

IMPACTS OF THE COST OF LIVING CRISIS

Interviews with SIS Service Users and survey of SIS linguists - September 2023

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Introduction

"The cost of living crisis refers to a period of time during which the cost of everyday essentials like food and bills increases more quickly than average household income. The UK has been experiencing a cost of living crisis since late 2021. Although the cost of living crisis affects us all, those of us on lower incomes are disproportionately impacted." <https://www.crisis.org.uk/ending-homelessness/the-cost-of-living-crisis/>

The information in this report is based on information provided by 18 people from minoritized ethnic communities in Brighton and Hove. All respondents speak a language other than English as their first language.

- 12 SIS Service Users speaking Arabic, Farsi or Portuguese were interviewed by 3 SIS Bilingual Community Researchers (BCR) using a set of guided questions.
- 6 professional linguists responded to an online survey composed of the same question set.

Direct quotes from respondents are shown in italics in this report.

Summary of results

All respondents reported being **negatively affected** by the ongoing cost of living crisis and having to make **substantial and detrimental changes to how they currently live their lives**. Many commented that **bills and costs of everyday and essential items** are rising faster in comparison to salaries or state benefit amounts.

- The majority were either entirely or largely **restricting their use of heating** at home.
- More than half have **changed their eating habits**
 - reducing the number of meals a day
 - spending a lot of time shopping to find the best deals
 - only buying the cheapest food.
- More than half have had to **reduce or completely cut out social activities** and hobbies, including, in some cases, for their children.

These changes are having an **impact on peoples' physical and mental health conditions**:

- joint and mobility problems worsening
- **difficulty getting to appointments** due to transport/parking costs
- feelings of **anxiety and stress**
- **increased isolation** due to reduction in social activities
- stress and anxiety had led to or worsened their **physical health conditions**

Around a third of people had already accessed some form of support, in particular local specialist advice services through the SIS Social Prescribing project. When asked [what support or information they would like to have](#), there were three main themes:

- **financial support** (e.g. food vouchers, local discretionary support fund)
- **accessible information** (e.g. translated resources, workshops in their language)
- **reduced costs** (e.g. rent control, cheaper parking permits).

These themes were repeated when asked about [what the council and / or NHS should focus on](#) in their support for people.

Recommendations

- Translated information about access to food banks and low-cost food options locally
 - Create a document with clear information about what these are and how to access them
 - Commission a translation
 - Distribute directly to Service Users via SMS/email/linguists/partner organisations
- Translated information about reducing energy costs
- Translated information about budgeting
- Promotion of the “Move for Change” active travel reward scheme
- Workshops in other languages (or with an interpreter) about reducing energy costs and accessing support for bills / living costs
- SIS Projects Coordinator to offer support on some issues flagged by individual SUs in the interviews through SIS’ Bilingual Social Prescribing service
 - Referrals to BHESCo for help with assessing whether possible to switch to a cheaper tariff or provider.
 - Referrals to BHESCo for home energy efficiency visits with free energy saving measures such as low energy lightbulbs.
 - Help to apply for a Warm Homes Discount.
 - Help to secure Supermarket and Paypoint (Energy) vouchers through applications to the Local Discretionary Social Fund (LDSF).
 - Support to pursue a move to more suitable accommodation which does not have such high levels of damp and therefore does not require de-humidifiers on consistently.

Challenges people are facing due to the effects of the cost of living crisis

Bills and day to day expenses

People were initially asked about the biggest challenge they are facing due to the current cost of living crisis. Bills and day to day expenses were the common themes, and the following were repeatedly mentioned in connection to this:

Heating, electricity, water. Food prices. Rent prices. Parking and transport costs. Salaries not increasing in line with prices. Cost of essential items. Poor diet. Lack of activity. Increased stress and impacts on other health conditions. Difficulty keeping warm.

