

# **Arun and Chichester Citizens Advice**

## **Cost of living crisis survey results and analysis**

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

## Purpose

Arun and Chichester Citizens Advice (ACCA) carried out a survey to gain further insight on the impact the cost-of-living crisis is having on Arun and Chichester residents, including on their physical and mental health. The intention of this survey was to find out more about Arun and Chichester residents' situations and help us to understand and report, to partners, on what support is needed and also to tailor our services to meet any identified needs.

## Methodology, design and representativeness

The survey was created in Microsoft Forms and then distributed online via a link between 14<sup>th</sup> September and 31<sup>st</sup> October 2022. The survey was distributed in our organisational newsletters to our stakeholders; and to our partners in the Arun and the Chichester Local Community Neighbouring Networks members, Voluntary Action Arun Chichester members, as well as on social media. Efforts were made throughout the survey period to gain a representative sample of Arun and Chichester residents from across the districts and in both rural and urban areas. ACCA staff and volunteers were asked to inform clients of the survey and also cascade it to contacts of theirs who are Arun or Chichester residents. The survey was exclusively completed by people online.

The survey was completed by 528 people from across Arun and Chichester and from different backgrounds. While the results cannot be considered fully representative of the wider populations at large, it does offer a valuable insight into the experiences of Arun and Chichester residents. In the following graphs the percentages exceed 100% as people were able to select multiple options:

- 'Are you in receipt of benefits?'
- 'Do you have any of the following debts?'
- 'Have you turned to any of the following to meet the costs of living?'
- 'Which price rises are causing you most concern?'
- 'Changes to spending to combat the price rises?'

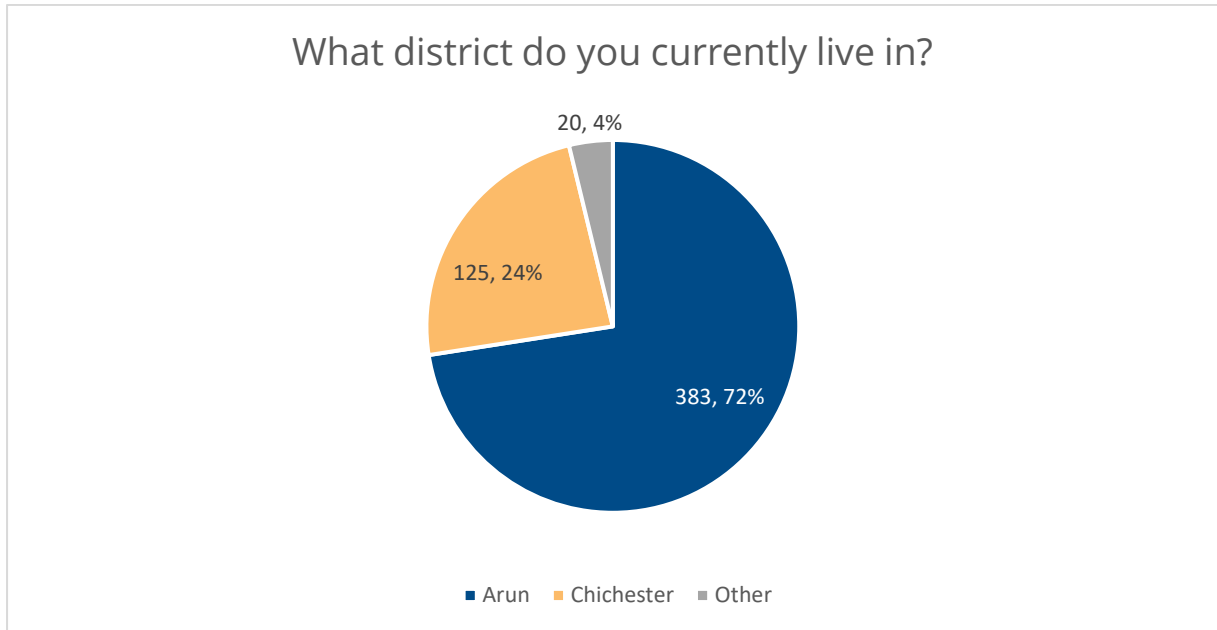
## 'Any further comments'

In the final question of the survey we asked if there were 'any further comments you wish to make?' This field was completed by 224 (42%) respondents. Some answers were quite extensive and detailed. The question provided valuable qualitative information where people could expand on their concerns about the cost-of-living crisis. We will use quotes from this field throughout these findings to highlight people's situations. Some have been altered slightly, indicated by brackets [] to protect people's identities. The quotes will be indicated by the person icon.



