

# The impact of the Cost-of-living crisis and what support is available.



Surrey  
Heath

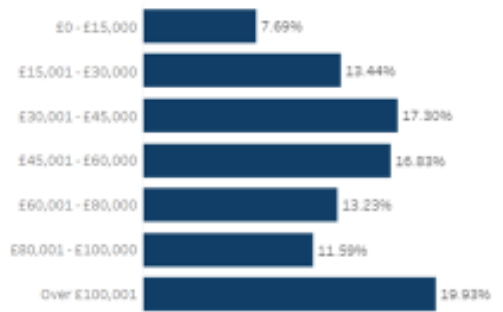


# Surrey Cost of Living Survey

## Cost of Living survey- Background

- This survey was asked of the Surrey Health and Wellbeing Panel in August 2022
- Which is a panel of 2000 residents- We had a response rate of approximately 800 for this survey
- The data is then weighted to be representative for the county based on age and gender
- For Surrey this means that nearly a fifth of respondents had a household income of above £100k and around half of respondents own their own home outright

Q4 What average yearly income bracket would you say your household is in?



Q5 Which of the following best describes the ownership status of your household?



This survey will be repeated in winter to see if there has been any change.

## Cost of Living Survey- Key findings

The majority of Surrey residents are not in crisis situations however they are beginning to make cut backs. It is also important to note that there are some residents that are in crisis already.

### In the last 3 months (since 1 May 2022):

- 5% of residents have often struggled to pay non-energy related 'essential' bills
- Around a third have reduced spending on their regular food shop
- Around a quarter have found it difficult to pay their household bills at sometime in the last 3 months

### Residents are also making cutbacks in other aspects of their lives which will have an impact on Surreys economy:

- 74% have reduced spending on eating out/takeaways
- 63% have reduced spending on trips out
- 53% have reduced spending on holidays
- 57% have reduced spending on clothing

### In the last 3 months:

- 13% have run out of food before having enough money to buy more
- 20% have skipped meals and/or reduced portion size of meals
- 7% have not eaten for a whole day because there wasn't enough money

### In the last 3 months:

- 74% have made changes in their behaviours because they are worried about affording to run appliances
- 10% have used energy in a public space because they could not afford it
- 8% have gone a whole day without using energy because they could not afford it

### Of those who have an energy meter:

56% have run out of energy before being able to afford more

### Of those who have access to a vehicle:

- 12% have often found it difficult to afford fuel for their vehicle
- The cost of fuel has to some extent negatively affected 64%
- 7% find that the rising cost of fuel often impacts ability to travel to work school or hospital appointments

Full results and graphs:

<https://public.tableau.com/app/profile/research.teamsscc/viz/CostofLivingCrisisSurveyAugust2022/DashboardTemplate2?publish=yes>

# The effect of the rising cost of living

- Since September 2021 low-income households have seen their monthly costs increase by **£141**. *(latest CPI figures)*
- We have seen more people in need of crisis support this year than ever before.
- By April 2023, low income households will have seen their monthly costs rise by over **£200** compared to September 2021. *(assuming the energy price guarantee remains in place)*
- Many people receiving benefits who we support are already unable to cover their outgoings, particularly people who cannot increase their income from work
- Further rises in living costs that aren't matched by benefit increases will compound this and leave people in an impossible situation



Almah is in recovery from cancer and can't work. She recently started receiving Universal Credit but can't receive any additional money due to her ill health until after 3 months. This leaves her only £3 per month after she has paid for food, rent and other necessary bills. As the cost of living increases she has no way to increase her income and is finding it difficult to eat and heat her home

# What we are seeing locally

- A **44% increase** in demand for food bank referrals on the same period last year
- A **31% increase** in benefit enquiries
- A **45% increase** in debt issues
- A **94% increase** in utility issues
- A huge increase in demand for emergency financial support rising **23%** in Q2. compared to Q1 this year
- Different clients with more people needing food bank referrals who have never accessed support before
- Increased anxiety and fear about managing through the winter
- People coming to us who feel they have exhausted every option to cut back on spending and increase their income and it is still not enough

# What has Government done to help

## Cost of Living Payment

Households on means tested benefits, including Universal Credit, Pension Credit and Tax Credits, have received a payment of **£650** this year, paid automatically in two instalments. The first payment of £326 was made in summer. The second payment of £324 was made in November.

## Disability Cost of Living Payment

Six million people who are on certain disability benefits received an automatic one-off payment of **£150** to help towards their bills. This is in addition to the £650 Cost of Living Payment for disabled people who also receive means tested benefits

## Pensioner Cost of Living Payment

In the winter months pensioners can get between £100 and £300 to help pay heating bills. This winter, they also received an **extra one-off £300** Pensioner Cost of Living Payment, paid as an automatic top-up to the Winter Fuel Payment. Pensioners on Pension Credit also received the £650 Cost of Living Payment.

# What has Government done to help?

## Council Tax Rebate

If you lived in Council Tax bands A to D in England you got **£150** back from your Council Tax bill (4 out of 5 households in England).

## Household Support Fund

**£1.5 billion** has been made available to support the most vulnerable to cover their essential daily costs, like energy bills. Recipients include pensioners and families with children. In between November 2021 and April 2023 Surrey Heath has had c.**£427,200** available in small grants to local residents plus additional funding provided for free school meals in the holidays, food banks and targeted communities.

## Energy Price Guarantee

From 1st October, a new '**Energy Price Guarantee**' was introduced to reduce the unit cost of electricity and gas for UK households. This is automatic and applies to all households

## Energy Bills Support Scheme

**£400** off energy bills for households in Great Britain from this October. This automatic discount will be applied in six instalments between October 2022 and March 2023.



# Citizens Advice asked Government for

- **An uplift in Universal Credit in line with inflation -**

*This was announced in the Autumn Statement with benefits increasing by 10.1% in April 2023. Pensions will also increase at this rate.*

- **Increased crisis support to help people through the Winter -**

*The Government have added a package of support including a further £900 Cost of Living payment to those on means-tested benefits, £150 to those with a disability and £300 to pensioners*

- **An extension to the Energy Price guarantee after April 2023 -**

*The Government has announced this albeit with an increase for the average payment from £2,500 to £3,000*

# What help is available locally?

- Household Support Fund
- Surrey Crisis Fund
- Other small charitable pots including
  - Hardship Fund
  - Project Wenceslas
  - Frimley Fuel Allotment grants
  - Fuel Bank Foundation vouchers
- Food bank referrals
- Free food stall and Breakfast club on Old Dean
- Warm hubs – libraries, churches, etc.
- Possible Community Larders
- Citizens Advice Outreach
- Other charitable support

