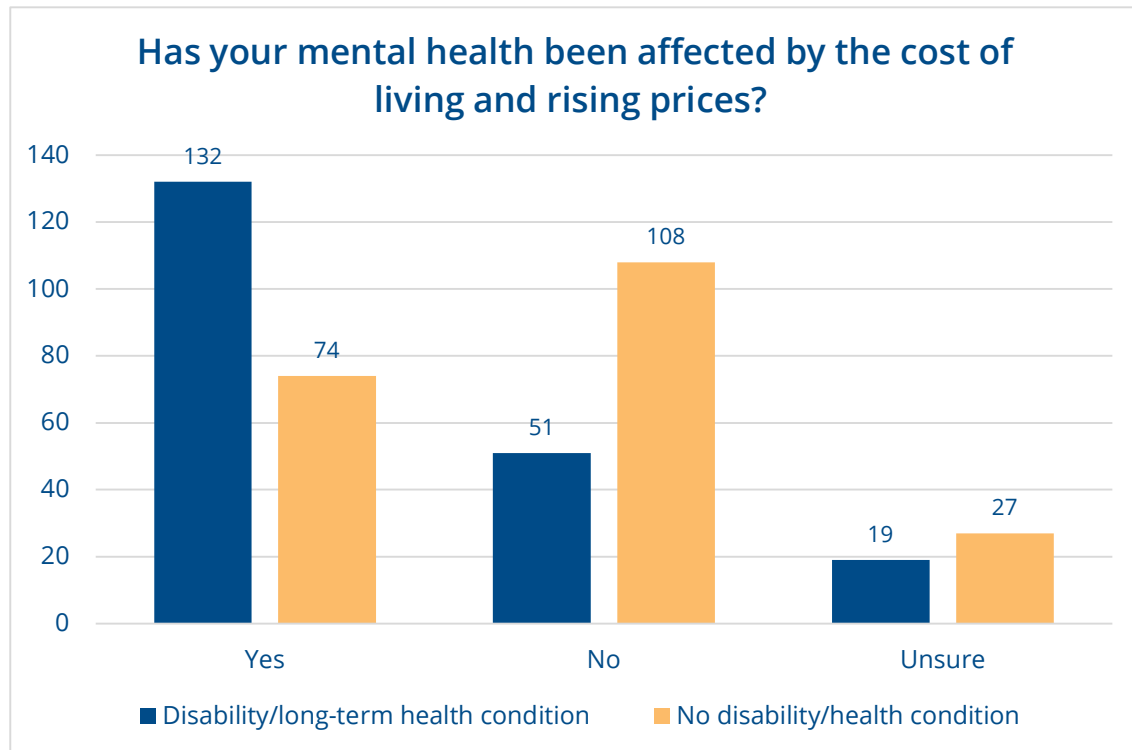
In almost every category of available support, respondents with disabilities or long-term health conditions were more likely to have used this support than their counterparts without a disability or health condition. On the one hand, it could be seen as a good thing that people with long-term health conditions are turning to others for support, given that this demographic are disproportionately suffering during the cost-of-living crisis. It is somewhat reassuring to know that the people who need support most are more likely to take advantage of schemes like the Household Support Fund and energy company social tariffs.

Yet on the other hand, this graph also demonstrates that people with disabilities and health conditions are disproportionately forced to rely on food banks, charitable support and informal loans compared to those without long-term health conditions. This is a clear indication that the institutional support available for people with additional medical needs is woefully insufficient.

Furthermore, it is worth noting that even though they were more likely to have turned to additional support for help with the cost of living, still less than half of respondents with disabilities or long-term health conditions had taken

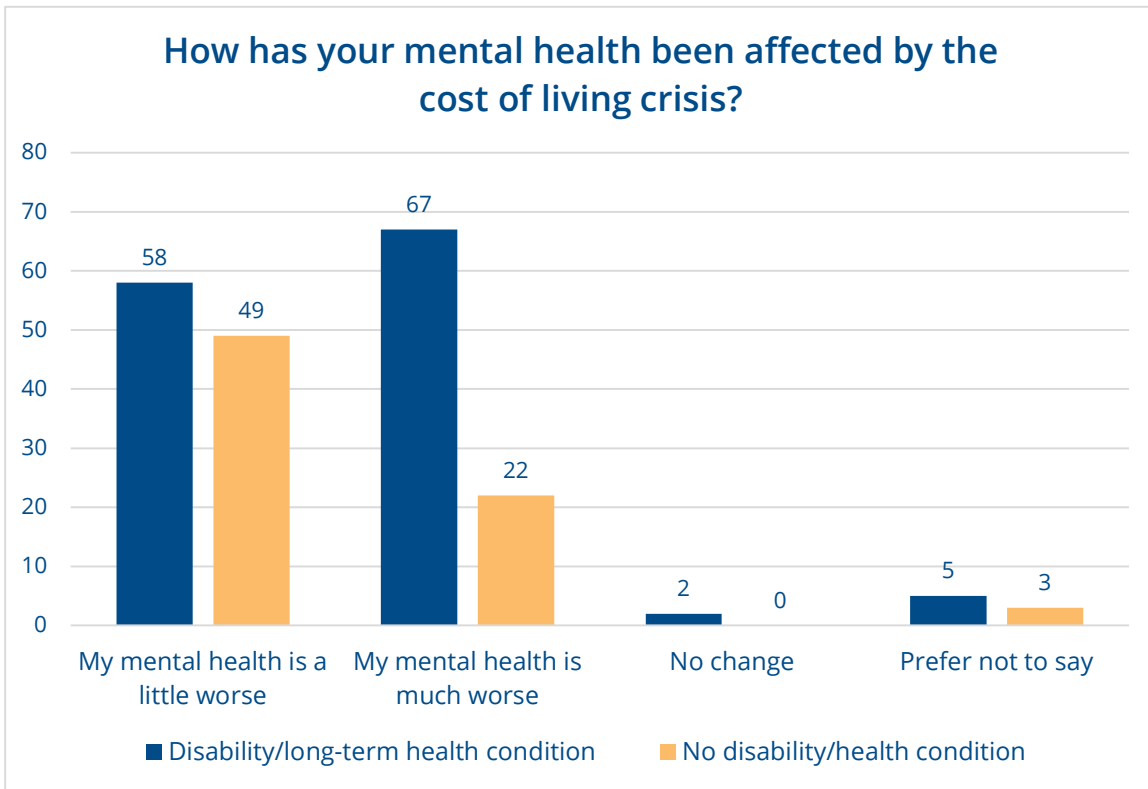
advantage of any available support. As previously stated, this demonstrates a need for better communication of what support is available and who might be eligible, so that Arun and Chichester residents are able to receive the help they are entitled to.

## Mental health



Of the total 206 respondents who said their mental health has been affected by the cost-of-living crisis, 132 (64%) had a long-term health condition or disability. Conversely, of the 159 respondents whose mental health has not been impacted by the crisis, only 51 - just 32% - were respondents with a disability or health condition.

