

time to take take control!

Adferiad's Cost of Living Campaign

Survey Analysis & Findings 2023

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Our Campaign

Our 2023 campaign, 'Time to Take Control', was in response to our stakeholders (including our service-users, their families and carers, staff, volunteers, and professionals) all of whom share one overwhelming priority for 2023 and beyond - how to get through the cost-of-living crisis safely and in good health.

The aim of our campaign was two-fold:



 To provide practical and personal support to people during the cost-of-living crisis, empowering them to take control of their own situation



 To campaign for action by the UK and Welsh Governments, Local Authorities, NHS, and others to support our client group

Throughout our campaign we worked closely with UK and Welsh partners **Carers Wales** and **St Giles Trust** to ensure that

carers and families were fully supported. We also engaged nationally and locally with the

Department for Work and Pensions, Dŵr Cymru, Unison, and Local Authorities to facilitate dialogue and enhance their understanding and response to client needs.



Our campaign was launched by **Jane Hutt** MS (CBE), Minister for Social Justice and Chief Whip, and she will be receiving this report at the Senedd on 10th October for **World Mental Health Day**.

Over the summer of 2023, we held **23 local events** across all 22 Welsh counties and in Lancashire, to **raise awareness** of our campaign, to **engage with the public**, and to showcase a **range of activities** designed to show people how they can help themselves during the cost-of-living crisis. Such activities included;



- Practical experience with "green gym" and other zero or low-cost exercise opportunities
- Researching fuel saving and insulation options
- Researching and sharing experience about money management and managing debt



- Researching affordable shopping options including price-checking, testing "own brands", and checking offers
- Learning about healthy but affordable food options
- Practical experiences in food preparation and cooking
- Setting up a lunch club, including budgeting and food preparation



- Developing mutual support networks for those who depend on benefits
- Developing work experience opportunities



Mental Health & Money Advice



Mental Health and Money Advice are the first **UK-wide** advice service dedicated to **supporting people affected by both mental health and money issues,** including support for carers, friends, and families.

Over the past year:

- We have supported 326 new clients in addition to ongoing caseloads
- Annual gains for our clients was an impressive £1,223,237, which amounts to an average financial gain of £3,752.26 per person!
- Client testimonial "Thank you for your information. It has helped me to feel a little more reassured and less anxious."



Our Mental Health and Money Advice Service was present at all of our local campaign events, providing helpful information and advice to attendees. One of the most helpful resources we distributed was **The Mental Health & Money Toolkit**, a comprehensive guide designed to empower the reader to tackle their mental health and money problems by building resilience, getting organised financially, accessing benefits, and utilising support systems. If you would like your own copy of the Mental Health & Money Toolkit, please see page 21.

Cyfle Cymru



Funded by the Welsh Government's 'Out of Work' Service, Cyfle Cymru aims to help people with

experience of substance misuse and mental health difficulties into work, education, or training.

This service came to an end in summer 2022 but with some excellent work in developing new proposals and evidencing need, Adferiad

was successful in tendering for 5 of the 7 lots.

In partnership with Welsh charities Barod and Kaleidoscope, Adferiad Recovery leads the delivery of the Cyfle Cymru programme across North Wales, Powys, Cardiff and the Vale of Glamorgan, Swansea Bay, and Dyfed. From the start of the project in August 2016 to July 2022:



- Over 268,570 hours of support have been delivered
- Nearly 15,000 accredited and non-accredited qualifications have been awarded
- 1,272 people have been supported into employment





Our Impact in Numbers



We brought our campaign to

29

different events...

...including

23

local campaign events...

...and an additional

6

events

Over

200

members of staff and volunteers helped run our events...

...which

8

of our trustees.

...along with over

10

members of the Senedd





Our Survey

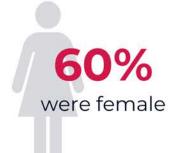
Over the course of our campaign, we spoke to **over 1,000 people** about their experiences of the cost-of-living crisis. We also developed the **'Time to Take Control'** survey, which aimed to provide deeper insight into people's lived experiences and to gather suggestions on what we can do to support ourselves and others during this difficult time.

- The survey was open to all of our members and beneficiaries, and to the wider public across Wales.
- The survey comprised 37 questions and was split into six sections:
 - All about you
 - Spending habits
 - Impact of the cost-of-living crisis
 - Accessing support
 - Government response to the cost-of-living crisis
 - Coping with the cost-of-living crisis
- Paper versions of the survey were available at all of our campaign event days and people could also complete the survey online through links posted on our website and social media pages.
- The survey was made available in both Welsh and English and a combination of quantitative and qualitative data were captured.
- Quotes are included throughout this report in order to highlight the unique perspectives of our respondents.
- In total, 110 individuals took part in our survey.

