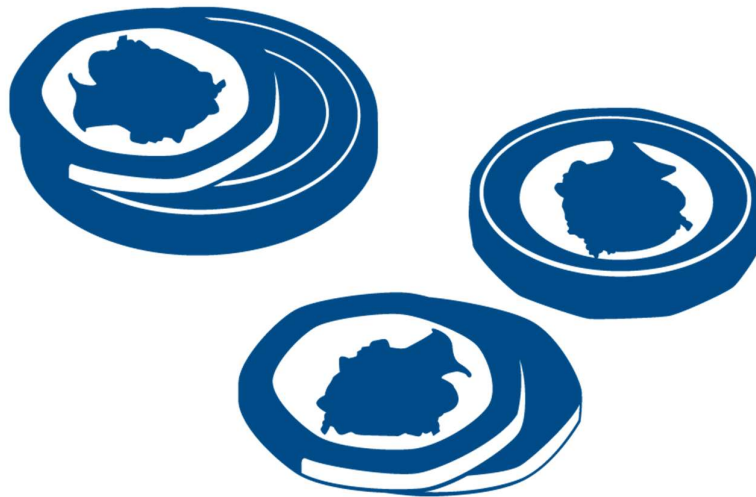


Arun & Chichester Citizens Advice

Cost-of-Living Survey: Results and Analysis



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Introduction

Over the past year, households across Arun and Chichester have continued to feel the strain of rising living costs. Despite recent inflation reductions and energy price improvements, many essentials remain unaffordable for those on low or fixed incomes. For a growing number of residents, the financial pressures of daily life, be it through food, fuel, rent, or other necessities, are persistent and severe.

Recognising the ongoing nature of this crisis, Arun & Chichester Citizens Advice launched a follow-up survey in autumn 2024 to explore how residents are managing, what challenges have intensified or changed, and which groups are bearing the brunt of this continued economic hardship. This is our third consecutive year of running this survey, following the initial launch in 2022 and subsequent study in 2023.

Previous findings revealed that disabled individuals and those with long-term health conditions were particularly vulnerable to financial insecurity, often incurring additional living expenses related to healthcare, energy usage, and specialist support. Many of these households remain at high risk, especially in the context of rising costs and stagnating or eroded support systems.

Our 2024 survey aims to revisit these themes while identifying new patterns, with the goal of ensuring that no part of our community is left unheard or unsupported.

About the Survey

The 2024 cost-of-living survey was designed to gather up-to-date insights into how residents of Arun and Chichester are coping with sustained economic pressures. It builds on previous years' surveys and aims to assess whether government interventions such as cost-of-living payments, housing support schemes, and energy discounts have had any 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 reliant on welfare. 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 or those just above benefit thresholds.

Method

This year's survey was hosted using Microsoft Forms and comprised 20 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, and promotional efforts on social media. Posters with QR codes were placed in waiting rooms and reception areas, and while printed versions were available, all submissions ultimately came through the online platform.

Eligibility was limited to residents living in either the Arun or Chichester districts. In total, 360 people took part in the 2024 survey, with 57% from Arun and 31% from Chichester. Notably, almost half of all respondents identified as having a long-term physical or mental health condition.

Analysis

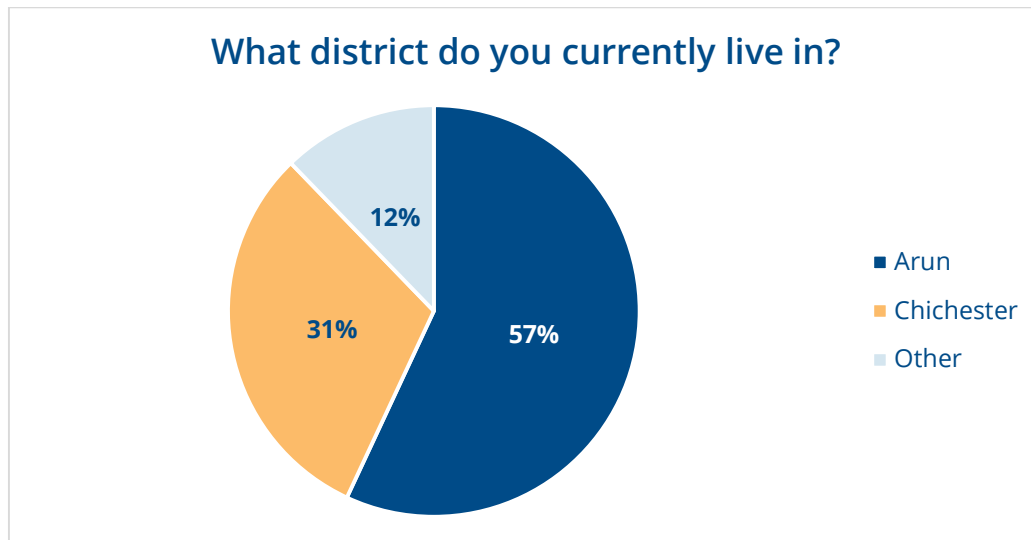
Survey responses were examined in three key stages. First, the dataset was explored to uncover broad patterns and trends in financial behaviour, health impacts, inequalities, and support usage. Secondly, the data was disaggregated by health status to compare the experiences of people with disabilities/ long-term health conditions versus those with no health concerns. Lastly, this year's responses were compared with those from 2023-24 to track evolving concerns and persistent challenges.

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 two open comment sections, where participants could expand on their experiences or share 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 crisis.

Survey results

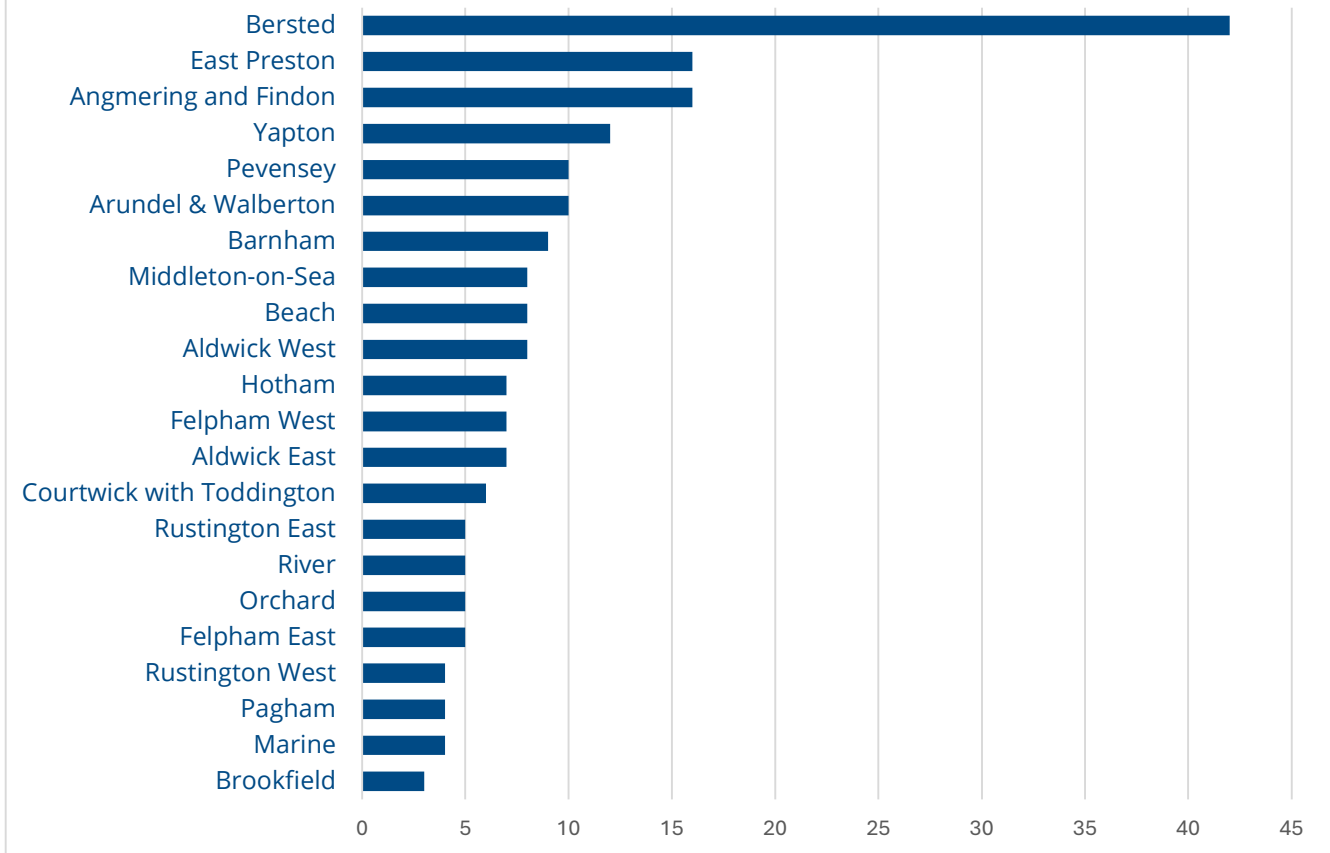
Demographics of respondents

Residence



Out of 360 people who completed the survey, most (57%) were from Arun, 31% were from Chichester, and 12% lived in other areas. While Arun does have a larger population than Chichester, about 165,000 people compared to Chichester's 120,000, the difference in survey responses is still quite noticeable. This means that the results are more heavily shaped by the views of people living in Arun. Although the survey still gives us a good picture of what's happening across both districts, it's important to keep in mind that some areas may be better represented than others.

Which neighbourhood/ ward in Arun do you live in?



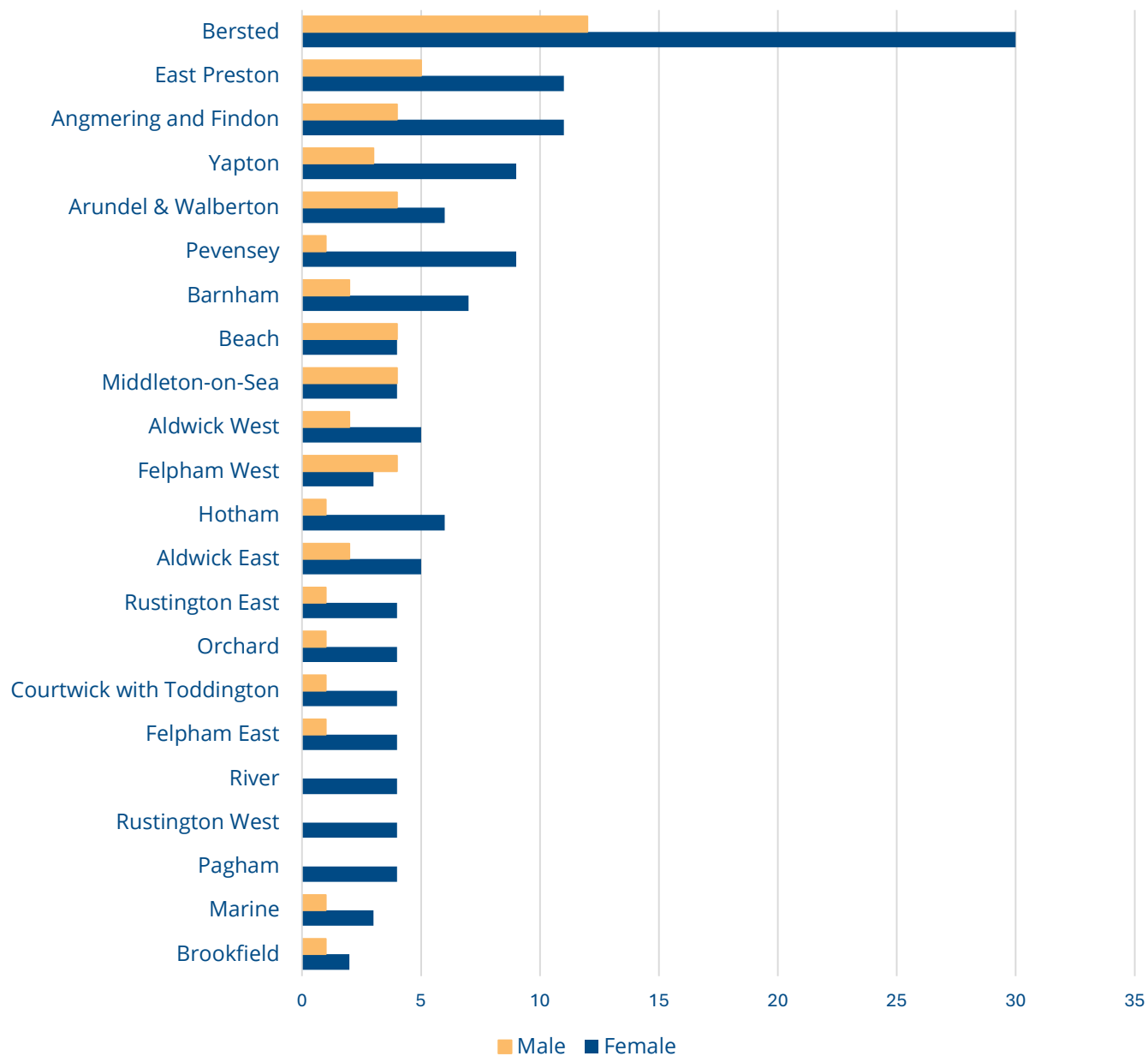
According to IMD 2019 data, three wards in Arun are in the 10% most deprived areas in England, Courtwick with Toddington, Marine and Bersted¹.



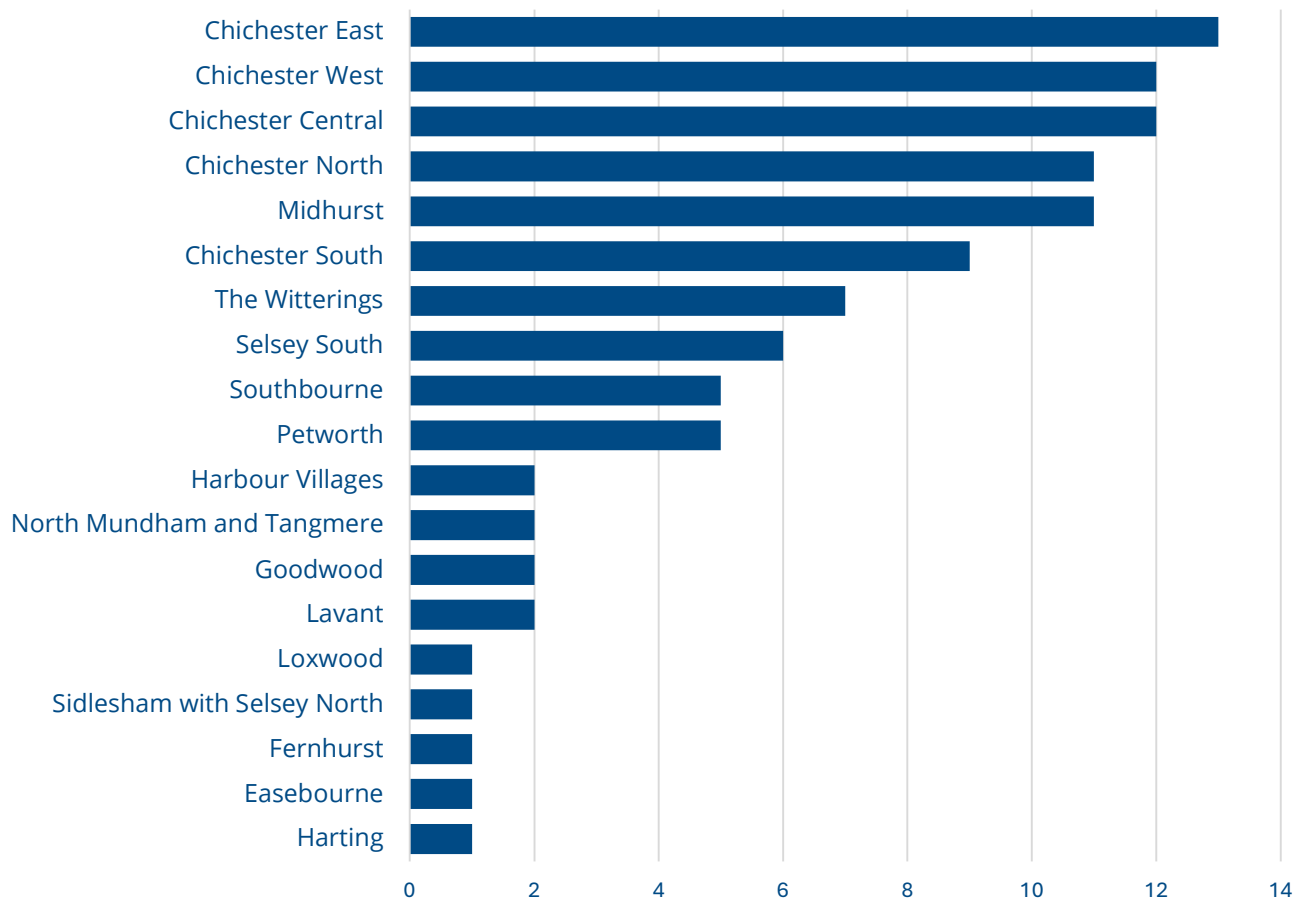
"Rent and council tax are far too high for people to afford, both increase yearly, yet wages don't."

¹ <https://jsna.westsussex.gov.uk/assets/core/Briefing-West-Sussex-IMD-2019.pdf>

Which neighbourhood/ward in Arun do you live in?



