



Cost of Living in Rushmoor



Rushmoor

Summary Report

March 2020

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For the Methodology, Limitations & Bibliography please see full report available to download from our website:

citizensadvicerrushmoor.org.uk

Foreword

Citizens Advice Rushmoor has served the community in Rushmoor for 80 years, with the Aldershot office opening in 1940 at the outset of the second World War. Since then the service has adapted to meet many different challenges and changing community advice needs. A constant theme since inception has been money difficulties, so we are in a unique position to the particular concerns and pressures facing people locally.

During the last few years we have been fortunate to have dedicated volunteers able to undertake focused research projects, contributing to our twin aim of working to improve the policies and practices affecting people's lives. Using the knowledge and engagement we have with the local community, we are proud to be able to give detailed analysis and support, working with partners and others to influence change.

The Cost of Living in Rushmoor research emerged from in depth discussions and data review in our team to analyse priorities. Recognising that welfare reform is having a national as well as local impact, we decided to make our research as local as possible. We particularly wanted to take into account the issues for people on low incomes living in a relatively high cost area.

Rushmoor is in a unique position in being a lower cost area than its immediate neighbours, whilst also having some key areas of relatively high deprivation. Combining this with prohibitively high housing costs amplifies the challenges for people on low incomes. Local bodies such as Rushmoor Borough Council and Clinical Commissioning Groups are working hard together to find solutions, particularly focusing on health inequalities.

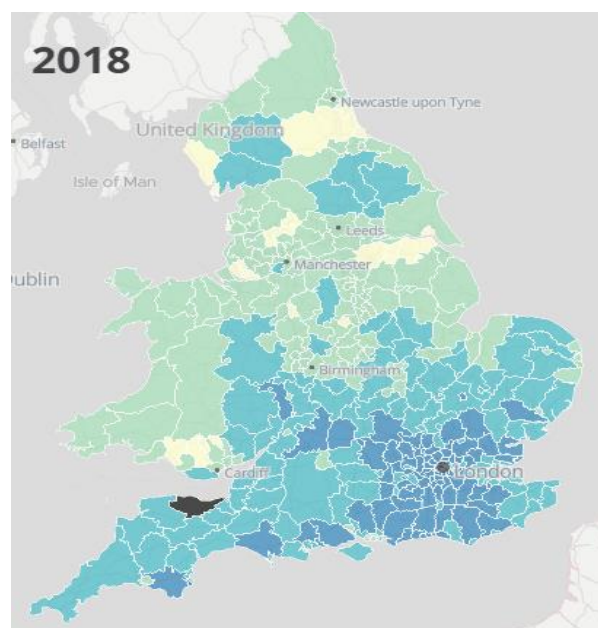
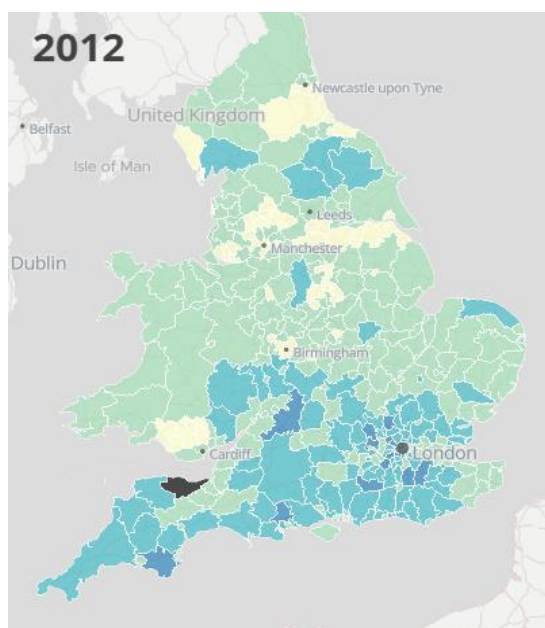
We are very proud of the work undertaken by our volunteers on this research, which builds on previous work; they have shown huge skill and dedication. We are confident that the data and analysis will help support the positive commitment already given to addressing inequalities in Rushmoor. We look forward to sharing the results widely, and participating in activities to help address concerns.

Alex Hughes, Chief Officer

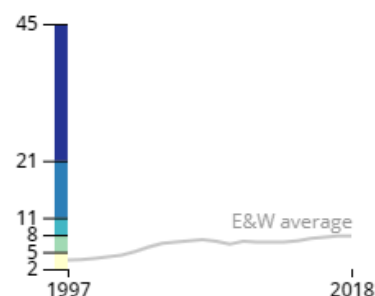
Introduction and Context

Increasing numbers of people seeking help from Citizens Advice Rushmoor face severe challenges with meeting their day to day costs – this is reflected in both the volume and type of issues we are handling daily. Reflecting the concerns this generates for both clients and advice staff, it was agreed to undertake a detailed research project on the ‘Cost of Living’ in the local area, to better understand the underlying issues. We believe the research has potential to assist in shaping how we deliver our service, as well as provide qualitative and quantitative data which can assist wider local strategies and decision making.

The South East of England is widely acknowledged as the most expensive area to live in the UK (excluding London). House prices across England have been extensively studied, and the maps below illustrate how affordability (property price to earnings ratio) has decreased proportionately more in London and the South East than any other region (Office for National Statistics, 2019).



Property price to earnings ratio



Changes to the Welfare Benefits system in recent years (Turn2Us, 2019), in particular the roll out of Universal Credit, have added to the importance of understanding the real impact of the cost of living in Rushmoor on local people.

In our 2017 report (Byrne, Moyle and Abuja 2017, p.22) we concluded that “Working families living in Rushmoor receiving Tax Credits face hardships, can struggle to meet the everyday essentials, and often have debts” This research was conducted in 2016, in anticipation of the rollout of Universal Credit; and the introduction of the two-child limit for Universal Credit/Child Tax Credit in 2017 (Department for Work and Pensions and, HM Revenue and Customs, 2017). This report therefore aims to address the question of how these hardships and struggles have fared in the subsequent years.