The following pages provide an overview of our main findings. For a more in-depth look, please refer to the full survey analysis on page 22.



Respondent Characteristics



The majority of respondents were aged

40 - 49

28% were carers

48%
were employed
full-time

57% identified as White Welsh

15% of respondents were unable to work

46% owned their own home

had a total household income of £20,000 or less

28%

The total number of people per household ranged from

1 to 7

were using or had previously used Adferiad's services

Spending

 Nearly 80% (78 out of 98) of respondents reported that their living costs had 'increased a lot' over the past 18 months



• **86**% (84 out of 98) of respondents indicated that they had struggled 'a little' to 'extremely' to pay their bills





 In terms of utilities, respondents were most likely to cut back on gas and electricity usage to save money





- They were least likely to cut back on internet and phone usage
- In other areas of spending, we found that the top three areas people were most likely to cut back on were adding to personal savings, essential clothing or footwear, and takeaways or eating out







 The three areas people were least likely to cut back on were spending on pets, luxuries such as alcohol and tobacco, and fuel or transport costs







 43% of respondents said that they had relied on credit cards to help them with the increasing cost of living



 34% of respondents admitted to having to borrow money from family or friends



Of those people who relied on additional methods to help with the
cost-of-living crisis, only 16% (11 out of 69) said that they had not
struggled to make repayments, whereas the majority of people
(43%, 30 out of 69) had struggled 'slightly'

Impact of the cost-of-living crisis

- 74% (70 out of 94) of respondents were either 'very' or 'extremely' concerned about the cost-of-living crisis
- Specifically, respondents were worried about paying their bills (80%, 73 out of 91), clearing debts (46%, 42 out of 91), and saving for retirement (41%, 37 out of 91)







- 66% of people had felt 83% had felt sad or depressed due to the cost-of-living crisis
 - **stressed** as a result of the cost-of-living crisis
- **85%** had felt worried or anxious because of the cost-of-living crisis







- 40% of respondents felt their general health had gotten worse as a result of the cost-of-living crisis
- **67%** of respondents felt their mental health had gotten worse as a result of the cost-of-living crisis





- Just 9% (8 out of 94) of people felt that they were financially better off compared to the previous year, whereas 77% (72 out of 94) felt financially worse off
- Only 16% (15 out of 94) of respondents were confident that they would be better off in a year's time
- When asked to explain in their own words how they had been affected by the cost-of-living crisis, respondents data resulted in the following six themes:
- 1. increased worry
- 2. rising costs
- 3. having to make cutbacks
- 4. making tough choices,
- 5. impacted mental health,
- 6. being careful with money

Accessing Support

- Of those respondents receiving benefits (54 out of 110), 50% (27) were claiming Personal Independence Payment (PIP), 37% (20) claiming Universal Credit, and 37% (20) Council tax reduction
- 28% (26 out of 94 respondents) said that they had accessed support during the cost-of-living crisis
- When broken down into categories of support, 73% (19 out of 26) of these respondents had had help from foodbanks and a further 46% (12 out of 26) had received support for their mental health





 It should be noted that respondents could select multiple areas of support, with most people accessing an average of 2 different types of support during the cost-of-living crisis

Government Response

- 77% (68 out of 88) of people thought UK
 Government were not doing enough
 to help with the cost-of-living crisis
- When asked to explain in their own
 words why they felt this way, the following three themes emerged
 from the data:
 - 1. disconnect between the Government and the public
 - 2. criticism of government decisions
 - 3. critique of support systems in place

 63% (55 out of 88) felt that Welsh
 Government were not doing enough to support people through the cost-of-living crisis



- When asked to explain why they felt this way, the following three themes emerged from the data:
- 1. calls for specific action
- 2. a feeling the Welsh Government are limited in what they can do
- 3. appreciation of efforts made by Welsh Government
- When asked what more should the UK and Welsh Governments be doing to help, people called for urgent action, asking for more financial support, reduced costs, and systemic changes to address inequality and the cost-of-living crisis.