Which neighbourhood/ward in Chichester do you live in?



A report carried out by Nationwide discovered that Chichester is one of the least affordable places to live outside of London, for first time buyers, “Chichester in West Sussex is the least affordable area in the Outer South East region, with house prices 8.5 times average earnings”².

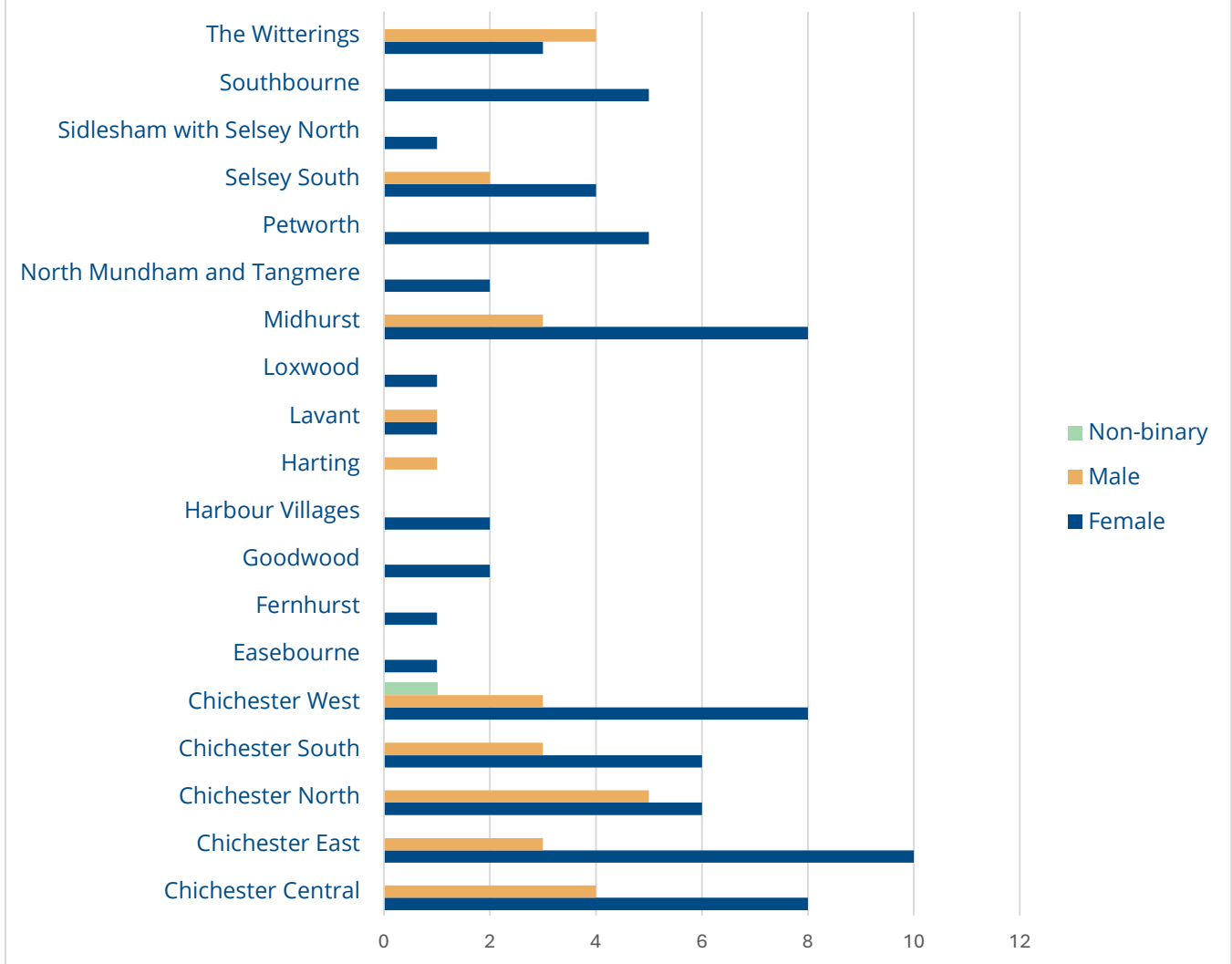


“Expensive area, I cannot afford to move in Selsey or out of the area at the moment due to costs.”

“House prices are out of control here”.

² <https://www.nationwidehousepriceindex.co.uk/reports/affordability-stretched-but-gradually-improving>

Chichester ward and gender breakdown



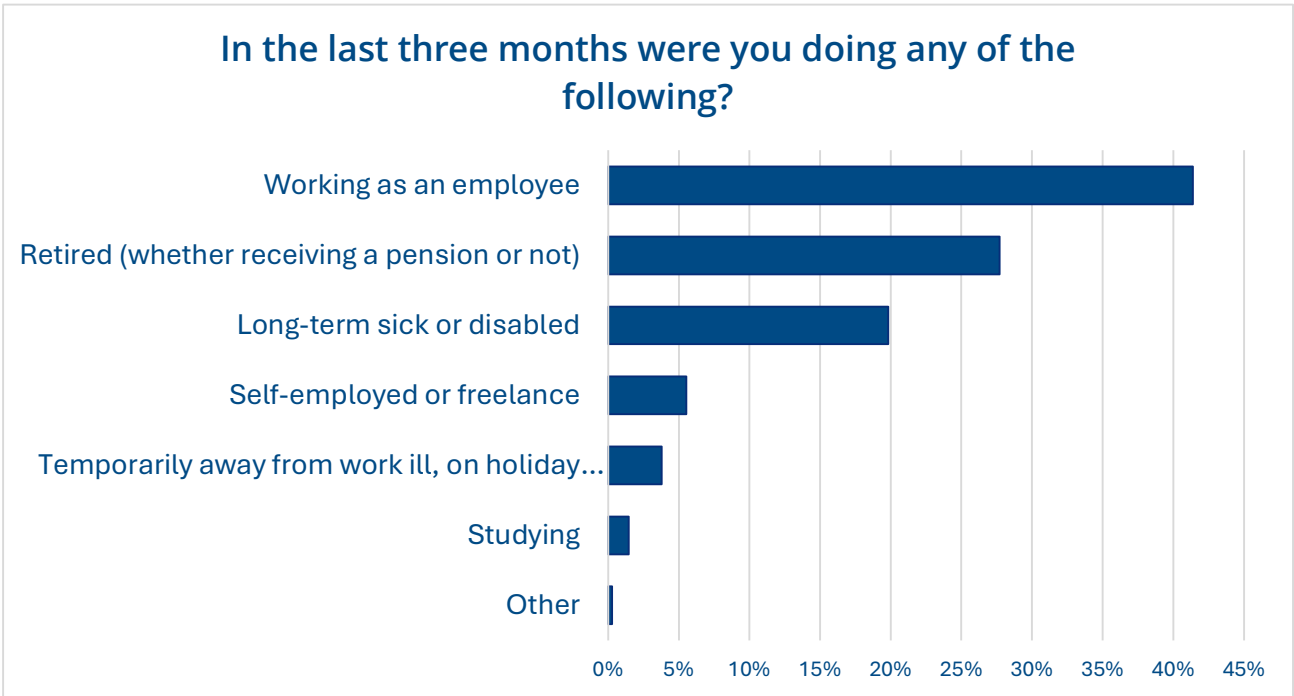
We received survey responses from a wide range of neighbourhoods across both Arun and Chichester districts, reflecting strong geographic coverage. In Arun, the highest number of responses came from Bersted, followed by Yapton, Barnham, and Aldwick West. Additional contributions came from Aldwick East, Courtwick with Toddington, Rustington West, and Brookfield, although these areas had fewer respondents.

In Chichester, the most responses were recorded in Chichester East and Chichester Central, with further notable engagement from Midhurst, The Witterings, and Southbourne. Smaller yet meaningful input came from Harbour Villages, Goodwood, Loxwood, Fernhurst, and Harting.

People of different genders took part in the survey. The data shows that in most wards particularly in Chichester female respondents made up the majority. In

some Arun wards, such as Bersted, Yapton, and Barnham, male representation was more evenly distributed, though female participation remained higher overall. A very small number of respondents identified as non-binary.

Occupation

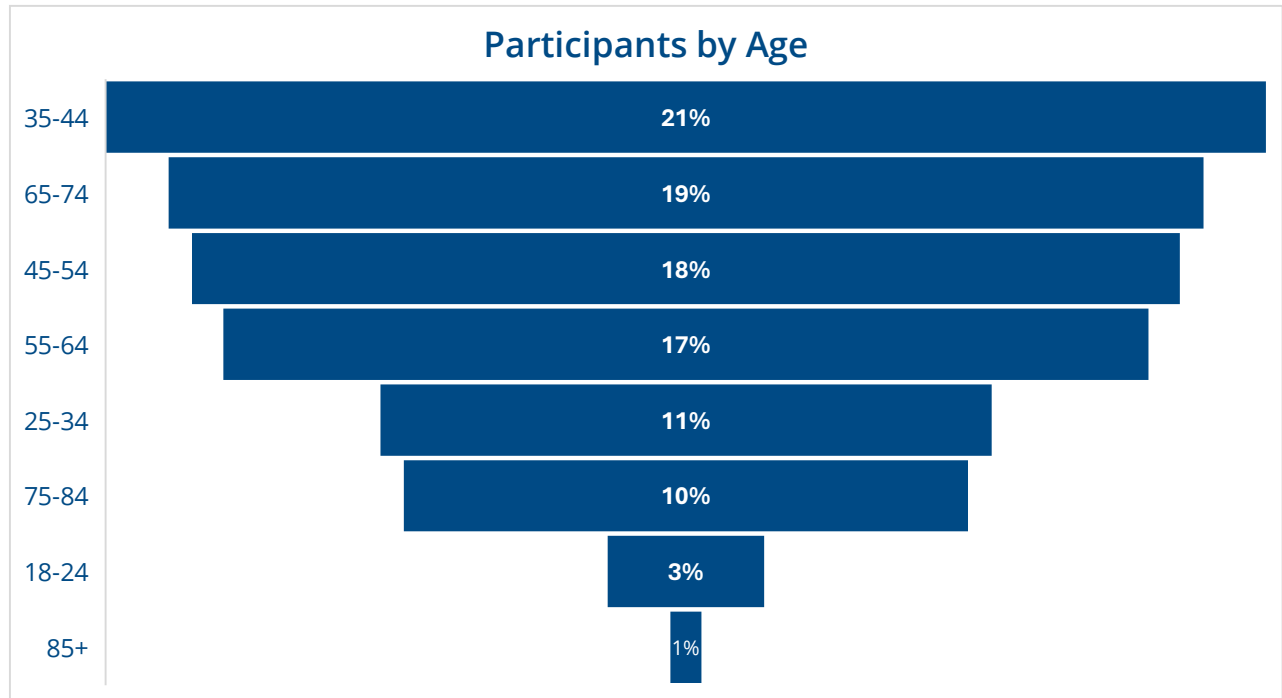


People who took part in the survey came from a range of different occupation backgrounds. The largest group, 41%, were working as employees. Around 28% were retired, and 20% were living with a long-term illness or disability. Smaller numbers included those who were self-employed or freelance (5%), temporarily away from work due to illness, holiday, or layoff (4%), and students (2%).



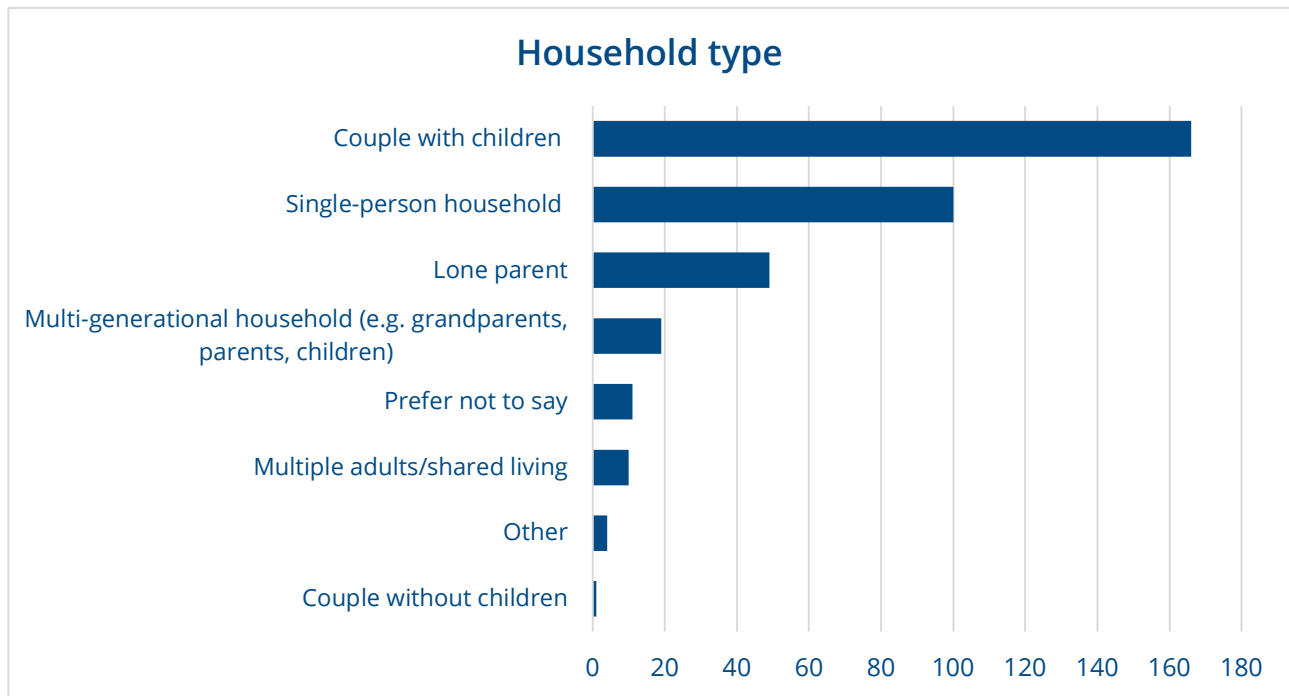
“I am working and taking extra hours at work, I am trying very hard to manage my savings and add to them each month, but NI contributions are rising so I am worried that taking extra hours will not change my income very much. I have just graduated University so have high student loans and don’t have the qualifications to go into higher paid jobs yet due to company’s wanting experience over a degree.”

Age



The survey included participants from a wide range of age groups. The largest share of respondents was aged 35–44 (21%), followed by those aged 65–74 (19%), 45–54 (18%), and 55–64 (17%). Representation was lower among both younger adults, with 3% aged 18–24 and 11% aged 25–34, and the oldest group, with 10% aged 75–84 and very few respondents aged 85 or over.

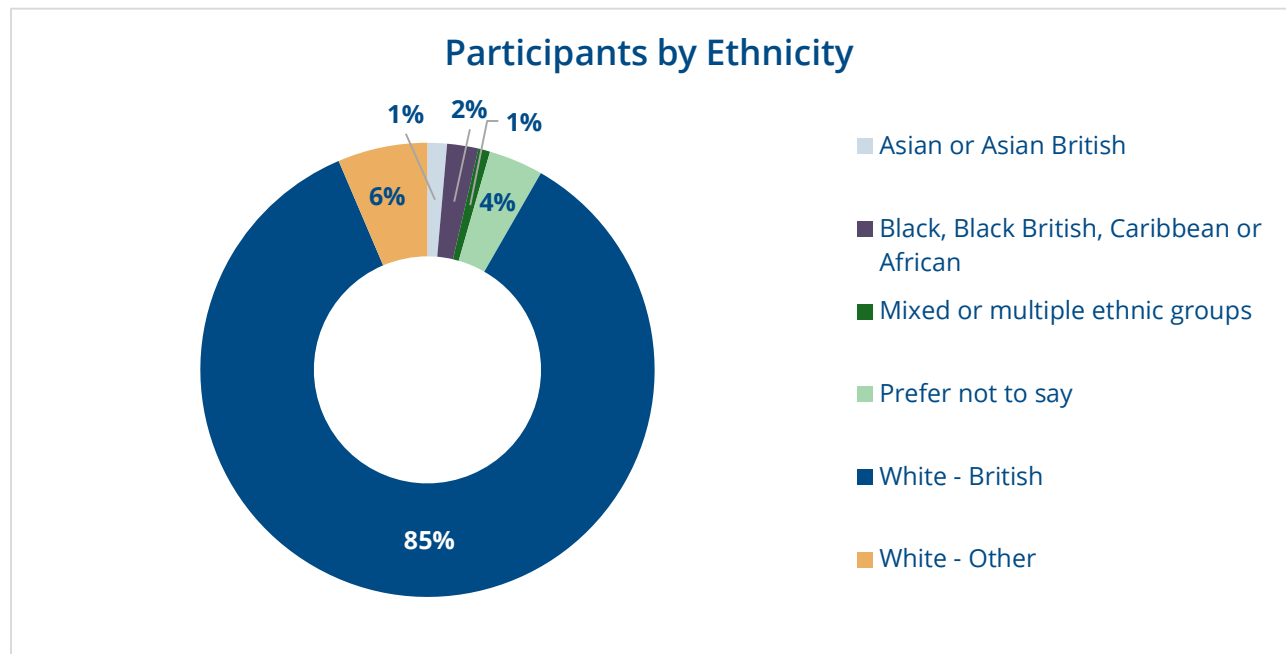
Household types



Survey participants came from a range of household types, with the most common being couples with children (166 respondents). This was followed by single-person households (100) and lone parent households (49), reflecting a strong representation of families and individuals likely to be directly affected by the cost of living.

