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Cost of Living in Rushmoor

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advice**

Rushmoor

**Full Summary Report
March 2022 – January 2023**



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Foreword

Since we first published our Cost of Living in Rushmoor report in March 2020 the world has changed significantly, affecting everyone – from a local level in Rushmoor, through to national and international change.

To update it now, as we start to establish new and innovative ways of responding to the deepening crisis, is a risk. Change is happening daily, with government initiatives and local community responses helping to support local people. At the same time, the impact of rising costs on essentials like energy and food is creating a continuing and daily level of distress and desperation particularly among the poorest people in our community.

The “Cost of Living Crisis” is a phrase which has become common currency; we want to shine a spotlight on the real impact it is having on people’s ability to manage day to day. This is not just the physical health, and the often heart breaking choices people have to make between spending on essentials: but also the mental health and psychological impact of the pressures which are faced in supporting your loved ones over a sustained period.

We know that Rushmoor has some unique features, not least the great networking, partnership and community support that is present locally. But its areas of deprivation contrast strongly with wealthy neighbouring districts, making the higher Cost of Living a much sharper burden for those who are dependent upon benefits. The research also highlights the impact of the Cost of Living crisis for those whose income takes them out of benefits, and consequently ineligible for some of the support available.

This report then, has to be read as a snapshot in time, which captures how things are now. However, we do hope it will become a launch point for further action and support in the local community, providing key information and data for organisations and support groups to focus their resources, based on a more in depth understanding of local needs.

Alex Hughes
Chief Officer



Introduction

Starting in 2019, the coronavirus pandemic has shaken the economy worldwide (1). Following the pandemic, in February 2022, Russia invaded Ukraine. The invasion has not only triggered a humanitarian crisis but also reduced the chances of recovery from the pandemic's negative influence on the global economy (2). The war disrupts the trade of goods and reduces Russia's energy supply, which eventually increases inflation rates and damages economic conditions (2). Consequently, goods and energy prices have been surging up in most countries, at a speed that household incomes cannot keep up (3). This phenomenon has been described as a cost of living crisis.

The Cost of Living crisis presents severe challenges across the UK, with inflation rates peaking at the highest level of the past 40 years (3). Despite the government's interventions, rising costs are placing many households in extremely difficult circumstances (4). In a recent Citizens Advice survey of 2000 UK adults, 37% of the participants reported they would find it difficult or impossible to find an extra £20 for their monthly expenses (5). The impact of the crisis is also reflected on a local scale, where there has been a 42.7 % increase in the number of people coming to Citizens Advice Rushmoor with Cost of Living issues since 2021.

The Cost of Living crisis impacts more severely on some groups than others. For example, households on lower income levels tend to spend a larger proportion of their budget on food and energy and thus any increase in the prices of the essentials has a greater impact on those households. (3). Rushmoor is diverse in terms of household income; the Borough simultaneously contains some of the most and least deprived areas in the UK (6). Rushmoor is rich in terms of ethnic diversity (7). We felt it was important to try and understand how the diverse communities across Rushmoor are experiencing the crisis.

This report builds on our Cost of Living report published in March 2020 and spans the period between December 2019 (the time of research for the 2020 report) and December 2022. We aim to provide insight into how rising Cost of Living is affecting residents of Rushmoor; and to update our findings in the context of recent events.

The report covers:

- 1) Review of most recent income data for the Rushmoor area
- 2) Comparison of 2019 and 2022 data in terms of the top 5 Cost of Living issues of 2020
- 2) Top 5 Cost of Living issues of 2022
- 3) Analysis of survey responses and telephone interviews
- 4) Key findings and recommendations

Our aim is that the research results will help to identify the most prevalent Cost of Living concerns within the community; make recommendations on effective support strategies and provide Rushmoor Borough Council (RBC) and others working in the local area with valuable insight, which can be used to shape and influence priorities.

Report prepared by: Öykü Su Öncül

Rushmoor Area in Numbers

Demographics and Income Data

In this section, we present the most recent data regarding Rushmoor's population characteristics and its residents' income to provide context to our research on how local people are managing their cost of living. We have drawn on multiple data resources including the Office for National Statistics (ONS), Stats-Xplore and Rushmoor Borough Council's reports shared on its website. The reported data covers the period between 2019 and 2022.

1) Population Increase, Ethnic Diversity & Migration

The population of Rushmoor has increased by 6.4% since 2011, reaching 99,760 residents in 2021 (ONS, 2022), the relatively high levels of population growth in Aldershot could be explained in part by the recent developments in infrastructure and housing.

Perceptions of local people of the changes seen can vary; for instance, one of our survey respondents said "The demographics of the borough (particularly Aldershot) are getting poorer as owner occupiers are replaced by renters as investment landlords buy up houses."

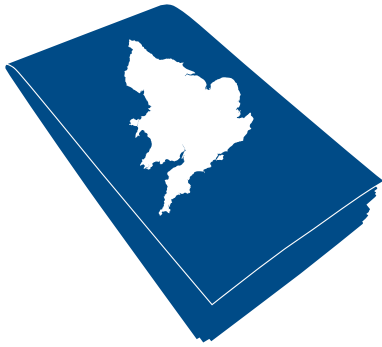
Rushmoor is diverse in terms of ethnicity. The percentage of the population born outside of the UK was higher in Rushmoor (23.8%) than in the rest of England (17.4%). Of the non-UK-born Rushmoor residents the majority have emigrated from the Middle East and Asia (13.6%). Specifically, 10.6% of Rushmoor residents are Nepali, which is the highest percentage of Nepali residents in England and Wales. In Aldershot 28.34% of residents were non-UK born residents with 17.15% residents born in the Middle East and Asia. The comparative figures for Farnborough are (20.80% and 11.28%) (7).

As Rushmoor's population has grown, so has its population density. The number of households has increased by 3,000 since 2011, reaching 39,300 in 2021. As seen in Table 1, there were 6 times more people per household in Rushmoor than in the rest of England. Rushmoor is the 74th most densely populated area in England and Wales, among 331 unitary areas (7).

Population Density (people per square kilometre)		
Region	2011 Census	2021 Census
Rushmoor	2,400	2,556
South East	483	486.5
England	407	434

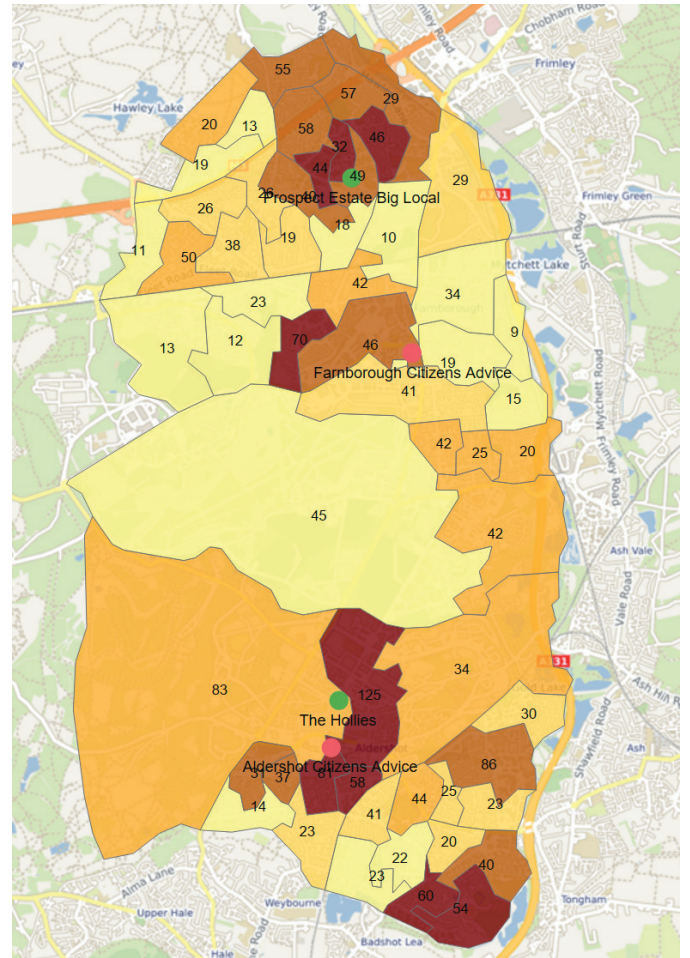
Table 1. Change in Population Density by Region (2011-2021)

The Office of National Statistics uses four household characteristics (education, employment, health & housing) to assess levels of deprivation (if any), experienced by a given household. These indicators of household deprivation are called the deprivation dimensions (8). In 2021, Rushmoor was slightly less deprived on the dimensions than in 2011. In 2021, though less deprived than England as a whole Rushmoor was more deprived than the South East overall. Notably, Aldershot was more deprived on the dimensions than Farnborough (7).



The Index of Multiple Deprivation (IMD) Figure 1 is a measure of poverty used to assess relative deprivation in small areas of the UK. Based on the 2019 IMD, Rushmoor simultaneously contains some of the most and least deprived areas in the UK.

Please note that there have not been any updates on this data since the previous cost of living report. In Figure 1, darker colours indicate more relative deprivation. Notably, Rushmoor contains 3 of the most deprived areas in the UK as well as 18 of the least deprived areas in the UK.