The money I get in **benefits is so low compared to cost of living.**

Mobility issues and cost of taxis mean **I am isolated and unable to go out, unable to put the heating on due to costs leads to my physical health problems worsening (muscle stiffness and pain).**

Stress of having less to spend on clothes and food for my children.

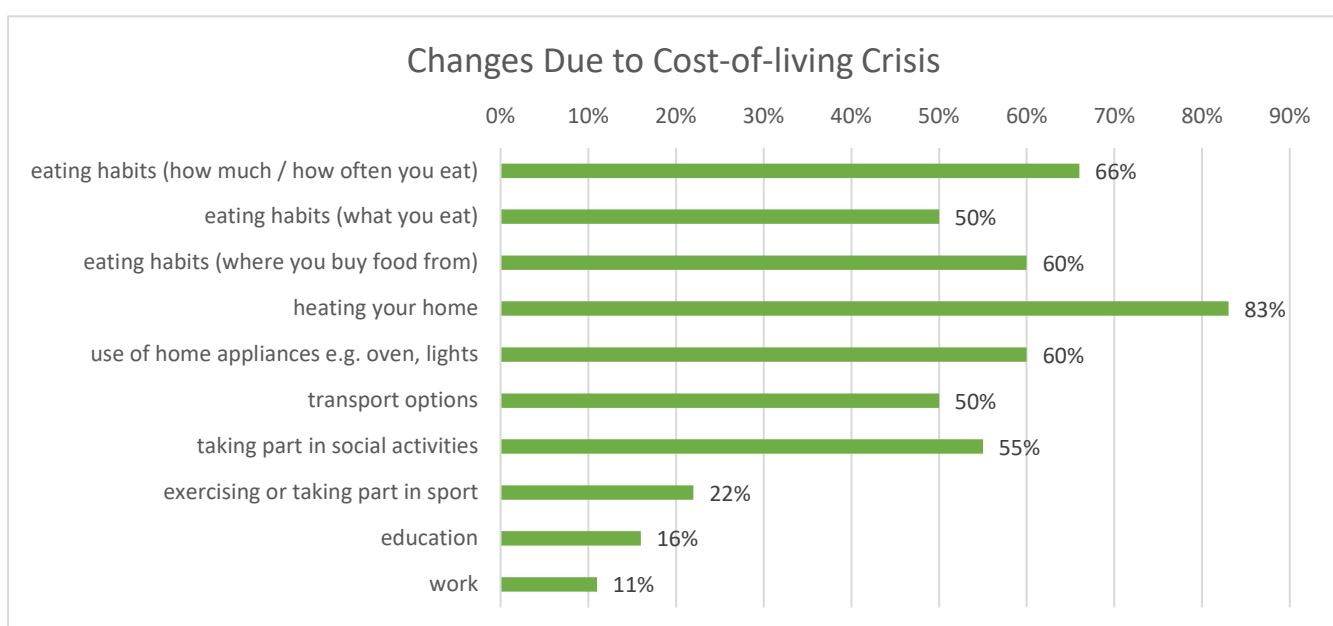
We are four people in our family, including 2 adults, a teenager and a child, therefore our benefit is £36 per day. **We are supposed to pay for everything, including three meals, clothes, energy and ticket expenses ... from that amount. It is not possible; therefore we really struggle all the time.** We cut of our clothes, food etc to pay our energy bills. There is high inflation, food has got very expensive, and energy costs such as water, electricity, and gas have also increased. Our house is very cold and humid, and even on sunny days, our house is very cold because it is located below the ground level and the building is old and has poor insulation. We have to turn on the heaters every day, which doubles our gas costs, and two dehumidifiers in two different rooms use a lot of electricity every day. We are not getting free bus pass, and in rainy conditions, especially now and from now on, we will pay for these expenses, because it is not possible to walk nearly two miles in the windy and rainy day. With considering those expenses it is **impossible to manage.**

Changes people have had to make due to cost of living crisis

People were then asked about the changes they have had to make in how they live their lives due to the current cost of living crisis. They were asked about specific areas of their lives: food, energy usage, transport, free time, education, work.