Smaller numbers reported living in multi-generational households (19) such as grandparents, parents, and children living together, or in multiple adult/shared living arrangements (10). Only one person identified as living as a couple without children.

Ethnicity



The majority of survey respondents identified as White British (307 respondents), followed by White Other (23 respondents). Smaller numbers identified as Black, Black British, Caribbean or African (8 respondents), Asian or Asian British (5 respondents), and Mixed or Multiple Ethnic Groups (3 respondents). An additional 14 people preferred not to disclose their ethnicity.

This ethnic breakdown closely reflects the demographic composition of the Arun and Chichester 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).

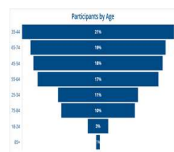
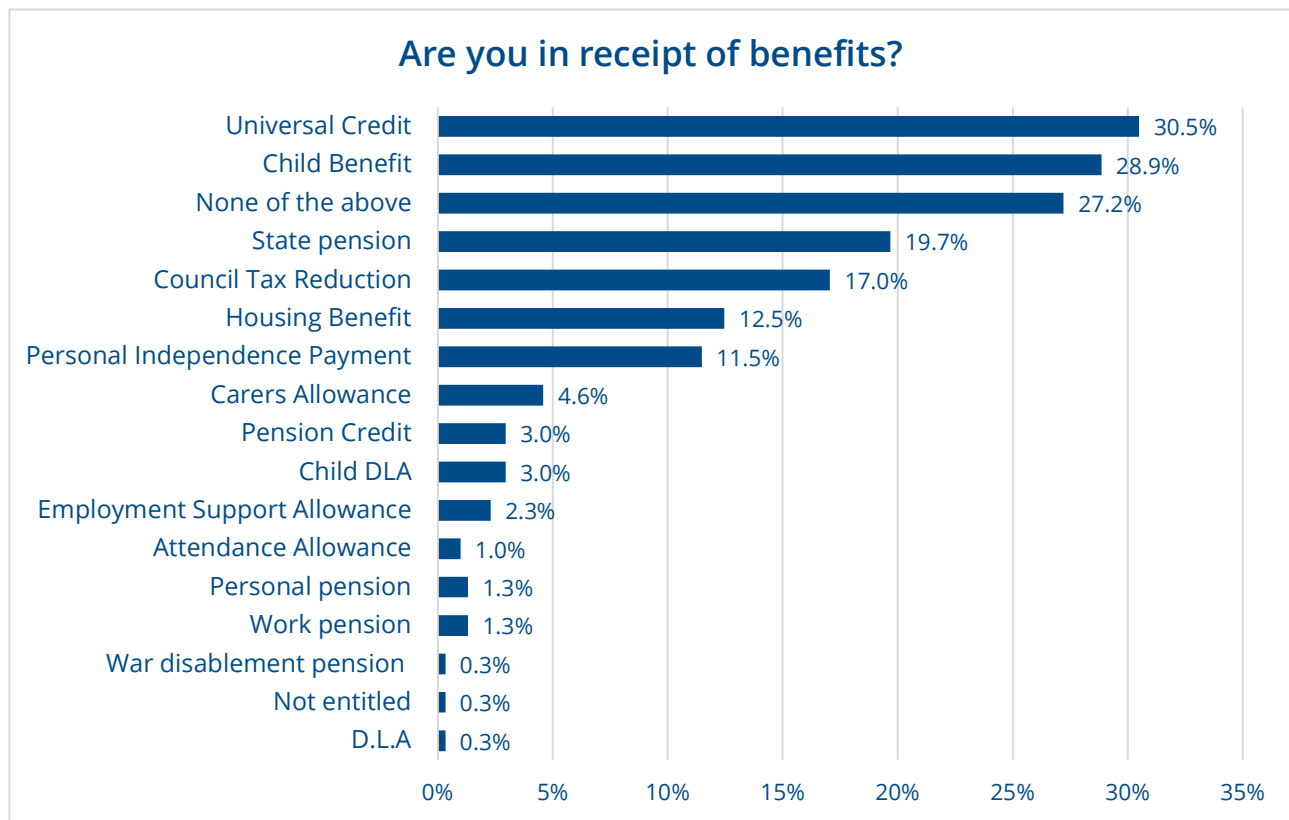
Non-White residents are just 4.2% in Arun³ and 4.6% in Chichester⁴.

The predominance of White British respondents in the survey reflects the overall population structure of the area rather than an underrepresentation issue. The survey successfully reached some minority ethnic groups, providing space for a broader range of experiences to be captured.

³ONS, 2021 Census – Arun: <https://www.ons.gov.uk/visualisations/censusareachanges/E07000224>

⁴ Chichester: <https://www.ons.gov.uk/visualisations/censusareachanges/E07000225>

Benefits and debt



“Pension income is not keeping in line with inflation”.

“We earn too much to qualify for help but that doesn’t mean we have enough to cover our bills.”

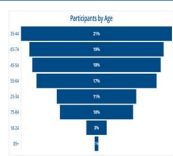
“Universal credit taking money off people like us who were struggling with what we had before the decrease. Maybe more help with food as we keep having to rely on food banks but they are not able to supply the same things such as baby food constantly as it's all donations.”

A significant number of survey respondents are receiving some form of benefits. The most commonly reported benefit was Universal Credit (approximately 31%)

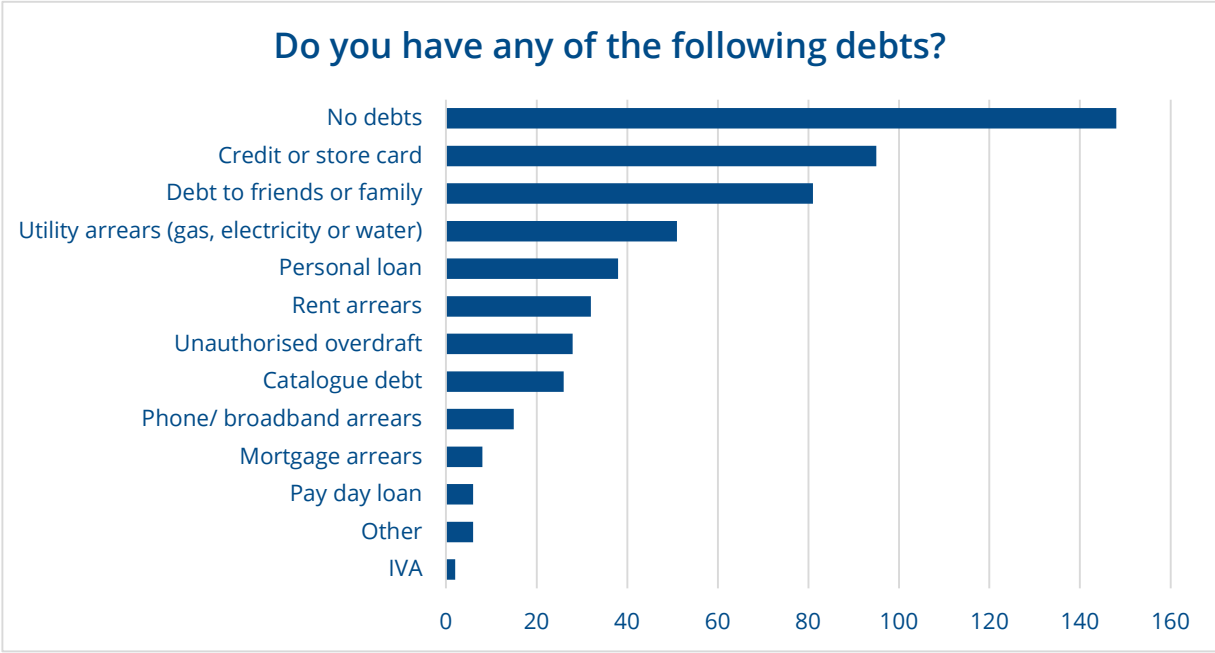
and Child Benefit (around 30%), followed closely by those who said they were not in receipt of any benefits (around 28%). This highlights that many participants rely on key types of government support.

Other commonly received benefits included the State Pension (19%) and Council Tax Reduction (17%), and Housing Benefit (about 13%). Smaller groups reported receiving Personal Independence Payment (11%), Carers Allowance (5%), Employment Support Allowance (2%), Pension Credit (3%), and Attendance Allowance (1%).

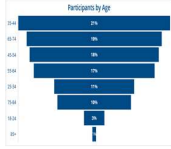
This survey highlights a notable change in benefit uptake compared to the previous year. This years survey, 27% of respondents reported not receiving any benefits, this is significantly lower than last years results where 47% of respondents reported not receiving any benefits. The increase in benefit claimants suggests that a growing number of people are now depending on financial assistance, potentially driven by rising cost-of-living pressures.



“Changing from legacy benefits to UC has been the cause of my struggle - I had to be careful with money before the change however during the switch, having no money for a month requiring advance payments & loans to cover the shortfall, to then be paid in arrears (almost all of which went on paying back the debts I accrued) leaving me with no option but to put myself into debt again & again - I am struggling to get out of it, having never been in it before, because of the way the change works. I appreciate the UC system, it works well & is simple however the change has not been thought through well enough & I can’t see how anyone without a vast amount of savings (which again, is impossible to do on benefits) can manage it without ending up in hardship.”



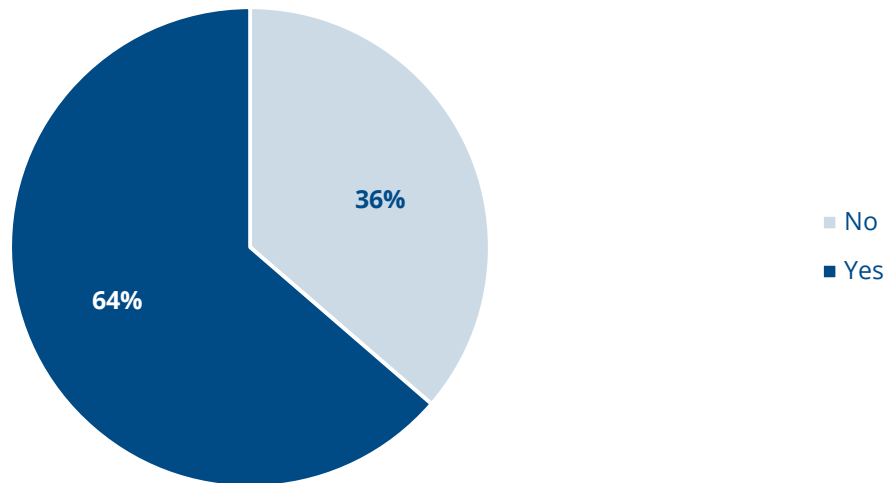
Almost 50% of respondents reported having no debts while 30% of participants have credit or store card debt, followed by borrowing from friends or family (26%), indicating that informal lending remains a key coping strategy. Smaller but notable percentages reported utility arrears (16%), personal loans (12%) and unauthorised overdrafts (9%). Less commonly, respondents mentioned mortgage arrears, payday loans and repayments on Universal Credit advances, each accounting for a small minority. 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.



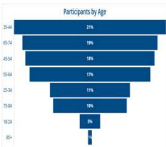
“Living in Fernhurst and not able to drive we are limited to where we can buy food as we don't have much in the village that is cost effective and the bus service is limited also the funds are just not there for us to get the bus often to get to a supermarket so we have to rely on food delivery which costs for deliver too”

Disability or long-term health condition

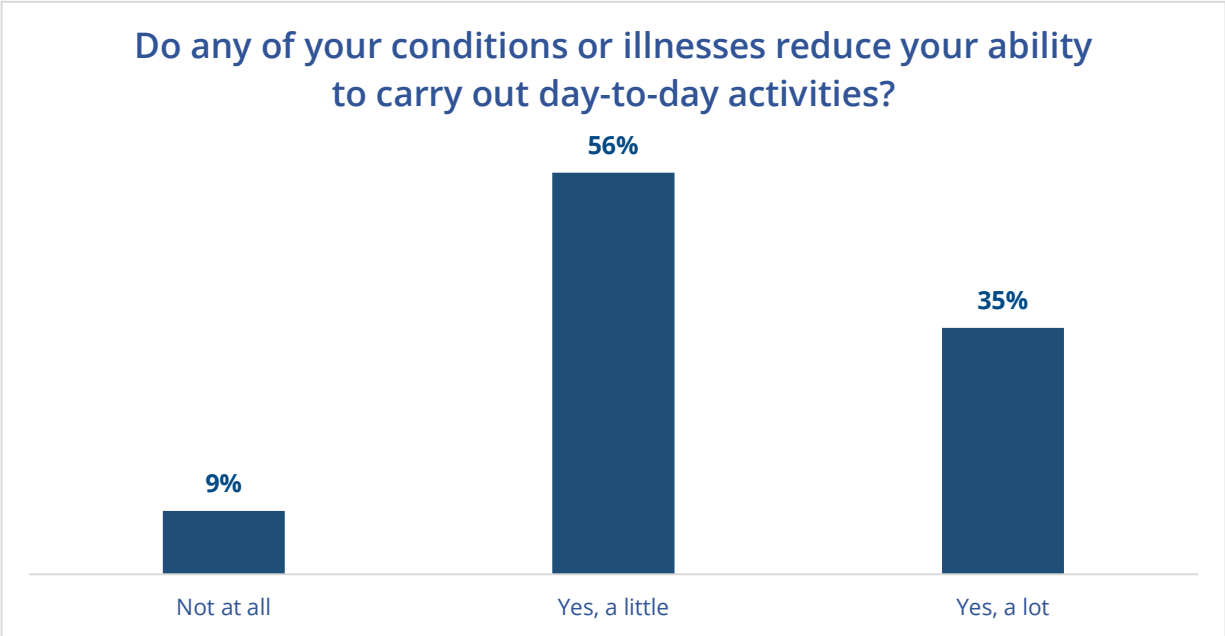
Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?



Participants were asked if they have a physical or mental health condition lasting or expected to last 12 months or more. Of 360 respondents, 226 people (about 64%) said they have a long-term health condition or illness, while 129 people (approximately 36%) said they do not. This highlights that a significant 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.

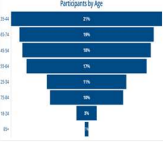


"As a disabled person I am worried that even with paid employment to the maximum I can manage (with my conditions) I cannot support myself in a lifestyle that is any higher than 'getting by'. There is no hope at the moment for a positive change. Combined with cuts to support for disabled people in the community, I feel marginalised and that people no longer talk about a quality of life, they talk about surviving."



The data shows that 64% of respondents reported having a physical or mental health condition expected to last 12 months or more, while 36% said they did not. Among those with long-term conditions, most said their health issues reduce their ability to carry out everyday activities. Over half said their condition affects them a little, and more than a third said it affects them a lot. Only a small number reported no impact at all on their day-to-day life.

This reflects the findings from the 2023 Cost-of-Living survey, where long-term health conditions were shown to have a clear link with financial vulnerability. The report written last year highlighted how individuals with ongoing health needs often face higher living costs, reduced ability to cut back on spending, and increased reliance on support. The persistent nature of health-related challenges appears to deepen the effects of the cost-of-living crisis, especially when people are also dealing with limited income or employment constraints.



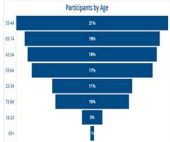
"It's slowly killing me each Winter I have to try and live; this has been the worst year ever in my whole life which starts September to end of March as I suffer S.A.D syndrome."

Impact of the cost of living

Behavioural changes



Most respondents have made changes to their spending in response to rising prices. The most common action was reducing energy usage, reported by 211 people, followed closely by spending less on clothes (204) and buying less food (193). These changes show that people are cutting back on both essentials and everyday needs to manage rising costs.



Participants by age

Age Group	Percentage
18-24	1%
25-34	2%
35-44	3%
45-54	4%
55-64	5%
65-74	6%
75-84	7%
85+	8%

"I buy frozen food, do not go out anymore and only have heat on when really cold."

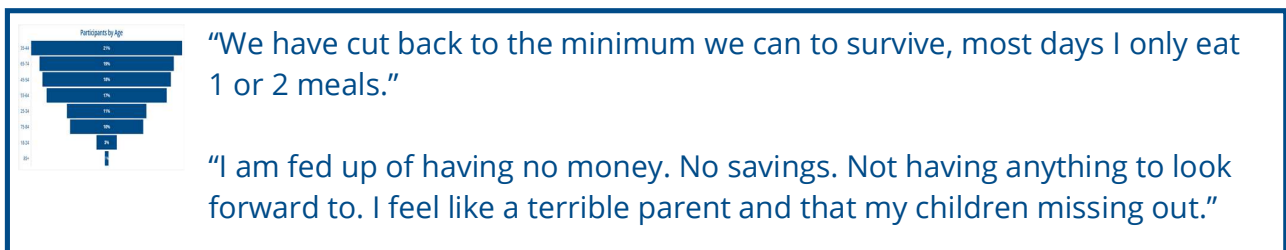
"When does cutting down or cutting off certain things come to a point where I have nothing else to save."

"My anxiety is sky-high regarding getting into debt, with no way out if I do. I'm constantly worrying, checking my bank balance, and moving money between my two accounts to avoid going over my overdraft limit. I'm choosing to eat just one meal a day, and sometimes not at all, when I have no money. I'm choosing to not have the heating on in the house, due to fear of getting into debt with my Energy Company, Octopus".