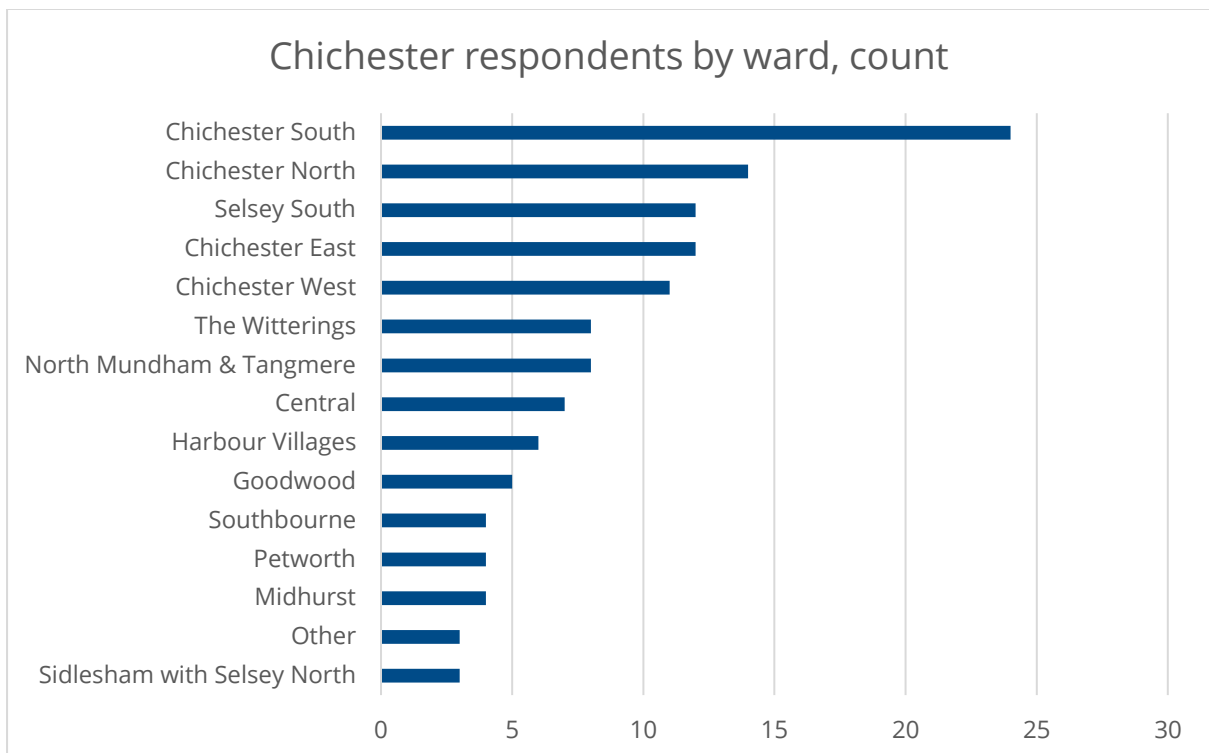
## Survey results

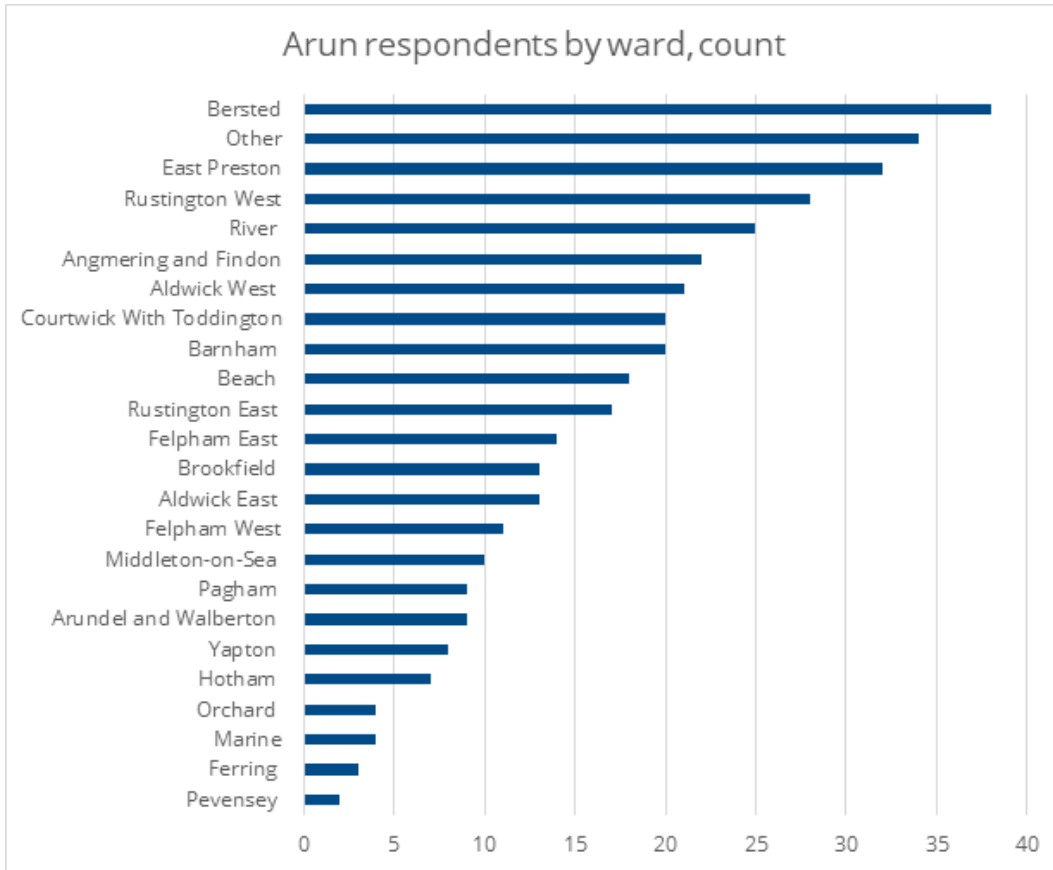
The survey was completed by 528 people.



Almost  $\frac{3}{4}$  lived in Arun and almost  $\frac{1}{4}$  lived in Chichester. 4% of respondents lived outside of Arun or Chichester.

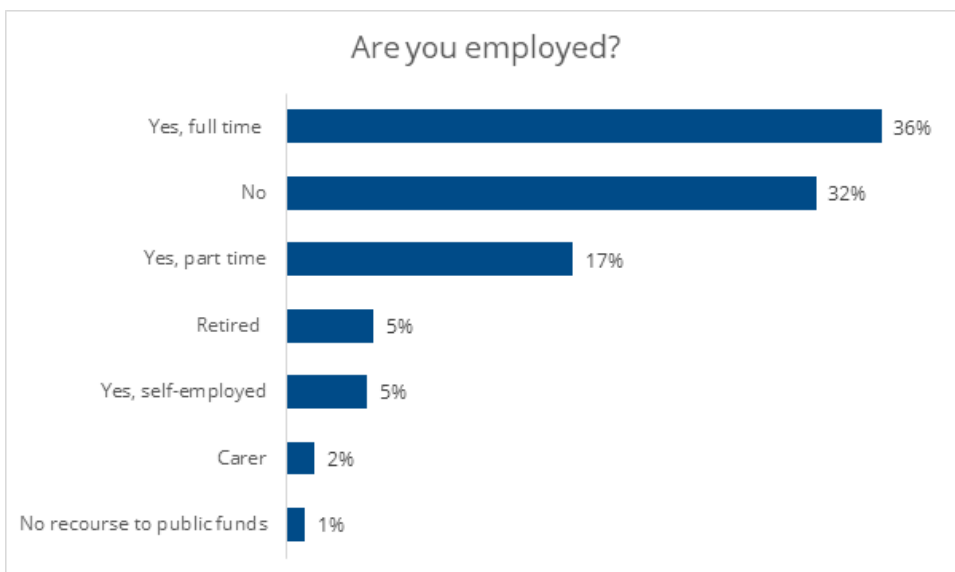
## Arun and Chichester wards





Respondents came from wards across Arun and Chichester meaning the views of people from different parts of the districts are represented. There were no significant differences in responses to the survey questions between those who lived in Arun or Chichester.