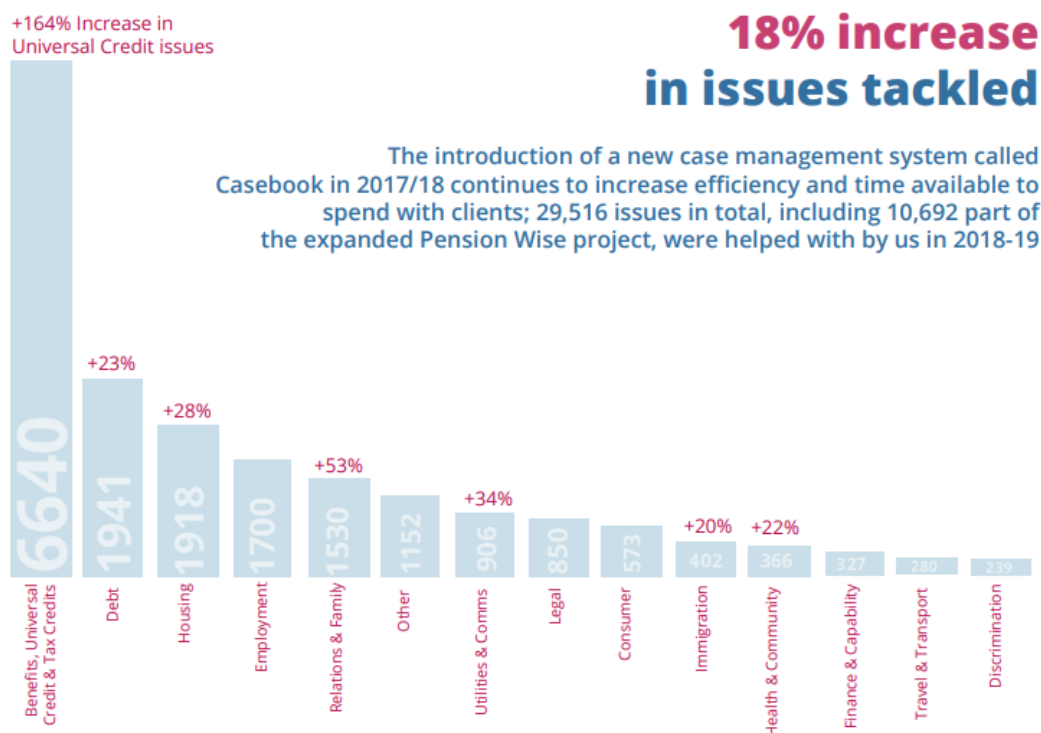
This study is therefore an extension of our previous research, and complements the national Citizens Advice ongoing research regarding income security –

[Negative Budgets - a new perspective on poverty and household finances](#)

[Making Ends Meet: The impact of the benefits freeze on people in debt](#)

The Joseph Rowntree Foundation (2019) revealed that in the UK there are currently 10.8 million people living below the minimum socially acceptable standard of living. These individuals varied significantly across demographic groups, highlighting the importance of exploring the experiences across residents in Rushmoor, as opposed to one specific subgroup.

At the time of our previous research, financial security was the main problem faced by our clients, with our advisers seeing more clients with issues regarding debt or benefits than any other area (Byrne et al, 2017). Today, these two areas still appear to be the most pressing issues for clients receiving support from our offices. The graph below has been extracted from our 2018/19 Annual Report (p.3) and shows a significant increase in the number of benefits and debt issues that we are supporting clients to address



Rushmoor Borough Council (RBC) has reported that their plan to “determine a clearer focus on what the Council and Partners are doing to tackle pockets of significant deprivation in parts of the Borough” is currently on track (RBC, 2019a, Pp. 16-17). As their Deprivation Strategy takes shape, ward-based data from Citizens Advice Rushmoor has been used to support higher levels of need in defined areas (Aldershot Park, Cherrywood and Wellington wards).

This research has enabled Citizens Advice Rushmoor to identify the most prevalent financial concerns in the community and highlight the depth of the deprivation suffered by some individuals. As a result, we are aiming to support local residents in their management of living in a high cost area and assist RBC gain important additional insight in their work of determining solutions to tackle the pockets of significant deprivation.

Background

Prior to launching its survey, Citizens Advice Rushmoor extensively researched five priority areas identified as financial concerns – Housing, Transport, Council Tax, Education Costs and Childcare Costs, discussed below.

Housing

As mentioned, due to Rushmoor's location in the South East of England, house prices are less affordable than the UK average (ONS, 2019). Despite this, the overall average property price in Rushmoor is lower than the immediately surrounding areas, averaging approximately £380,000 as of September 2019 (Rightmove, 2019).

Rushmoor Strategy, Performance and Partnerships (RSPP, 2019a) state that a higher percentage of people rent in Rushmoor than in the surrounding areas and rents in the borough are lower than other nearby areas.

A key factor affecting the level of benefit that people can claim for help with their rent is the "Local Housing Allowance" (LHA). This is a set rate used to calculate housing benefit for tenants renting from private landlords and is determined by the national Valuation Office Agency Rent Officers. LHA rates are based on private market rents being paid by tenants in the broad rental market area (BRMA) - the area defining where a person might reasonably be expected to live.

Households that are partly or wholly dependent upon benefits to help with their rent costs frequently face difficulties meeting the cost of their rent. The average monthly cost for renting a one-bedroom house in Aldershot or Farnborough is £746.20 and for a three-bedroom house its £1,161.39 (Rightmove, 2019). In comparison, the LHA in Rushmoor for a one-bedroom property is £630.41 and for a three-bedroom property, £913.03 (RBC 2019b). Already it is clear that the LHA is significantly less than the amount needed for households to cover their rent. This can cause problems for those in receipt of benefits, as they then have no alternative but to use money intended for other household costs to cover the cost of rent. In turn, this means there is insufficient money for other essentials such as food or energy costs.

In Rushmoor, Aldershot was found to be the more affordable place to live with the cost of both rent and house prices greater in Farnborough (Rightmove, 2019). The graphs (figure 1 and 2) below show that the cost of renting in Farnborough is more than Aldershot regardless of the size of the property.