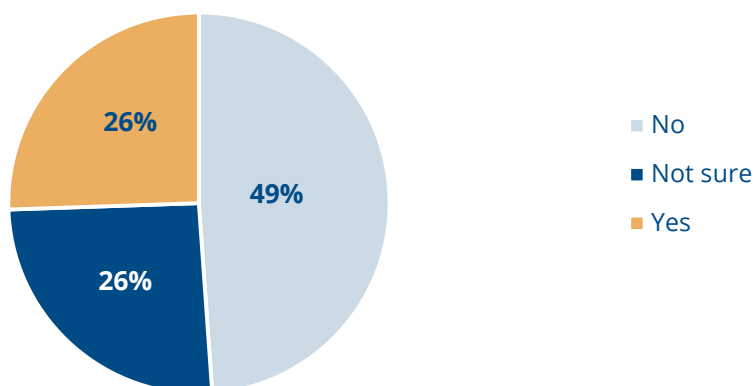
A large number also reported reducing leisure activities for themselves or their families (182) and switching brands or supermarkets (158), further evidence of widespread lifestyle adjustments. In addition, 113 respondents said they had cut back on regular savings, and 106 had reduced their car use, suggesting more long-term sacrifices are being made.

Alarmingly, 98 participants said they had skipped meals, highlighting the severity of hardship for some households. A smaller number said they had not yet made changes but felt they needed to (21), and 19 respondents reported reducing pension contributions. Only 6 people said they had made no changes at all.

Compared to the previous year's report, where people were more likely to focus on cost-saving measures like changing supermarkets or reducing energy use, this year's findings suggest a deeper level of strain. The shift toward skipping meals and reducing savings points to a more severe stage of the cost-of-living crisis, where many no longer have the flexibility to simply adjust they are now cutting essentials to survive.



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

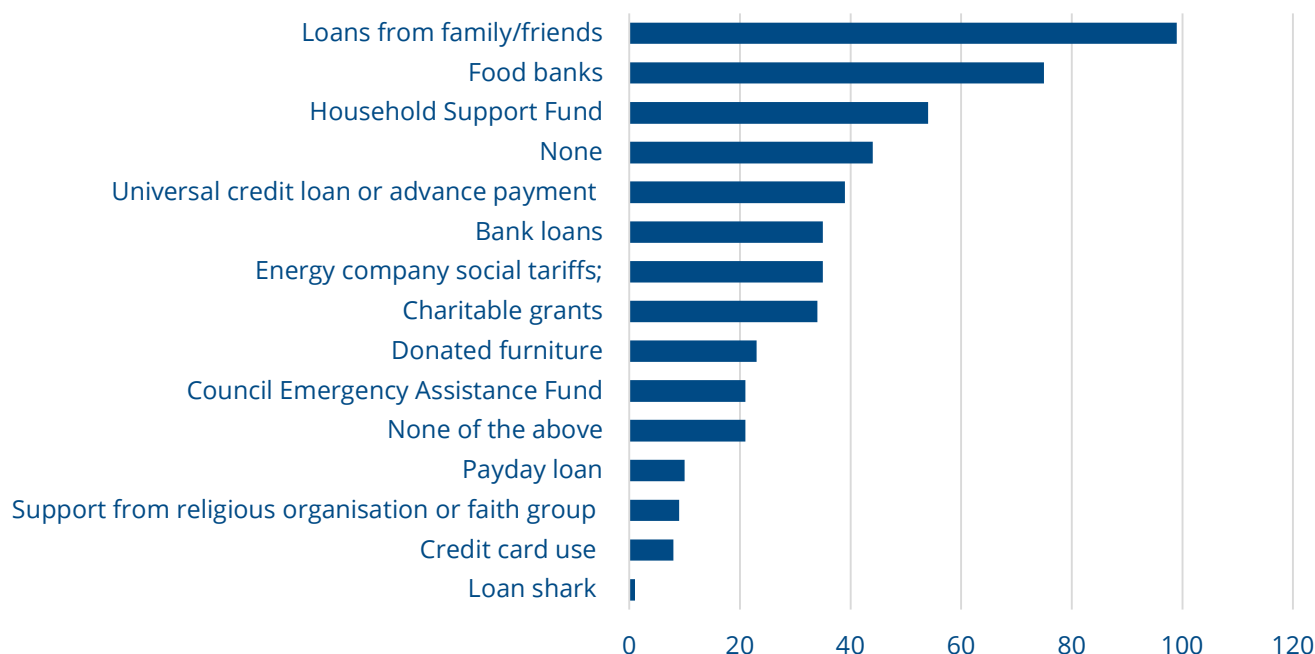


Respondents were also asked whether they felt there were any remaining areas of spending they could reduce if necessary. Nearly half of respondents (49%) said there were no further areas of spending they could cut back on, suggesting many have already reduced their expenses to the bare minimum. Meanwhile, 26% believed they could make more cuts if necessary, and another 26% were unsure.

These responses highlight 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.

Although nearly half of respondents said that they had no further areas where they could cut back, the chart 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 99 respondents receiving loans from family or friends. This was followed by food banks (75 respondents) and the Household Support Fund (54 respondents).

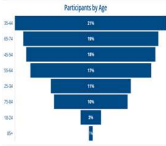
Have you turned to any of the following to help you meet the cost of living?



These figures indicate a heavy reliance on informal or emergency support rather than structured financial aid. Fewer people reported accessing Universal Credit loans or advance payments (39), bank loans (35), or energy company social tariffs (35). Some also turned to charitable grants (34) and donated furniture (23), while 21 respondents had used the Council Emergency Assistance Fund.

Less conventional sources of support were used by a smaller number of people: 9 had taken out payday loans, 9 had sought help from faith-based organisations, and 8 had used credit cards.

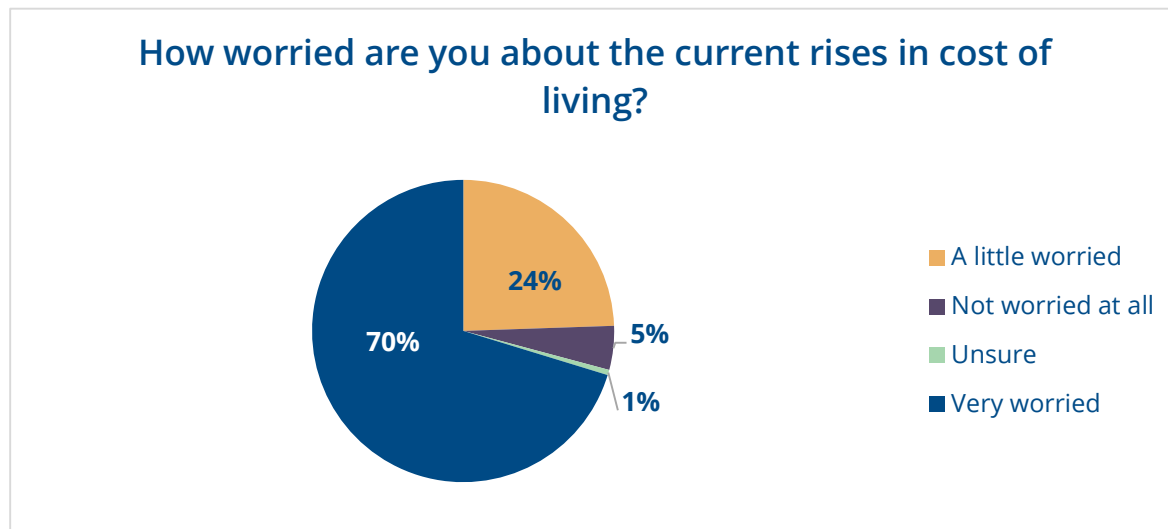
This pattern mirrors findings from last year's report, where most individuals facing financial hardship were either leaning on personal networks or coping without any support. These trends raise important concerns about the visibility, accessibility, and perceived trustworthiness of formal support systems,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



"Not sure what else I can do. I've cut back on so much but still struggle and still have to go to food bank."

"I am finding it harder and harder using credit cards to help pay for everyday things like food".

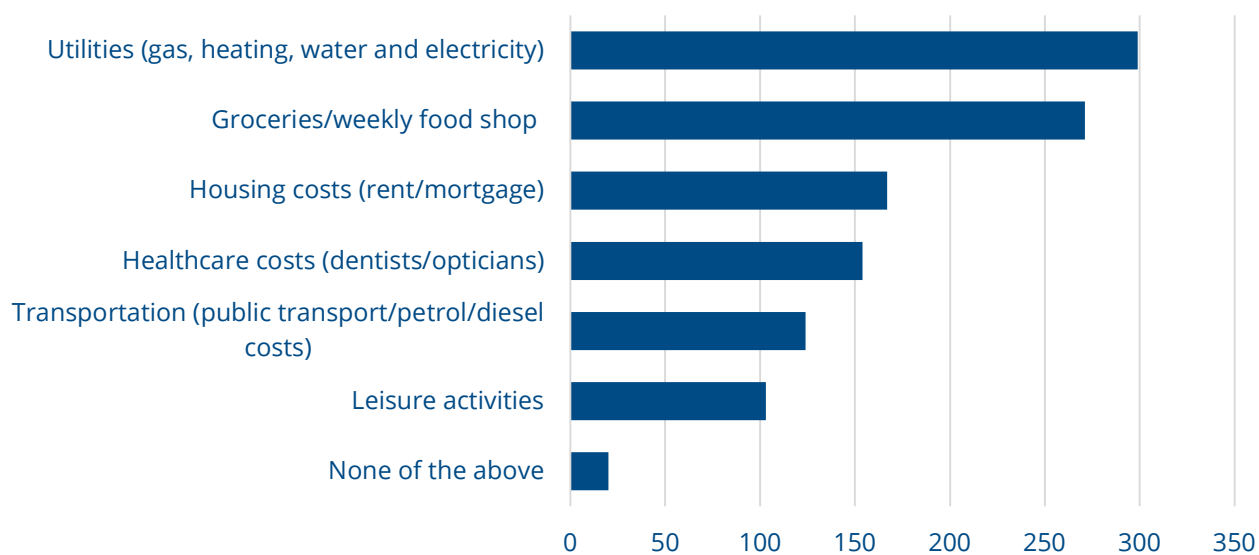
Mental Health



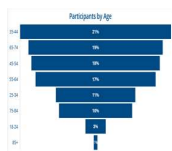
To understand how people are feeling about the ongoing crisis, respondents were asked how worried they are about the current rise in the cost of living. The results show a clear sense of concern across the board. 70% of respondents said they are very worried, while a further 24% said they are a little worried. Only 5% said they were not worried at all, and 1% were unsure.

These figures reflect a high level of anxiety within the community and are in line 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.

Are the costs of any of the following items causing you concern at the moment?



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 299 respondents. This was closely followed by groceries and weekly food shopping, with 271 people expressing concern about the rising cost of feeding themselves and their families.



"For two working parents with a mortgage there is no help with anything and everything is going up and up."

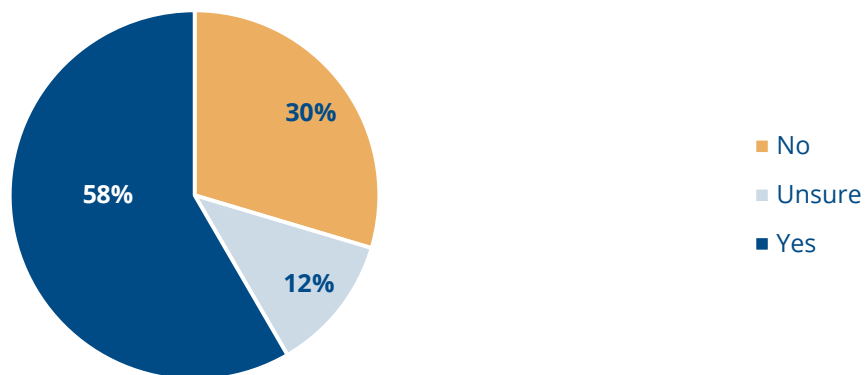
"As a pensioner living on state pension I am £3.00 a week over pension credit eligibility so can only get help with my rent."

Housing costs, such as rent or mortgage payments, were the third most common concern, mentioned by 167 respondents. Healthcare costs (especially dentists and opticians) were noted by 154 people, while transportation costs, including public transport and fuel, affected 124 respondents. Leisure activities also featured, with 103 people identifying them as a financial pressure.

Only a small number of respondents (20) said that none of these costs were currently causing them concern.

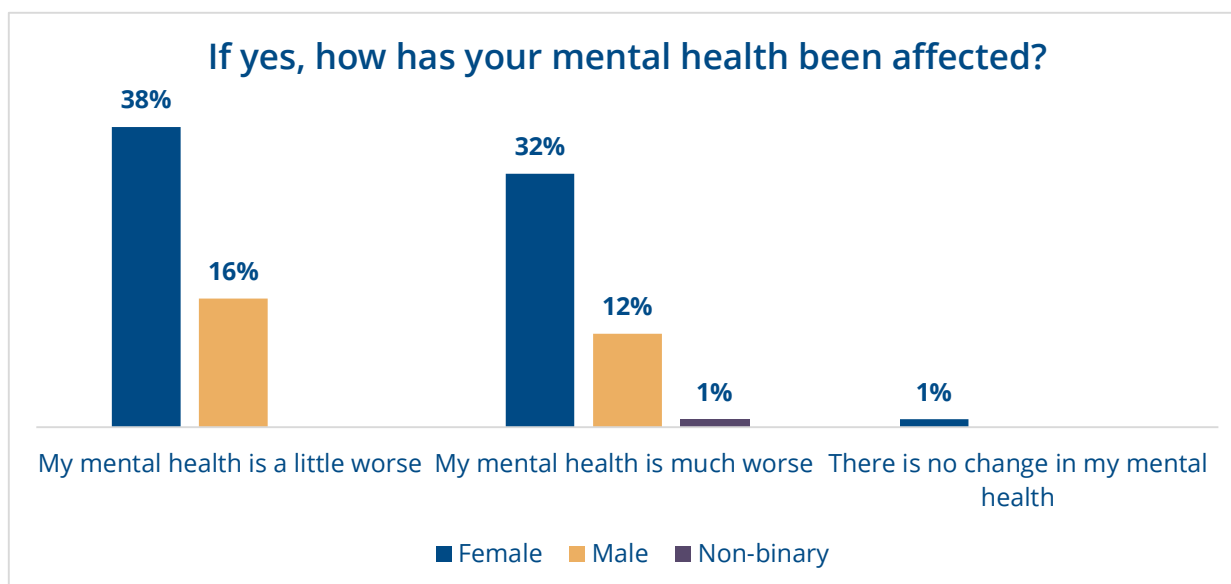
These findings are in line with last year's survey, where energy and food costs also topped the list of worries. Despite government interventions, the continued dominance of these basic expenses highlights how deep-rooted the cost-of-living crisis has become. Essentials that were once taken for granted, such as heating, eating, and mobility, are now major sources of anxiety for many households.

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



The cost-of-living crisis is not only affecting financial wellbeing but from the findings we can see it is also having a profound impact on people's mental health. 58% of respondents reported that their mental health has been negatively affected by rising prices and economic pressures, an 8% increase from last year's survey. This supports wider evidence that financial strain is closely linked to increased risks of anxiety, depression, and other mental health difficulties (Mental Health Foundation, 2023).⁵

⁵ [MHF-cost-of-living-crisis-report-2023-01-12.pdf](#)

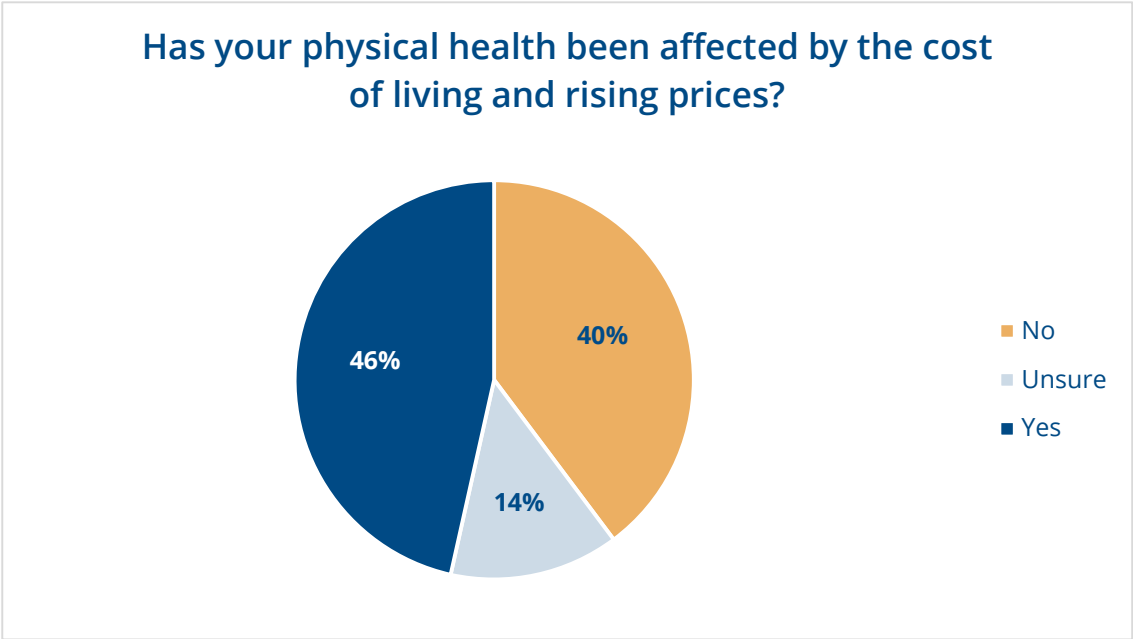


Among respondents who reported that their mental health had been impacted by the cost-of-living crisis, the majority described a decline in their wellbeing. The most common response was that their mental health had become “a little worse”, reported by 38% of women and 16% of men. A further 32% of women and 12% of men said their mental health had become “much worse”. A very small number of respondents reported no change in their mental health, just 1% across both male and female groups. Additionally, 1% of respondents identifying as non-binary said their mental health had worsened significantly. This pattern reflects broader national trends. Data from the Office for National Statistics (2022) shows that women are more likely than men to report being worried about the rising cost of living, suggesting that women may be disproportionately experiencing the psychological burden of the crisis.⁶