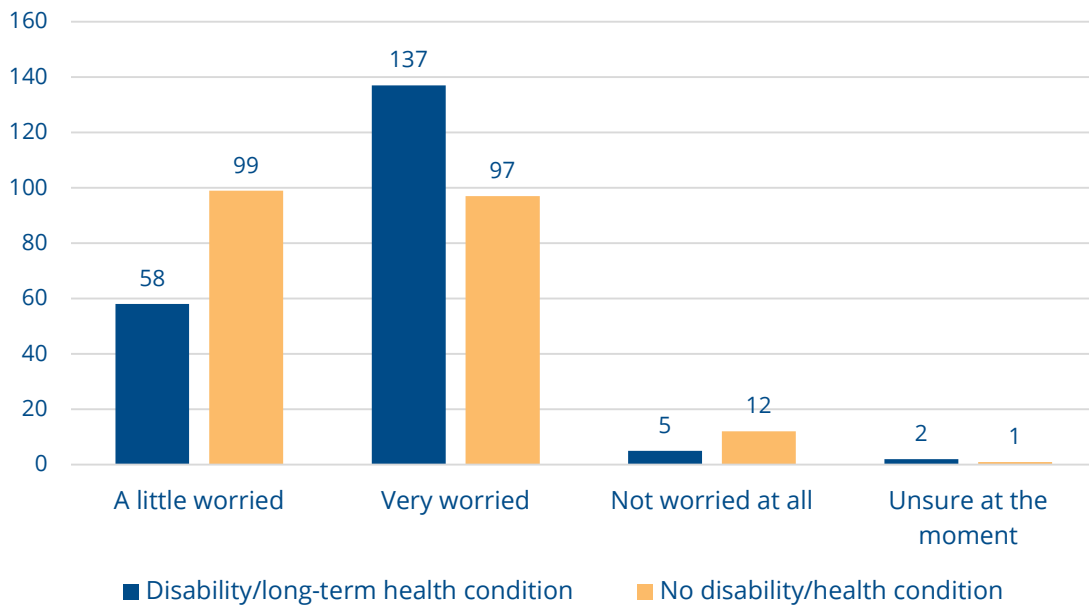
Overall, 65% of all respondents with disabilities or long-term health conditions said the cost of living has affected their mental health.



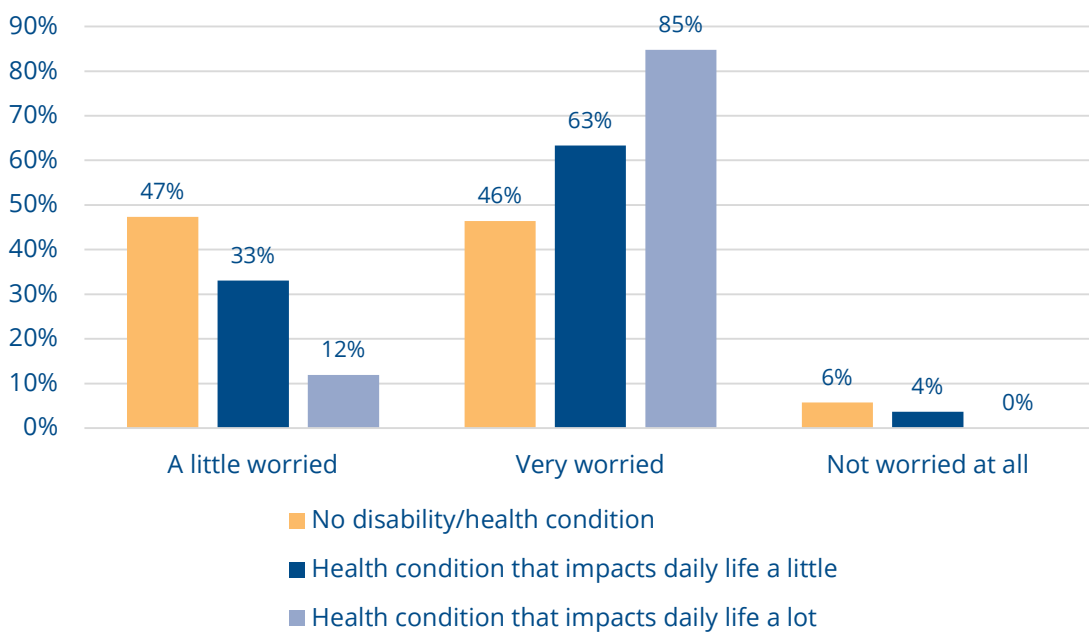
In terms of the severity of the impact on respondents' mental health, over one third of all respondents with a disability or long-term health condition said that their mental health was much worse, which was three times higher than respondents without a disability or health condition.

Put another way, of all the respondents who said their mental health has significantly deteriorated, 75% had a long-term health condition or disability. This is clear evidence that the cost-of-living crisis is having a hugely disproportionate impact on the mental wellbeing of Arun and Chichester residents with long-term health conditions and disabilities.

### Are you worried about the current rises in the cost of living?



### Are you worried about the current rises in the cost of living?

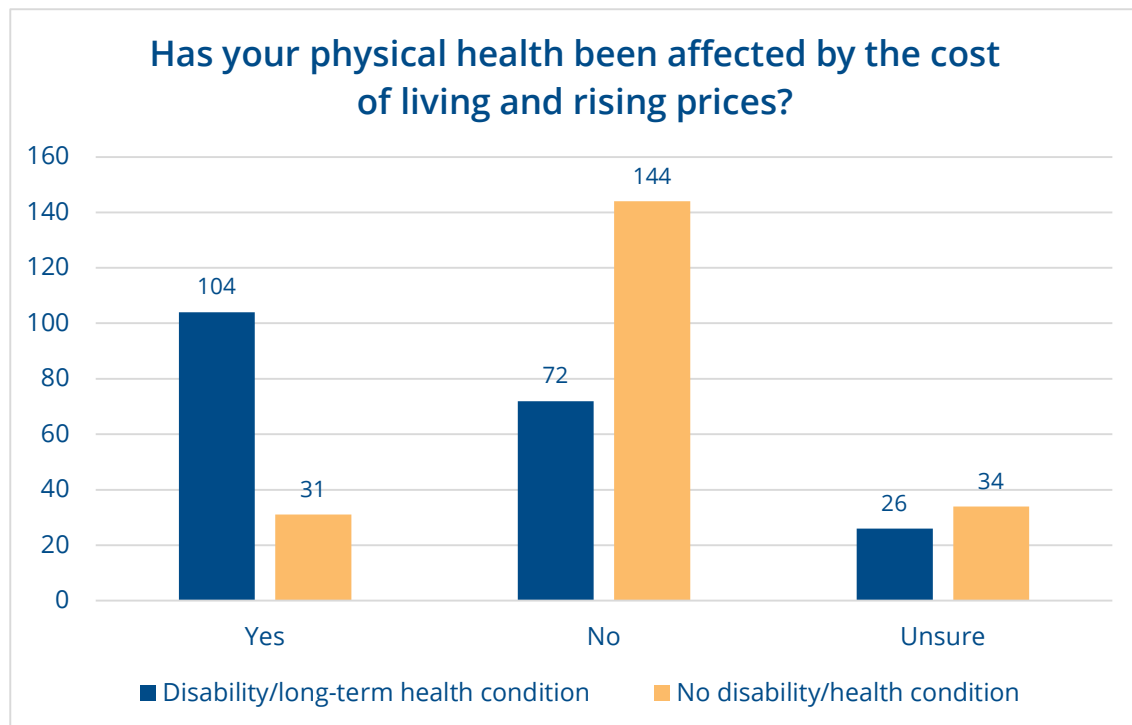


Compared to respondents without any long-term health conditions, people with disabilities and health conditions were considerably more concerned by rising prices. 68% of all respondents with a disability or long-term health condition were 'very worried' about the rising cost of living, compared to just 46% of people without a long-term health condition or disability. Furthermore, only 5 respondents out of the 202 respondents with a disability or health condition were not worried at all about rising prices.