Coping with the cost-ofliving crisis

- **39%** (32 out of 83) of respondents said that they had found **resources and support** to help them cope throughout the cost-of-living crisis. These included;
- Foodbanks
- Citizen's advice
- Online resources such as Money Saving Expert
- Support from Adferiad
- Support from family members

18% (15 out of 83) of people said that they experienced some
positives as a result of the cost-of-living crisis, including spending
time in nature, exploring new hobbies, and learning to become
more resourceful



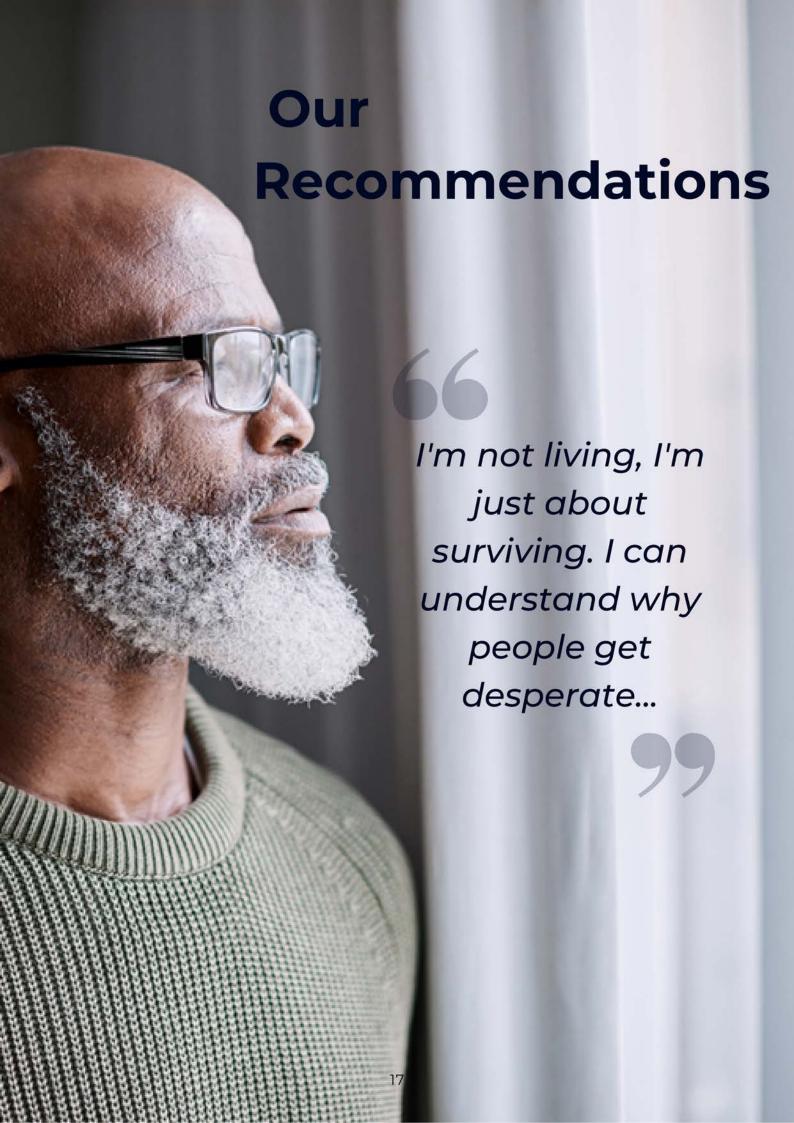




 Money and debt advice was voted the most important of our campaign offers (81% or 67 out of 83 people rated this as 'very' or 'extremely' important)



 The most important ask to government was to ensure that people have easy and timely access to advice and advocacy relating to money management and debt (69% or 57 out of 83 people rated this as 'extremely' important)



Our 10 Point Plan

This plan has been **co-produced** by the people we support, their family members and carers, front-line professionals, and key decision-makers, **all of whom have been affected by the cost-of-living crisis**.

Informed by our survey findings, the following plan outlines **10 key ways** in which we can all help with the cost-of-living crisis. This plan details recommendations specifically for:



The UK Government



The Welsh Government



The Welsh Voluntary Sector



All of us

The UK Government

- 1. Ensure benefits for people with a disability or longterm sickness **rise with inflation** (inflation for people living in poverty is much higher because fuel costs represent a higher than average proportion of their spending – so this needs to be factored in); also, implement a **fairer** and more **easily accessible Personal Independence Payment (PIP) assessment** process which gets help to people quickly.
- 2. Restore the £20
 additional weekly
 uplift on Universal
 Credit which was so
 helpful during the
 height of the Covid
 pandemic.
- 3. Improve financial support for carers, recognising the cost benefit of carers being able to play their role in providing support.