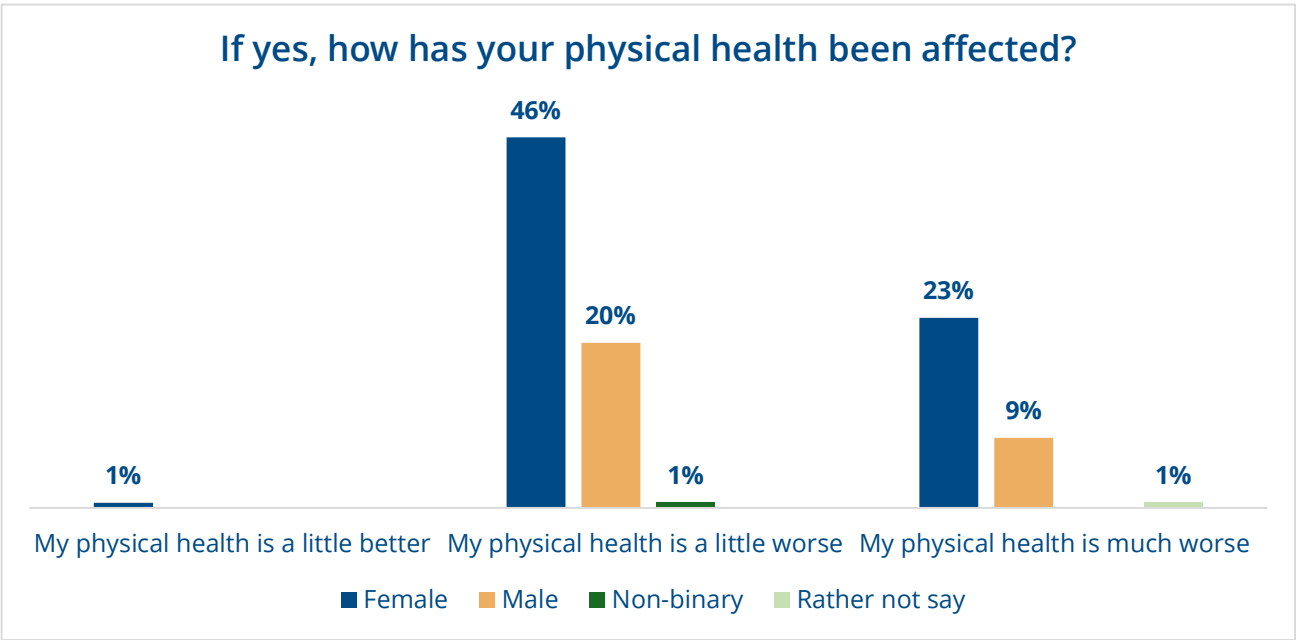
The findings show that a significant number of respondents have experienced an impact on their physical health as a result of the ongoing cost-of-living crisis. 46% of respondents said that their physical health had been negatively affected, while 40% reported no impact, and 14% were unsure.

⁶ [Office for National Statistics](#)

Physical Health



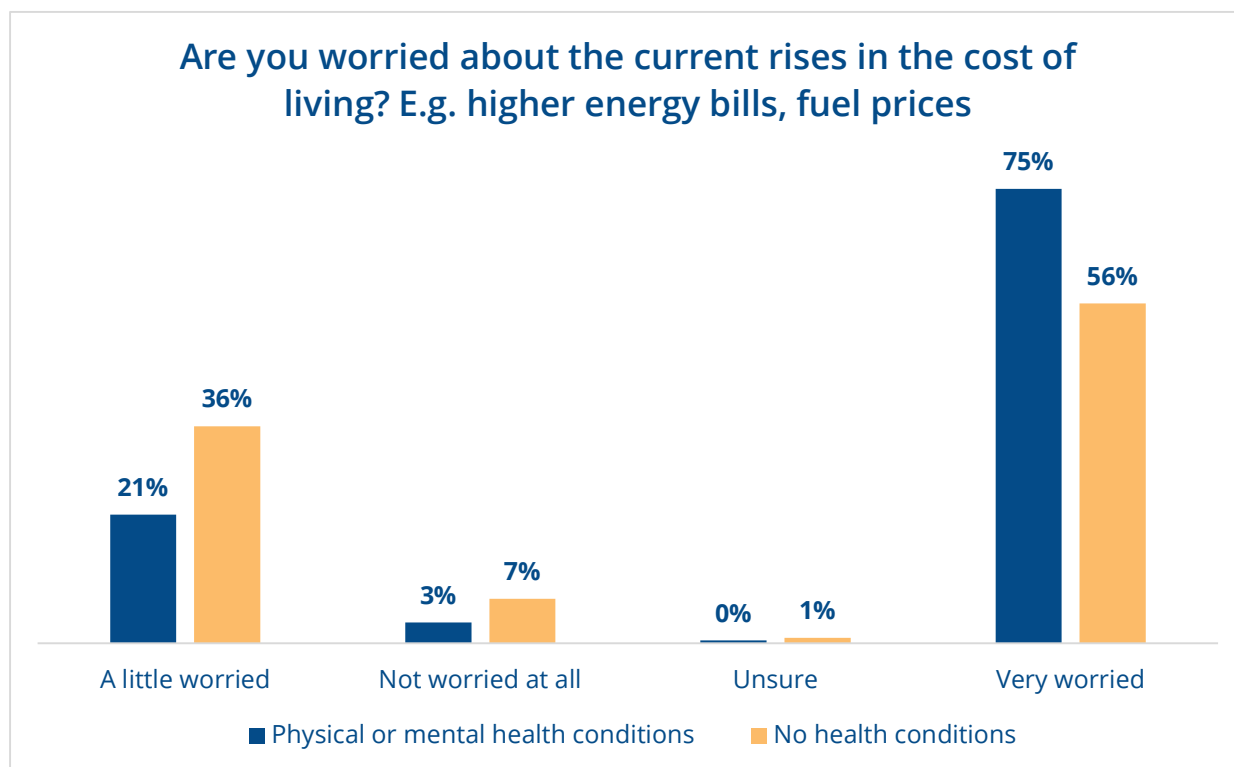
Of those whose physical health had been impacted by the cost of living, 46% of female respondents and 20% of male respondents said their health had become “a little worse”, while 23% of women and 9% of men reported that their health had become “much worse”.



Only 1% of respondents noted that their health had slightly improved, and a very small number, including those who identified as non-binary also reported experiencing worsening health, though in low numbers.

Impact of the cost of living by health status

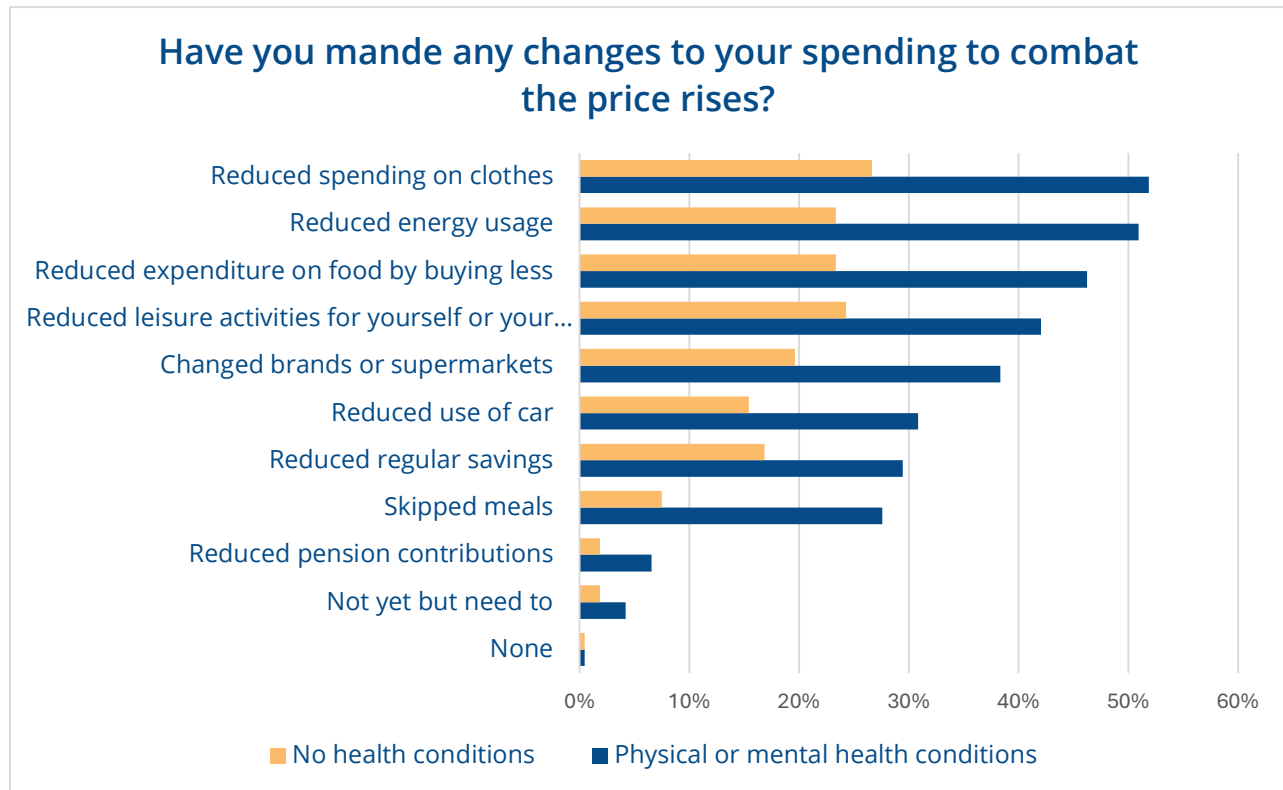
Another aim of this year's survey was to explore and highlight the disparities in health conditions and how the cost of living affects individuals differently depending on their health status. According to data from Scope, households with a disability face significantly higher living costs, requiring an additional £1,010 per month to achieve the same standard of living as those without a disability⁷.



The level of worries people have are shown to be far higher in those that have a health condition. Even with NHS support, individuals face additional costs such as medication, travel expenses, treatment costs and other healthcare needs,

⁷ <https://www.scope.org.uk/campaigns/disability-price-tag>

meaning their monthly budget needs to stretch further making it harder to absorb rising costs of essentials like food, housing and utilities.



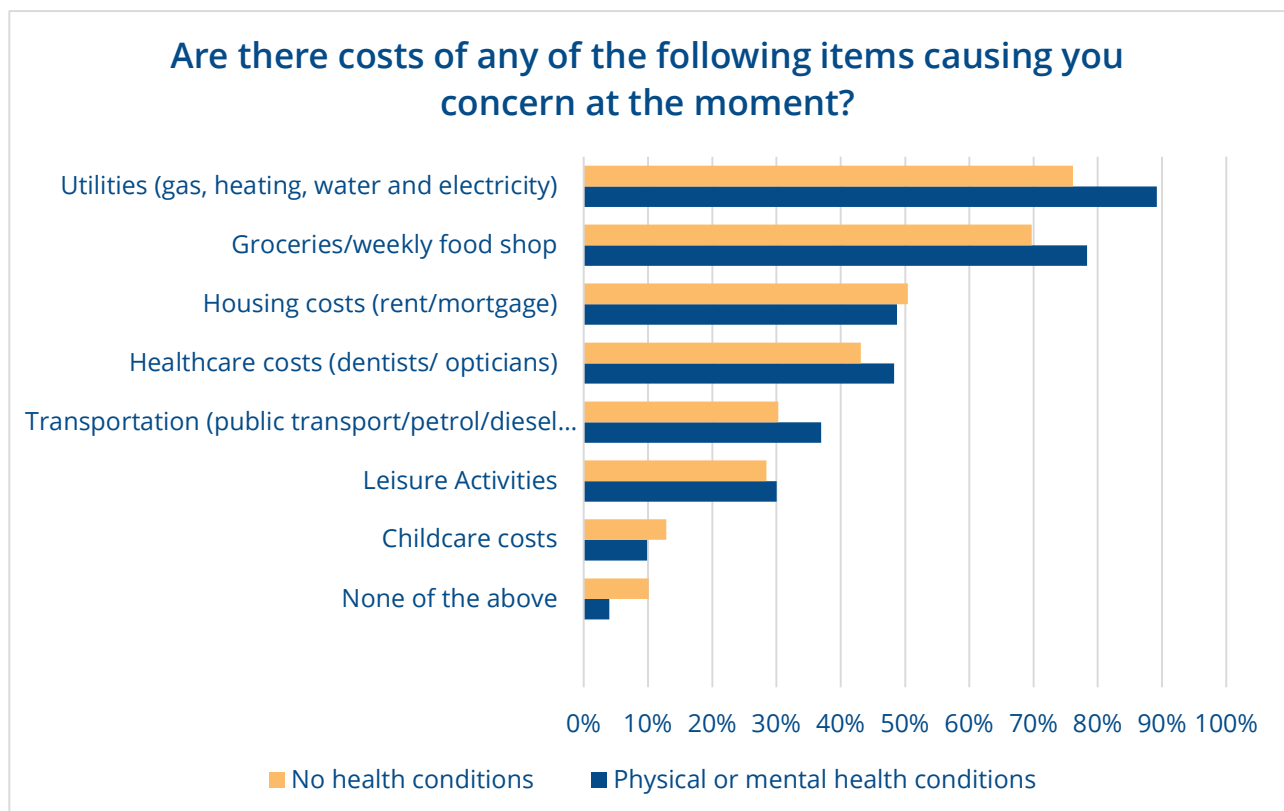
Many individuals have been forced to cut back on spending to combat the rising cost of living, but for those living with physical or mental health conditions, the impact is more severe. In some cases, the proportion of individuals making cutbacks is twice as high among those with health conditions.

The most common area of reduced spending for both groups was clothing. However, 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 needs⁸.

Another alarming finding from the survey is the number of people skipping meals to save money. While 7% of those without health conditions reported doing so, this figure jumps to 28% 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.

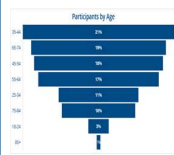


The distribution of concerns across categories was relatively balanced overall. However, childcare costs stood out as a slightly greater concern for respondents without health conditions—3% more than those with health conditions.

Unsurprisingly, the most pressing concern for all respondents was utility costs. This aligns with the ongoing energy crisis, which has seen some households facing nearly double their usual bills. Healthcare was another key issue,

⁸ <https://www.scope.org.uk/campaigns/research-policy/extra-burden-of-energy-disabled-households>

particularly for those with health conditions—5% more in this group expressed concern compared to those without.



“We are currently spending £10 a day on energy.”

“Cold in house to save heating despite being unwell with Rheumatoid arthritis.”

“There just seems no let-up in the rapid increase in the cost of basic things like food and heating, not even 'nice to haves' or luxuries. Reality is it has always been hard for some. It feels now like it is increasingly hard for many more.”