The areas with the greatest number of people reporting changes were those connected to **heating and use of electricity/ appliances**, as well as **eating habits (including how much, how often, which food, and which shops).**

There was also a notable number of people who reported having to make changes to their **social activities.**



Food

I only eat twice a day.

I look for the cheapest food and only shop in discount supermarkets. I buy less food.

We don't eat out or have takeaways.

I spend a lot of time looking for the cheapest food and promotions. I choose the cheapest of everything – meat, toiletries etc.

I buy less variety of food, and only basic food, no snacks or extras.

Energy

I switch the heating on as little as possible. I don't use central heating, just a small heater.

I only use the heating for 20 minutes.

I use less energy but my bill has gone from £109 to £170.

We need to change our accommodation as heating costs there are too high.

We stopped using the heating at home.

Avoid turning on heating. Minimum usage of lights or oven.

I have to borrow money to be able to spend for our daily living.

Free time

I only take my son to free places like the park.

I don't go to the hairdresser.

My social activities and those for my children became very limited.

I cannot take my children out.

We are cutting down visiting my family (they live abroad). I am more careful about where, when and for how long I am going away

Not meeting friends and family as often as I would like to avoid spending.

I had to cancel all hobbies for myself and my 3 children.

Work

I had to take on 3 extra self-employed jobs to make ends meet.

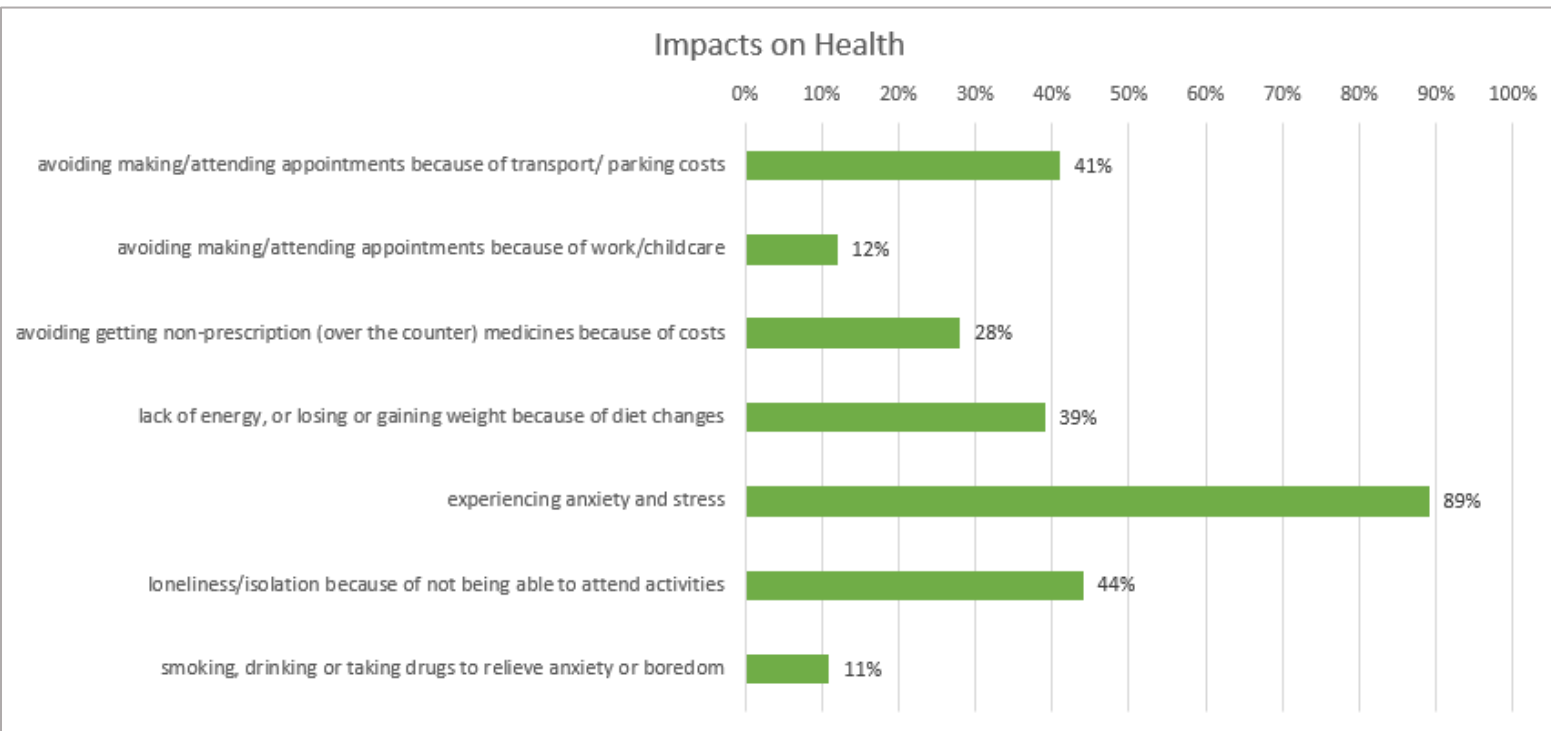
Prices rise crazily whilst income stay the same or even decrease.