1) Age Profile

The age profile is an important factor interacting with employment levels and income in a given area. For example, during the coronavirus pandemic, employees from the youngest and the oldest age groups experienced bigger pay swings than others, and the youngest workers were more likely to lose their job than the workers in other age groups (9). Minority ethnic groups have a younger age profile than the British majority (10). This may have implications in Rushmoor as a significant portion of its residents is from ethnic minority groups.

Since the 2011 Census, the number Rushmoor residents in the older age groups has increased and the number of residents in some younger age groups has decreased. Nevertheless, Rushmoor still had a higher percentage of people aged 25 to 49 compared to the South East and England (11).

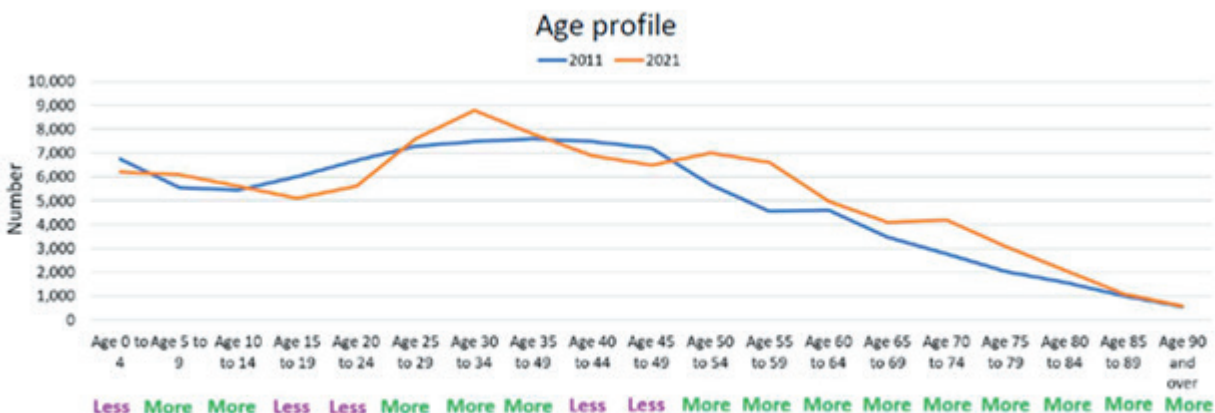


Figure 2. Comparison of Age Profile of Rushmoor Residents in 2011(blue) and 2021 (orange)

2) Employment & Earnings

In 2020, there were greater levels of demand for labour in Rushmoor than in the South East and Great Britain (12).

	Region		
	Rushmoor	South East	Great Britain
Jobs Density	0.94	0.86	0.84

Source: ONS jobs density
Notes: The density figures represent the ratio of total jobs to population aged 16-64, Total jobs includes employees, self-employed, government-supported trainees and HM Forces

Figure 2. Comparison of Age Profile of Rushmoor Residents in 2011 (blue) and 2021 (orange)

However, as seen in Figure 3, the percentage of the economically active population was lower in Rushmoor than it is in South East and Great Britain. Further, the percentage of economically active females in Rushmoor was lower than that of economically active males (13). This might be because employment rates tend to be lower among some ethnic minority groups (e.g., Asian, Pakistani, Bangladeshi), especially among women from ethnic minorities (14) and Rushmoor has a relatively higher number of residents belonging to those ethnic minority groups.



Figure 3. Percentage of Economically Active Individuals by Region and Gender (July 2021-June 2022) (Adapted from ONS Annual Population Survey, 2022)

In 2021, full-time workers in Rushmoor earned more per week than those working in the rest of the South East and Great Britain (See Table 3). Notably, employees working in Rushmoor (£678.7) and those who reside in Rushmoor (£679.4) earned almost identical figures. Although a gender pay gap was present in the earnings received, the gap was significantly less in Rushmoor than elsewhere (15).

	Rushmoor	South East	Great Britain
Gross Weekly Pay in Pounds (Median)			
Full-Time Workers	679.4	660.1	613.1
Male Full-Time Workers	678.8	709.1	655.5
Female Full-Time Workers	664.9	584.6	558.1
Hourly Pay in Pounds (Median; Excluding Overtime)			
Full-Time Workers	17	16.97	15.65
Male Full-Time Workers	16.99	17.91	16.26
Female Full-Time Workers	16.88	15.65	14.86

Table 3. Median Earnings by Place of Residence (2021) Source: ONS annual survey of hours and earnings - resident analysis. Notes: Median earnings in pounds for employees living in the area.

3) Income & Benefits

In 2022, 2.9% of working-aged Rushmoor residents were in receipt of out-of-work benefits primarily due to unemployment, which is a figure identical to that of South East (2.9%) but lower than that of Great Britain (3.7%). Among the out-of-work benefits claimants (1,745), males (56.45%) outnumbered females (43.55%) (16).

Universal Credit is a payment made by the government to support people living with no or low income (17). Universal Credit was first been introduced in 2013 and since then it has replaced many of the previous benefits and tax credits.

In recent years there has been a nationwide trend of increase in the claims made for Universal Credit; the number of households on Universal Credit increased dramatically in both South East and Great Britain starting from March 2020. This new normal has been maintained since then (18).

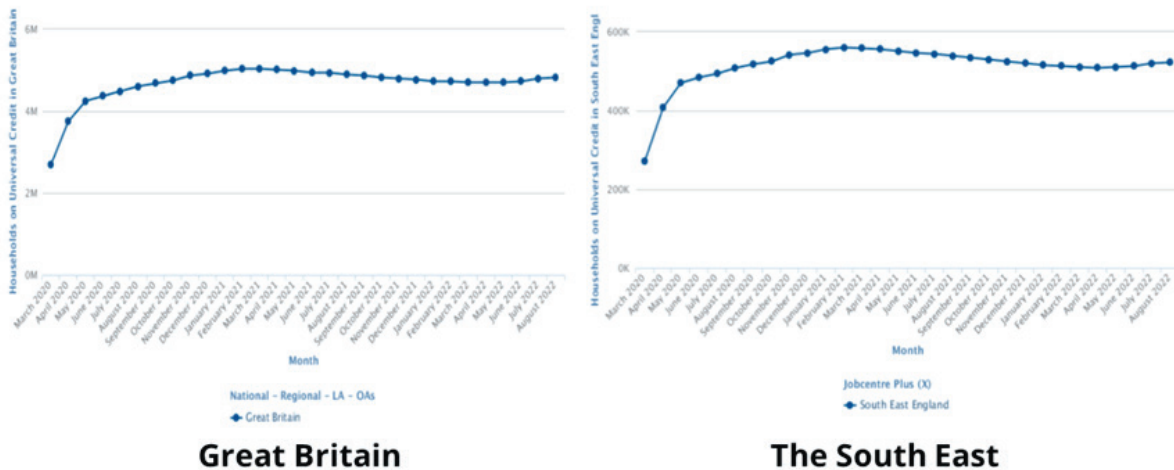


Figure 4. Change in the number of households receiving Universal Credit in Great Britain (left) and South East (right) between March 2020 and August 2022

This national trend of increasing demand for Universal Credit was replicated in Rushmoor. In March 2020, 2,637 households in Rushmoor were receiving Universal Credit. By August 2022, the number has almost doubled to 5,710 (18).

This increase in demand could be attributed to the negative impact of the coronavirus pandemic on the economy, as March 2020 was also the month that the first lockdown in the UK was announced (19).

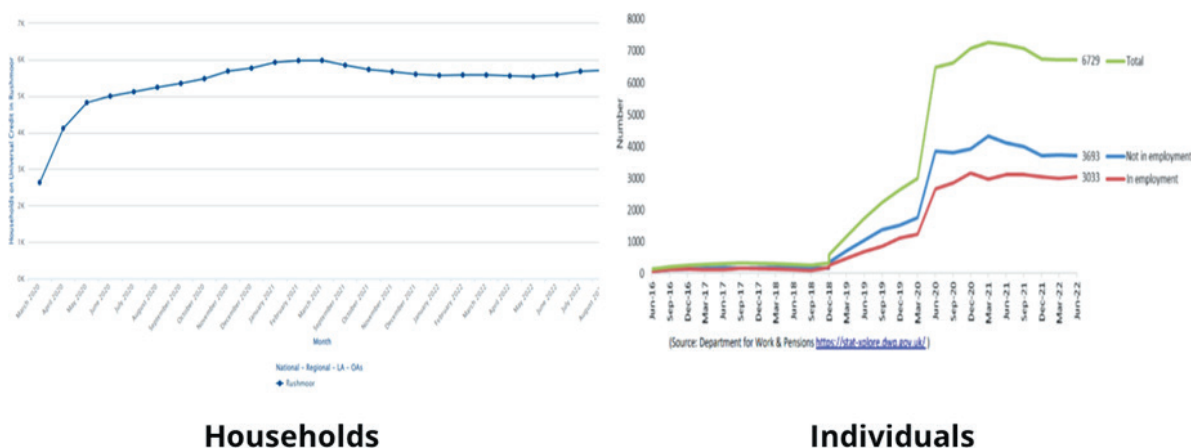


Figure 5. Change in the number of households (left) and individuals (right) receiving Universal Credit in Rushmoor between March 2020 and August 2022

4) Education & Skills

The favourable impact of increased levels of education on income and well-being in later life has been well documented (20). As seen in Table 4, residents of Rushmoor have significantly lower educational levels compared to the people in South East and Great Britain as a whole.