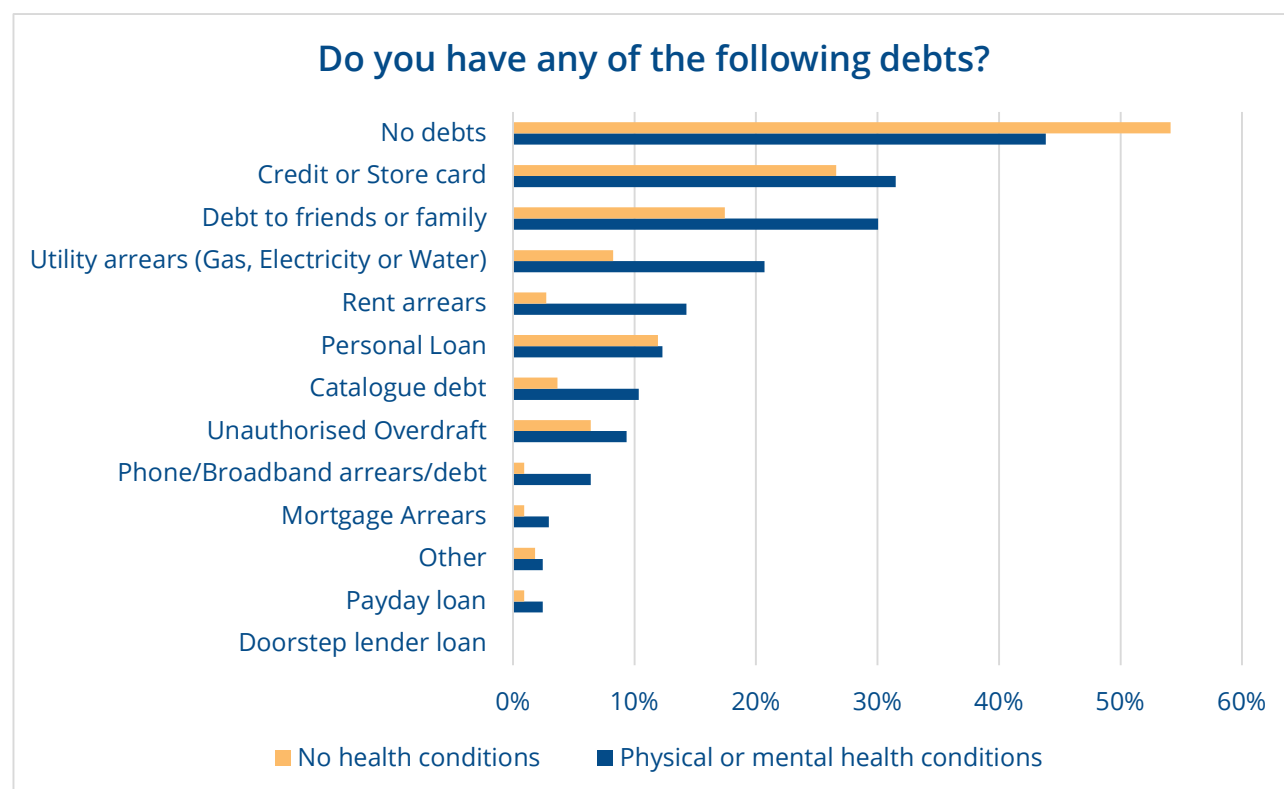
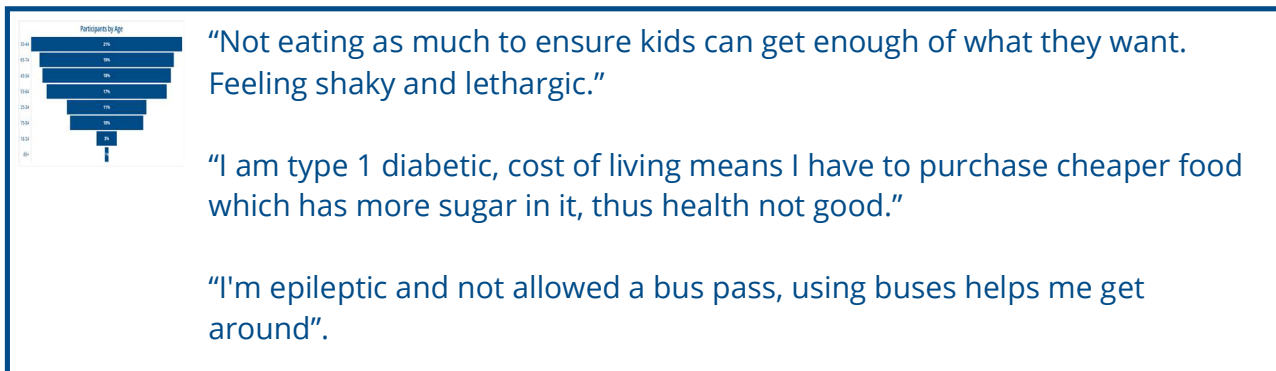
With food prices continuing to rise, access to affordable, nutritious food remains a top concern with all respondents- 69% of respondents without health conditions and 78% for those with health conditions.

Those with health conditions tend to see a higher grocery bill, often requiring specialised diets⁹, this is reflected in the survey. With food costs rising, accessing affordable food continues to be a top concern. Government data from 2021/22 shows that the most income deprived 10% of households spent £4.04 per person per day on food and drink- far less than the estimated £9 cost in 2024¹⁰. 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, in 2024 healthier foods cost an average £8.80 per 1,000kcal on average, compared to £4.30 for less healthy alternatives¹¹.

⁹ <https://www.richmondgroupofcharities.org.uk/publications/the-cost-of-living-is-hitting-people-with-long-term-health-conditions-and-disabilities-hardest/#:~:text=1.Healthy%20eating,those%20who%20were%20not%20disabled.>

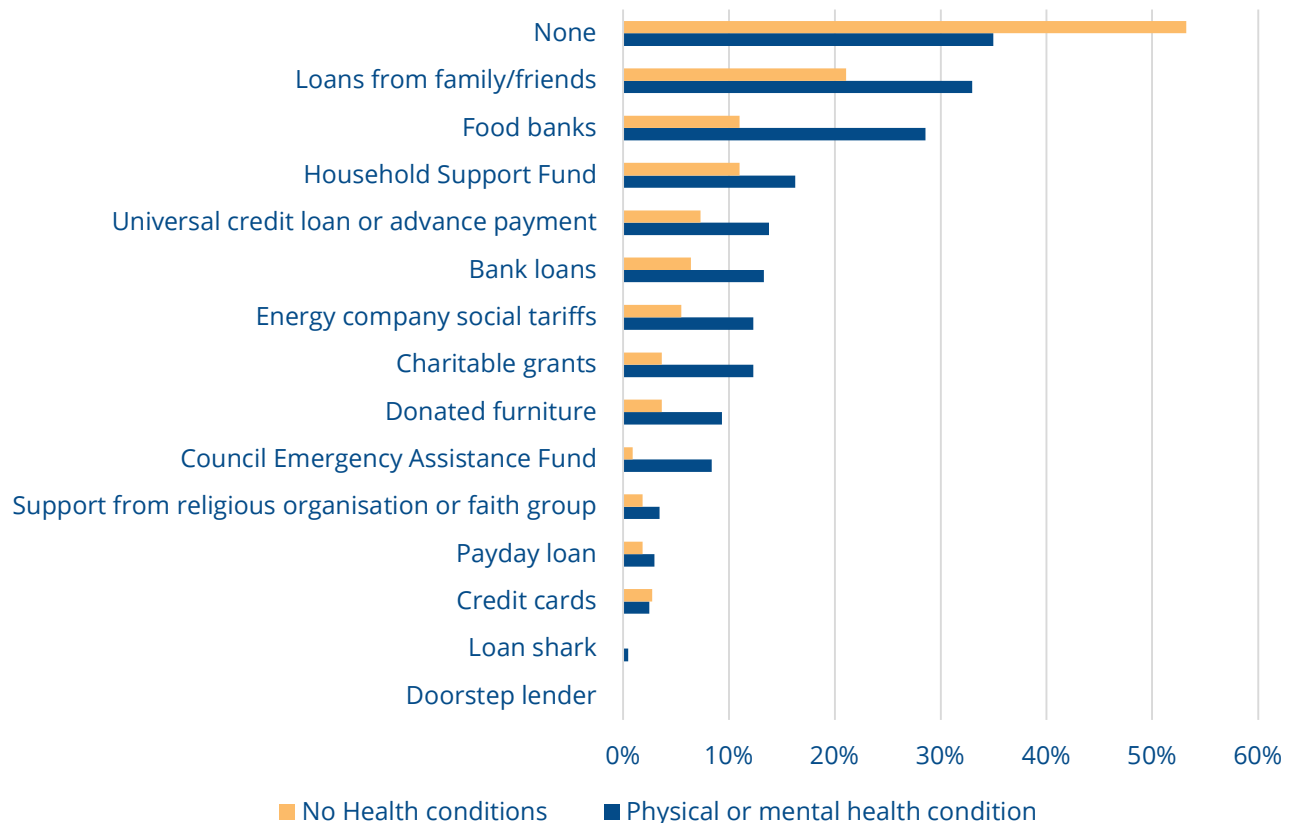
¹⁰ <https://foodfoundation.org.uk/news/why-healthy-and-affordable-diets-are-out-reach-many>

¹¹ <https://foodfoundation.org.uk/news/food-prices-tracker-february-2025>



54% of respondents without health conditions and 44% of respondents who had a disability or long-term health condition reported having no debt. Suggesting the higher debt levels among individuals with health conditions, highlighting the broader issue: that they require more financial resources to maintain the same standard of living as those without health conditions.

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

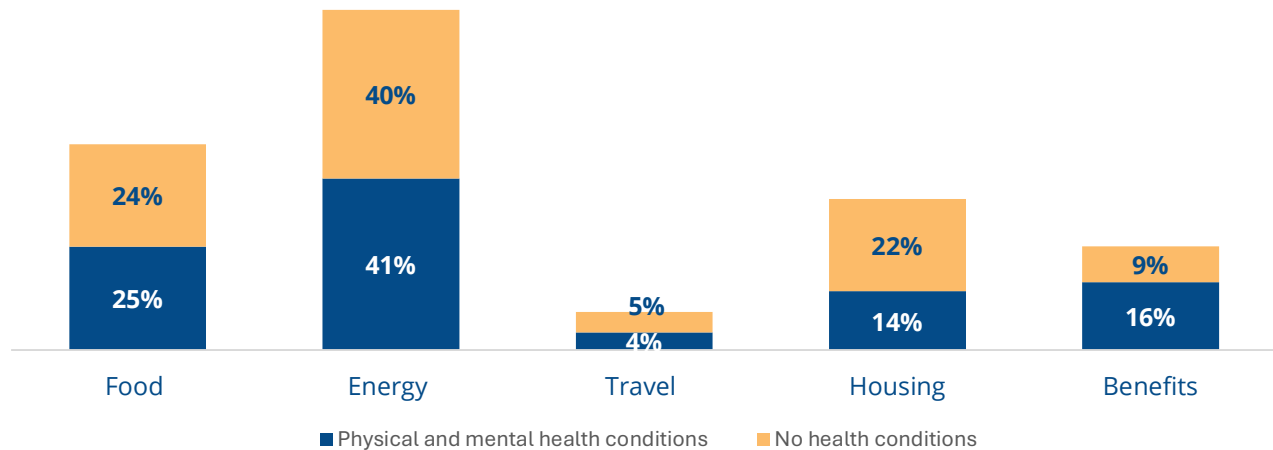


This trend was also evident in responses to questions relating to where people turned for support during the cost-of-living crisis. Over half of respondents without health conditions reported not needing any external support, compared to just 35% of those with health conditions.

An increasing number of people are relying on friends and family, with communities stepping in to help one another through difficult times. There was also a notable rise in the number of individuals across both groups turning to food banks for support.

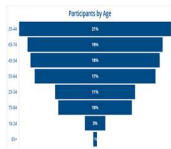
One respondent, who has a health condition had turned to a loan shark when needing an increase in their finances.

What single change would most help you manage or cope with the cost of living?



Responses were fairly evenly distributed across the different groups, with energy support emerging as the most identified need. Food was the second most frequently mentioned area where respondents felt a change would significantly help them manage or cope with the rising cost of living.

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



“NI contributions being lower so taking on more hours at work does not feel pointless.”

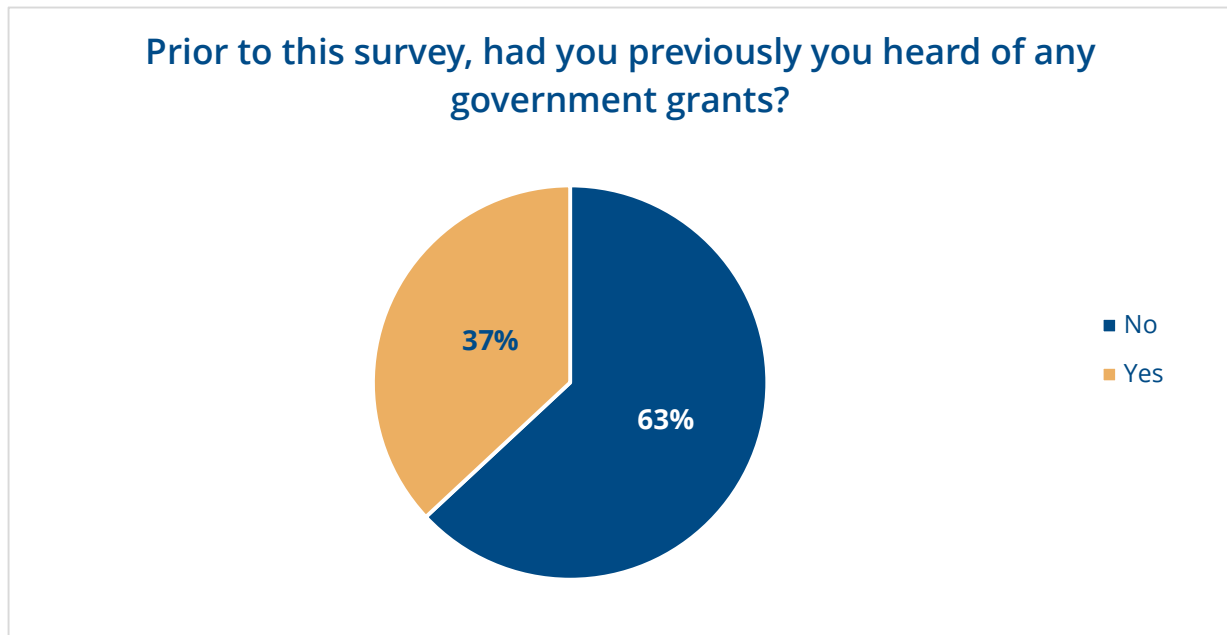
“Being on Universal credit they now take into consideration CSA and PIP. I now have to pay £240 month council tax, so I’m paying £200 month extra, being on UC. The old system they weren’t means tested. It’s disgusting as still a single parent and my money hasn’t changed at all”.

“More financial help from universal credit.”

“Affordable rent in suitable accommodation/increase in housing benefit.”

Cost of living support awareness

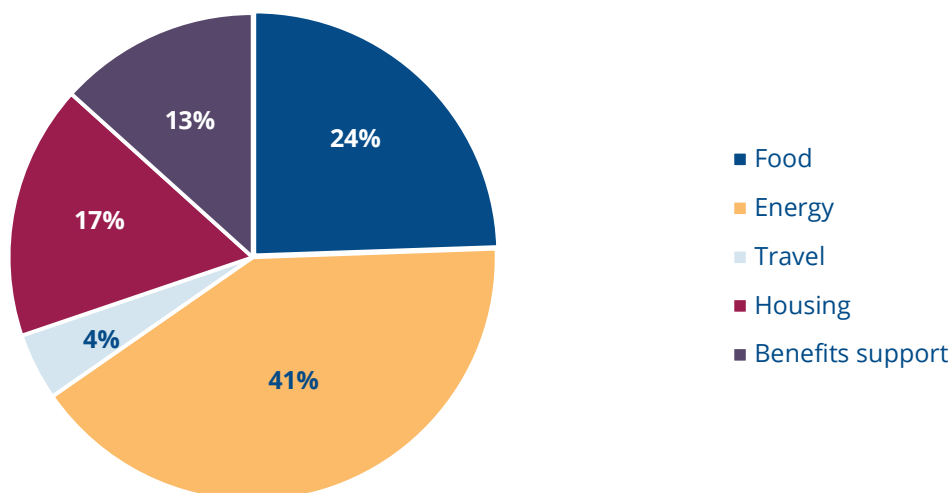
When asked whether they had heard of any government grants prior to the survey, 227 respondents (63%) said no, while 133 respondents (37%) said yes. This indicates that a majority of respondents lacked awareness of available government support schemes, even as the cost-of-living crisis has intensified.



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:

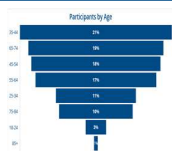
- Food-related support: food banks, food hubs, supermarket vouchers, and PayPoint food/energy vouchers
- Energy-related help: Warm Home Discount, energy vouchers, hardship grants from suppliers (e.g. British Gas Fund), social tariffs, and LEAP
- Charitable or third-sector support: Citizens Advice, Turn2Us,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

What single change would most help you manage or cope with the cost of living?



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.

The majority of respondents (41%) stated energy support would help them to manage with the cost of living, with many commenting that it costs far too much to have power or heat their homes.

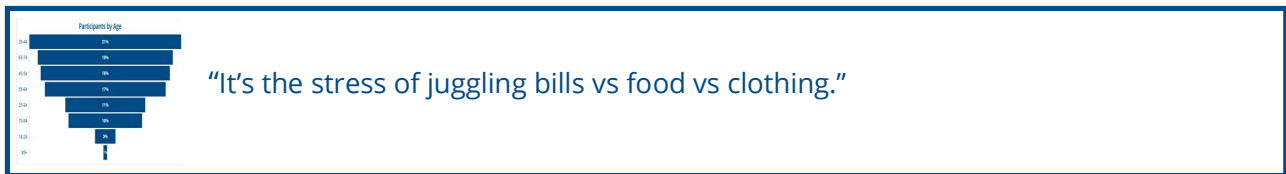


"Bringing energy prices back down or reducing food prices, both going up at the same time my monthly bills have almost doubled."

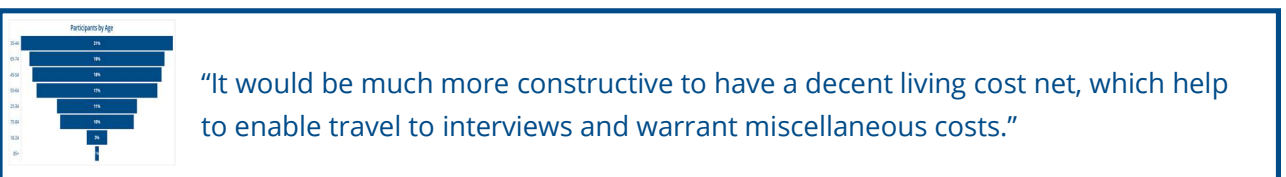
"Help with utilities. We live in a listed building with single glazing and our heating bills are £500 a month during winter."

Price increases across all necessities have 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, and 24% stating that food support would help them manage the cost of living.