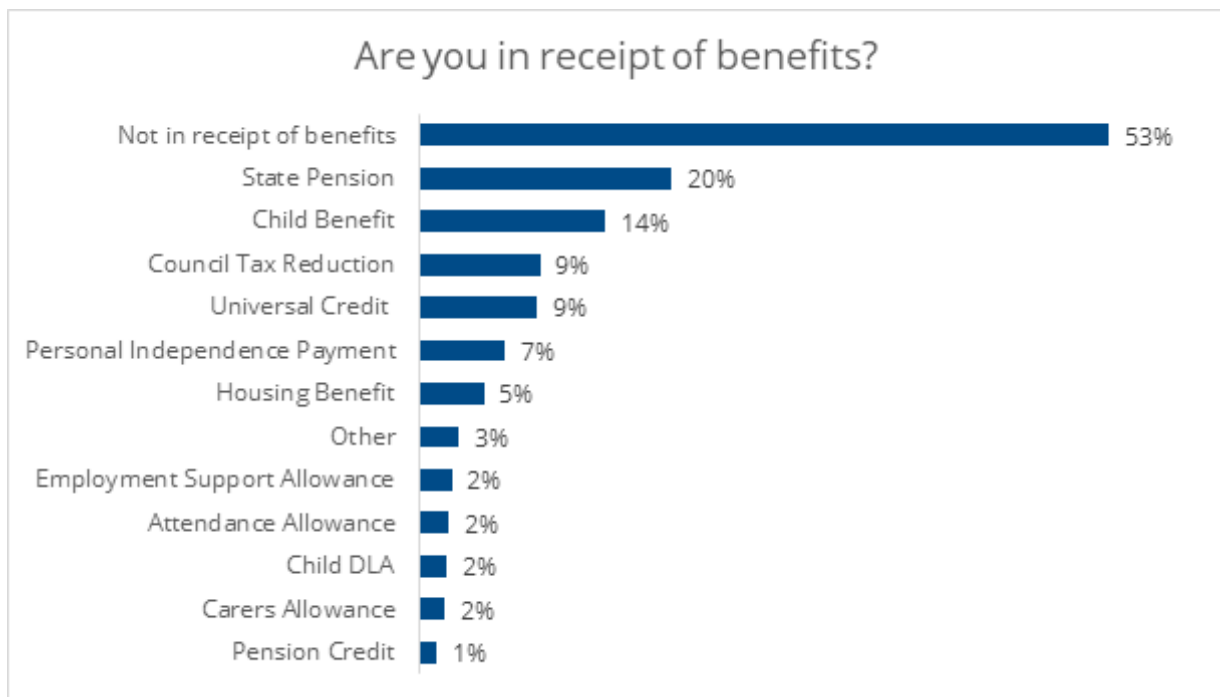
## Employment



60% of respondents were working either full time, part time, self-employed or a mixture of working and caring. 32% of respondents were not employed. 5% of respondents stated that they were retired, 2% said they were carers. The remaining 2% of respondents mentioned that they were working multiple jobs or mixing employment and caring responsibilities, and the categories offered did not cover their status, e.g.:

- “part-time employed and part time self-employed”
- “Working part-time plus full-time carer”
- “Yes, part time and FTC...”

## Benefits and debt



53% of respondents did not receive any benefits. 20% received the state pension. 14% received child benefit. 9% or fewer respondents received the other benefits listed.

A strong theme within the comments showed a lot of respondents who work and are not eligible for benefits feel that there needs to be more support for people in their positions.

“Something needs to be done on a political level to deal with the cost of living. Those who work full time also need some help”



“Everyone is going to need help over the next few months. More services need to be available to those who are full time working and not in the receipt of benefits. I work 42 hours a week but have to rely on a food bank to feed my family. That’s a disgrace and we need to push the government to listen.”

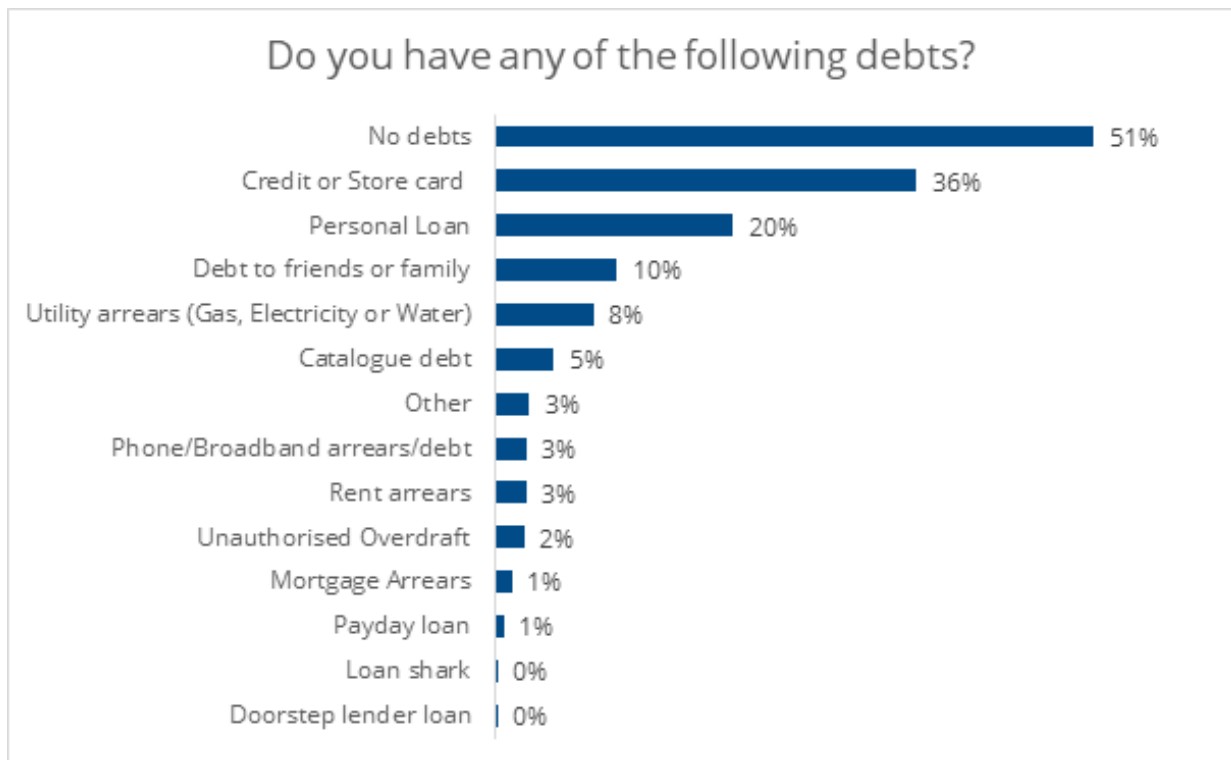
It is notable that some comments seem to mention the lack of *any* support for people not on benefits despite the energy rebate of £400 and the Energy Price Guarantee limiting average household bills to £2,500; both policies were universal. At the point of

writing this, there have been no further announcements for energy rebate support in 2023 and the Energy Price Guarantee will become significantly less generous from April 2023 should gas prices remain high.

“...I'm a single income household, with no access to benefits as I don't have children and earn £30k. So there is very little help and support for people like me.”

“it seems that if you are just over the payment threshold you do not qualify for any extra help yet you struggle as much as someone who does get help”

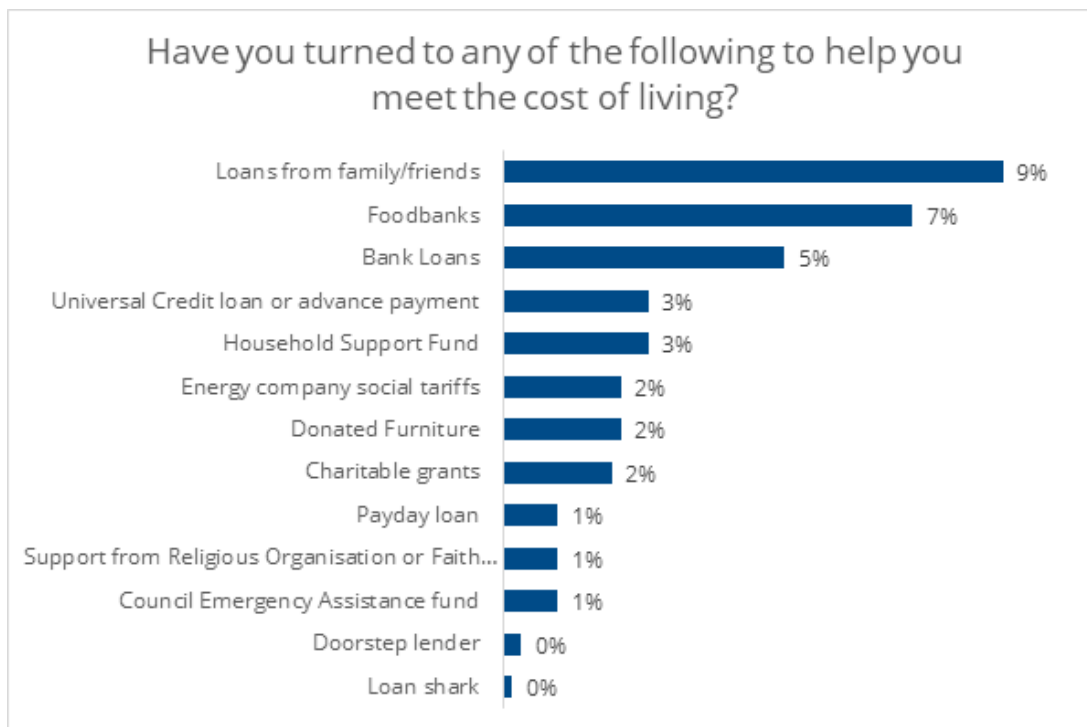
“I fear my gas and electric will be cut off and my health will suffer, not just mental but physical. I am not sure what help is available to me if any”