There is some evidence of this data being affected by schools in neighbouring districts achieving higher performance, with a consequent impact on some Rushmoor children being drawn to those schools outside the Borough.

Qualifications Achieved	Place of Residence		
	Rushmoor (%)	South East (%)	Great Britain (%)
NVQ4 And Above	39.8	45.2	43.6
NVQ3 And Above	58.7	63.8	61.5
NVQ2 And Above	75.1	80.7	78.1
NVQ1 And Above	87.6	90.4	87.5
Other Qualifications	#	4.6	5.9
No Qualifications	!	5.0	6.6

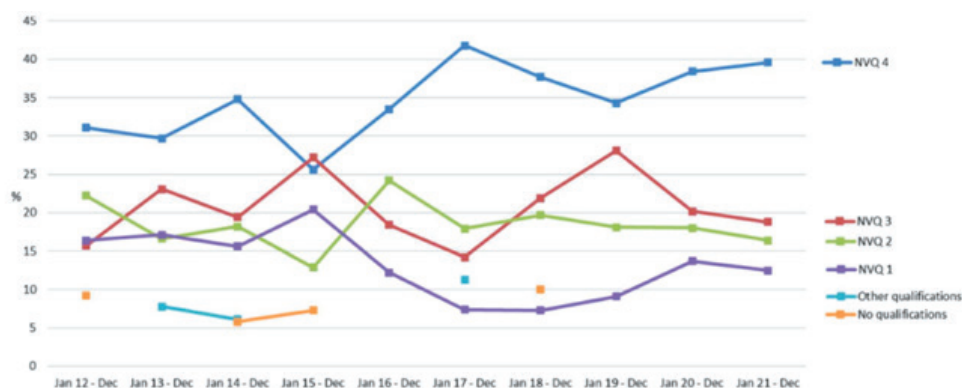
Source: ONS annual population survey

Notes: Numbers and % are for those of aged 16-64, % is a proportion of resident population of area aged 16-64, # means sample size too small for reliable estimate and ! means estimate is not available since sample size is disclosive

Table 4. Educational Qualifications Achieved by Place of Residence (2021)

Since 2011, there has been an increase in the percentage of Rushmoor residents who achieved the highest level of qualification (NVQ4). However, by 2021 this percentage was still lower than that of South East and Great Britain residents (21).

Further, there has been a decrease in the number of residents with lower-level qualifications since 2020.



Note: Sample size too small for estimates for "other qualifications" in 2011, 2012, 2015, 2016, 2018, 2019, 2020 and 2021, the sample size was also too small for "estimates for no qualifications" in 2013, 2016, 2017, 2019, 2020 and 2021.

(Source: Office for National Statistics NOMIS <https://www.nomisweb.co.uk/reports/lmp/la/2038431789/report.aspx?town=rushmoor>)

Figure 6. Change in the % of Rushmoor Residents Qualified to each Educational Level between 2012 and 2021

What has Changed since 2020?

In this section, we are presenting recent data regarding the top 5 Cost of Living issues identified in the 2020 report and discuss how the picture has changed since 2019.



1) Housing

According to the 2021 Census, the average house prices increased (14% up) but the average earnings declined (1% down) in England. Thus, there was an overall statistically significant decline in housing affordability across the country (22).

In Figure 1, the yellow and green areas indicate increased housing affordability whereas the blue and dark blue areas indicate reduced housing affordability. The figures show that the Southeast of the UK contains the least affordable local authorities, with London in its spreading high-cost core. Indeed, according to the 2021 Census, the Southeast region contained the top nine least affordable local authorities in England and Wales (22). Therefore, Rushmoor is located in a high-cost area.

The affordability of housing is a key concern for residents. One of the survey respondents said "It is very expensive to live anywhere in the South East, and Rushmoor is no exception. Whilst there appear to be plenty of jobs not all of them pay anywhere near enough to support a family in this area."

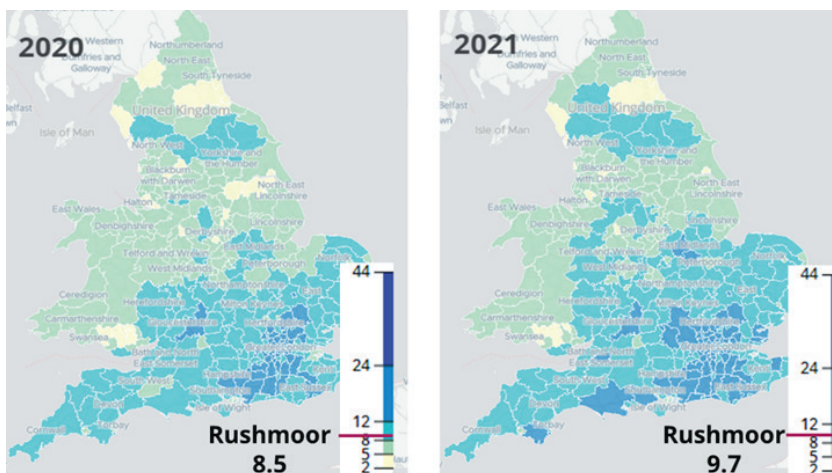


Figure 1. Housing Affordability in England 2020 versus 2021

On a local scale, housing affordability declined in 300 local authorities out of 331 (91%) in England in 2021, including Rushmoor (22). Although Rushmoor has been in a high cost "blue" area since 2015, it still costs less to buy and rent properties in the Borough than in surrounding local authorities. This results in higher volumes of rented accommodation in Rushmoor than in neighbouring areas.

Figure 2 shows the average cost of renting in 2022 in Aldershot and Farnborough separately (23, 24). As illustrated, renting in Farnborough is currently more expensive than renting in Aldershot in general, however, this depends on the number of bedrooms in the property.

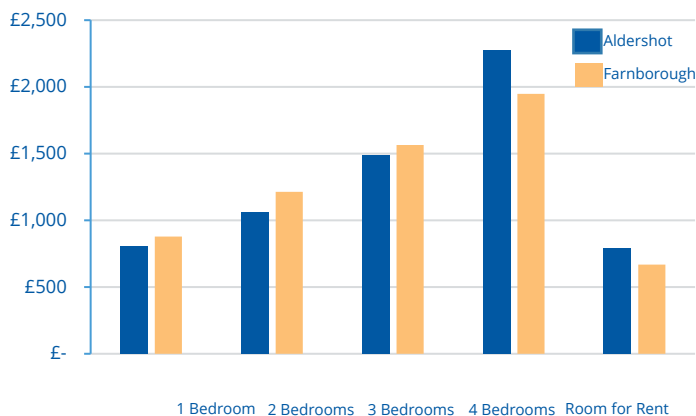


Figure 2. Average Cost of Rent in Aldershot versus Farnborough in 2022

Figures 3 and 4 compare the price range for rents in Aldershot (23) and Farnborough (24) in 2019 and in 2022. In most categories the price range for cost of rent has increased since 2019 in both regions.

The cost of renting impacts on local people’s options; for instance, one survey respondent said “My monthly rent has increased now; it is making me hard to make any savings. I’m working full time but my salary is little after tax. Unfortunately, and sadly, there is no benefits or grants available for people like me! I feel people like me whose income is just average are suffering the most in the cost of living crisis.”

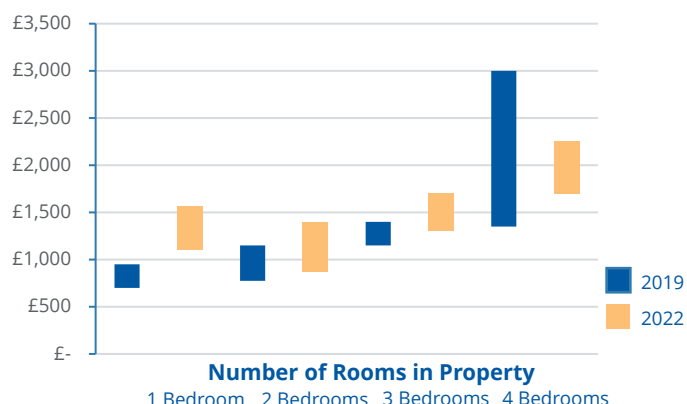
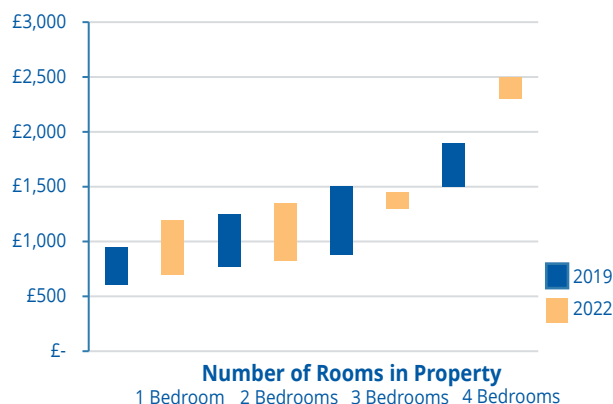


Figure 3. Comparison of Rent costs in Aldershot between 2019 and 2022

Figure 4. Comparison of Rent costs in Farnborough between 2019 and 2022

The Local Housing Allowance (LHA) system is used to calculate the amount of help a claimant may get towards their rent costs (25). Rents in the region where a claimant lives, and the size of accommodation deemed to be suitable for the claimant’s household determines their LHA rates. The LHA rates in turn affect the amount of Universal Credit the claimant will receive for the Housing Element of the benefit. Table 1 shows that the LHA rates are less than the average cost of rent in Rushmoor for all sizes of properties (26). This creates challenges for benefit-dependent households, as money intended for essential items such as energy and food, must then be used to meet the full rent costs.