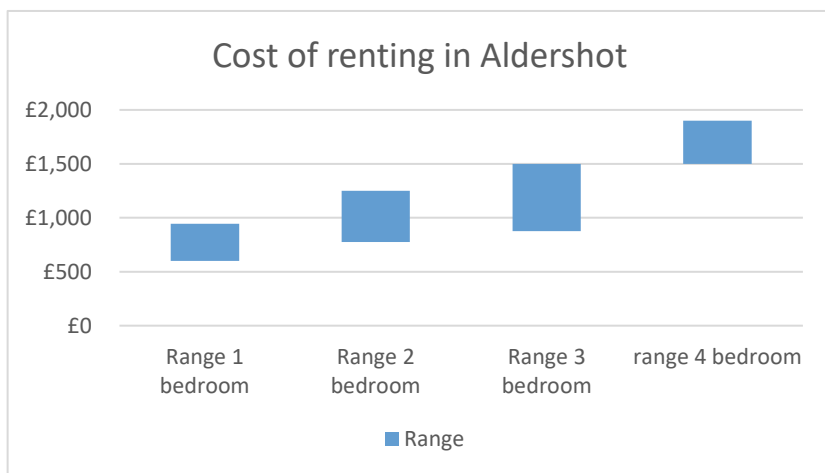


Fig. 1. Cost of renting in Aldershot

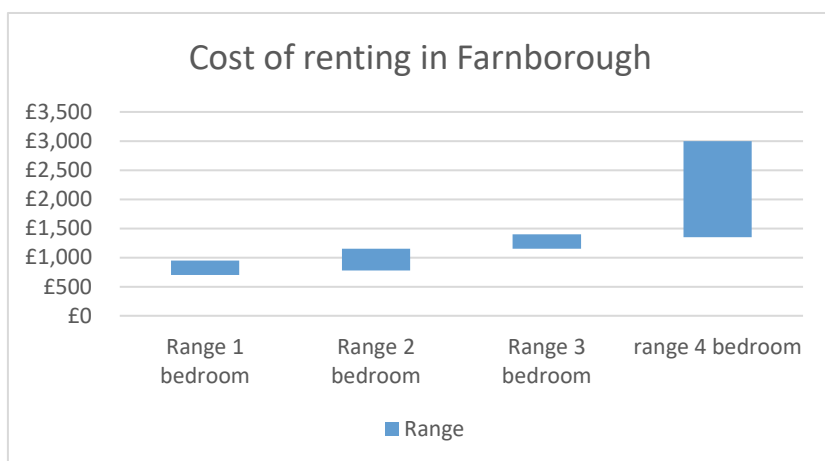


Fig. 2. Cost of renting in Farnborough

Transport - Cost of Commuting

Travelling around Rushmoor can be a significant expense for some families who rely on public transport. A weekly bus pass for a single person in both Aldershot and Farnborough is £19.70. Figure 3 shows how these prices continue once people begin regularly travelling to areas outside of Rushmoor.



Fig. 3. Price of weekly bus passes from Aldershot

As employment rates are higher in Rushmoor than the UK average (RSPP, 2019b), it was important for Citizens Advice to identify the financial strain placed on those that commute to work. According to the 2011 Rushmoor census data (RBC, 2014), approximately 61% of local residents work outside of Aldershot or Farnborough and so are required to commute to these places. The most popular travel-to-work destinations are listed in the graph below (figure 4) and our maps (figure 5 and 6) show the average weekly train prices to these destinations from both Aldershot and Farnborough. For example, the commute from Aldershot to Guildford on the train can set an individual back £39.70 a week.

Usual place of residence	Place of work	Number of commuters	% of commuters	Cumulative %
Rushmoor	Rushmoor	16,752	39	39
Rushmoor	Surrey Heath	4,711	11	50
Rushmoor	Guildford	3,358	8.3	58.3
Rushmoor	Hart	3,226	7.5	65.8
Rushmoor	Waverley	2,704	6.3	72.1
Rushmoor	Bracknell Forest	1,158	2.7	74.8
Rushmoor	Woking	1,009	2.4	77.2
Rushmoor	Basingstoke and Deane	931	2.2	79.3
Rushmoor	Westminster, City of London	864	2.0	81.4
Rushmoor	East Hampshire	633	1.5	82.8
Rushmoor	Hillingdon	499	1.2	84.0
Rushmoor	Wokingham	497	1.2	85.1
Rushmoor	Runnymede	460	1.1	86.2
Rushmoor	Hounslow	407	0.9	87.2
Rushmoor	Reading	358	0.8	88
Rushmoor	Other Local Authority area (UK)	5,152	12	100
Estimated Total Workplace		42,929	100	

Fig. 4. Out-Commuting from Rushmoor by local area



Fig. 5. Price of weekly train fares from Farnborough Main



Fig. 6. Price of weekly train fares from Aldershot Train Station

It is estimated that 61% of residents travel to a workplace outside of Rushmoor. For many people who are commuting, a significant proportion of their income has to be spent on public transport. This creates particular difficulties for people on low incomes – and in some cases can deter people from seeking employment.

“Public Transport is also not geared up to support workers needing to access train stations at commuting times both AM and PM.” Anon

Council Tax

As with the rest of the UK (excluding Northern Ireland), residents of Rushmoor are required to pay council tax for the services provided by RBC and County Council wide authorities. This payment is usually spread over ten-months and followed by two-months of no payment. Almost 90% of the tax collected by RBC is passed on to Hampshire County Council, the Police and Crime Commissioner for Hampshire and the Hampshire Fire and Rescue Authority (RBC, 2019c).

The amount of council tax an individual is required to pay depends on the following circumstances;

- The property band (determined largely by the value of the property)
- The number of people living in the property (single occupancy)
- Whether or not they qualify for any discounts or Council Tax Support
- Whether or not they are exempt from paying (For example, people admitted to a hospital or home to receive care will not have to pay council tax for the duration of their treatment (RBC, 2019c).

Those on low incomes, may be entitled to receive Council Tax Support. RBC (ibid) states on its website that “if you are of working age (whether you work or not) and receive Council Tax Support, you have to make a minimum contribution of 12% to your council tax bill”. If there are two adults living in a band A property, this would mean they are required to pay £13.68 a month (over the usual 10-month payment plan). The council tax charges for the year 2019/20 have increased by 4.3%.

“Having to pay increasing council tax and rents with housing benefits that do not match private rental costs leaves people in deficit before they have even considered other costs” Anon

Education Costs - School Uniform and School Trips

The price of school uniform is nationally on the rise (Long, 2019) placing pressure on many parents. In addition, many schools require children's uniforms and equipment to be directly purchased through them or their supplier, thereby preventing families from shopping around and saving money. Citizens Advice (2007, p.2) previously carried out some national research exploring the affordability of school uniforms and concluded that "three-quarters of parents of secondary school children and two-thirds of parents of primary school children found it difficult to meet the cost of school uniform".