51% of respondents did not have any debts.

Over a third of respondents (36%) had credit or store card debt, 20% a personal loan and 5% a catalogue debt indicating high levels of borrowing using formal personal consumer credit. 10% owed money to family and friend and, reflecting the current energy crisis, 8% had utilities arrears.

141 respondents (27%) listed more than one type of debt. Of those 141 respondents 108 (77%) were working. This shows the reality of the situation we are currently in, many working people are unable to make ends meet.



The majority of respondents (65%) stated they had turned to none of the listed sources of support to help with the cost of living, which is a possible indication that they may not be aware of the any of the support available.

9% had taken loans from family and friends and 7% have used food banks.

In the comments, several people mentioned debt. Either being on the borderline of going into debt and their efforts to stay out of it, or debt becoming unmanageable due to the increases in costs.

“The cost of living is far exceeding income. I am a single parent with children and I work full time. I have been making efforts to find a second job in order not to get myself in debt. Our pay has not been increased and neither is it comparable with [the same job in other areas].”

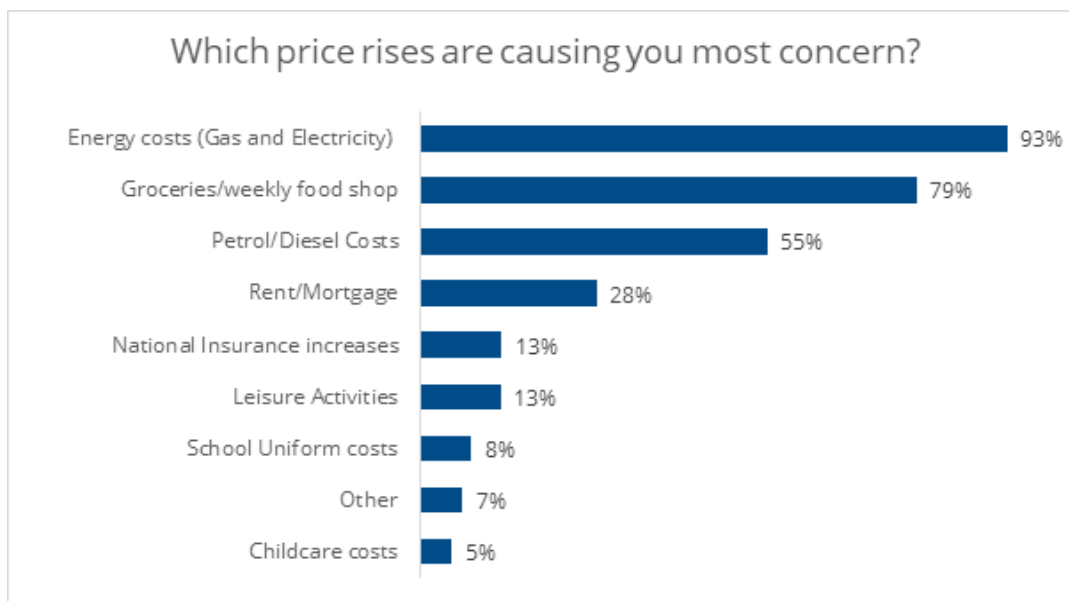


"Unpaid carer. Due to retire [. I am] spending my savings already to stay out of debt. [I] will lose everything when I retire the way things are. Never been out of work, never been on benefits, not a lot of hope for my final years."

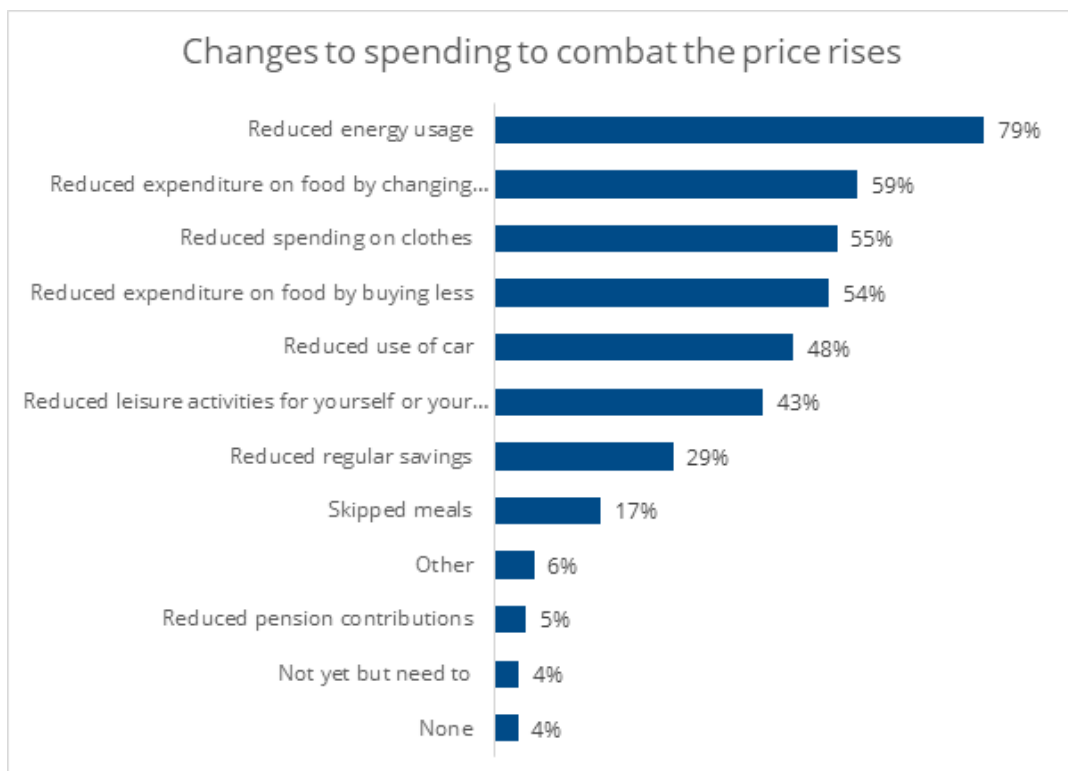
"We have significant debt which we have always been able to manage and this year it has become a concern and on the boundary of becoming unmanageable. We are unable to consolidate onto our mortgage currently but this is what we will be looking to do in January but it makes me cross to think we even need to consider this as all our debts and spending were affordable and manageable until the cost of living rises! our weekly shop of £40 has doubled! energy and fuel - doubled! we have no wiggle room in our outgoings now which causes worry each pay day and this in turn has increased stress and physical concerns. something needs to change urgently."