- 4. Long-term: start a **national conversation** about the **future of benefits**, with the goal of improving the lives of people who are at risk and depend on benefits.
- 5. Ramp up help for those with mental health and addiction problems who are ready to become economically active improving support, training and incentives while not pressurising those unable to work.

The Welsh Government

- 6. Promote further the need to ensure that all those using secondary mental health services have an effective Care and Treatment Plan in place and that these include the outcomes to be achieved and what services are to be provided, or actions taken, under the 'Finance and Money' section.
- 7. Ensure that all adults at risk and their carers and families of at-risk children have easy and timely access to advice and advocacy relating to money management and debt.

The Welsh Voluntary Sector

- 8. Prioritise **support for people at risk** who are most affected by poverty, including providing advice and support or facilitating access to support by specialists.
- 9. Provide a **voice for people at risk** so that their needs are heard by both the UK and Welsh Governments.

All of us

10. Be good neighbours! Helping those around us can make a big difference, whether that means donating to a food bank or just helping an individual or family whom you know.



Resources

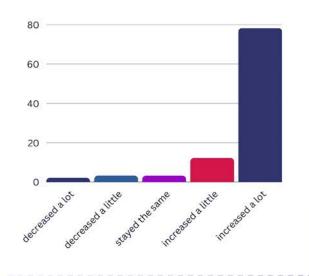
If you have been affected by the cost-of-living crisis, please know that **you are not alone** and that there is a range of support available to help you with your **finances, mental health, and more.**

- If you need support improving your financial situation or mental health, please visit <u>Mental Health & Money Advice</u> or to access their Mental Health and Money Toolkit, click <u>here</u>
- If you are struggling to get into work because of your substance use or mental health, please contact Cyfle Cymru on
 0300 777 2256 or email ask@cyflecymru.com
- For help with the cost of living, paying bills, and more, please visit Citizens Advice
- For money saving tips, visit the Money Saving Expert website
- If you have a learning disability and need support during the cost-of-living crisis, please visit <u>Mencap</u>
- If you are experiencing emotional distress, struggling to cope, or feel like you are at risk of hurting yourself, please visit the Samaritans website or call their free helpline (open day and night) on 116 123

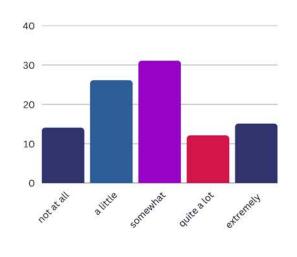


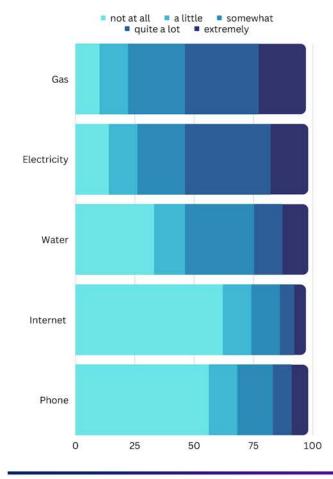
Spending

Almost **80%** of respondents reported that their living costs had 'increased a lot' over the previous 18 months.



Most people (32%) indicated that they struggled 'somewhat' to pay their bills, and a further 28% struggled 'quite a lot' or 'extremely'.





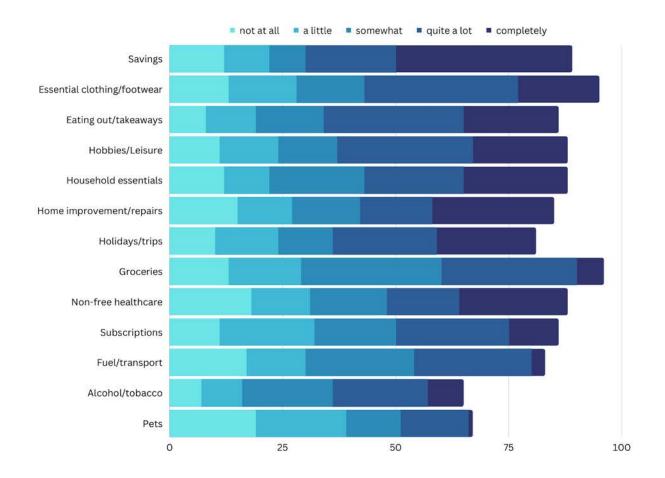
We asked respondents 'Over the past 18 months, how much have you tried to limit your use of the following utilities?'.

As displayed in the chart, people were most likely to limit their **gas** and **electricity** usage.

They were least likely to cut back on **internet** and **mobile phone** usage.