My husband now works more hours to pay for bills.

I have got two children, who are living with their mother and used to be with me during weekends. It is really embarrassing, as I can't afford to provide them what they deserve.

Impact on health

People were then asked to think about how the cost of living crisis is impacting on their health. **Stress and anxiety** was by far the **most commonly reported impact on health**.



'The stress has become so bad that I have developed Fibromyalgia, anxiety, depression, loss of appetite, weight loss and insomnia.'

'Sometimes I feel so hopeless and wish to die. I am frustrated and desperate when I am not able to support my family'

'Fear that can't pay bills. I Wake up at night worried about bills'

'Since I have a complicated health condition, I have to attend many appointments. My wife has to drive me to my appointments and back home. Using our vehicle is so expensive and a lot of pressure upon our budget. Unfortunately my mobility is so limited, and I am not able to use public transport.'

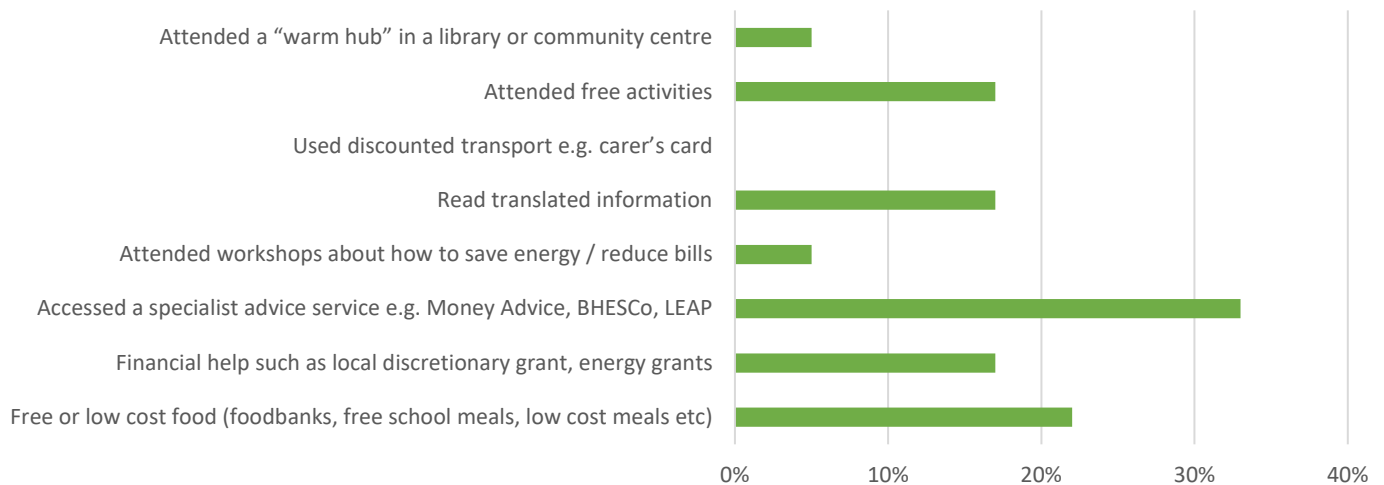
'We have a stressful life. Managing our living costs is so difficult and challenge. It is making us anxious and worried.'