According to The Food Foundation, in 2024, healthier foods cost £8.80 per 1,000kcal on average compared to £4.30 for less healthy foods. They also stated that the cost of healthier foods had increased by 21% between 2022 and 2024 whereas less healthy foods had increased by 11%. Results from their online survey show that 13.9% of households experienced food insecurity in January 2025. Up from 13.6% in June 2024¹². 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.



13% of respondents stated that more help with benefits would help them manage. Responses ranged from upping the threshold of eligible earnings to allow for the increase in the cost of living, to DWP providing travel support or support towards childcare to allow people more flexibility when looking to go back into employment.

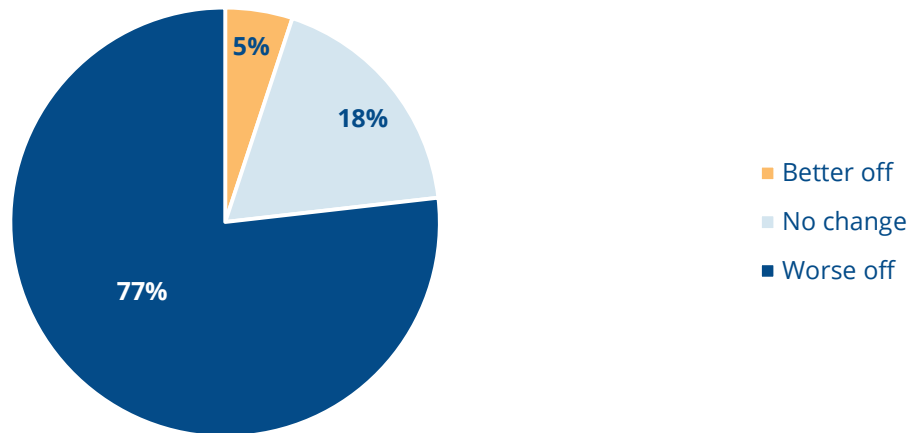


¹² <https://foodfoundation.org.uk/initiatives/food-insecurity-tracking#tabs/Round-16>

2024 in comparison to 2023

The final section of the report compares the results of this year's survey with 2023 survey, in order to determine what themes have remained consistent across both years.

Overall, do you feel like you are better or worse off compared to this time last year?

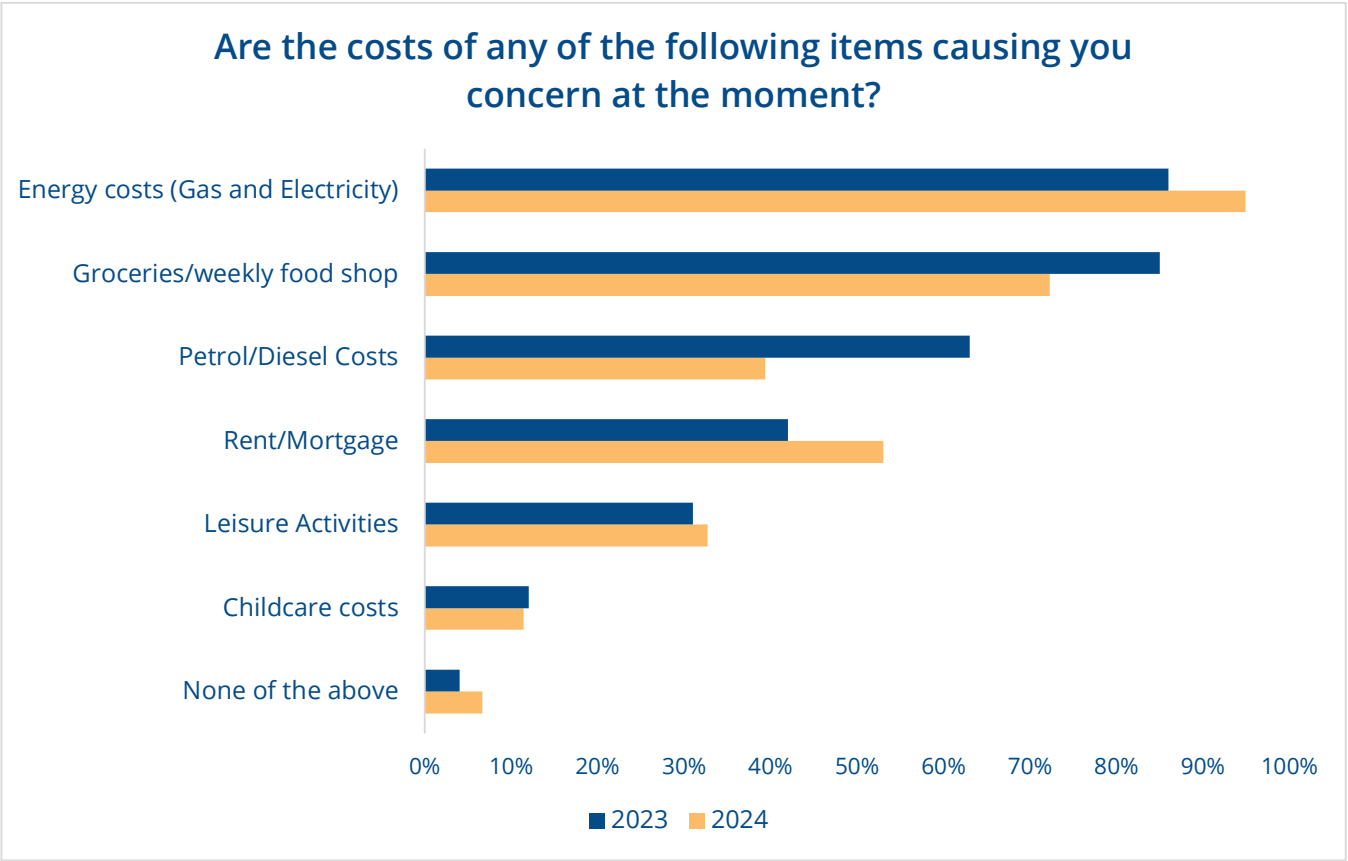


Most of the respondents (77%) reported being worse off this time last year, with only 5% reporting being better off. Interestingly, when we look at the difference by health status, 82% of people who report having a health condition are worse off compared to 67% without a health condition. Notably, 8% of those with no health conditions reported being better off whilst only 3% of those with health conditions said they were better off.

In our 2023 survey, a higher proportion of respondents said that they had reduced their spending in a lot of areas, such as energy use, food spending, car usage, savings, and pension contributions. Many also said they switched brands or supermarkets to save money. By contrast, in 2024, fewer people made those kinds of changes, but more said they had to reduce leisure activities or even skip meals.

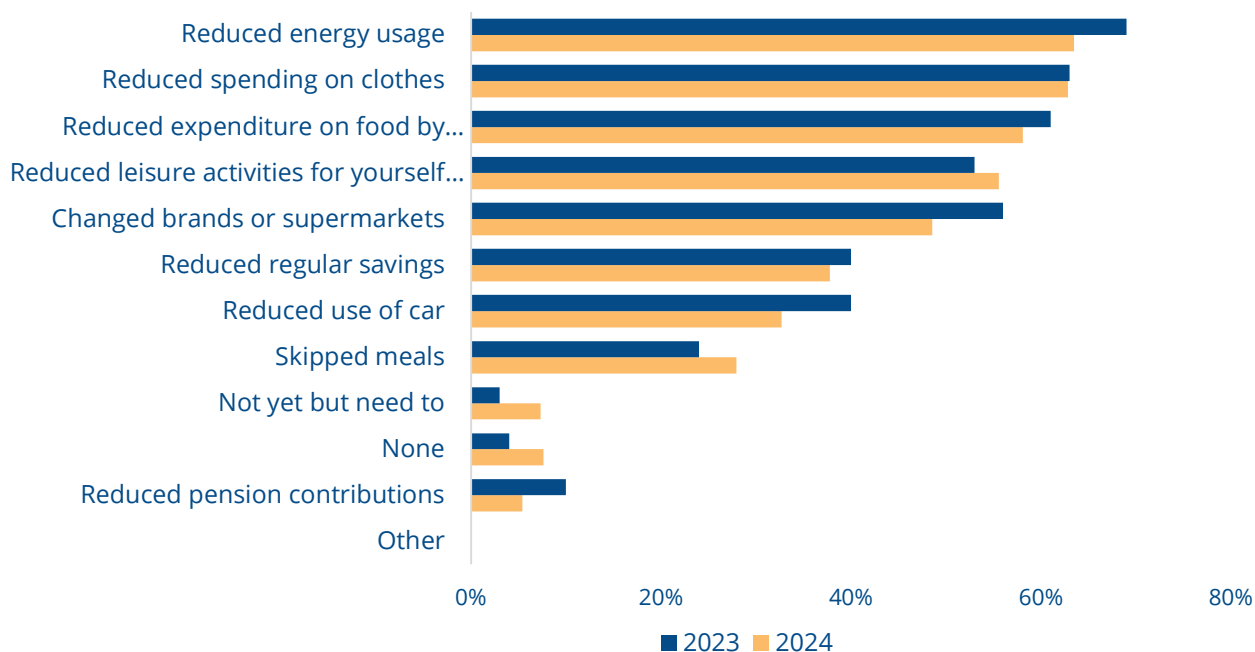
Notably, while fewer people in 2024 said they were spending less on food, a larger number reported skipping meals. This suggests that some of those who

managed to trim their food budgets in 2023 may now be facing tougher choices, such as going without meals altogether.



The general trends of which costs are causing people concern have remained consistent across both surveys. In both 2023 and 2024, energy costs were the main cause for concern, closely followed by groceries. In 2024 rent and mortgage costs were of a higher concern than in 2023s third place of petrol and diesel costs.

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

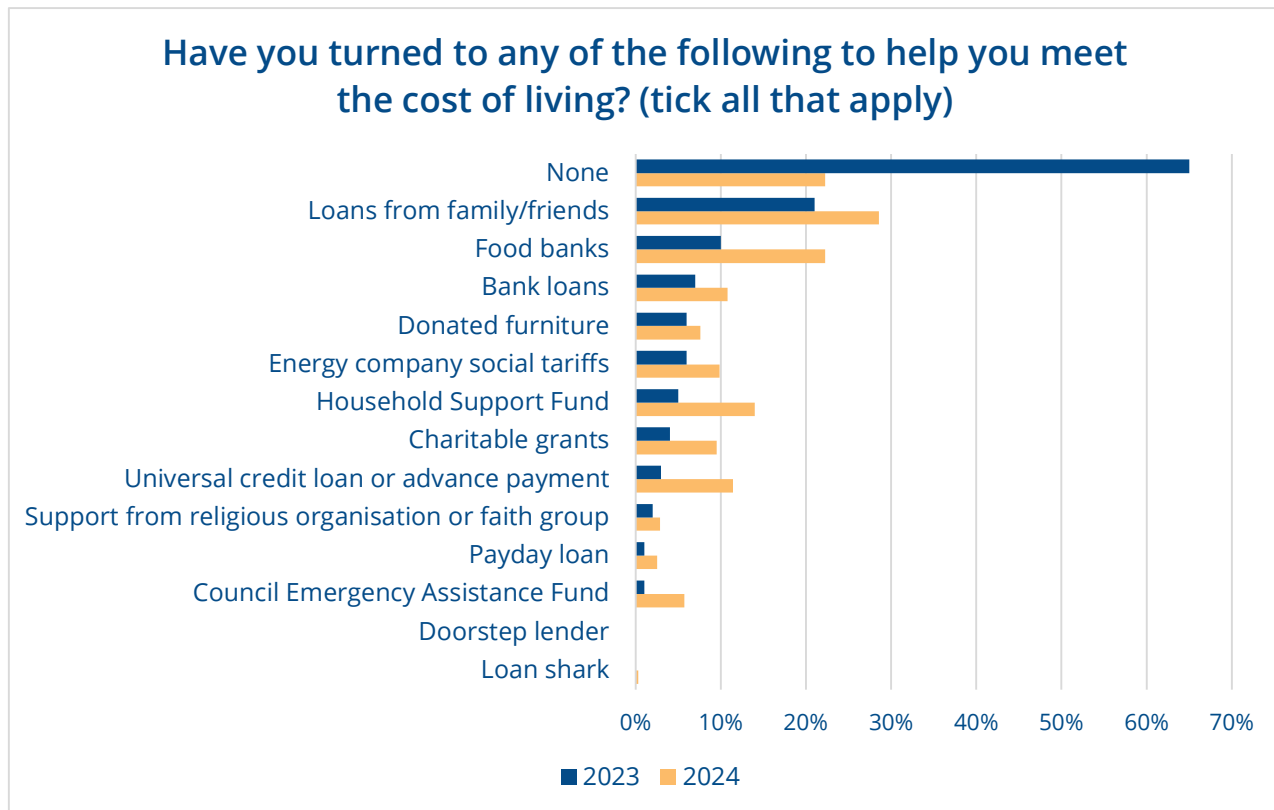


When looking at individual costs, people in 2024 are more concerned with energy costs than in 2023, which is not surprising due to the volatile energy market. Less people were concerned about petrol/ diesel costs in 2024 when compared with the previous survey, this could be due to the decrease in those costs in the latter part of 2024 when the survey was distributed.¹³

Notably, concerns about the cost leisure activities increased in 2024, this could be due to households having to spend more on necessities to remain safe, warm and fed rather than on leisure activities.

¹³ <https://www.gov.uk/government/news/high-fuel-margins-continue-to-inflate-pump-prices-for-motorists>

Worries about housing costs also continued to grow year over year. In 2024, mortgage rates fluctuated between 4.25% and 5.25%¹⁴, adding uncertainty for homeowners. Meanwhile, private rental costs surged by 9% in the 12 months leading up to December 2024¹⁵, putting additional pressure on renters.



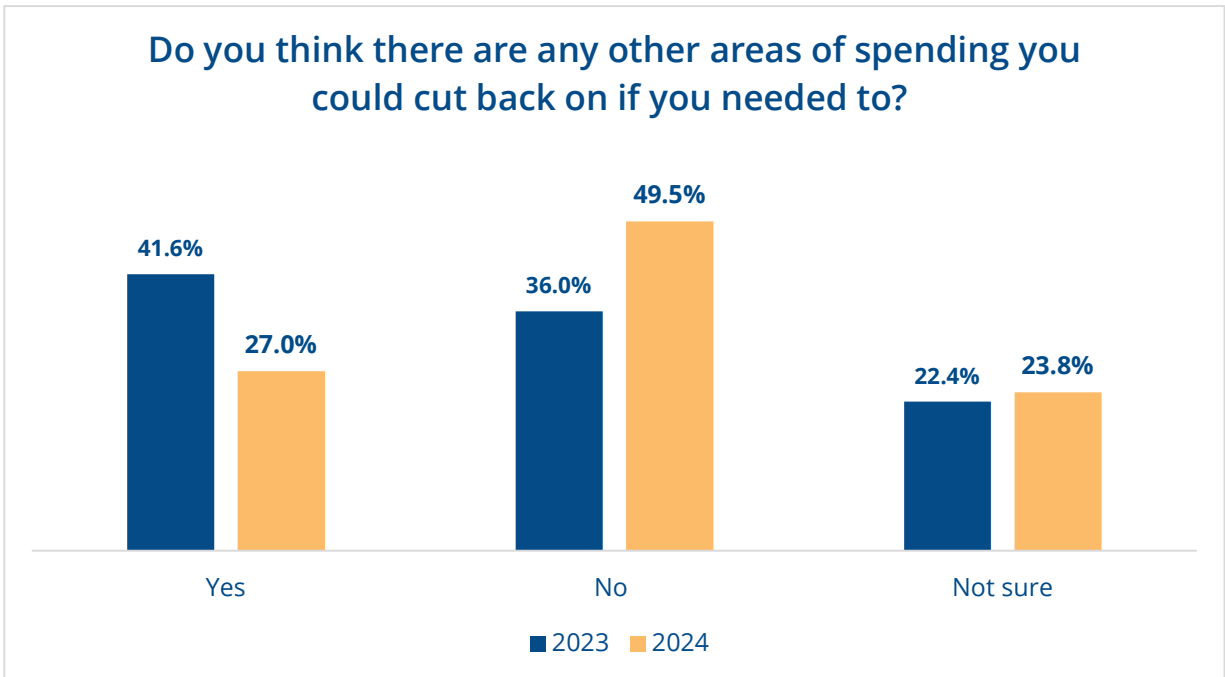
In 2024, more people turned to external sources of support compared to 2023. However, much of this increase came from informal borrowing—particularly loans from friends and family—rather than formal institutional support. That said, use of schemes like the Household Support Fund also rose year-on-year, indicating a broader reliance on available assistance.

Encouragingly, uptake of energy company social tariffs, while still relatively low, has increased since 2023. This suggests that more households are beginning to access targeted help with their energy bills.