This may be due to the fact that gas and electricity usage can be controlled through energy-saving measures, whereas many people have fixed contracts for their internet and mobile phone services, and therefore reducing usage might not result in immediate cost savings.

We asked respondents how much they cut back on the following 13 areas of spending over the previous 18 months.



People were most likely to cut back on...

- · adding to personal savings
- · essential clothing and footwear
- eating out or takeaways



They were least likely to cut back on...

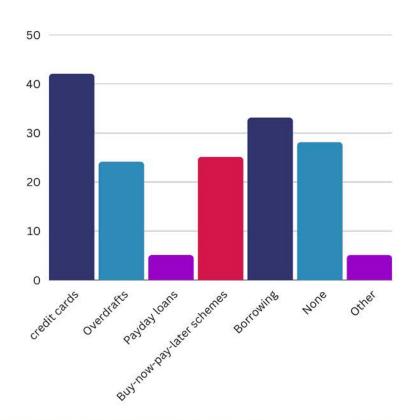
- · spending on their pets
- · luxuries such as alcohol and tobacco
- · fuel or transport costs



We asked respondents whether they had relied on any of the following methods to help with the cost of living.

As displayed in the bar chart, people were most likely to rely on **credit cards** to help with the cost of living, or to **borrow money** from family or friends.

'Other' free-text responses included using 'foodbanks' and 'selling items'.

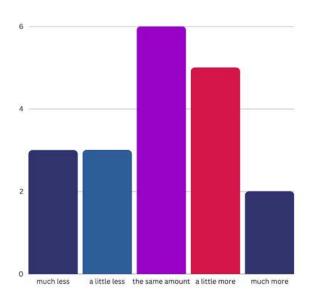


We then asked respondents 'have you struggled to make repayments?'. Most people indicated that they struggled 'slightly'.

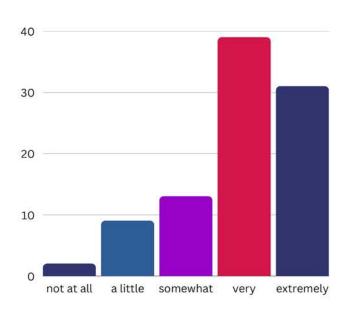
It should also be noted that 41 people did not answer this question.

20
10
Not at all Slightly Moderately Quite a bit A lot

We also asked respondents about their **gambling behaviours**. Almost **80%** of our respondents did not engage in gambling. Of those who did, most continued to gamble **the same amount** as they normally would.



Impact of the cost-of-living crisis



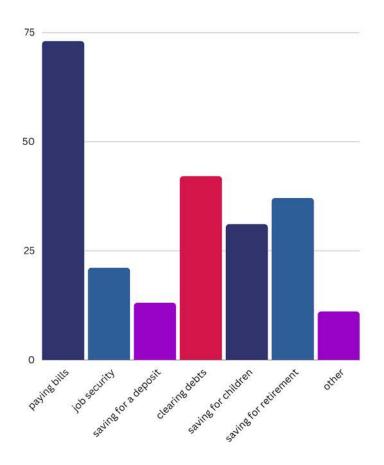
We asked respondents 'how concerned are you about the cost-of-living crisis?' Respondents were asked to rate their level of concern from 1 (not at all concerned) to 5 (extremely concerned).

The majority of respondents indicated that they were 'very concerned' about the cost-of-living crisis, with 74% of respondents stating that they were either 'very concerned' or 'extremely concerned'.

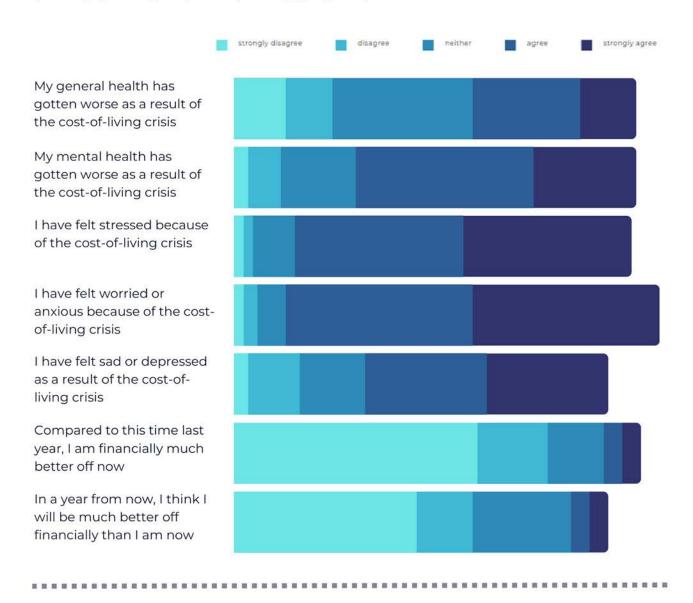
We then asked what specifically were our respondents concerned about? Answers were broken down into 6 main categories and we also allowed free-text responses.