Taking account of this, we investigated the local annual cost of basic school uniform items from six secondary schools in Rushmoor. Research by BBC based on a DFE survey of 1,183 parents revealed that parents typically buy the following items –

Blazer	1
Trousers	2
Jumper	3
Shirt/blouse	5
Skirt/Kilt	2
Shorts	2
PE shirt	2
Tie	1

Using the above figures, we have calculated below the cost of uniforms specified by the following schools:

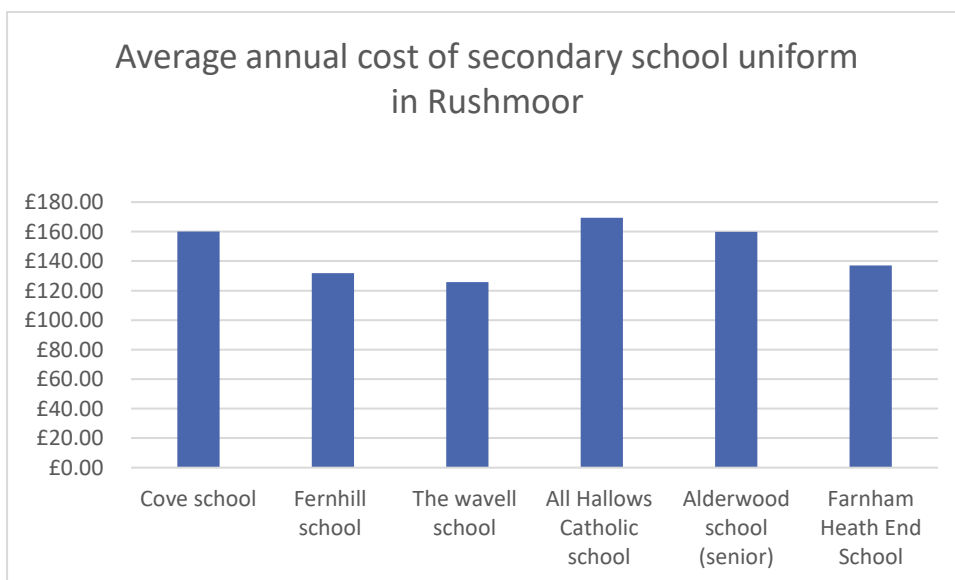
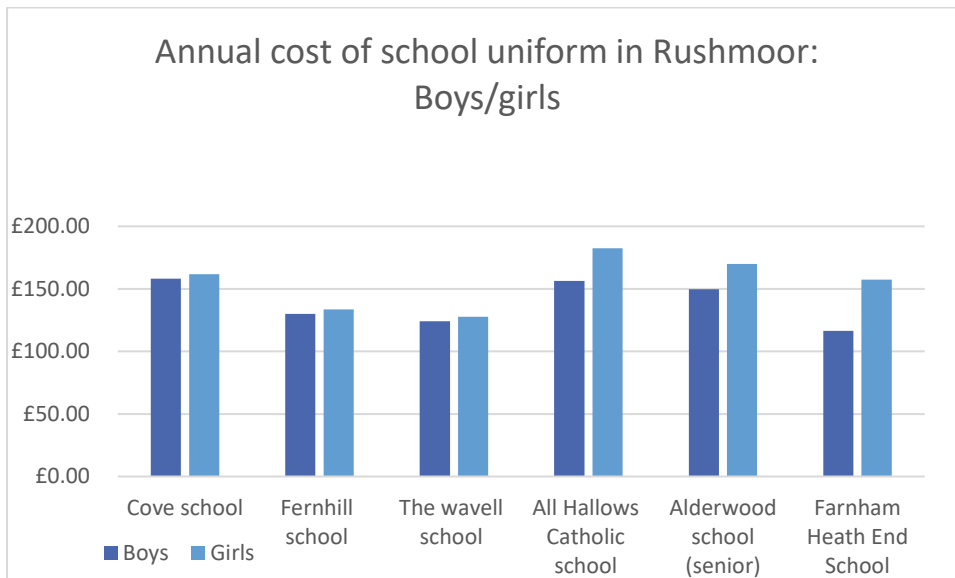
- All Hallows Catholic School,
- Alderwood Senior School,
- Cove Secondary School,
- Farnham Heath End School,
- Fernhill School,
- The Wavell School.

Using two local shops - Brenda's and Edgar Jerome - we calculated the prices of the typical number of school uniform items bought according to the above figures (which includes PE kit). On average in Rushmoor, the lowest annual cost of school uniform is approximately £125.85 (The Wavell School) whereas the highest is £169.40 (All Hallows Catholic School). These figures are appreciably different and all will have a significant impact on households where money is already tight. For families with multiple children, these figures can add up to a major household expense extremely quickly.

Another factor that can increase the financial pressure of school uniforms is the fact that in two of six of the schools serving Rushmoor, (Fernhill School and All Hallows Catholic School) parents are required to purchase different uniform items once their child reaches a certain age. At Fernhill School, children are required to wear a different sweatshirt when they begin year 10: that sets families back by another £24.00. Similarly, at All Hallows Catholic School, parents are required to spend another £59.50 on new socks, trousers/skirt, sports shorts and a blazer when their child reaches year 10. This can prevent parents from saving money by reusing clothes that are in otherwise good condition – or purchasing clothes that children can grow into.

Our research also found that the price of uniform varies significantly between boys and girls in the Rushmoor catchment area, despite students being of the same age and attending the same school. The school with the largest difference in cost between boys' and girls' uniforms was Farnham Heath End School with families having to spend £41 more on girls' school uniforms than boys. This was closely followed by Alderwood Senior School where families were required to spend £20.10 more on girls' uniforms than boys were.

Another expense connected with schooling is that of school trips. These can cost hundreds of pounds for each child; if more than one child is at school, the problems for parents can become unmanageable - particularly with peer pressure when children's friends are from better-off families.



Cost of Childcare

One issue that often deters parents from seeking work, or increasing their working hours, is the cost of childcare. There is some government help for childcare for 3 and 4-year-olds, but once children start school, any before or after school care has to be paid by parents. The table below shows examples of the costs in a range of settings (accurate at the time of research, December 2019).

Childcare Costs

Type of Childcare	Average Cost in Rushmoor (£/hour)
Nanny	£10.41
Childminder	£4.68
Babysitter	£8.98
Nursery	£4.62

School	After school club p/h/child	Breakfast club p/h/child	Holiday club p/d/child
Cambridge breakfast club	£13.00	£7.50	£23.00
Wellington after school clubs (KOOSA kids)	£13.25	N/A	N/A
Alderwood breakfast and after school clubs (KOOSA kids)	£13.50	£6.25	£21.50
St. Joseph's tea time club	£8.00	N/A	£18.00
St. Bernadette's after-school club	£10.00	N/A	N/A
Sweetpeas breakfast and after- school clubs	£6.75	£2.75	£18.50

If a family has more than one child needing care, the costs can be prohibitive - and for some parents actively discourages them from working.

Research Method

Aims

- To identify whether current levels of income (through either employment or benefits) are sufficient for residents of Rushmoor to cover the cost of living in the borough.
- To build on our 'Welfare Reform and Working Families' research by exploring the impact of the cost of living in Rushmoor on all residents, not just those receiving Tax Credits.