Additionally, the more a respondent's disability or health condition impacts their day-to-day life, the more concerned they were about the price rises. Of all respondents without any health conditions, only 46% were 'very worried' about the cost of living. For respondents whose health conditions impact their daily lives 'a little', this figure increased to 63%, and for respondents who said that their health condition reduces their ability to carry out day-to-day activities 'a lot', this percentage rose even further, with 85% being 'very worried'.

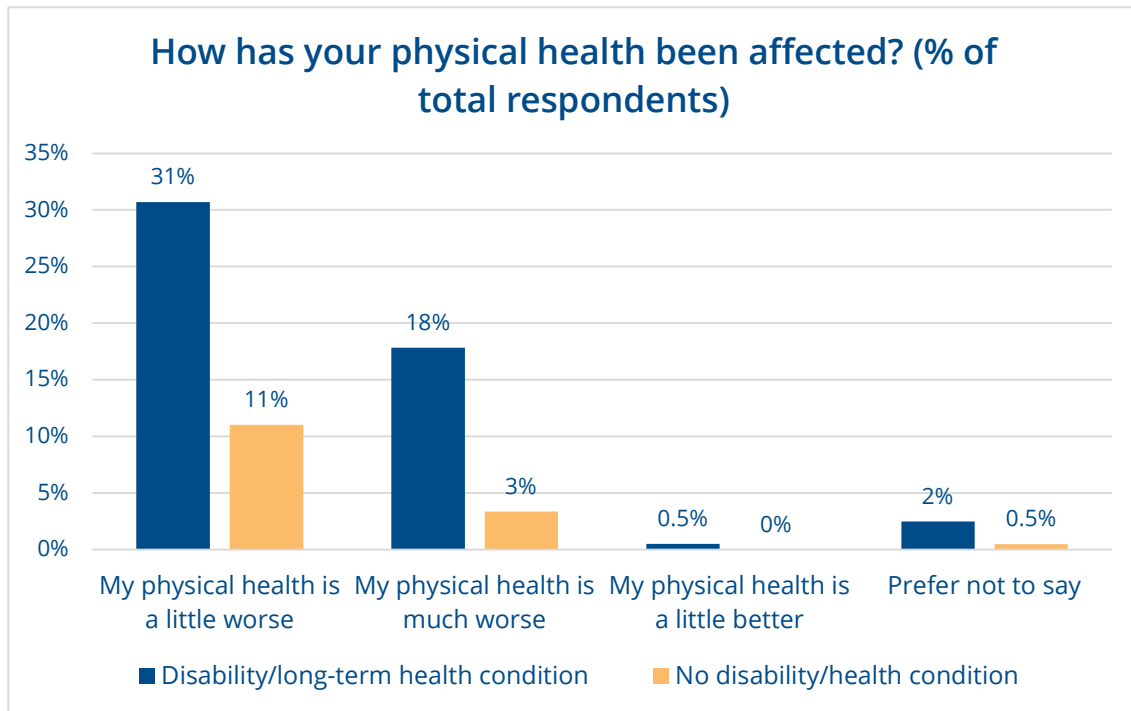
That said, although respondents without health conditions were on average less worried about the cost of living than respondents with long-term health conditions, the overwhelming majority was still at least somewhat concerned, with 94% of respondents without any health conditions being either a little or very worried about rising prices.

## Physical health





A significant proportion (51%) of respondents with a disability or long-term health condition said that their physical health has been impacted by the cost-of-living crisis, compared to just 15% of respondents without a health condition or disability. There was also a reasonably statistically significant percentage of both groups that were not sure whether their physical health had been affected or not.

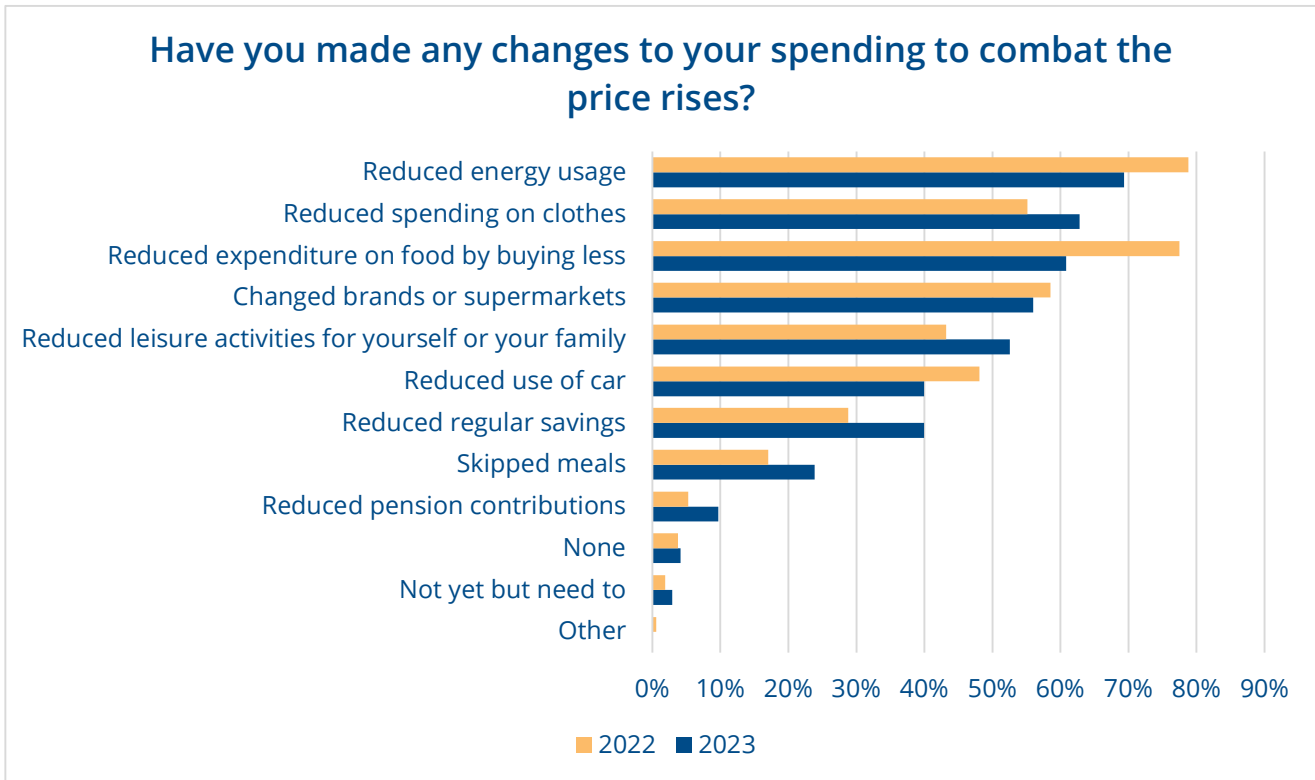


31% of respondents with a long-term health condition or disability said that their physical health was ‘a little worse’ due to the cost of living, and 18% said that their physical health was ‘much worse’, compared to just 11% and 3% of respondents without a health condition or disability respectively.