¹⁴ <https://www.bankofengland.co.uk/explainers/current-interest-rate#:~:text=We%20began%20raising%20interest%20rates,we%20cut%20it%20to%204.25%25>

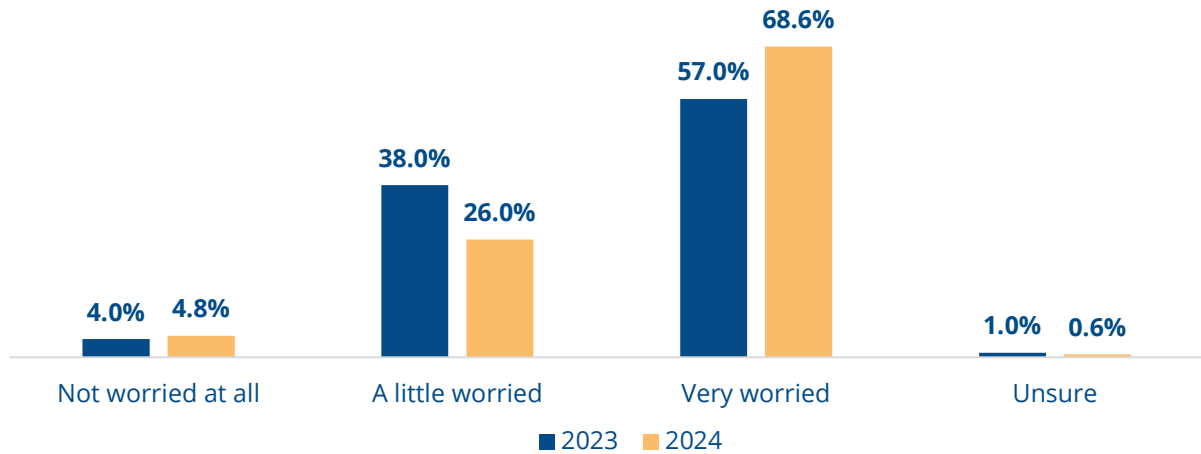
¹⁵ <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/december2024>.

More concerning, however, is the rise in the number of people turning to payday loans to cope with the cost of living. These high-cost, short-term loans carry significant risks, including the potential to become trapped in a cycle of debt.



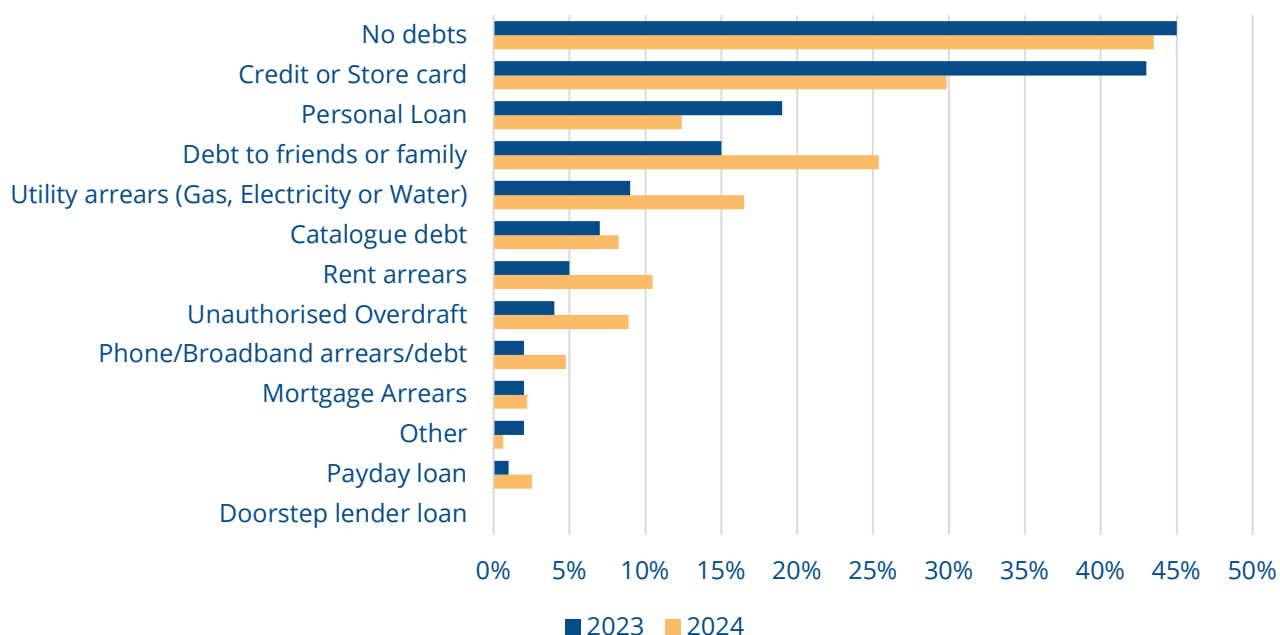
The proportion of respondents that felt as though there was nothing else that they could cut back on to reduce expenditure was much higher in 2024. Most people are already doing what they can and going without to be able to afford the basic cost of living.

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

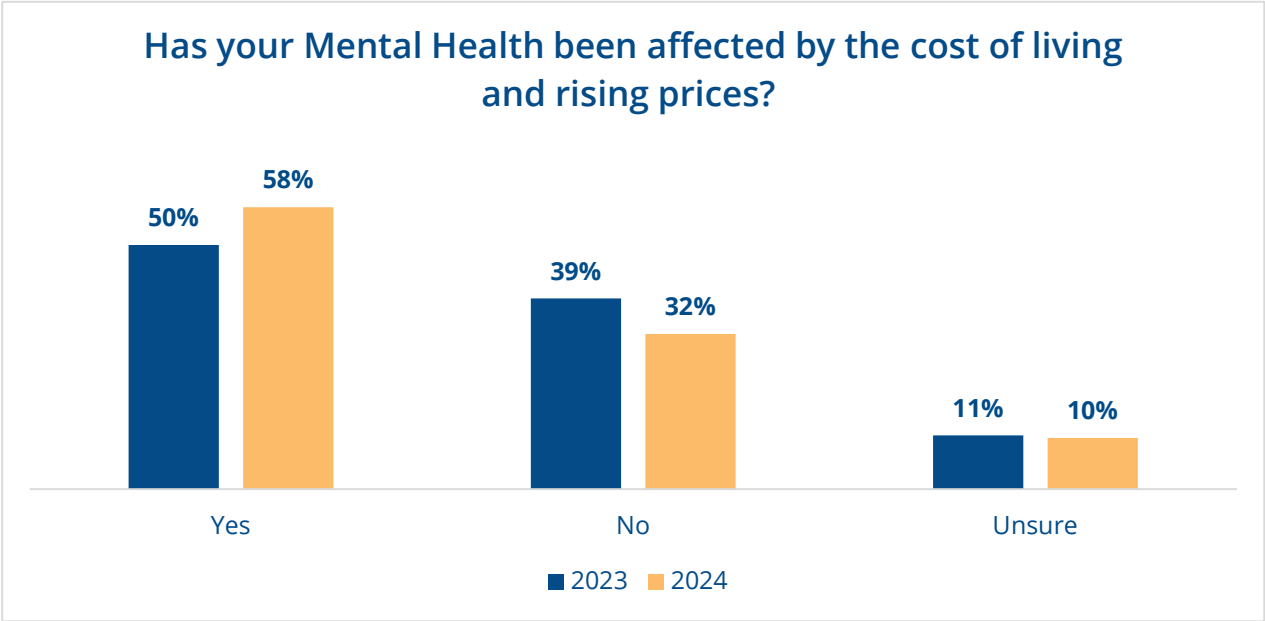


While the proportion of respondents who are “a little worried” has dropped slightly, those that are “very worried” has increased by 11.6%. There has been a very small increase in respondents who were not worried at all about the current rise of the cost of living.

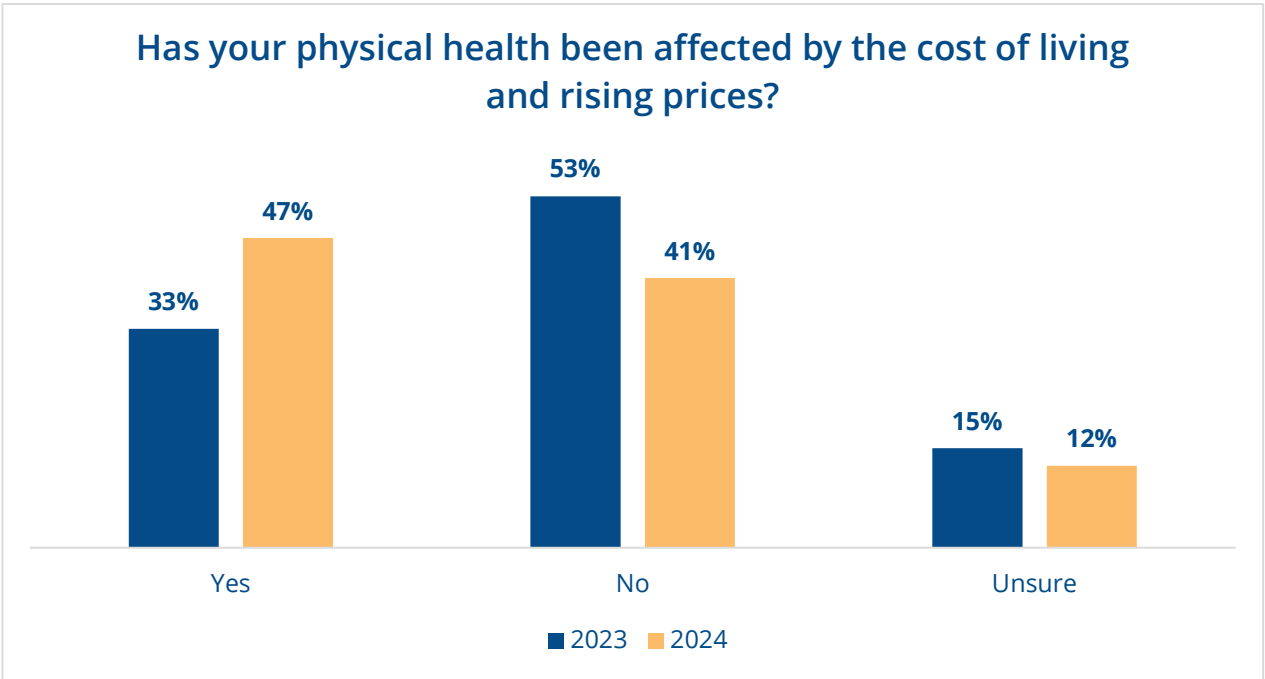
Have you taken out any of the following loans or accrued any of the following debts as a result of cost of living?



The percentage of respondents who have no debts has decreased since 2023, suggesting that in 2024, more people are turning to credit to survive. There has been a large reduction in those turning to credit or store cards and personal loans. However, the repercussions show that more and more people in 2024 are in arrears with their utilities, rent, phone and broadband and mortgage. 2024 saw more respondents relying on friends and family for support in the cost-of-living crisis.



The proportion of respondents reporting that the rising cost of living has negatively impacted their mental health has grown since 2023. While this trend is deeply concerning, it is, unfortunately, not unexpected. What many had hoped would be a short-term crisis has now stretched over several years, bringing with it long-term consequences—including a steady decline in mental wellbeing for many individuals and households.



The physical health of respondents was also worse in 2024 than in 2023, with a higher proportion of respondents saying their physical health had been impacted by the cost of living.

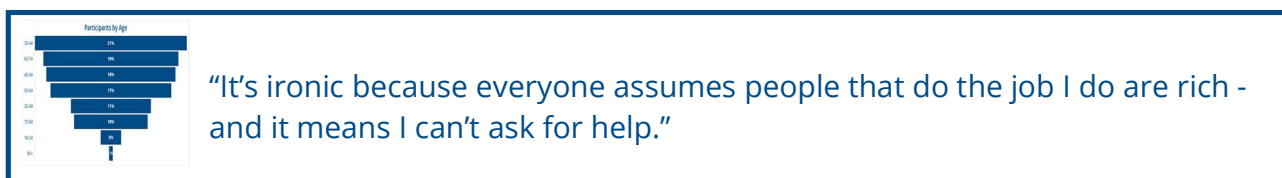
Free comments

We had three questions in the survey where participants were asked if they had any further thoughts that they would like to express about support they feel would help them, the impact of the crisis 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 they have had to make behavioural changes in order to cope with rising prices and that this will have wider implications for their long-term future.

What appeared to be prevalent 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 are 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 was also a sense of shame or embarrassment that came through in some comments.



I'm struggling with food

Grateful for help available House prices and rent are out of control

People need help I need to feed my children

Stress and sleepless nights

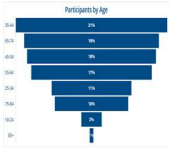
My children need school uniform

More and more people are struggling

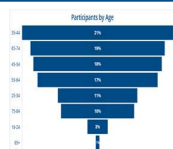
Limited and expensive food shopping

Housing benefit is not in line with current rental costs

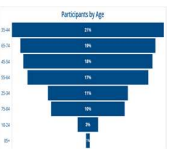
Cost of living is high Council Tax is too high



"Something needs to be done!....More and more people and families are struggling."



"Please stop upping my rent. I am in a council flat and each year the rent increases."



"Private rental prices for housing must be addressed."



"Stopping water and energy shareholder bonuses from being paid if the company is in debt/new infrastructure is needed for proper service to customers."



"As a disabled person I am worried that even with paid employment to the maximum I can manage (with my conditions) I cannot support myself in a lifestyle that is any higher than 'getting by'. There is no hope at the moment for a positive change. Combined with cuts to support for disabled people in the community, I feel marginalised and that people no longer talk about a quality of life, they talk about surviving."



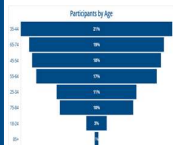
"A lump cost of living payment or my debt (only occurred because I got moved to UC) being cleared".



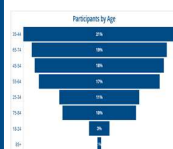
"Because of increased bills, I rarely go out now because I don't have spare money. As a result, I've become increasingly agoraphobic and isolated."



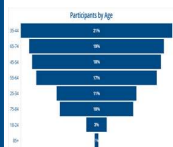
"Because of increased bills, I rarely go out now because I don't have spare money. As a result, I've become increasingly agoraphobic and isolated."



"It is a constant stressor in the back of my mind".



"Because of the poor NHS service that are lacking and over stretched, I've had to resort to private care (therapy, dentist, physio) which I can't afford and therefore add to my debt, but I can't continue without the care."



"My physical health has got worse e.g. lost weight because I am cold. My mental health suffered slightly because I was worried about finances."



"Worry and stress and arguments about money happen more."



"I am constantly not eating and I'm constantly cold as I cannot afford to heat my home while my children are not here. I also can't afford to heat my home at night."

Many of the open comments reflect a growing feeling that the cost of living is no longer just a crisis—because a crisis, by nature, is meant to be short-lived. Instead, people describe an ongoing struggle that has lasted for years. For many families, the usual safety nets—like savings or support from loved ones—have already been stretched thin or completely used up. As a result, more people are turning to credit just to get by, often finding themselves caught in a relentless and exhausting cycle of debt.

Conclusion

The findings from this year's survey closely mirror those of last year, indicating that the situation remains largely unchanged. The key concerns around rising costs have remained consistent across both surveys, highlighting that the same cost-of-living challenges continue to affect people—despite ongoing support efforts from the government and local authorities.

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.

Another significant group of residents in Arun and Chichester feeling overlooked during this crisis are those on low incomes who do not qualify for benefits or financial assistance. Many are living on the edge financially, and without appropriate support, they risk slipping into serious hardship. Respondents state that they earn too much for benefit or grant support, but not enough to get by.

There were also groups that required employment support in the hopes that gaining fulfilling employment would increase their income and in turn improve their standard of living.

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. A small proportion of respondents who had a disability or long-term health condition who were also claiming PIP was very low (41 respondents). Accessing charitable support and initiatives such as the Household Support Fund and energy company social tariffs was also low amongst all survey respondents.

Arun and Chichester Citizens Advice will continue to promote awareness of benefits, grants, schemes and charitable support to ensure residents are well-informed about the assistance they can access.

Lastly, we have seen that considerably more respondents said they were in debt in the 2024 survey than in 2023. Thus, even if the immediate crisis of high prices begins to decline, the long-term implications of the cost of living will have repercussions for years to come.

Recommendations

We welcome the decision by the government to extend the Household Support Fund for another phase (HSF7). We are equally delighted to welcome the Government's new £1 billion Crisis and Resilience Fund as a "lifeline" to those facing financial difficulty- moreover, this fund is to be placed on a permanent footing. A more sustainable, long-term plan for localised social welfare will enable local authorities to plan and ensure consistent support for those that currently have no way out of deprivation.

Secondly, Arun & Chichester Citizens Advice continues to collaborate with the district and borough Councils and other charitable organisations in the community to improve the visibility of available support. There is a particular need to raise awareness of non-means-tested assistance, which can be vital for households that do not qualify for benefits but are still facing financial hardship. A more targeted approach is also essential to reach the most vulnerable members of our communities, such as individuals who depend on medical equipment, ensuring they can access all available support, including hardship grants.

With the Welfare Reforms looming over everyone, 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 that local authorities and other organisations that work to reduce poverty levels 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, enabling them to better withstand future financial shocks. Taking a holistic approach to poverty reduction will not only ease the immediate hardship faced by those currently in need but also support the long-term prevention of poverty and destitution across Arun and Chichester.

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Appendices

Appendix 1

Survey Questions

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

8. **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

9. **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

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

11. **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

12. **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, and if you feel uncomfortable or distressed at any point, please see below for information how to get mental health support.

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

- a. Yes
- b. No
- c. Unsure

14. 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

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

- a. Yes
- b. No
- c. Unsure

16. 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

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

- a. Yes
- b. No

18. 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

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 whether you live in Arun or Chichester. Your responses will be kept strictly confidential.

19. 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

20. What is your gender?

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

21. 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

22. 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)

23. 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
- k. Arun
- l. Chichester
- m. Other

24. 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

25. What district do you currently live in?

26. 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>

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

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