Results

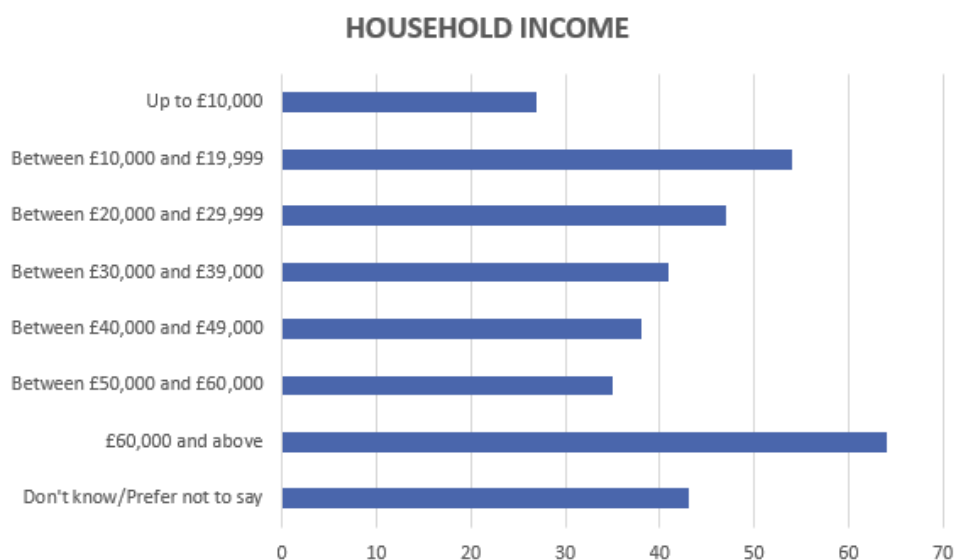
We have collated the data obtained from our survey and the interviews we carried out and presented it below to demonstrate the impact of the current cost of living in Rushmoor.

Who took part?

The participants in this research were all residents of Rushmoor Borough. 61% of the respondents were in employment, whether this be full (44%) or part-time (17%), which provides an important perspective on how those with limited opportunities of further increasing their income are managing the cost of living in Rushmoor.

Over two thirds of respondents (69%) were female and 46% were claiming some form of benefits (ie both "in work" and "out of work" benefits). In terms of total household income, it appears that the survey mainly attracted the polarities. For example, the mode (ie the value appearing most frequently) annual household income amongst our respondents was £60,000 or above. In contrast, the second most common household income bracket was between £10,000 and £19,999. The majority of our respondents (64%) were between 26 and 55 years of age.

"I want to work but there is never anyone to support me and protect my mental health, I have to remain unemployed. This leads to financial problems, stress and a poorer standard of life, which then affects my mental health in other ways. It's a vicious cycle" Anon

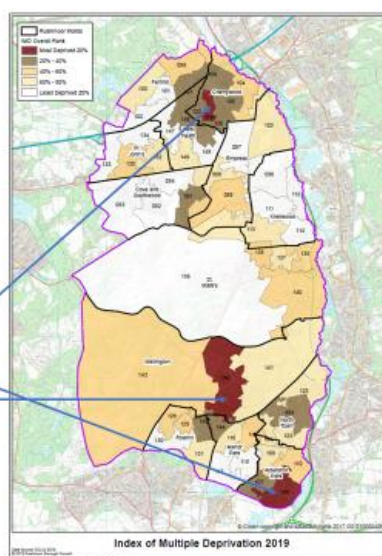


This is confirmed by data on super output areas in Rushmoor which show that the borough has some of the most deprived areas in the country as well as one of the least deprived. (Source Rushmoor Borough Council 2020).

Summary of 2019 IMD

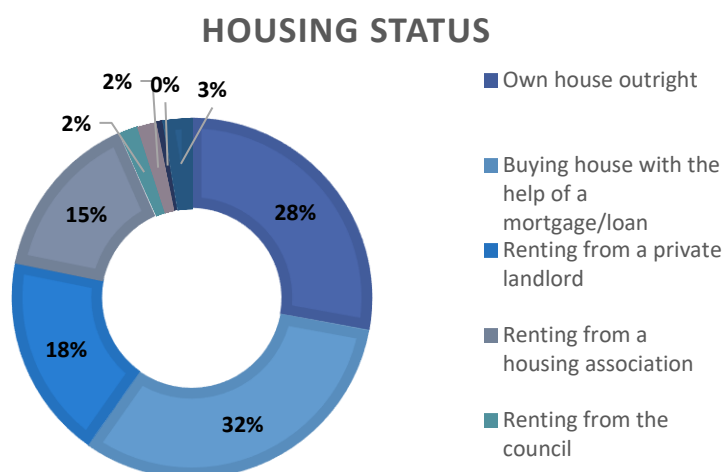
Main Headlines

- Overall things have got a slightly worse from the last IMD
- We now have three small areas (LSOAs) in the 20% most deprived in England for multiple deprivation (we had two in the 2015 IMD). Areas in the 20% most deprived:
 - Part of Cherrywood ward (**LSOA 119 ranked 3,693**)
 - Part of Aldershot Park ward (**LSOA 108 ranked 4,053**)
 - Part of Wellington ward (**LSOA 142 ranked 5,123**)
- We have 18 LSOAs in the 20% least deprived, including part of Cove and Southwood ward (LSOA 93) which is the eighth least deprived area in England



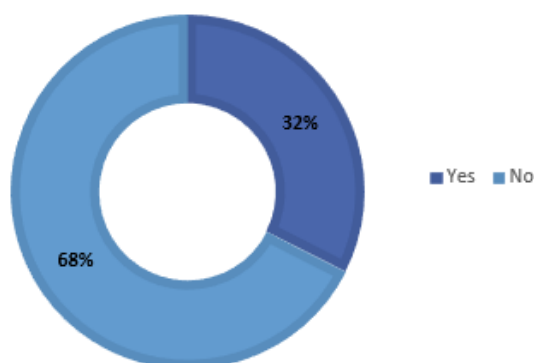
Household makeup

Housing tenure varied greatly within our research. The largest proportion of respondents (32%) were buying their home with the help of a mortgage, however, a significant number of respondents also owned their home (28%) or were privately renting (18%). This appears to be reflective of Rushmoor's overall housing tenure profile (RSPP, 2019a)



In these households, 32% had at least one child under the age of 16 years old living in the property. 20% of these respondents were also from what is assumed to be lone-parent households as these participants stated that there were no other adults living in the house.