Of the 91 responses, most people were specifically concerned with being able to pay their bills, followed by having the ability to clear their debts.

'Other' free-text responses included 'paying the mortgage', 'feeding and clothing kids', and 'quality of life'.



Respondents were then presented with **7 statements** and asked to indicate how much they agreed with each statement on a scale of 1 (strongly disagree) to 5 (strongly agree).



We found:

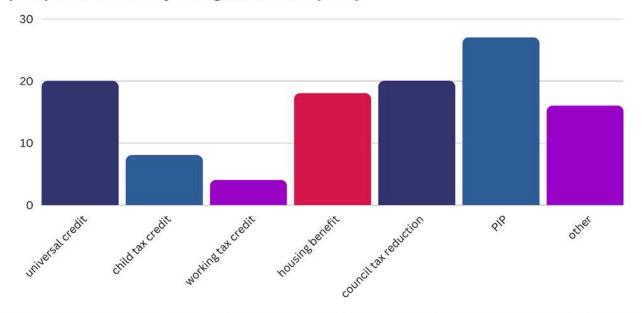
- 40% of respondents felt that their physical health had gotten worse
- 67% felt that their mental health had gotten worse
- 83% had felt stressed as a result of the cost-of-living crisis
- 85% had felt worried or anxious because of the cost-of-living crisis
- 66% had felt sad or depressed due to the cost-of-living crisis
- Just **9%** of people felt that they were **financially better off** compared to the previous year, whereas **77%** felt **financially worse off**
- Only 16% of respondents were confident that they would be better off in a year's time

In order to gain deeper insight, for the final question of this section, we asked respondents to 'please describe in your own words how the cost-of-living crisis has impacted your daily life'. This question generated 61 individual responses which were categorised into the following 6 themes.

Themes	Supporting Quotes	
Increased worry	 I worry about my spending every day, even on days when I spend nothing - it's just a constant worry. Our mortgage is going up next year which is giving me anxiety. I have most concerns for my adult children that they will struggle to ever afford to buy their own home One day the debt will have to be paid off and I dread that day. 	
Rising costs	 Food has gone up. My weekly shop has almost doubled! I never used to buy a lot of clothes before but now i can't at all. We are in the process of getting a new mortgage and it is going up by £800 a month. 	
Making cutbacks	 Cut back on food and essentials. I can't put the cooker on - it costs too much. I sleep in the living room as I can't afford to have the heating on. Can't afford hobbies I used to, like going to the gym. 	
Making tough choices	 It's either shoes or extra money for electric and a bit of food. Buying things for myself has stopped as I need to buy for my three-year old. Had to give up driving and get rid of my car due to no longer being able to afford it. Not bought cleaning materials or toiletries. This has affected hygiene in my flat. We may need to look at downsizing our home. 	
Impact on mental health	 Daily life makes me anxious and more depressed - I find it hard to keep on in this world. I'm not living, I'm just about surviving. I can understand why people get desperate and commit crime either for money to be able to exist, or to get caught and have a free roof and food in a prison Having to move out of my own home back to parents' house has greatly affected my mental health. 	
Being careful	 We think twice about putting the heating on and will wear coats in the house and use blankets to keep warm to save on the heating. It has made me watch my spending more closely. It has made me think twice about buying anything, including what I would normally say are essentials. I'm much more aware of how much everything costs, particularly food. It has made me think more about travel in particular to save on transport. 	

Accessing support

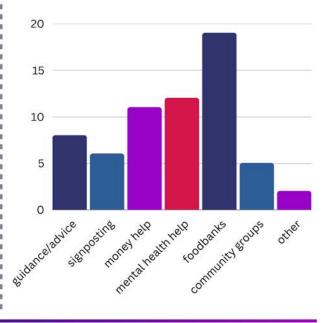
We asked respondents 'do you receive any of the following types of support?'. Of the 54 responses, most people claimed Personal Independence Payment (PIP). 'Other' free-text responses included 'Employment and support allowance (ESA)' and 'Disability living allowance (DLA)'.