This is particularly concerning, as we know that respondents with health conditions and disabilities were more likely to reduce their spending by using less energy and buying less food, increasing their likelihood of living in cold, damp homes without sufficient food. This will have an undeniably detrimental impact on the health and wellbeing residents with long-term health conditions and disabilities.

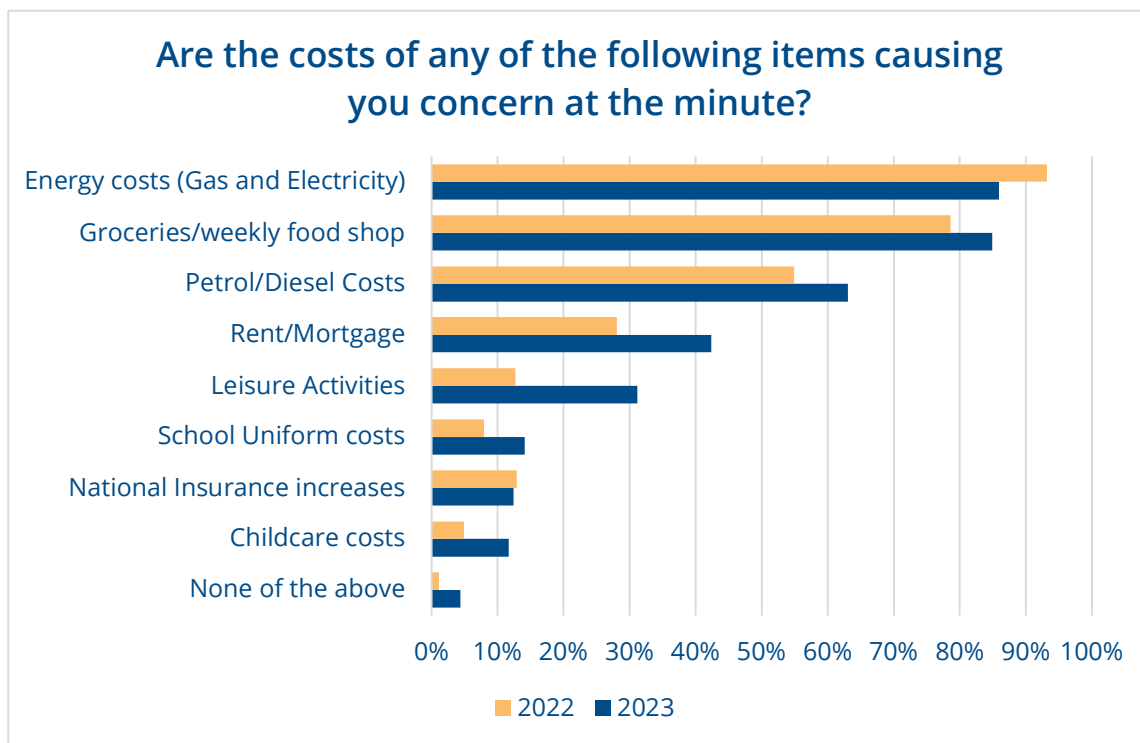
## 2023 in comparison to 2022

This final section of our report will compare the results of this year's survey with those of our survey in 2022, in order to determine what themes have remained consistent across both surveys.



In our 2022 survey, a higher proportion of respondents said they had reduced their energy usage, expenditure on food and use of cars, as well as changing brands or supermarkets to save money than in 2023. However, a higher percentage of respondents in 2023 have reduced spending on clothes, limited leisure activities, reduced regular savings and pension contributions and skipped meals.

It is interesting that fewer people in 2023 have reduced spending on food, but a higher proportion have had to skip meals, suggesting that perhaps some of the people who in 2022 were able to manage by reducing the amount of food they bought have now had to resort to missing entire meals.



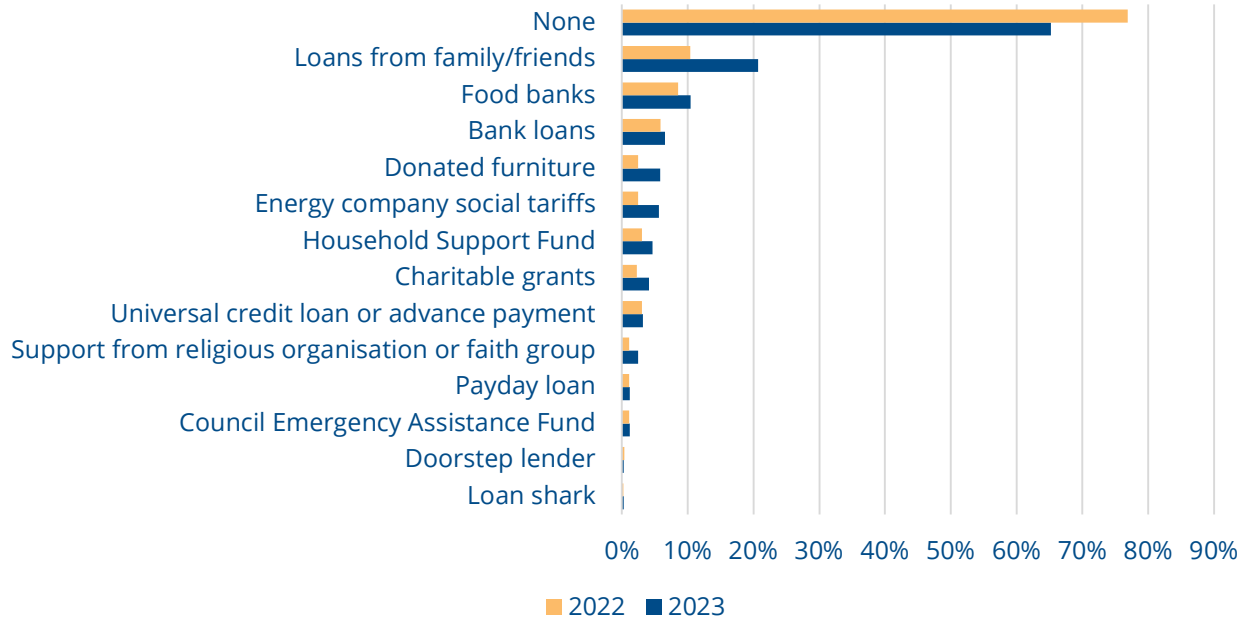
The general trends of which costs are causing people concern have remained consistent across the two surveys. In both 2022 and 2023, energy costs were the top cause of concern, followed closely by groceries, then motor fuel, rent or mortgages and leisure activities. In fact, the only issue that ranks differently across both years is school uniform costs, which was placed slightly higher among the list of concerns in 2023 than it was in 2022.