% OF RESPONDENTS WITH CHILDREN* LIVING IN THE HOUSEHOLD

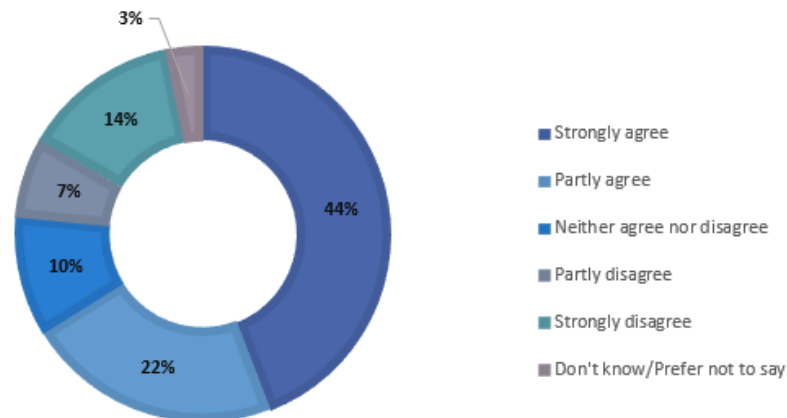


*Under the age of 16-years-old.

Savings

If respondents were required to pay out for something that they had not budgeted for, such as car or home repairs, 44% strongly agreed that they would find it difficult to afford the cost of living in Rushmoor as a result.

% OF RESPONDENTS THAT WOULD FIND IT DIFFICULT TO AFFORD THE COST OF LIVING IF MET WITH AN UNEXPECTED PAYMENT



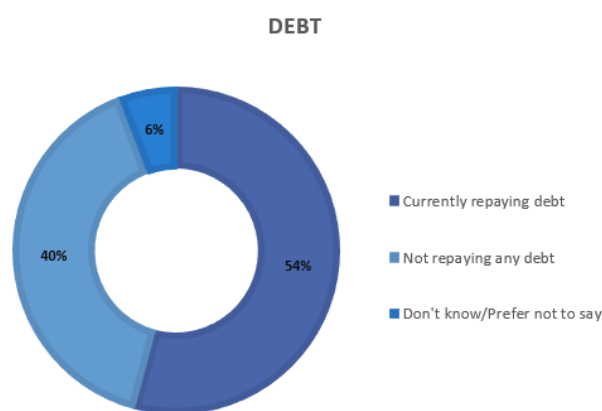
A follow-up question was asked later on in the survey exploring the amount of savings Rushmoor residents may have, which revealed that only a little over half (52%) of respondents had some form of savings. This may explain why a large proportion of residents felt that they could not afford the previously mentioned one-off payment.

Telephone Interview 1

Carolyn and her husband have been living in Rushmoor since 1994 although they have moved around in the area and had to re-mortgage their property several times due to a lack of affordability. They are currently helping to fund their son through university but have not had a pay rise in many years. Carolyn and her husband are both in employment: however, there was a time when Carolyn was made redundant. In order to maximise her income, she attempted to make a claim for benefits but was rejected due to her lack of national insurance contributions. Carolyn said that this made her feel “penalised for being a stay at home mum”. Carolyn and her family are just about managing the cost of living in Rushmoor, they are on a low income but are not receiving any support with their expenses, which are increasing year on year.

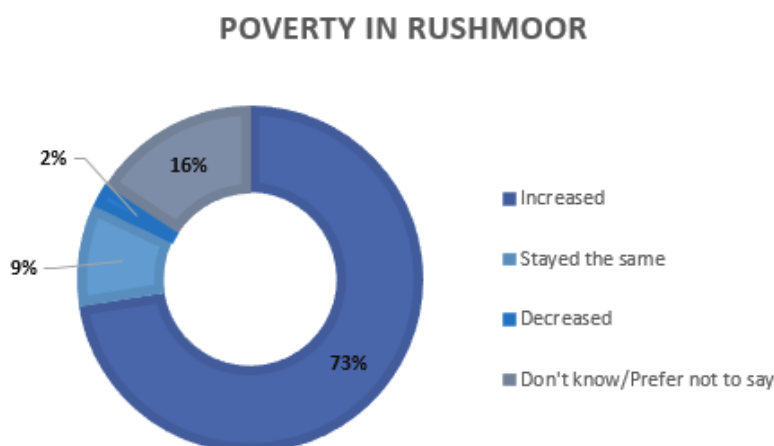
The cost of living in Rushmoor was listed as the fundamental reason why participants felt they were unable to save money, however, 11% of respondents also listed the repayment of debts as another obstacle. In the past 12 months, 57% of respondents had borrowed money, whether this be through their bank overdraft, a loan from friends/family and more. 54% of respondents also stated that at the time of completing the survey, they were repaying debt. As previously shown, debt repayments can result in little or no disposable income, which can lead to financial instability for some people in our community.

“After paying my rent and bills, I am left penniless” Anon



Perceptions of the Cost of Living in Rushmoor

When asked, “Over the past five years, do you think that poverty in Rushmoor has increased, decreased or stayed at the same level?”, 72% of participants felt that the level of poverty had increased.



“From personal experience when shopping in Aldershot, it seems that there are MANY more people on the streets, alcoholics, drug-users etc. which indicates an increase in real poverty” Anon