We also wanted to know whether respondents had sought help or support at any point during the cost-of-living crisis (e.g. from charities, food banks, community groups, etc.). Of the 94 people who answered this question, more than a quarter of respondents had sought help.

Yes 27.7% No 72.3% Of the 26 people who did seek help, the **types of support** they sought are broken down in the bar chart below.

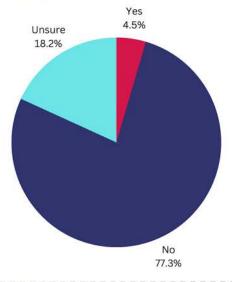
The majority accessed **foodbanks** followed by **mental health support**.



Government Response

We asked respondents 'do you think UK Government are doing enough to help with the cost-of-living crisis?'.

Our findings showed that the majority of respondents did not think that the UK Government were doing enough to help.

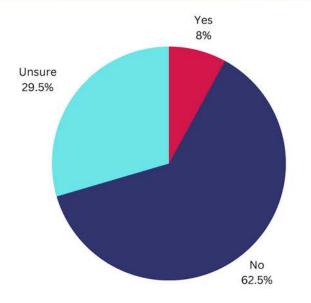


We asked respondents to explain **why they felt this way**. This question generated **61 individual responses** which were categorised into the following **3** themes.

Themes	Supporting Quotes	
Disconnect between government and citizens	 They do not understand the reality of the situation and are so out of touch. They do not live in anything like the same circumstances. Conservative government only care about the rich. They simply do not understand the reality of trying to manage in impossible situations. They don't understand the struggles that 'working-class' people are feeling. 	
Criticism of government decisions	 The UK government caused this crisis through 13 years of austerity. Billions spent on foreign wars that benefit no one but the arms dealers. Brexit hasn't helped. How they've allowed the energy companies to increase prices so much is criminal. 	
Critique of support systems	 Benefit levels do not keep in line with inflation. They cut the support too quickly. They want disabled people to disappear or work for pennies. Lack of social housing availability. 	

We also asked respondents if they thought Welsh Government were doing enough to help with the cost-of-living crisis.

Once again, our findings showed that the majority of respondents did not think that the Welsh Government were doing enough to help.



We asked respondents to explain **why they felt this way**. This question generated **52 individual responses** which were categorised into the following **3** themes.

Themes	Supporting Quotes	
Calls for specific action	 I want to see them do more around freezing rents and preventing evictions. Concentrate on mental health and the elderly. Working people need help as well, not just people that need help from benefits. Cap electric and gas. The costs of essentials need to be reduced somewhere, i.e., fuel, bills or food. 	
Limited in what they can do	 The Welsh government has very limited tools to tackle the crisis. Their budget is set by Westminster, so their hands are tied. They have no real authority. Their hands are tied by England. I think that the welsh government have a better awareness of and appreciation for the struggles of the people of wales but the funding model from Westminster means their hands are tied. 	
Support for efforts made	 The Welsh government seem to care a lot more. They are helping when and where they can help the public. The Welsh government are helping local authorities with lots of schemes, grants, and funding. 	

For the final question in this section of the survey, we asked all respondents whether they had any ideas on **what the UK and Welsh Government should be doing to support people during the cost-of-living crisis.** This question was open-ended, allowing respondents to provide more in-depth and detailed thoughts and opinions, based on their own life experiences.

In response to this question, **51 individuals** shared their views and the image below details some of their thoughts.

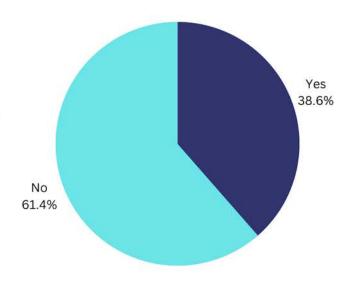


Coping with the cost-ofliving crisis

For the final section of our survey, we wanted to know how people had coped during the cost-of-living crisis. We asked people if they had found any specific resources or support that helped them to manage.

Of the **83** people who answered this question the majority said 'No'.