In terms of the differences in individual costs, people in 2023 seem slightly less concerned by energy prices than in 2022, which is not surprising given the fact that energy prices have fallen since the winter of 2022.<sup>10</sup> Respondents in 2023 were more concerned by the costs of groceries, motor fuel, rent and mortgages, leisure activities, school uniform and childcare costs. In particular, concerns about childcare costs and leisure activities have more than doubled compared to 2022, and concerns about rent and mortgages have increased by a third – a reflection of the high mortgage rates that were present throughout 2023, especially during the first half of year.<sup>11</sup>

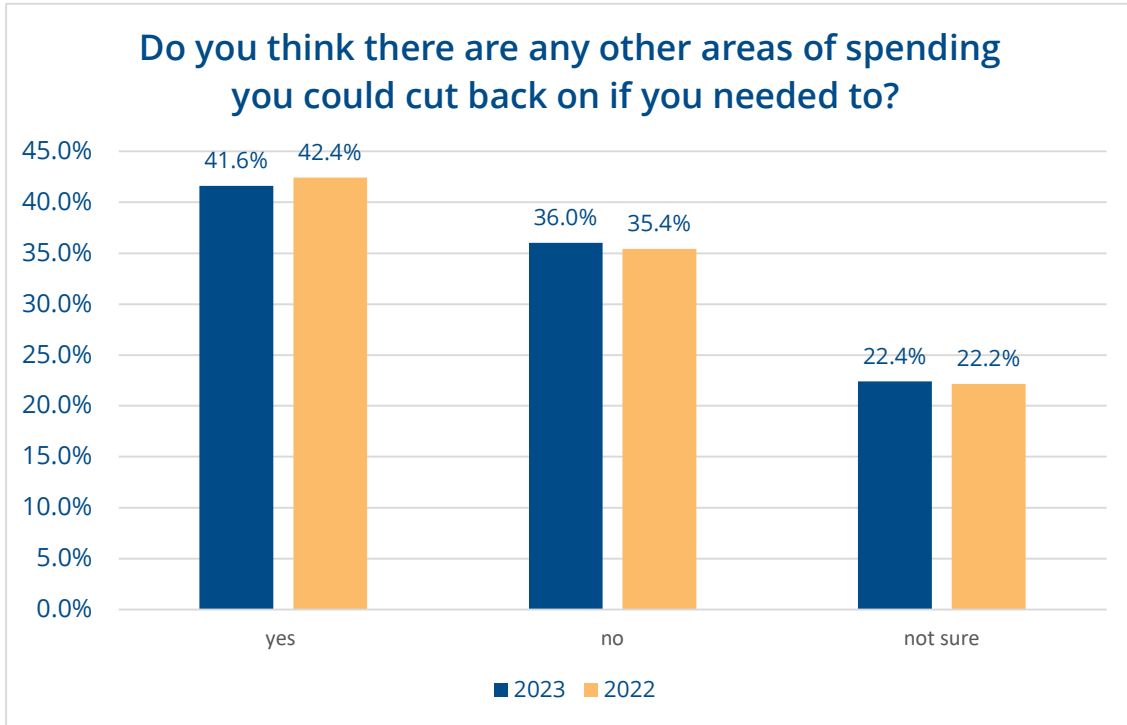
<sup>10</sup> Ofgem, 'Energy Prices to Fall Again this Winter'. 25 August 2023.

<sup>11</sup> The Times, 'Will UK Mortgage Rates Go Down in 2024?'. 23 February 2024.

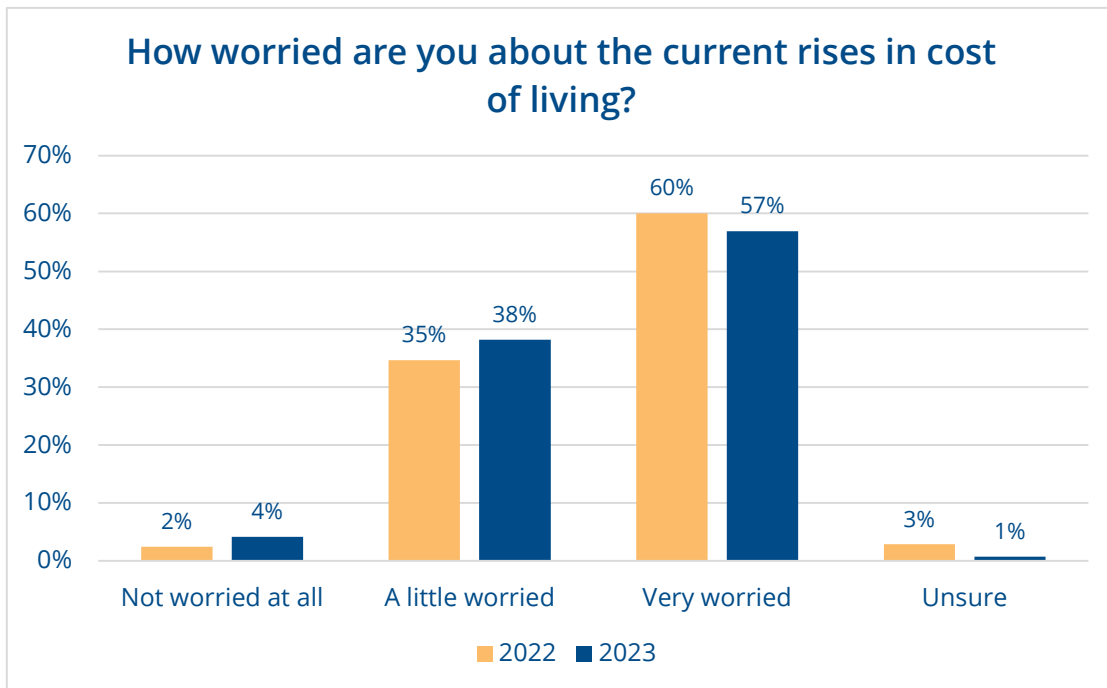
## Have you turned to any of the following to help you meet the cost of living?



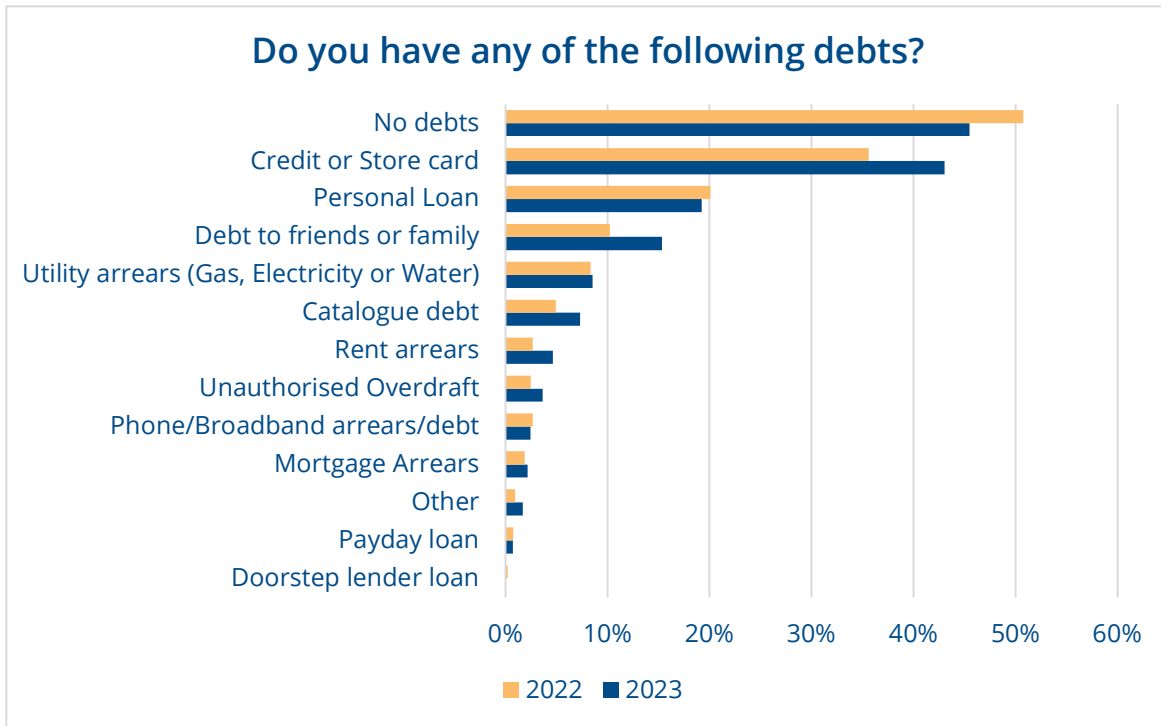
More people have turned to external sources of support in 2023 than in 2022, however the majority of this increase has come from people relying more on informal loans from friends and family, as opposed to institutional support such as the Household Support Fund. Uptake in energy company social tariffs – while still very low – has more than doubled since 2022, which means more people are taking advantage of support for their energy bills.