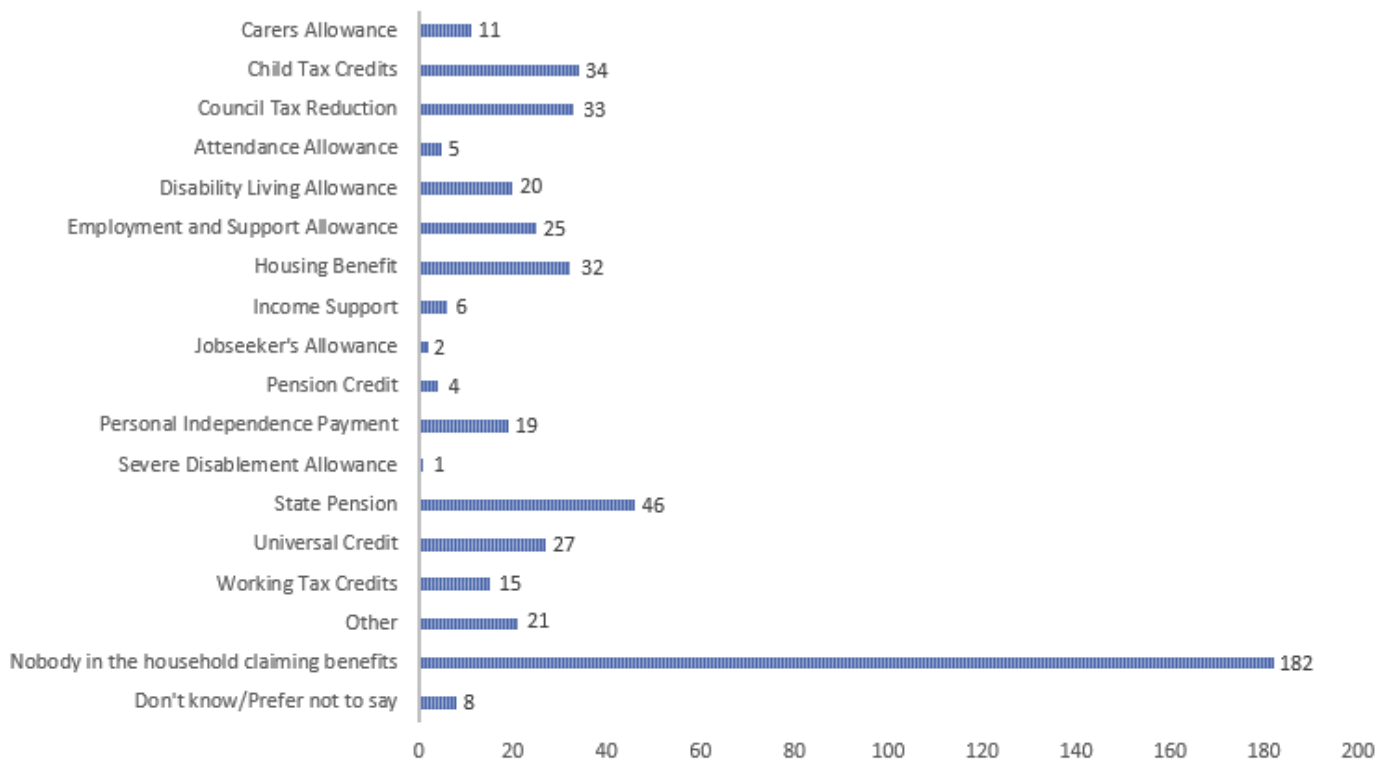
Telephone Interview 2

Ray lives with his wife and two children in Rushmoor. Although Ray considers his household to be living comfortably on their present income, he believes that the cost of living in Rushmoor is high and best suited to the London commuters who live in the area. Ray’s largest monthly expenses are food, council tax, household utilities and car expenses; all of which he believes to be continuously increasing.

Ray’s annual household income is relatively high, yet he still believes that retirement age could be a struggle for them to achieve and he finds that he is not able to save as much money as he would like. Having said this, Ray does think that there are some benefits to be reaped from the high cost of living in Rushmoor, for example, he said, “I could move elsewhere in the country and almost definitely afford to live there if I sold my house”.

Although there are many contributing factors towards poverty, the Child Poverty Action Group (2019) state that low paid jobs and inadequate benefits are some of the main causes of poverty. Similarly, in our survey, 60% of respondents who stated they were having problems with their benefits, said that they found they did not have enough money to live on. Therefore, although Rushmoor’s unemployment rates are lower than that of the South East of England and Great Britain (RSPP, 2019b) and over half of our respondents (54%) are receiving some form of benefits, the perceived increase in poverty may be because “prices keep rising but benefits and income do not rise at the same rate” as one respondent said.

BENEFITS



“Finding jobs that pay a decent wage to cover the cost of living in the comparatively high area is a struggle I think for some people” – Ray , 51

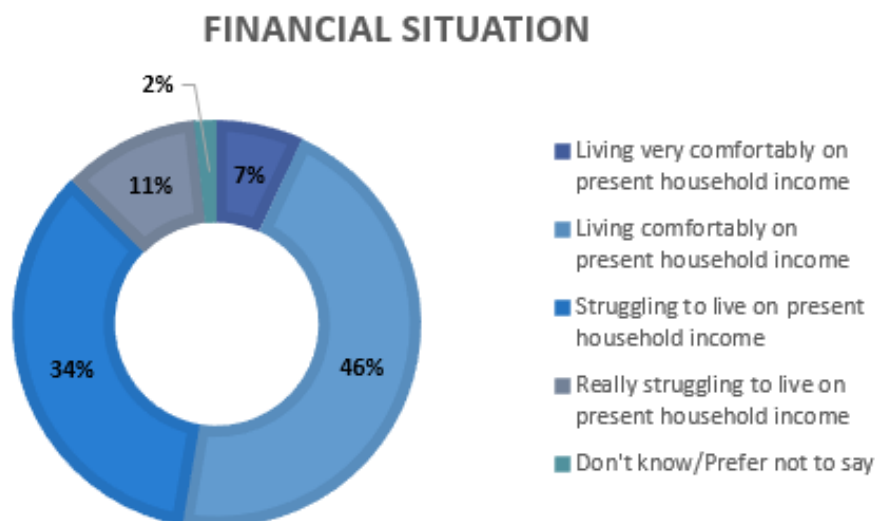
Telephone Interview 3

Karen lives with her husband and four children. Karen’s husband works full time and is on a relatively high income. She previously was working full-time but childcare was costing around £3,000 per month which they could not afford. Karen’s Child Benefit has been withdrawn because of her husband’s salary and so she feels her family is unfairly disadvantaged because they have to live off a single salary whereas middle-income earners receiving the same household income would still receive benefits. Karen and her husband have spent almost £1,000 this year on school trips for their children as they did not want them to be the only ones missing out; but they had to sell some of their possessions to be able to afford this. Karen believes there is a big push to get both parents back into work, which can have consequences on children’s nurture and also result in a lack of volunteers available to help out at schools. Her biggest financial concern is being able to afford healthy food; she is already trying to support her family by growing their own food.

Personal impact of the Cost of Living

Exploring residents' personal experiences managing the cost of living in Rushmoor was arguably the most important part of our research. 34% of respondents revealed that their household was struggling to manage the cost of living in the area based upon their current income - and 10% said they were “**really**” struggling. Although, almost half of respondents (47%) did reveal that they were living comfortably on their present income, it is important to acknowledge the significant proportion of those who are not.

“Everyone is struggling because wages aren't going up in line with living costs” Anon

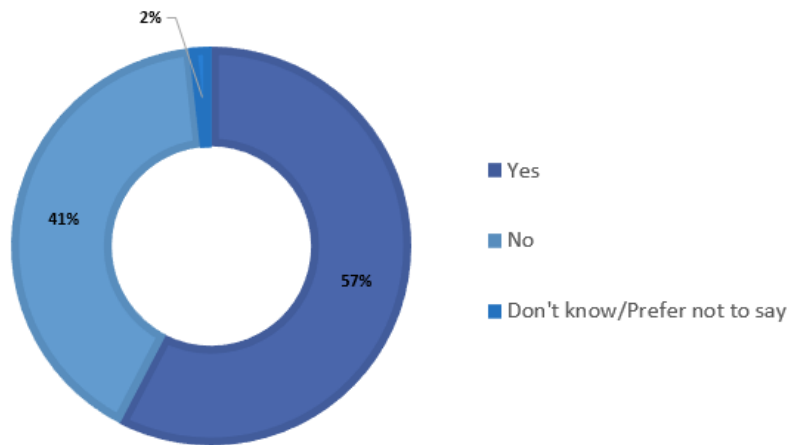


Brajša-Žganec et al (2011) argue that participation in leisure activities results in an improved emotional well-being and quality of life.