Number of Bedrooms	Monthly LHA Rates (£)	Average Cost of Rent (£)
Room for Rent	374.8	729
1 Bedroom	698.1	840.3
2 Bedrooms	872.6	1,138
3 Bedrooms	1096.9	1,527
4 Bedrooms	1446.03	2,112

Table 1. Monthly LHA Rates versus Monthly Average Cost of Rent in Rushmoor

2) Public Transport-Cost of Commuting

As the cost of fuel and diesel have been rising for motorists, others rely on public transport to travel to work. The cost of travelling can add up to become a significant expense for commuters, especially those on a low income.

The following maps show travel costs to some of the most popular travel to work destinations from Rushmoor according to the ONS Census 2011 (27). The name of the destination, ticket price in 2019 and ticket price in 2022 are written in the blue speech bubbles. The percentage of change is written in the white boxes.

The figures show that the prices of weekly bus passes and train fares have both become more expensive since 2019 (28, 29). For example, a weekly bus pass to travel within Rushmoor costs £22.50 per person (13.6% more than in 2019). There have been similar increases for travel to the surrounding areas. The temporary cap on single bus fares to £2 will generally have a positive impact on costs for the immediate period from January 2023.

One survey respondent had strong views on transport costs, commenting that "People might need help to downgrade their current lifestyle and escape from debts like car finance. Make public transport affordable. The bus prices here are obscene."

The cost of commuting may not only place a financial strain on employees but also may deter people from looking for employment. The cost of commuting was one of the top three reasons why the participants in our 2022 Cost of Living in Rushmoor survey thought people in Rushmoor would find it difficult to get paid work.

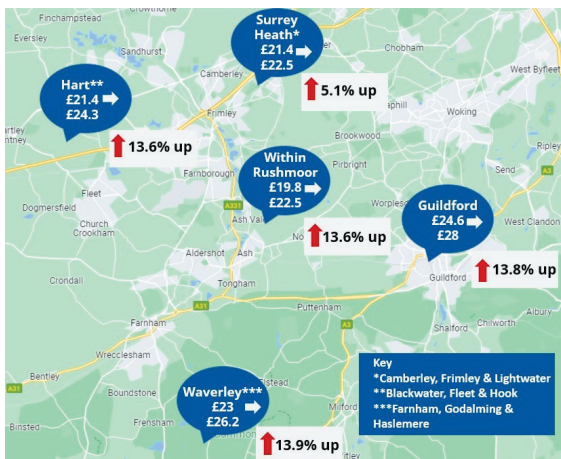


Figure 5. Price of Weekly Bus Passes from Aldershot Train Station

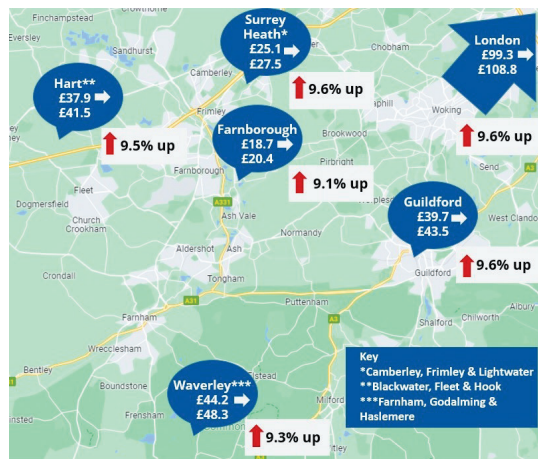


Figure 6. Price of Weekly Train Fares from Aldershot Train Station

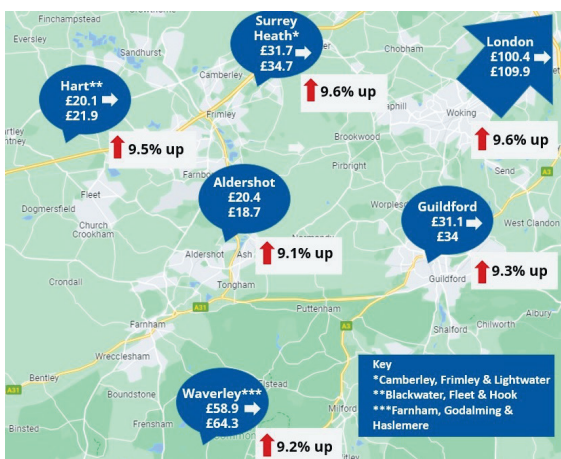


Figure 7. Price of Weekly Train Fares from Farnborough Main Train Station



3) Council Tax

Rushmoor residents are required to pay Council Tax as other UK residents, which is a compulsory payment collected by local authorities and used to fund local services. In Rushmoor, Hampshire County Council receives the biggest share (72%) of the council tax and uses it to finance social care, education, infrastructure and other support for vulnerable households (30). Council Tax is payable in 10 monthly instalments between April and January unless the payments are not made on time.

Where people lose their chance to pay in instalments they only have 7 days to pay the whole amount for the year (31). Rushmoor Borough Council does allow residents to pay in 12 instalments instead of 10 if their household is struggling to pay the tax (31); and takes a proactive approach to supporting residents struggling with Council Tax arrears.

The following factors determine the amount of council tax somebody needs to pay (32):

- The band of the property
- The number of people living on the property
- Whether or not they qualify for any discounts, council tax support or an exemption.

People on low income may claim Council Tax Support to reduce their council tax bills. Those receiving council tax support still have to make a minimum contribution of 12% to their council tax bill. For example, two adults living in a Band D property need to pay £18.62 per month if they are receiving council tax support (33).

A one off council tax rebate was made in April 2022, where local authorities paid £150 back to all households in council tax bands A to D. This scheme was a part of the UK government's actions to support people in the face of the rising Cost of Living. A discretionary council tax energy rebate was also available for those who needed help with energy bills but did not qualify for the £150 payment above. (34).

4) Education Costs

Free public education is available for all children across the UK, which requires no fees for attendance or registration (35). However, the cost of school uniforms is a hidden educational cost, which can cause significant financial and emotional stress for low-income families (36). The beneficial effects of uniforms on academic performance have been documented (37) and it is also an effective tool to erase socioeconomic differences which may be visible if casual clothing was allowed (38). It is therefore commonly agreed that "uniform is the cheapest option for families." (38).

In our 2020 report we calculated the annual cost of school uniforms for a child moving into Year 7 for the six secondary schools in Rushmoor, based on the number of items parents typically buy. We have checked the current prices of those items. For some items the price changed depending on the size; in these cases we therefore included the smallest size. When there were multiple options for the same item, we chose what seems to be the standard or mid-priced option.

	Uniform Items						
	Blazer	Trousers/ Skirt/ Kilt	Jumper	Shirt /Blouse	PE Short	PE Shirt	Tie
Number of items parents buy	1	2	3	5*	2	2	1

*Table 2. Number of Typically Bought Uniform Items Included in the Analysis *We calculated 4 instead of 5 as most suppliers sell shirts in packs of 2*

As seen in the graph below, school uniforms have become more expensive in all schools since 2019 (39, 40, 41). The prices have increased by 13% on average since 2019. The uniform prices of the Fernhill School increased the most (23% up) and those of the Alderwood Senior School increased the least (12% up). The average increase is less than the Bank of England's inflation calculator (17.5% up) but this is also affected by the fact that VAT is not charged on school uniforms. (42).

Average Costs of School Uniform

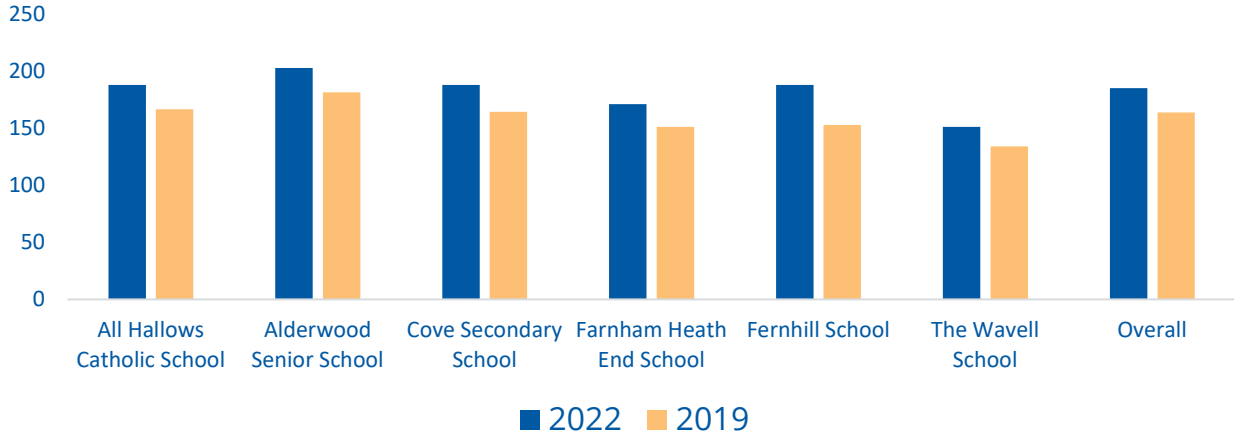


Figure 8. Average Annual Prices of School Uniforms by Year

Average cost of uniforms for girls and boys were almost identical. However, when each school is considered independently, the prices differ between £2.5 and £23.