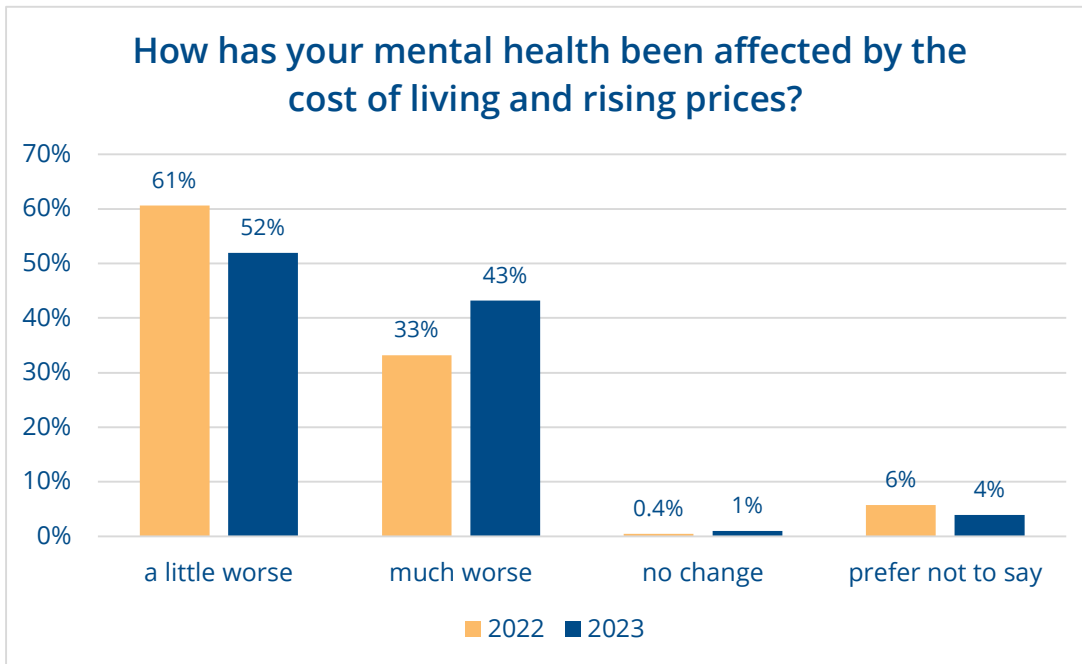
The proportion of respondents that felt they could cut back on other areas of spending if necessary has remained relatively consistent across the two surveys, with only slightly fewer respondents in 2023 saying they are unable to cut back on any expenditure.



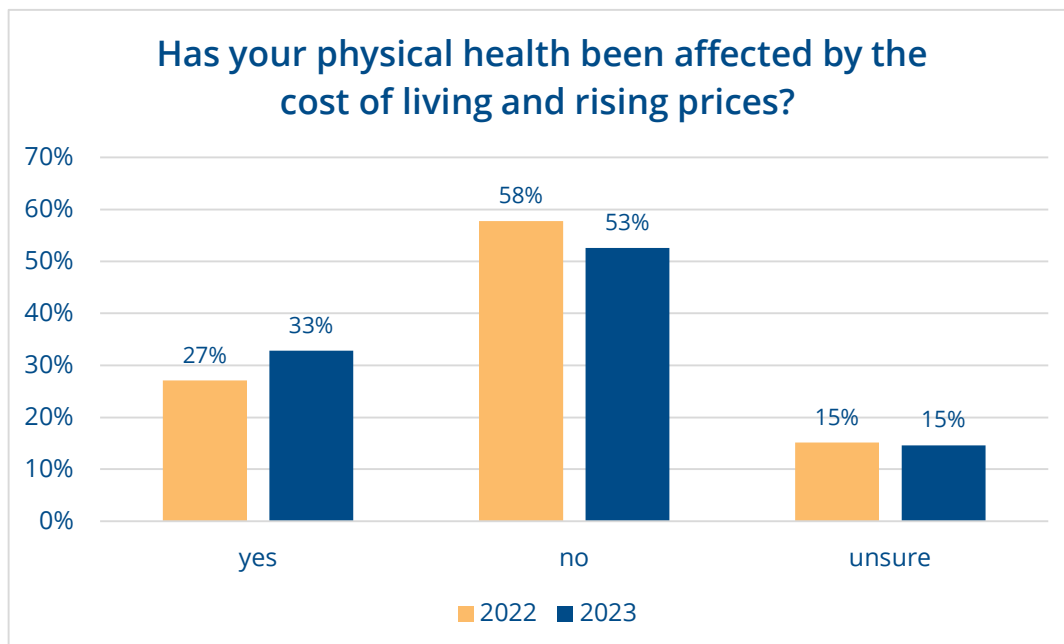
While the proportion of respondents who are 'a little worried' about the cost of living has increased slightly since 2022, the number of respondents who are 'very worried' has dropped by three percentage points.



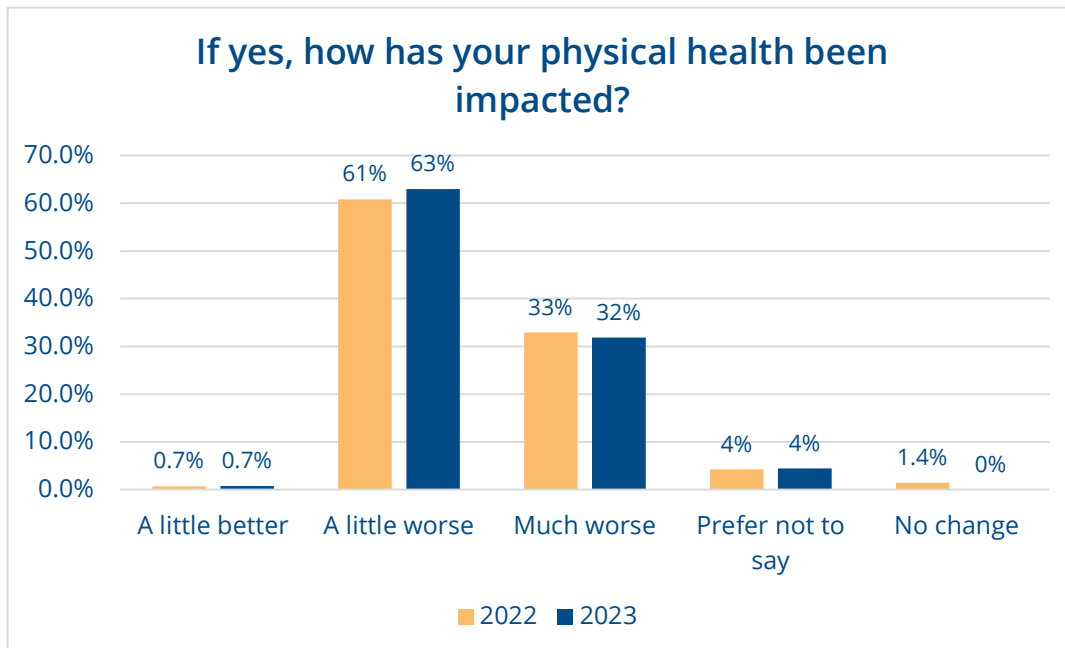
The percentage of respondents with debts has risen markedly since 2022, most notably credit and store debt, as well as debts to friends and family. In 2022, over half of all respondents had no debts whatsoever, while in 2023 55% of respondents had at least one type of debt. Clearly, more and more people are taking out loans or accumulating debts on their credit cards in order to cope with the cost of living, which is, in turn, creating a new crisis of its own.