'I have serious health issues... Currently I am living in a second floor flat, which has not been adapted and suitable for me. There is bathtub in the bathroom, I have difficulty to get in and out. The lift is not working properly, which is making me so worried and concerned. My health has deteriorated in past 3 years, and I have become so relied on my wife, who is caring for me indoor and outdoor 24 hours / 7 days a week. My priority is having affordable, warm, and comfortable accommodation.'

Support and information

People were asked about what kind of support or information they have already accessed to help them.

Support and Info - already accessed



Four of the Service Users who had **accessed a specialist advice service had done so through being referred by SIS' Bilingual Social Prescribing project** – referrals mentioned included **BHESCO, Citizens Advice, Money Advice, St Lukes**. Two Service Users mentioned SIS having made them aware of a **workshop with an interpreter present about energy saving**, however had not been able to attend.

They were then asked **what information or support they would like to receive** and what they would find most useful to them.

There were three key themes: **additional financial support, accessible information / advice, lowering costs**.

Additional Financial Support

- *Financial support with energy and water bills.*
- *Cost of living payment from the government.*
- *Food vouchers.*

Accessible information and advice

- *Info about how to lower energy and water bills.*
- *Learning how to budget better – especially when expenses are higher than my income.*
- *Help to manage finances and debt issues.*
- *Support sessions in my language to advise what help is available for people with limited income.*
- *Free advice and consultations.*

Lowering Costs

- *My priority is having affordable, warm and comfortable accommodation.*
- *Rent should be cheaper if the flat is damp because it needs more electricity for heating to dry out.*
- *Reduce house rent, parking permit, bills and food prices.*
- *More NHS dentist provision to avoid charges*

What should the focus of support be

People were asked what they thought the local council (BHCC) and the NHS should focus on regarding supporting people through the cost of living crisis. There were two key themes: **provision of financial help and access to advice / information.**

Financial Help

- *Lower council tax payments.*
- *Free parking to those whose jobs mean they need to drive around the city.*
- *Discounts for those living in damp accommodation, low income, disability.*
- *Food vouchers.*
- *Vouchers to help with high energy costs.*
- *Financial support with energy and water bills.*
- *Financial support for households with vulnerable people.*

Access to advice and information

- *Advice on cheap energy providers.*
- *Workshops on managing finances and ways for increasing income in different languages.*
- *Help and support vulnerable and people on benefit with giving information with accommodation, Dentist etc.*
- *Through SIS bilingual support I accessed help from St Lukes, BHESCO, Money Advice, workshop on how to save energy, council support fund.*
- *Workshops about energy and bills with an interpreter.*

Other ideas

- *Places to buy low-cost food and goods.*
- *Better insulated accommodation.*

Monitoring Data

Data collected from participants and respondents:

First language spoken:

Arabic	4
Farsi	4
Portuguese	4
Other	6

Gender:

Female	14
Male	4

Age:

25-34	1
35-44	7
45-54	7
55-64	3

Long-term health condition(s):

Yes	8
No	9

Unpaid carer for a family member:

Yes	6
No	12