Only 1.1% of our respondents listed ‘leisure’ as one of their largest monthly expenses, indicating that many people are not prioritising taking time out for themselves.

Furthermore, almost two-third of respondents (58%) have had to reduce the amount of leisure activities their household takes part in recently, due to their financial situation.

IN THE PAST 12 MONTHS, HAVE YOU HAD TO REDUCE THE AMOUNT OF LEISURE ACTIVITIES YOU TAKE PART IN DUE TO YOUR FINANCIAL SITUATION?

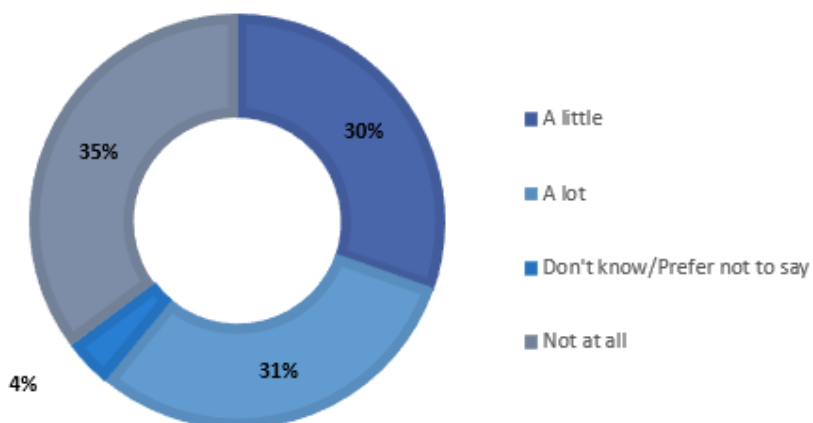


“Prices are more suited to a financially better off place. Aldershot doesn't have much to offer in terms of leisure and this is not reflected in the cost of housing” Anon

“The deterioration of the town centres is an ongoing concern and should be the subject of a Council Task Force” Anon

Roughly the same proportion of respondents (61%) also said that worrying about the cost of living in Rushmoor has impacted their mental health to an extent whether this be by a lot (31%) or a little (30%) compared to not at all (35%).

IMPACT OF THE COST OF LIVING ON RESPONDENT'S MENTAL HEALTH



As highlighted in Brajsa-Zganec et al's research, there is a likelihood that the decreasing participation in leisure activities for some people in Rushmoor is contributing to a lower quality of life.

Telephone Interview 4

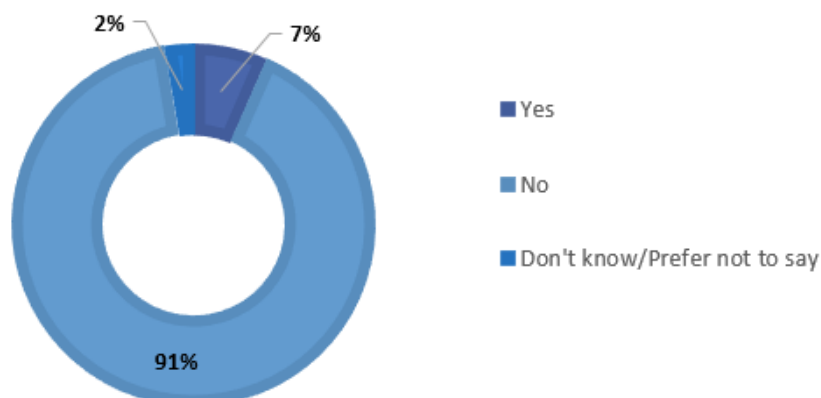
Peta lives in a room rented from her parents in a property with three other people. She is a single person living on Employment and Support Allowance and has an autoimmune disease, which means she is often hospitalised. Peta's main concern is that she is constantly in deficit largely because her local housing allowance does not cover the cost of her rent.

Peta also receives council tax reduction -but says the rate she is required to pay increases every year whereas her income does not. Peta finds it difficult to manage as her benefits are paid weekly but her bills are paid monthly meaning she has to put money aside and budget for the month. Peta's main worry is not being able to pay her rent as she is often in arrears. This causes her stress and can make her illness flare up.

Food Banks

A small number of respondents to our survey had found themselves in a situation where they needed to go to the local foodbank in the past 12 months.

**% OF RESPONDENTS THAT HAVE VISITED A
FOODBANK IN THE PAST 12 MONTHS**



The Farnborough Food Bank has witnessed a 19% increase in the number of food parcels given out between April 2017 and March 2019 (Statistics from the Trussell Trust, 2019). Furthermore, the most recent statistics available to us show that between April 2016 and March 2017, Farnborough Food Bank gave out more emergency food supplies than the surrounding areas (Farnham, Hart and Alton) put together (Byrne and Rosier, 2017). This indicates that the amount of people in the local area struggling to meet the costs of basic essentials is increasing. This is backed up by Citizens Advice Rushmoor data for Quarter 3 in 2019/20, which saw a 50% increase in the number of food parcel vouchers given out compared to the previous quarter.

“Every penny that comes in goes out on rent, bills and food” Anon

Conclusions

- Worries about the cost of living are common in all income groups across Rushmoor. It is not just those from the poorest income groups that have felt the effects of austerity, and the pressures on day-to-day living costs.
- The level of poverty in Rushmoor has become more apparent to residents. The majority of respondents to our survey felt that poverty had increased in Rushmoor.
- Worries about the cost of living in Rushmoor have had an impact on a large proportion of people's mental health. This has implications for mental health support services.
- The main sources of financial pressure on people in Rushmoor are; rent/mortgage costs, council tax, household utility bills and food.
- The cost of childcare and travel was seen as a barrier to employment. This has implications for those wishing to improve their financial situation by finding paid work.
- Increasing pressures on income levels have led to a greater demand for services from Farnborough Food Bank and Citizens Advice Rushmoor. The main reasons why people in Rushmoor have used Citizens Advice have been queries about benefits and debt.

Free, confidential advice.

Whoever you are.

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their problems and campaign on big issues
when their voices need to be heard.**

**We value diversity, champion equality and
challenge discrimination and harassment.**

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