"We cannot spend less. I do not want to get into debt."

## Price rises



Nearly all respondents (93%) were concerned about energy costs and almost 80% were concerned about the weekly food shop. Over half of all respondents were concerned about petrol costs and 28% rent or mortgage costs. This is consistent with the rising costs of utilities, food and rent prices we are seeing.



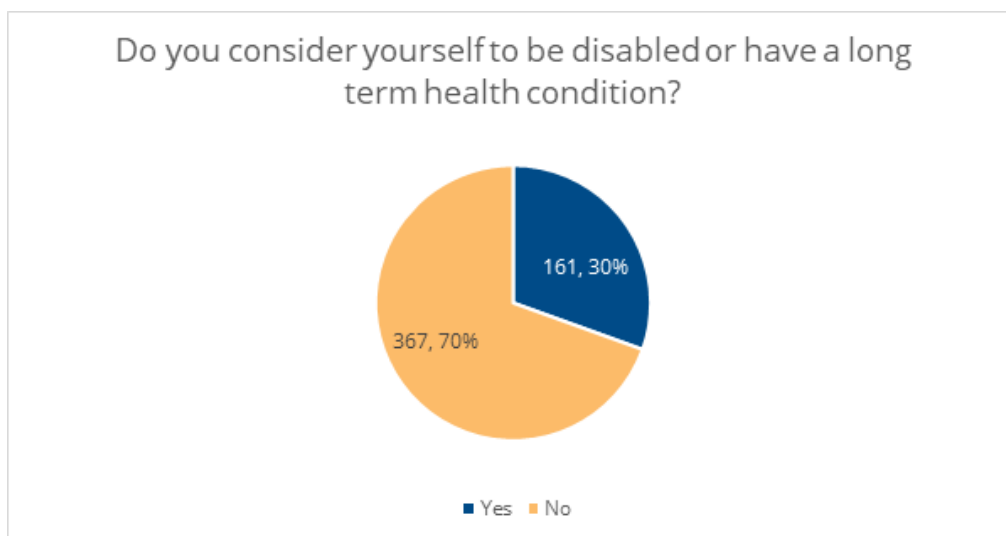


92% of respondents have changed their spending habits to respond to price rises. The majority (79%) have reduced energy usage. Most concernedly 17%, or **90 people surveyed said they had skipped a meal to combat the price rises**. 23% of *all* respondents with a disability said they had skipped a meal compared to 14% of those with no disability or long-term health condition.

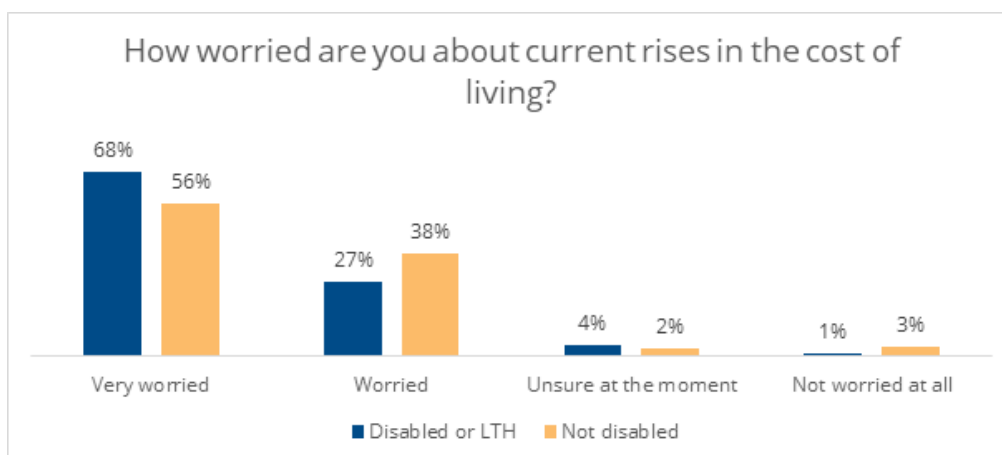
### Differences in responses between groups

There were no significant differences in responses between Arun and Chichester residents. However, there were significant differences between people with disabilities/health conditions and those without.

#### Disabilities and health conditions



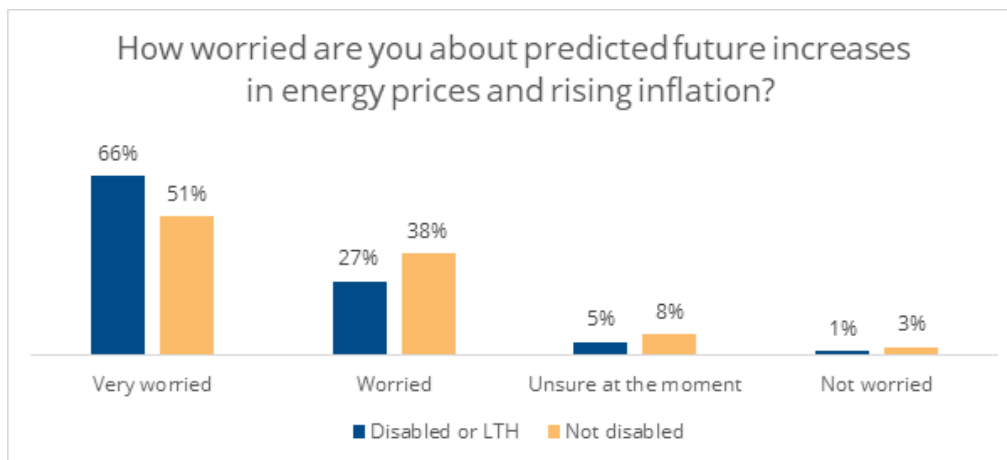
30% of respondents stated that they had a disability or a long-term health condition. Below we will compare survey answers for those who identified as having a disability/health condition and those that did not.



\*totals may not add up exactly due to rounding

Compared to people without disabilities, a higher percentage (12%) of people with disabilities were 'very worried' about the current rises in the cost of living. Both people

with disabilities and people without disabilities, on the majority, were either 'very worried' or 'worried' about the current increase of the cost of living. Only a minority (4%) of both groups were 'not worried at all'.




\*totals may not add up exactly due to rounding

When looking to predicted future increases, respondents tended to use the same answers as their response to the previous questions about current rises; a few more people were unsure. 66% of people with disabilities were 'very worried' about any future increases in prices and inflation compared to 51% of those without disabilities.