The proportion of respondents whose mental health has been made ‘much worse’ by the rising cost of living has increased by 10% since 2022. While this is a disheartening statistic, it is also not surprising. The cost of living ‘crisis’ we had all hoped would be short-lived has persisted for several years now, bringing with it long-term implications including cumulatively worsening mental health. If a respondent’s mental health was a little worse in 2022 due to the rising prices, it stands to reason that their mental health may now be much worse, as the increasing cost of living has not yet abated.



The physical health of respondents was also worse in 2023 than in 2022, with a slightly higher proportion of respondents saying their physical health had been impacted by the cost of living.



Of the respondents who said their physical health had been impacted, the proportion of people whose physical health had gotten much worse has very slightly reduced since 2022. That said, the general distribution of responses for this question have stayed largely the same.

## Free comments



"I can't see an end. I feel like I am drowning".

We had two questions in the survey where participants were asked if they had any further thoughts that they would like to express about their changes to their spending habits, and about the cost-of-living crisis in general. Whilst much of the conversation surrounding the cost-of-living crisis has been focused on the effects of rising energy for those on the lowest incomes, this theme did not factor significantly in the additional comments. Many respondents outlined that



behavioural changes they have had to make in order to cope with rising prices will have wider implications for their long-term future.

What appeared prevalently was the effects on those who are above the income threshold and not able to receive benefits, similar to last year's survey. Many people who have otherwise been in relatively good financial health feel that they are falling through the gaps and being left with no support. Households with working parents and children feel they have been greatly impacted by rising costs, as being in full time work reduces the amount of support they receive.



"There's a big lack of support for those that fall between the high and low incomes. Some of us have no benefits, work full time, juggle full time childcare and struggle so much. Stop forgetting us!"

"Being a single parent and working full time there are not many things to help people who are struggling. It's like you are on the border but can't get anything."

"I work 2 jobs and I'm a mom to 2 daughters with additional needs. My partner works full time, and we are still struggling."

"I work full time and do not have enough to live on!"

Price increases across all necessities has changed people's behaviour around food and increasing food insecurity. Answers to the survey showed people were making habitual changes to what they purchase, but also the type of food they consume.

Food costs have increased to up to 13% of household income due to inflation. Healthier cooked meals are now being replaced by cheaper, less healthy alternatives to get by. The Food Foundation in their 2023 report found that 50% of households were not able to afford the governments recommended healthy diet, with the most deprived consuming 37% less fresh fruits and vegetables.<sup>12</sup>

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<sup>12</sup> The Food Foundation, 'The Broken Plate 2023: The State of the Nation's Food System'.

The effects of increased cheap calories from sugar dense foods and less nutritionally complete diets can lead to tooth decay in children, increased risk to obesity and up to 19 years of average life expectancy lost.<sup>13</sup> Although diet changes are perceived to be a temporary by-product of the cost-of-living crisis, the long-term implications of this crisis on physical health are not yet known.



"I shop less often, and just make do with what I have indoors, often just having a slice of toast and marmalade instead of a cooked meal "

"I work 2 jobs and keeping head above water but realise that I have changed to buying cheaper brands and less expensive meals. More carb-based meals have made me gain weight and I can no longer afford gym/yoga class and so feel less fit and more lethargic."

"The cost of food is going up exponentially and the quality of cheaper food is dreadful. Although we may be spending less, the cost to our health is worsening."

End of life care at home and can't have the heating on as it worries us too much. Not able to have good nutrition, which is vital but can't afford it, can't purchase much needed supplements to give a better quality of life.

Another key theme that emerged was the overwhelming stress of making ends meet and how this leads to changes in social behaviours. Many respondents said it has become more difficult to engage in their normal day to day activities. The increased costs of necessities have caused many to cut back on their usual social events, and they now stay home and avoid any extra expenditure they cannot afford. Some respondents discussed this having detrimental impacts on their wellbeing. This may further lead towards increases people being too unwell to work due to ill health<sup>14</sup>, with the Resolution Foundation finding that younger

<sup>13</sup> The Food Foundation, 'The Broken Plate 2023: The State of the Nation's Food System'.

<sup>14</sup> The Resolution Foundation, 'Left Behind: Exploring the Prevalence of Youth Worklessness due to Ill Health in Different Parts of the UK'. 5 June 2023.

adults were twice as likely to report negative health effects due to the cost of living.<sup>15</sup>



"I am absolutely petrified of our situation and have become severely depressed and agoraphobic".

"The stress and worry over whether we will be able to pay our rent or lose our house is unbearable. "

"The effect on my physical health is very worrying. I have seen a big change in the health, and I can only blame the change to my quality of life. As a result of this my mental health is suffering"

Furthermore, people who had been trying to work towards savings for their future security or a house deposit have said they have now used up all their savings to keep them afloat during the cost-of-living crisis. They are now without their safety net and relying on credit. Having a financial buffer like savings can lower the risk to reductions in wellbeing as they are able to avoid dramatic changes in living standards.<sup>16</sup> With these resources now being fully used up by many households, this will have severe financial implications if the crisis continues.



"We HAD savings - the beginnings of a house deposit. All that has changed rapidly. All the savings are gone...There is a delayed cost of living crisis about to hit families. We've run through all our resources and we're not the only ones."

<sup>15</sup> Broome, M., Handscomb, K. & Try, L., 'Hoping and Coping: How Families were Faring in March 2023'. April 2023.

<sup>16</sup> Broome, M., Handscomb, K. & Try, L., 'Hoping and Coping: How Families were Faring in March 2023'. April 2023.

“Spending savings. Not spending on house upkeep. The pinch will be in years to come.”

“My husband and I are both working full time but cannot makes ends meet, even cutting down to the bare bones we do not earn enough to save. “

Pensioners also feel as though they have been forgotten about during this crisis. They highlight that being on a fixed income means you have no flexibility or leeway to cope with inflation and rising prices. Multiple comments reveal that pensioners are extremely worried and feel unable to fight to improve their living conditions, unlike those in work who are able to go on strike for better pay.



“Very anxious at the possible ending of the “triple lock” for us pensioners ... we are at the bottom of the pile as prices rise... and not much effect from us striking!! We only want to keep some parity of level with inflation, not any huge rises...”

“Paralysing anxiety and isolation are exacerbated by reduced cashflow, and as a twilight pensioner the prospect of dwindling resources and no capacity to work your way out of the problem leaves hopeless. Last third of life seems likely a litany of consequences that weren't always your making. Freefall loss.”