However, **32** people said that they did find sources of support that helped them to manage through the cost-of-living crisis. These included:





- Foodbanks, pantries, and food shares
- Financial support including cost of living support payments, energy bill relief schemes, and other grants

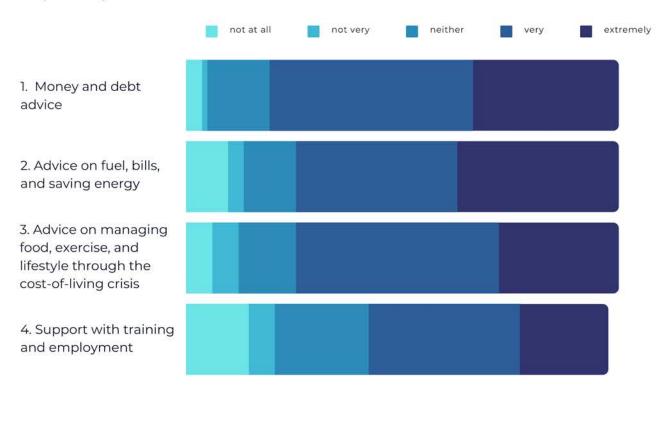


- Support from Citizen's Advice
- Support from other online resources including price comparison websites, and Money Saving Expert



- Support from Adferiad Recovery, including family support advice
- Support from family members, support workers, and community groups

Next, we asked respondents to **rate how important they thought each of our campaign offers were**. We presented 4 campaign offers and asked respondents to rate them from 1 (not important at all) to 5 (extremely important).

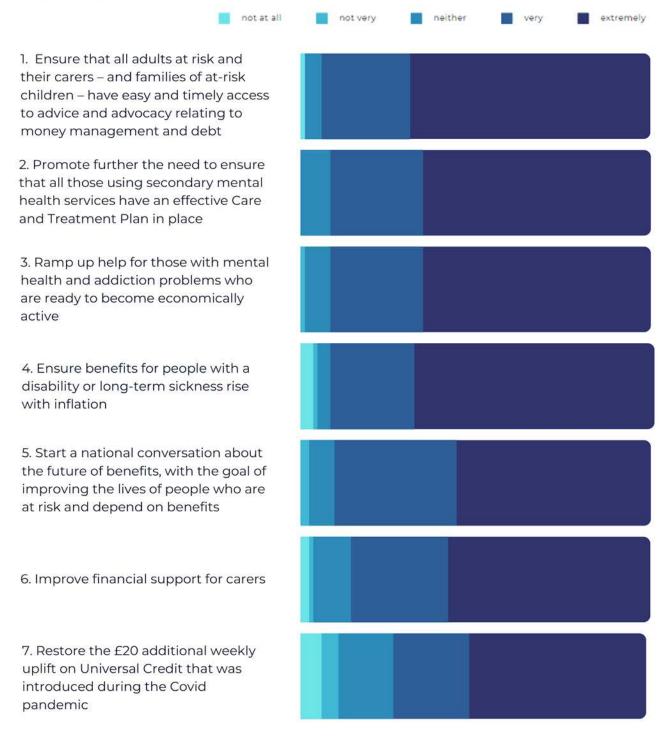


Overall, our offer of **money and debt advice** was rated as the most important, with **81%** of respondents rating this offer as either 'very important' or 'extremely important'.

Next important was advice on fuel, bills, and saving energy, with over 37% of people agreeing that this offer was 'extremely important'. However, both advice on fuel, bills, and energy and advice on managing food, exercise, and lifestyle were rated as equally important when looking at the percentage of people who scored as either 'very important' or 'extremely important' (75% each).

Although **support with training and employment** was rated the least important of our offers, there was still a significant proportion of people who rated this offer as either 'very important' or 'extremely important' (57%).

Lastly, we asked respondents to rate how important they thought each of our asks to the UK and Welsh Government were. We presented 7 asks to Government (5 to UK government and 2 to Welsh government) and asked respondents to rate them from 1 (not important at all) to 5 (extremely important).



The bar chart on the previous page displays each of our asks to Government in order of importance. It is interesting to note that the two asks to **Welsh Government** were rated as most important overall. These were:

- Ensuring that all adults at risk and their carers – and families of at-risk children – have easy and timely access to advice and advocacy relating to money management and debt
- Ensuring that all those using secondary mental health services have an effective Care and Treatment Plan in place

Asks of Government	Mean Score out of 5
1	4.60
2	4.57
3	4.55
4	4.51
5	4.43
6	4.37
7	4.07

In terms of our asks to the UK Government, respondents rated **ramping up help** for those with mental health and addiction problems who are ready to become economically active as the most important.

Although **restoring the £20 additional weekly uplift on Universal Credit** was rated the least important of our asks to Government, there was still a significant proportion of people who rated this offer as either 'very important' or 'extremely important' (73% of respondents).

The table above displays the mean scores for each of our asks to Government.



www.adferiad.org

Adferiad Recovery is a charitable incorporated organisation registered in England and Wales