Annual Price of School Uniforms (£)							
	All Hallows Catholic School	Alderwood Senior School	Cove Secondary School	Farnham Heath End School	Fernhill School	The Wavell School	Overall
2022	187.76	202.55	187.76	170.78	187.75	150.95	184.87
2019	166.4	181.3	164.25	151.03	152.58	133.88	163.51
% Change	13%	12%	14%	13%	23%	13%	13%

Table 3. Annual Price of School Uniforms by Year

Recently the Department for Education published a new statutory guidance for all state-run primary and secondary schools (43). The guidance aims to ensure that families from all backgrounds will be able to purchase quality uniforms for an affordable price. This is a welcome measure, and something that Citizens Advice has recommended for many years. The measures include encouraging second-hand uniform circulation and exchange systems, establishing competitive and transparent arrangements with suppliers, and making uniform policies clear and accessible.

One of the encouraged practices that would alleviate the pressure of the cost of uniforms on low-income families would be arranging uniform recycling days (38). Only two of the six schools that were included in our research listed information about where to buy second-hand school uniforms on their websites. Fernhill School gave a link to an online shop where parents can buy and sell "pre-loved" uniforms whereas the Wavell School had a Facebook group dedicated to buying and selling second-hand uniforms. Although second-hand uniforms are cheaper, hardly any items were on sale on the relevant web pages, limiting the size and availability significantly.

5) Cost of Childcare

The cost of childcare often discourages parents from seeking work or extending their working hours. The government offers financial support for approved childcare for 3- and 4-year-old children. However, before and after-school care for older children needs to be paid for by the parents (44).

One survey respondent pointed out that: "If you are on benefits then that opens up other benefits and sources of support. If you're not on benefits and juggling work and childcare and trying to pay your mortgage and your bills by yourself, you get no help. I sometimes wonder if it's worth it."

Figure 9 compares the average costs of different options for childcare in Rushmoor in 2019 and 2022, showing that the cost of all childcare in Rushmoor has become more expensive since 2019 (45).

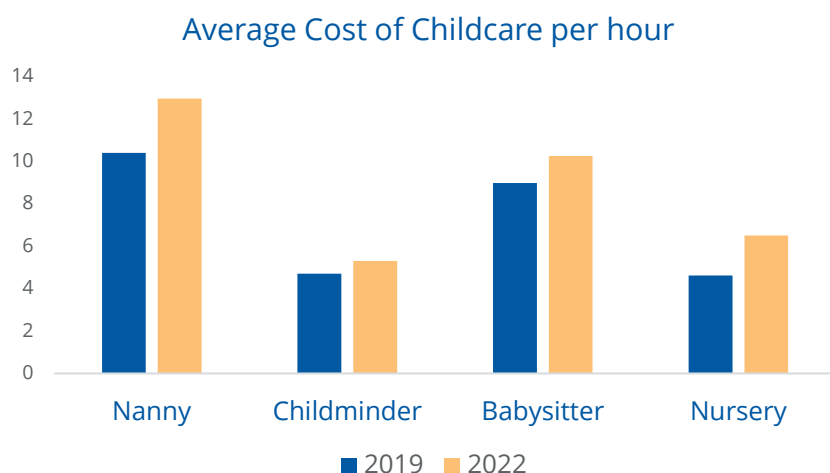


Figure 9. Cost of Childcare in Rushmoor

Many charges for breakfast and after-school clubs have increased, as shown in Table 3. (One of the after-school clubs mentioned in the 2020 report was closed and therefore not included in this report.)

A parent responding to the survey said "I'm constantly thinking about how I can juggle money and what I can cut back on. I'll do a food shop and then my son will ask for a school dinner and I worry I don't have that £2.80. We've worked really hard to progress in our careers and gain more qualifications but it's harder to get to the end of the month than it has ever been."

School	Afterschool Club £/hour		Breakfast Club £/hour		Holiday Club £/day	
	2019	2022	2019	2022	2019	2022
The Cambridge Primary School	13	10 (23.08% down)	7.5	6 (20% down)	23	29 (26.09% up)
Wellington After School Clubs (KOOSA kids)	13.25	14.25 (9.3% up)	N/A	N/A	N/A	N/A
Alderwood Breakfast and After School Clubs	13.5	14.5 (7.4% up)	6.25	6.5 (4% up)	21.5	24 (11.63% up)
St. Joseph's Tea Time Club	8	10 (25% up)	N/A	N/A	18	No data
St. Bernadette's After-School Club	10	10	N/A	2.5	N/A	N/A

Table 3. Cost of Out of School Hours Childcare by Year

Key Cost of Living Issues of 2022

In this section, we present the “top 5 Cost of Living issues” of 2022. This is based on a national Citizens Advice analysis of the type of issue the service was helping with which was directly affected by Costs of Living. Using that data, Citizens Advice Rushmoor reviewed the enquiries received on each topic between January and October 2022. Those 5 key issues were:



Figure 1 compares the number of clients with the specified Cost of Living issues from 2019-2022. It is clear that progressively more people have sought advice about Cost of Living issues in this period. Citizens Advice Rushmoor supported 959 people with Cost of Living issues in 2022 by October. This is a 42.7 % increase from the year before and a 65.9% increase compared to 2020. (See Appendix 1 for a more detailed analysis to December 2022).

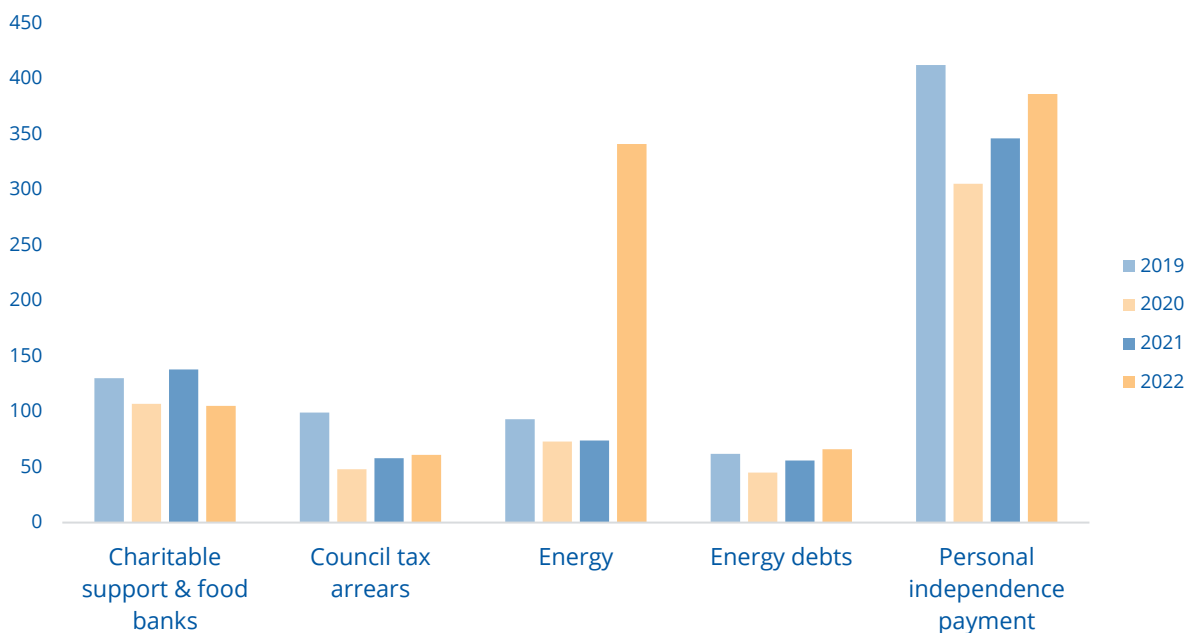


Figure 1. Change in the number of clients with the Cost of Living issues by year

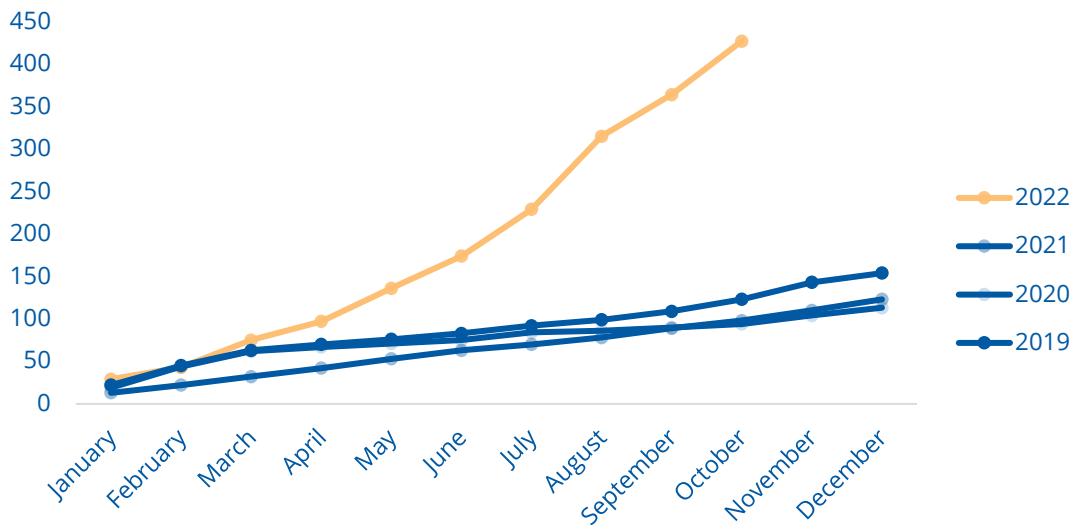
We discuss the key trends in Rushmoor and how it relates to the national trends below.