In the comments section, the word 'worry' or 'worries' appeared 44 times. People expressed worries in relation to a number of things. E.g:

**Pensioners concerned about the future** "As a pensioner with limited income and savings I am extremely concerned about rising costs of day to day living and in particular heating. I've cut back extensively on everything, there are no further savings I can make without endangering my health"



"due to retire in the next couple of years and worried about what the financial position and impact on pensions will be"

### **Worries for their families and situations getting worse**

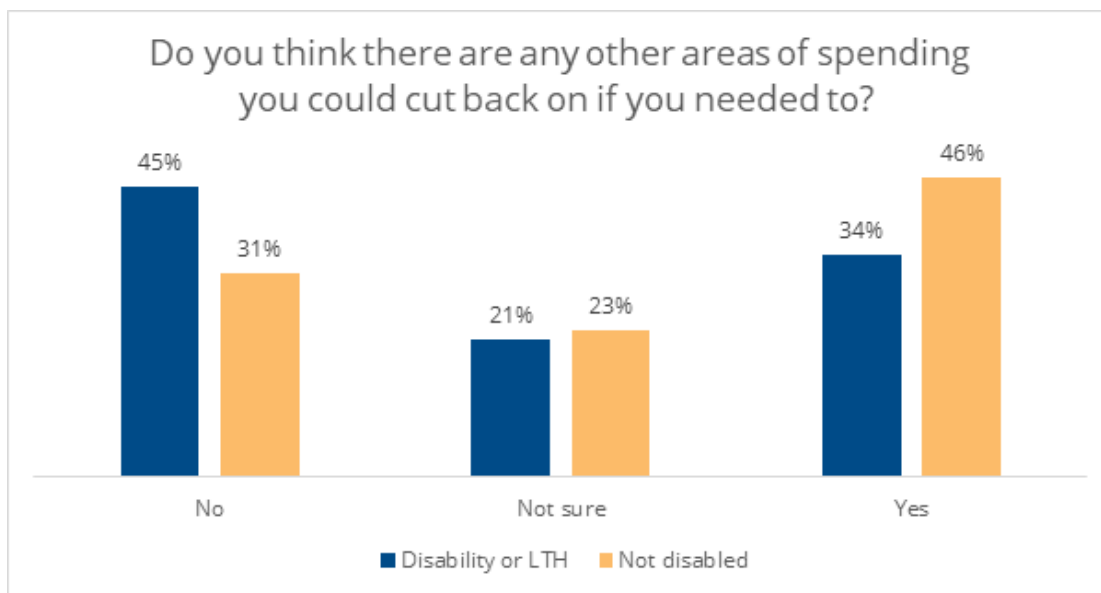
"I worry for my family as they have young children and the 'social housing' rent is dreadful how can over £1000 a month be affordable?"

"Just very unsure how things will get so that breeds anxiety. Have elderly mother in a home which she pays for & how expensive that will get! Worried for my Grandchildren's future! My husband [and I are approaching retirement and very unsure about our later years!]"

### **Worries affecting mental health or feeling isolated**

"I am so worried and feel like I have no one to turn to and I feel no longer part of society"

## Spending



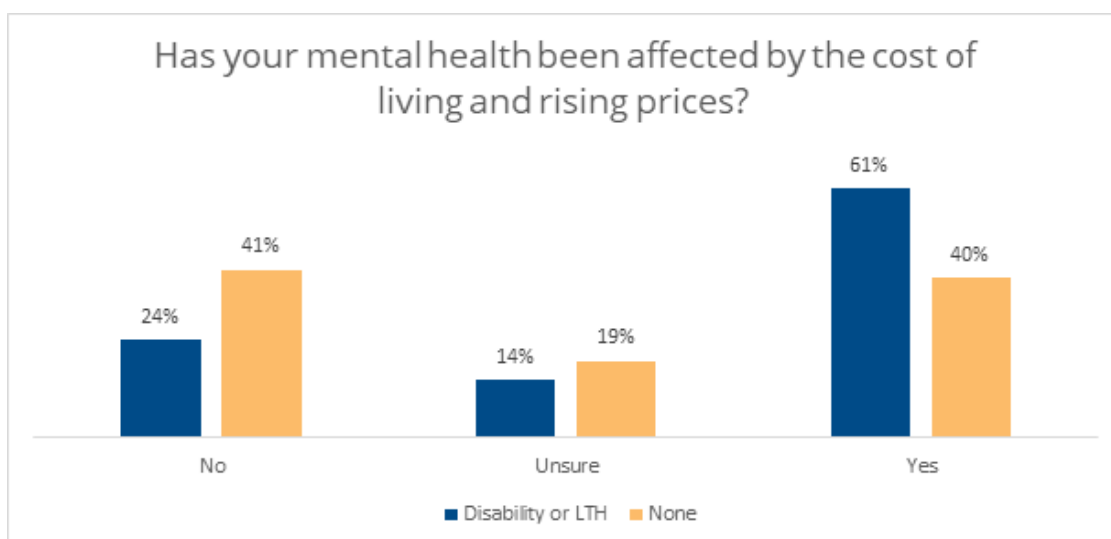
People with disabilities were 14 percentage points more likely to say there are no further areas of spending they could cut back on.

“Disabled people are getting less help than other areas. Pensioners are receiving £300 col payments disabled people receive £150. We get less weekly than oaps. We are also more likely to be in all the time. The extra worry doesn't help my health condition as I have multiple problems.”



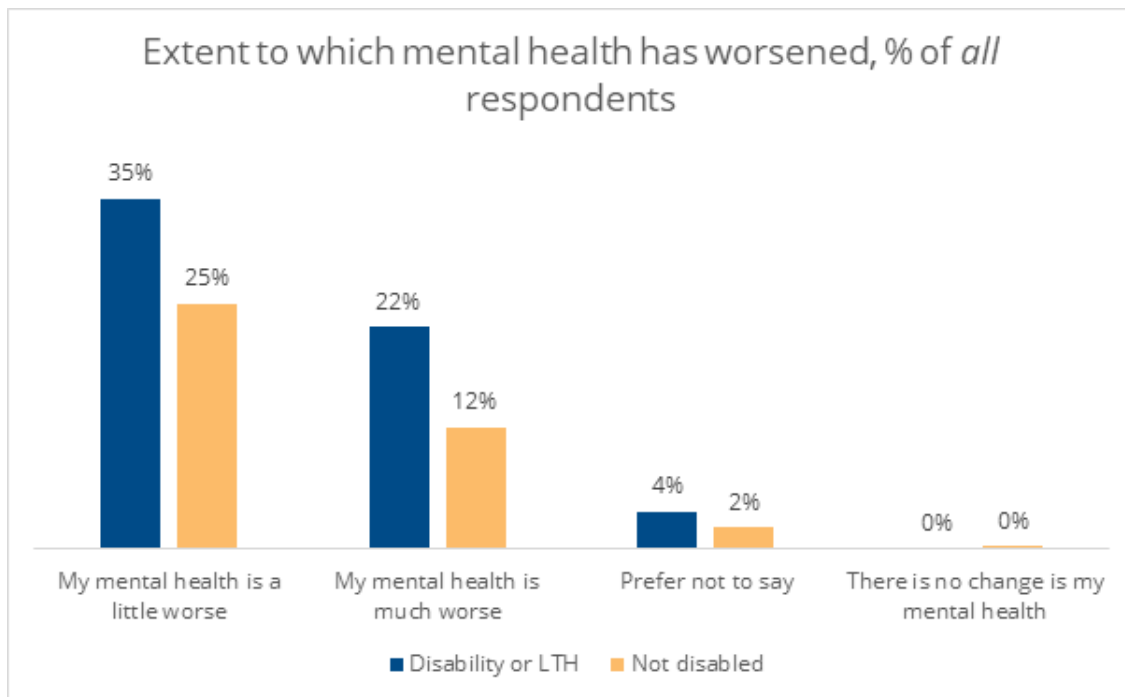
“I care for my [elderly mother and my partner]: they both 'feel the cold'. We have changed supermarkets and cancelled most social events that require expenditure (ie eating out and visiting cafes - we just don't go now). I now have no help around the house as we have got rid of the cleaner and window cleaner which were paid for out of my spouse's benefits - we need this money to pay for the bills now”

## Health



\*totals may not add up exactly due to rounding

61% of people with disabilities or long term health conditions said the cost of living has affected their mental health. They were 21 percentage points more likely than those without disabilities to answer 'yes'.