“I am concerned that the focus seems to be on 'working families'. I worked full-time from the age of 19 to 45, and then contract work from 45 to 66. I receive a state pension and a company pension. Neither of the pensions are going up significantly to allow me to deal with the cost of living rises. Can you remember the pensioners please!”

There is a general sentiment evident among the free comments that the cost-of-living crisis is no longer a crisis, in the sense that a crisis is often extreme but

short-lived. On the contrary, the cost-of-living crisis has lasted several years, forcing many families to spend savings to keep their heads above water and costing them a valuable safety net. One respondent above suggests that there may be a 'delayed cost-of-living crisis' for all those who can no longer use savings to pay for essentials; the cost of living has eaten into families' savings and is pushing them towards accruing debt to keep on top of price rises. Evidently, this crisis will have wider implications for households' financial security over the coming years. For many, the changes to their quality of life have created concerns for the future impacts of no longer being able to manage on increasingly stretched resources.



"So far, the abrupt and steep rises in the cost of living have been manageable for my spouse and me, but I am concerned that may change adversely if the situation does not improve soon. "

"Cannot save, cannot afford bills, no money for fun. Don't know how I'm going to keep a roof over our heads".

## Conclusion



"This cannot continue, it's crippling us."

The conclusions to this year's survey are, in many ways, very similar to last year. The general trends of which costs are causing people concern have remained consistent across the two surveys, demonstrating that the same cost-of-living issues have persisted despite efforts from the government and local authorities to help those in need.

Furthermore, our 2022 survey revealed just how acutely some people are experiencing this crisis, especially those with long-term health conditions and disabilities. This is a finding which has remained consistent in 2023: people with health conditions and disabilities are more worried about the rising cost of living but are less able to cut back on spending to make savings. Furthermore, the physical and mental wellbeing of disabled people and people with long-term health conditions has been disproportionately negatively affected by the crisis.

There is also another key group of residents in Arun and Chichester who feel ignored in this crisis, which is people who are on low incomes but are not eligible for any benefits or financial support. Many of these people are on a financial cliff-edge and, without the proper support, could very easily fall off.

Furthermore, there is a clear indication that many people, despite struggling immensely with the cost of living, are not taking advantage of external support that they may be entitled to. The proportion of respondents who had a long-term health condition and were also claiming PIP was very low, while the uptake of charitable support and initiatives such as the Household Support Fund and energy company social tariffs was extremely low amongst all survey respondents. It is interesting that schemes such as the Warm Home Discount were not mentioned once throughout the survey, perhaps because people forgot they had received this support, or because it was not significant enough to warrant mentioning. Overall, there is a clear lack of awareness about non-means-tested support, and we must do better to ensure that Arun and Chichester residents have enough information about what help is available to them.

Lastly, as mentioned astutely by one of the respondents, there is a very real possibility that the cost-of-living crisis will only worsen once households begin to

run out of the savings they have been relying on until now. Even if price rises begin to subside, many families will be left without this vital safety net, having spent the little savings they have on buying essentials and heating their homes, perhaps under the false impression that the crisis would be brief. As those savings start to dry up, households that have previously managed to stay afloat will start to struggle, pushing more and more people into debt or destitution. This is potentially already happening, as we have seen that considerably more respondents said they were in debt in the 2023 survey than in 2022. Thus, even if the immediate crisis of high prices begins to wane, the long-term implications of the cost of living will have repercussions for years to come.

## **Recommendations**

While we welcome the decision by the government to extend the Household Support Fund (HSF) for another phase, we strongly recommend that a longer-term plan be put in place to support people through the cost-of-living crisis, as opposed to ad hoc extensions of the HSF. In the context of prices rises and inflation, HSF has indeed provided a much-needed lifeline for many who would otherwise have been left on the brink of destitution, yet at the same time, the uncertainty of whether these discretionary payments will continue has caused substantial distress for recipients and difficulties for those distributing the fund. A more sustainable, long-term plan for localised social welfare would enable local authorities to plan ahead and would ensure consistent support that people can rely on.

Secondly, Arun & Chichester Citizens Advice needs to work alongside the district and borough Councils and other charitable organisations in the community to better publicise available support – including the Household Support Fund. More work specifically needs to be done to spread awareness of non-means tested support, to help those households that are not eligible for benefits but are still struggling to make ends meet. There is a particular need for a targeted approach when it comes to supporting the most vulnerable in our communities, such as those who rely on medical equipment to survive, in order to ensure that they are able to access every avenue of support available, including hardship grants.

We also need to work to increase the uptake of disability-related benefits, working with the DWP and other local organisations to help overcome the various administrative challenges that prevent many people with disabilities and long-term health conditions from accessing the support they are entitled to.

Lastly, we recommend the adoption of a comprehensive anti-poverty strategy by the local authorities which will help protect those who are most vulnerable from

the effects of the cost-of-living crisis by tackling poverty at its roots. A holistic approach to ending poverty will not only alleviate the suffering of people currently experiencing poverty, but will help facilitate the long-term prevention of poverty and destitution in Arun and Chichester.



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# Appendices

## Appendix 1

### Survey 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. Energy costs (gas and electricity)
  - b. Groceries/weekly food shop
  - c. Childcare costs
  - d. Rent/mortgage
  - e. Petrol/diesel costs
  - f. School uniform costs
  - g. National Insurance increases
  - h. Leisure activities
  - i. 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. Are there any further comments you would like to make about costs and your spending?
  
5. 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
  
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. Do you have any of the following debts? (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

8. Has your mental health been affected by the cost of living and rising prices?
- Yes
  - No
  - Unsure
9. If yes, how?
- My mental health is a little worse
  - My mental health is much worse
  - There is no change in my mental health
  - Prefer not to say
10. Has your physical health been affected by the cost of living and rising prices?
- Yes
  - No
  - Unsure
11. If yes, how?
- My physical health is a little worse
  - My physical health is a little better
  - My physical health is much worse
  - Prefer not to say
12. Are you in receipt of Benefits? (please tick all that apply)
- Pension Credit
  - Attendance Allowance
  - Employment Support Allowance
  - Child DLA
  - Carers Allowance
  - Personal Independence Payment
  - Housing Benefit
  - Council Tax Reduction
  - Universal Credit
  - State Pension
  - Child Benefit
  - Not in receipt of benefits

13. Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?
- Yes
  - No
14. Do any of your conditions or illnesses reduce your ability to carry out day-to-day activities?
- Yes, a lot
  - Yes, a little
  - Not at all
15. Have you received any cost-of-living payments from the government since September 2022? (Anybody who is/was eligible for certain benefits should have received £900 payments in three instalments)
- Yes
  - No
  - Maybe, I am uncertain
16. On a scale of 1-5, how satisfied are you with the cost-of-living payments you received?
17. 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).
- Working as an employee
  - Retired (whether receiving a pension or not)
  - Looking after home or family
  - Long-term sick or disabled
  - Self-employed or freelance
  - Studying
  - Temporarily away from work ill, on holiday or temporarily laid off
  - Doing any other kind of paid work
  - On maternity or paternity leave
  - Other
18. What district do you currently live in?
- Arun
  - Chichester
  - Other

19. Which neighbourhood/ward in Arun or Chichester 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>)
20. Would you like to add any further comments about the cost of living in Arun or Chichester, cost-of-living payments and/or this survey?

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