1) Energy

The impact of the global energy crisis is clearly visible in our data. We have seen a particularly large increase in the number of people coming to us with energy issues. We supported 167 people with this issue in the 3-month period (August – October 2022) - a striking 827.8% increase on the same period last year. Indeed, in the first 10 months of 2022, we helped more people with energy issues (341) than we did in the 3 previous years combined (240), as shown in Figure 2, reflecting the challenges people are facing in paying for energy.

This increase may be driven by the energy grants we have been issuing. Hampshire County Council allocated their Household Support Fund to local Citizens Advice offices for it to be distributed as energy grants. Locally we have been successful in distributing over £60,000 to Rushmoor residents.

Figure 2. Cumulative number of clients we helped with the energy issues by year



There has been some financial government support for energy. The UK government has introduced the **energy bill discount scheme** to support households with energy expenses between October 2022 and March 2023. Accordingly, all households in England will receive £400 discount in their monthly energy bills automatically for 6 months (46). Further, **the energy price guarantee**, starting at October 2022, ensures that UK households will not be charged more than £2,500 per year on their energy bills. The scheme will last until April 2024 (47).

2) Personal Independence Payment

Personal independence payment (PIP) is a welfare benefit paid to people suffering from a long-term health condition or a disability to help them with extra costs of living (48). Citizens Advice Rushmoor have been receiving a high number of referrals for making a PIP appeal, which follows the nationwide trend. In 2020-21 period the most common benefit issue that we helped was universal credit claims, as it was for most of the other local Citizens Advice offices. Whereas, in 2022-23 the most common type of benefit issue we helped was the PIP, again this was the same for the rest of the country.

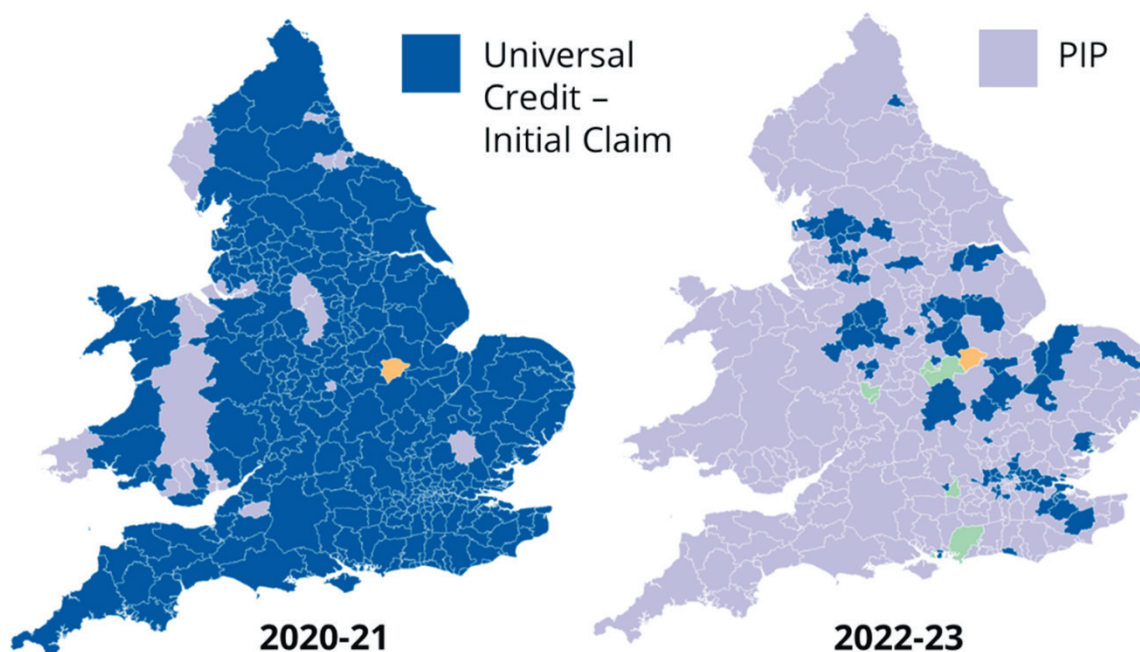


Figure 3. The most common types of benefit issues in England local Citizens Advice helped with by year

3) Charitable Support & Food Banks

Under “crisis support” category we record referrals for food banks and charitable support. An increase in this advice issue indicates that more people are struggling to afford basic essentials for living, such as food and housing costs. In Figure 4, the darker colours indicate an increased number of people requiring crisis support per 10,000 of the population of each local authority. As illustrated by the figure, there has been a stark increase in the demand for crisis support in England as a whole. Citizens Advice has helped over 185,000 people across the country with crisis support between January and November 2022, which was more than 100% higher than in the same period in 2020.

Rushmoor differed from the national trend. The number of cases where crisis support was essential only increased slightly, and the current level of demand is comparable to those of previous years (see Figure 1). This variation is likely due to emergency food provision in Rushmoor being directly accessible through agencies such as the Vine Centre and the Community Grub Hub (where upwards of 170 people a day visit), without a Citizens Advice referral being required.

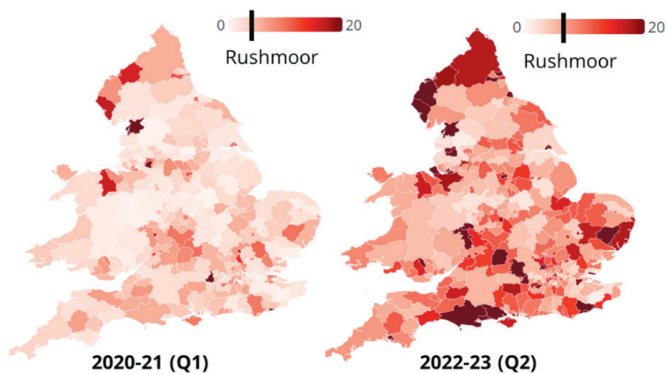


Figure 4. Number of clients local Citizens Advice offices provided crisis support by year

4) Energy Debts and Council Tax Arrears

Council Tax Arrears refers to situations where a client has missed a Council tax payment and owes money to the council. In the 2020-21 period the most prevalent type of debt issue in Rushmoor and across most other local Citizens Advice offices was rent arrears. This has been replaced by energy debt issues by 2022-23. In Rushmoor too, there has been a slight yet steady increase in the number of people Citizens Advice Rushmoor helped with energy debts since 2020, the number increasing by 18% between 2021 and 2022.

In the 2022-23 period, the debt issue which Citizens Advice Rushmoor received the most queries was council tax arrears. Although the number of people with the issue of council tax arrears has increased by 5% between 2021 and 2022, the current number is still significantly lower when compared to its peak in 2019 (see Figure 1 at the start of this section).

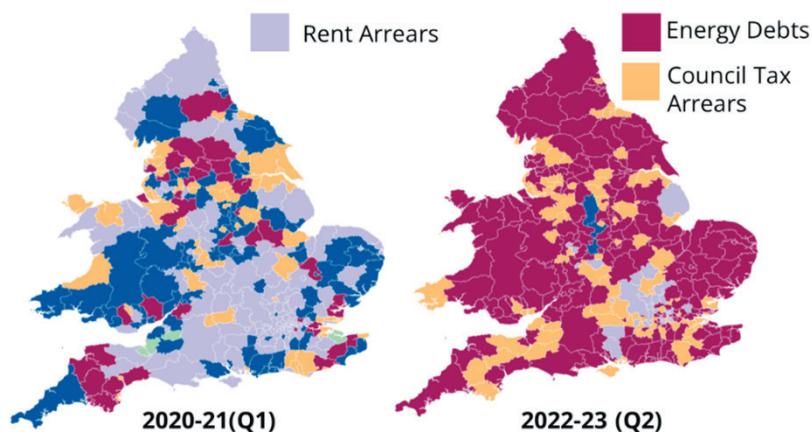


Figure 5. The most common types of debt issues by local authority by quarter

Survey Data and Analysis

Aim

The aim of our research is to provide an in-depth view of Rushmoor residents financial situation, identify if current levels of income cover the Cost of Living, and explore the impact of the Cost of Living crisis on Rushmoor residents.

The research builds upon the 2019 research in two ways.

1. We collected data about the ethnicity of the participants. Compared to Hampshire, the South East and England, Rushmoor is more ethnically diverse (7). The ethnicity data also allowed us to gauge how representative our survey responses were. We were interested to identify any particular Cost of Living issues in for Rushmoor residents belonging to minority ethnic communities.
2. Recent research has shown that people are experiencing mental health difficulties due to the Cost of Living crisis and its consequences (49). Increased financial pressures may reveal a dormant mental health problem or exacerbate existing mental health issues (50). 54% of UK adults reported either feeling anxious, depressed or unable to cope in the face of financial struggles (49). In our 2020 report too, 61% of the respondents indicated that worrying about Cost of Living affected their mental health negatively. As prices surged, the Cost of Living pressures have become much more acute than in 2020. In order to better understand the impact of Cost of Living on mental health, we extended the survey's mental health section and included some relevant interview questions.