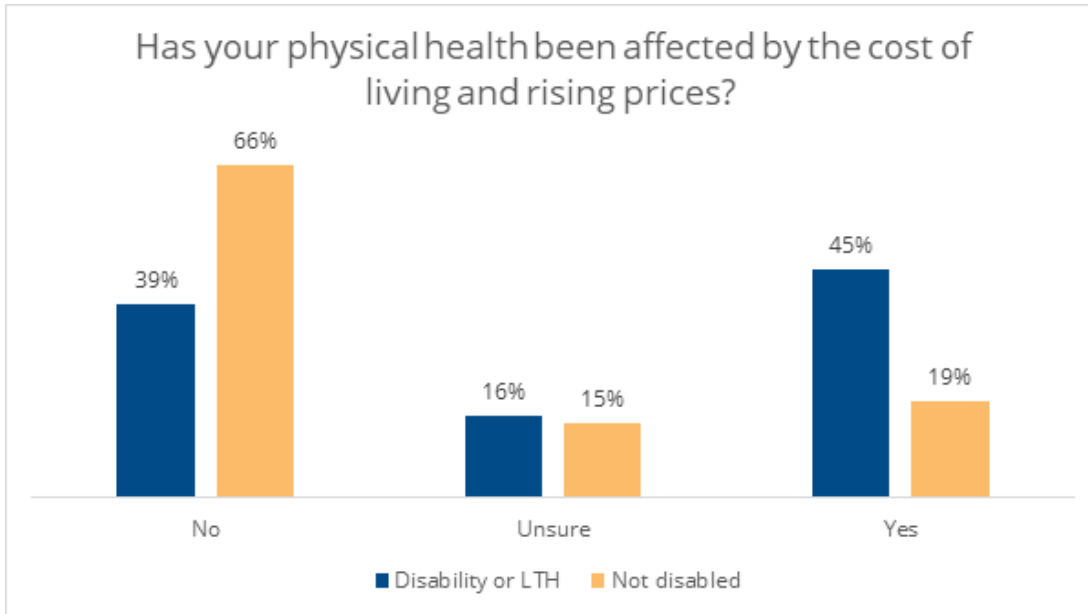
We also asked about the severity of the mental health impacts. Over one fifth of *all* respondents with disabilities said their mental health is much worse compared to more than one tenth of people without a disability. 57% of people with disabilities felt their mental health was either a little or much worse, compared with 37% of people without.

In the comments, people referenced different ways their mental health is being impacted by the cost of living:

“The cost of living is making me feel suicidal”

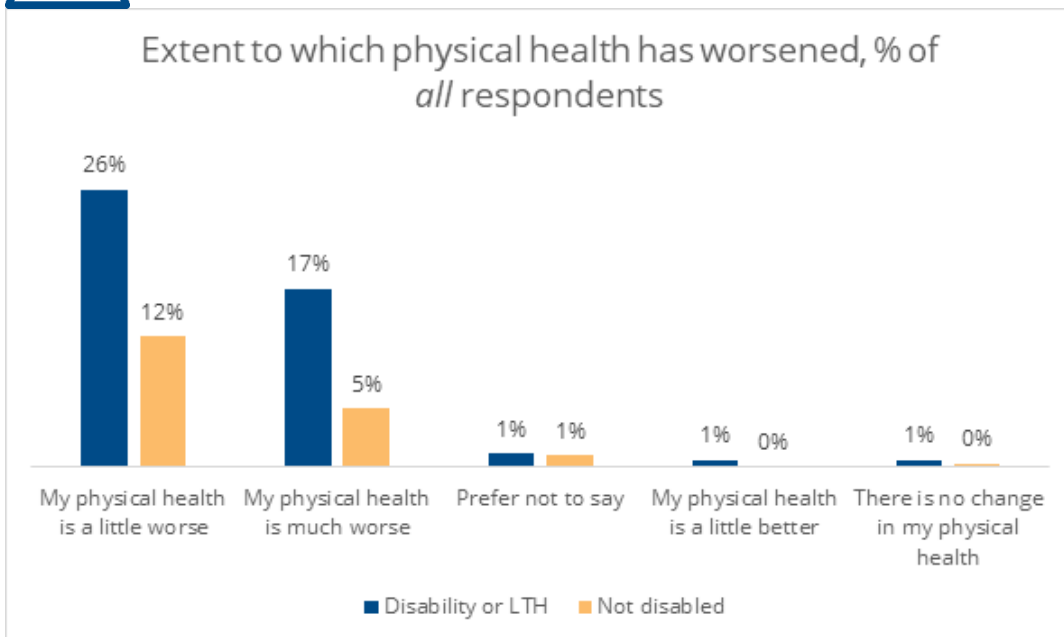


“We earn too much to get any help or benefits but are on that "borderline" where we have nothing left to look at spending wise and just have to cope - we have nothing left to spend in terms of "fun money" to go out and do things, or enjoy ourselves. We now just work to get money to pay for bills and mortgage etc and we don't want to use/ rely on a credit card. It impacts on mental health as that "fun/personal" money is what gives you things to look forward to - now we just sit indoors. I appreciate there are people much worse off, but it does impact on mental health. It's not a nice place to live at the moment with everything going on in the world and it's one thing after another - everyone needs a break!”