Method

The data was collected through a cross-sectional survey and in-depth interviews.

Survey

Our participants were Rushmoor residents. 110 people responded: (69 female, 36 male, and 5 prefer not to say). We revised the survey used in the 2020 report for this study, ensuring that it reflects the most recent Cost of Living issues and our research interests. We prepared two versions of the survey: an online version created in Microsoft Forms and a paper version for those lacking the equipment or skills to access the online survey.

We advertised the survey through posters displayed in our office, on our social media account and by contacting key people such as councillors to ask them to spread the survey in their community. One of the researchers collaborated with our outreach worker and advertised the survey in multiple community settings in person, such as at a Nepali community meeting, a food bank and a well-being centre. Participation was voluntary and no compensation was provided.

Interviews

Three Rushmoor residents (all women), for whom we use fictitious names, participated in the interviews.

There was an invitation to participate in a follow up phone interviews at the end of each survey. Participants were invited to leave their contact details on a separate page/link if they would like to take part. Client-facing staff in Citizens Advice Rushmoor approached clients to see if they would like to be interviewed. Finally, we collaborated with key people in the community who referred participants who were willing to be interviewed. The researcher called the volunteers and conducted the interview following a script. Participation was voluntary and no compensation was provided.

Survey Results

1) Demographics

Our survey respondents included people from all age groups; the middle age groups were the most represented; 55% of the participants were aged between 40 and 65.

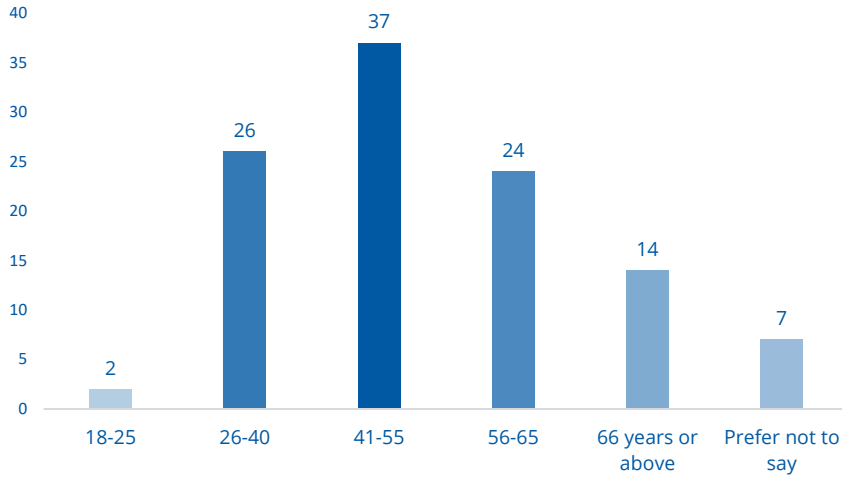


Figure 1. Distribution of the Participants on Age Groups

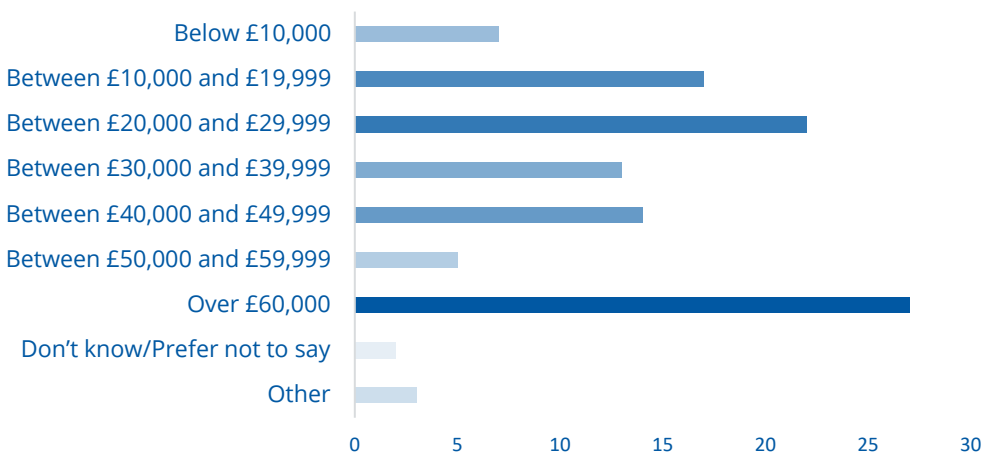
When compared to the 2021 Rushmoor Census data, English/Welsh /Scottish /Northern Irish/ British category was overrepresented amongst our survey respondents whereas people from minority ethnic communities were underrepresented (7). The second largest ethnic group that took part in the survey were Asian (9%) and almost all of these were Nepali (8 people). 1 respondent identified as Black British.

Ethnicity	Population (%)	
	Rushmoor Residents	Participants
English/ Welsh/ Scottish/ Northern Irish/ British	76.2	78.2
Other European	6.5	3.6
African	2.2	0
Middle Eastern and Asian	13.6	9.1

Table 1. Comparison of the Sample and Target Populations in terms of Ethnicity

64% of the respondents were in employment, whether full time (48%) or part-time (16%). A quarter of the respondents had an annual household income of £60,000 and above before tax.

Figure 2. Annual Household Income



Our survey respondents included people from all age groups; the middle age groups were the most represented; 55% of the participants were aged between 40 and 65.

22% of the respondents were claiming some form of benefits, the most common one being State Retirement Pension. Child Tax Credits, Housing Benefit and Universal Credit followed. Amongst the benefit-claimants, 25% of the respondents reported having difficulties with changes to their benefit entitlement and/or the payment of these benefits in the last year. Appeals, reconsiderations and problems with managing a benefit claim were the top difficulties faced by the benefit-claimants.

2) Household Makeup

The housing status of our respondents varied significantly as seen in the figure below. 52% of the respondents were homeowners, including those who owned their homes outright (31%) and those who were buying houses with the help of a mortgage/loan (21%). More than half of the respondents were living with their spouses (51%) or partners (19%). 35% of respondents were living with children aged below 16.

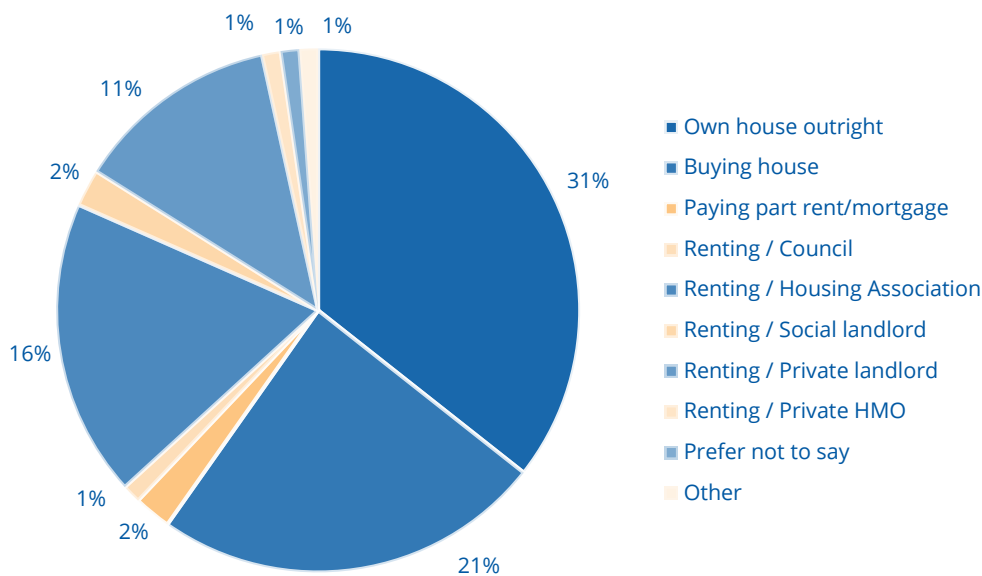


Figure 3. Distribution of the Participants on Age Groups

Phone Interview 1

Katie is a single mother living with her 3 children in a rented accommodation in Rushmoor. She is in full-time employment as a trainee nursing associate.

Katie was able to manage cost of living before the pandemic but since then prices have doubled and everything has become expensive. Although she feels grateful for the assistance she gets for rent, the cost of living is still very high for her. She has found herself struggling especially with food, electricity, gas bills and petrol. She says in a situation where even people with higher income levels are complaining about the cost of living, people paid the minimum wage for their work are facing far worse situations. She thinks she will be struggling even more in the days to come.

Katie thinks the cost of living directly affects her mental health. Often, she finds herself worrying about how to pay the next bill, how to feed her family and how to pay for gas. All her children are attending full-time education and have educational costs. Even though she works full-time, she can't spend time with or afford to do activities with her children that other families can do. This contributes to Katie's problems with depression.

The main area that Katie feels the council should address is housing. Katie and her children were homeless for a while, and they have recently come out of that situation. Katie also thinks people who come out of homelessness need better assistance, as they have nothing at that point. Some charities only assist with one aspect of the situation and do not offer holistic help.

3) Saving and Borrowing

48% of the respondents had borrowed money in the past 12 months. The most common methods of borrowing money were by using a bank overdraft (30%) and taking a loan from a friend or relative (14%). 56% of the respondents were repaying a debt at the time of the survey.