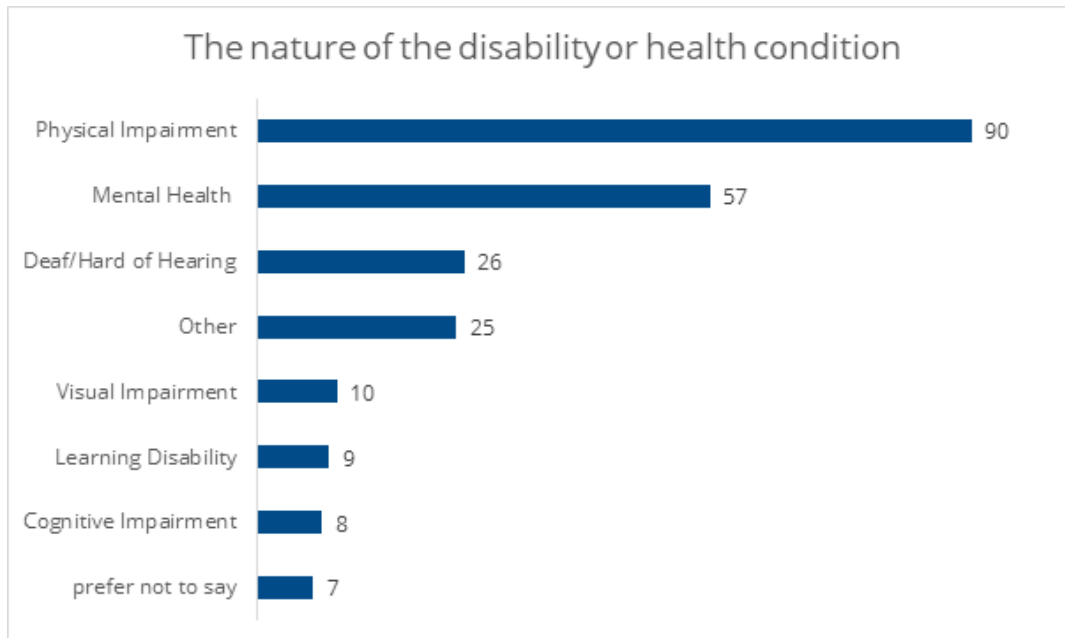
45% of people with disabilities or health conditions said their physical health had been affected compared to 19% of those without. This is particularly significant when taking into account that 7,400 people in England with cardiovascular and respiratory conditions and dementia died, accounted for under the excess winter mortality rate. People with these conditions cutting back on essentials may lead to an increase of excess winter deaths.

“Very concerned that economising on heating this winter is going to have a detrimental effect on my mental and physical health.”

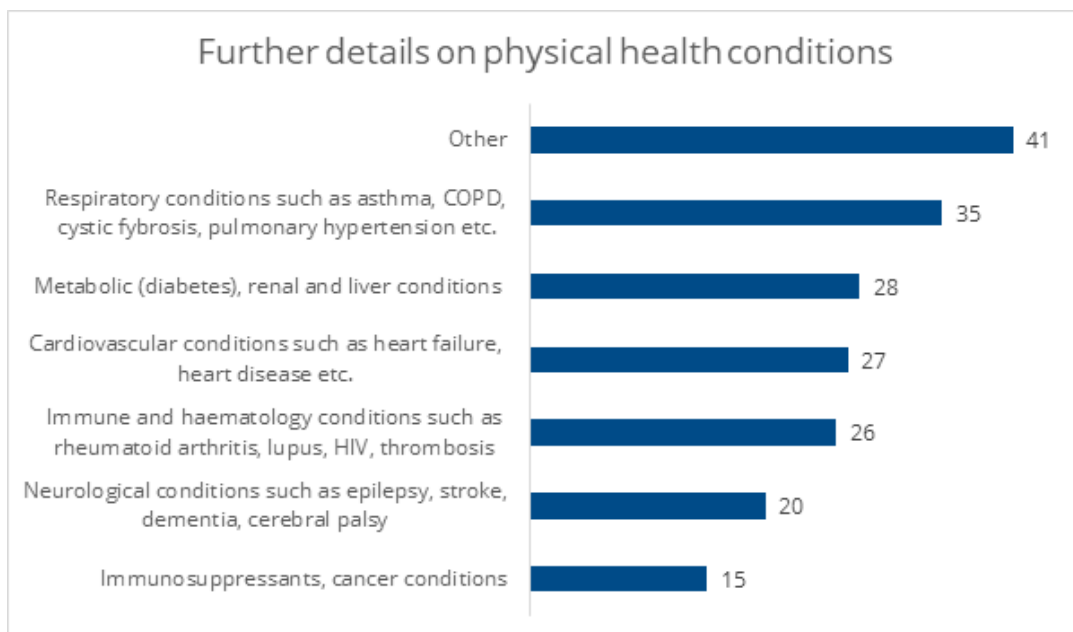


Just over a quarter of *all* respondents with disabilities or health conditions said their physical health had become a little worse; 17% said it had become much worse compared to 12% and 5% of respondents without disabilities respectively.

We asked respondents for further details on the types of disabilities and physical health conditions they have:



This indicates the diversity of types of disabilities represented. Of the 161 people who stated a disability or health condition, there were 94 people (58%) who stated a single disability or health condition. 42% listed multiple impairments suggesting complex needs.



Different health conditions impact people in different ways. Many experience higher costs due to the type of condition they have, which requires them to have specialised equipment or increased energy usage for example.

While each of the conditions listed above will carry associated challenges and costs, we looked at any respondents who stated that they had a respiratory and cardiovascular conditions as these conditions can often be more demanding on financial resources. While the majority of respondents (93%) listed energy costs as a concern, 100% of people with respiratory conditions did and 100% of those who stated cardiovascular conditions also listed energy costs as a concern.

### 'Any further comments' analysis (break down of themes)

Many respondents used this field to express their frustrations at their situations which the cost-of-living crisis is exacerbating.

We identified some common themes among the comments and categorised them as follows:

- Insufficient wages to cover the cost of living (13 comments)
- People outside of the benefits system (not on the very lowest incomes and therefore not receiving targeted support) struggling to make ends meet financially (15 comments)
- Not being able to go out/have luxuries/enjoyment (5 comments)
- Affecting health (mental or physical) (19 comments)
- Concerns/worries about pensions (16 comments)
- Concerns/worries about rising housing related costs (16 comments)
- Taking all steps they can but still not enough (general theme)

### Conclusions

We already know the cost of living is impacting some people more than others. These survey results further demonstrate how people with disabilities or long-term health conditions are being disproportionately affected, some feeling this crisis very acutely before the winter of 2022/23 has passed.

These results also reveal that many Arun and Chichester residents who do not claim benefits feel very concerned about the impacts of the cost of living. Many allude to being on a 'financial cliff edge'. People often expressed frustration at the lack of support available for them. This leads us to two main conclusions:

1. Despite significant universal interventions by the government with the £400 energy rebate and the Energy Price Guarantee, people are not acknowledging these measures as support or may think they are inadequate
2. People are not aware of the other forms of support available to them; many of which you do not necessarily need to be on benefits or the very lowest incomes

to access e.g., the Household Support Fund, the energy advice service and other avenues in the local community.

Higher energy bills alongside food, transport and other essential costs, coupled with lower cost of living payments will create a financial cliff edge for millions of households come April 2023. We're worried about a ticking debt time bomb where people are increasingly falling further behind on bills and cutting back on bare essentials to try and get by.

## Recommendations

Arun & Chichester Citizens Advice and other organisations in the community need to work together to better communicate with members of the public the support that is available.

The government and local agencies need to work more on communicating to the public how they are benefitting from the universal support available i.e. the energy rebate, the Energy Price Guarantee.

The cost-of-living crisis is causing high levels of stress. This will have a lasting impact on people's mental and physical health. We can expect to see more mental health issues like anxiety, depression and more which have a long-term weathering effect on people's bodies. Cold homes impact people's physical health causing or worsening respiratory conditions, cardiovascular conditions, dementia and more.

While the crisis should be relatively short-lived, it follows the pandemic and will have a lasting impact, particularly on those with disabilities and long-term health conditions and those with low incomes. From an economic perspective, ill health will also hinder people's ability to take part in the labour market.

Agencies including the NHS and Public Health will need to consider the long-term health implications of the increases in the cost of living and work with organisations in the voluntary, community and social enterprise sector to co-design strategies, policies and services to mitigate the impact.