48% of the respondents had savings at the time of the survey, however, only 38% of these were able to contribute to their savings regularly. When we asked about their reason for not being able to save those who didn't have any savings, the majority said that they were running out of money before the end of the month.

"There's nothing left once all the bills come out, apart from enough for food shopping." British woman in full time employment, living with partner and 2 children.

"All income goes on utilities and mortgage." Nepalese women in full-time employment, living with adult family members and a child.

"The price of everything is going up, I have no spare money at the end of the month." British woman in full-time employment, living with adult family members.

"The cost of living is too high, and now council tax will increase. Whilst shopping centres are sold off and amenities are no longer available."

An overwhelming majority of the respondents agreed that they would find it difficult to afford the money if they had to make an unexpected payment, as seen below.

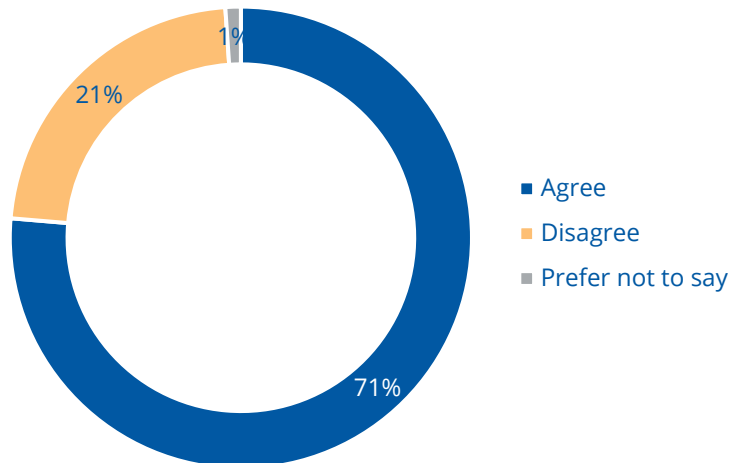


Figure 4. Could you afford the Money for an Unexpected Payment?

4) Perceptions of the Cost of Living in Rushmoor

60% of the respondents felt that they were running out of money before the end of the week/month; only 20% stated that this was never the case. When asked to rate how difficult or easy they find it to meet the costs of the six Cost of Living expenses, most respondents either indicated that they find it difficult or took a neutral stance.

61.8% of the respondents found it difficult or very difficult to pay the energy bills, which reflects the significant number of queries Citizens Advice Rushmoor have been receiving on the issue. Food elicited the second-highest percentage of difficult responses (47.3%). Although some of the respondents indicated that some of these payments did not apply to them, such as paying rent or using public transport, food is an essential item that everyone needs to pay for under every circumstance.

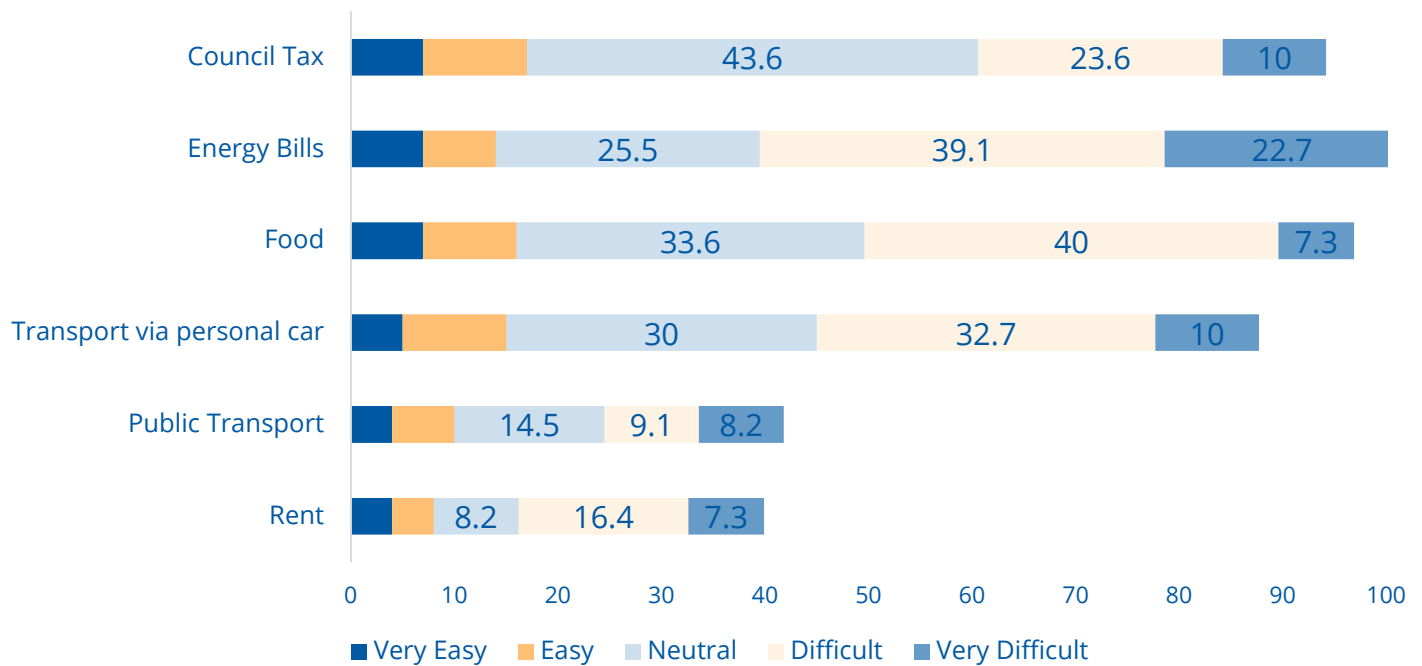


Figure 5. How Easy or Difficult is it to Pay for the Following

93% of the respondents stated that they have had to make reductions in their spending since the pandemic. The top 2 categories were food and leisure activities, respectively. Energy and gifts/celebrations categories shared the third place.

8% of the respondents reported visiting a food bank in the past 12 months.

5) Expenditure

The 3 largest monthly expenses of the respondents were household utilities (gas & electricity), food and mortgage/rent; closely followed by Council Tax. Overall, rising food and energy prices emerged as the issues that challenged most of the respondents.

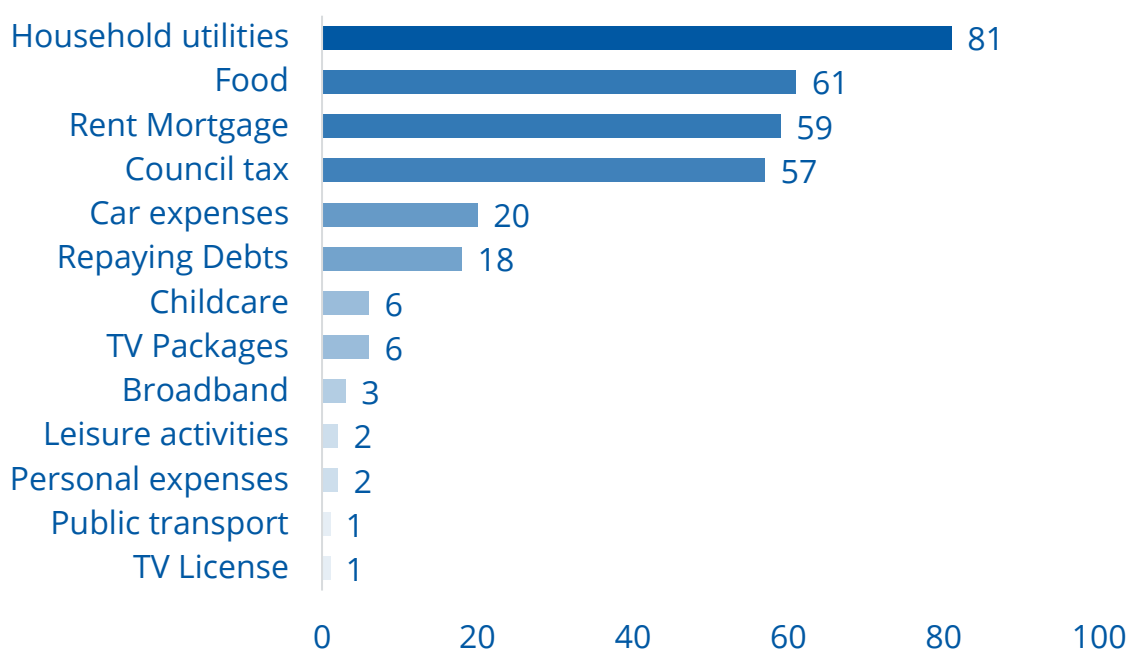


Figure 6. Top 3 Largest Monthly Expenses

The majority of respondents (31%) thought that a family in Rushmoor required between £250 and £500 a week to stay out of poverty (£13,000 - £26,000 per year). This figure was closely followed by between £500 and £750 a week (£26,000 - £39,000 per year), as chosen by 27% of the respondents. When we asked the relative status of their household in comparison to that figure, the respondents' answers didn't cluster into a pattern.

Compared to the 2019 results, in the current survey, the percentage of respondents who indicated living comfortably on their present household income has decreased (from 46% to 34%) and the number of respondents either struggling or really struggling to live on their present household income has increased (from 44% to 56%).

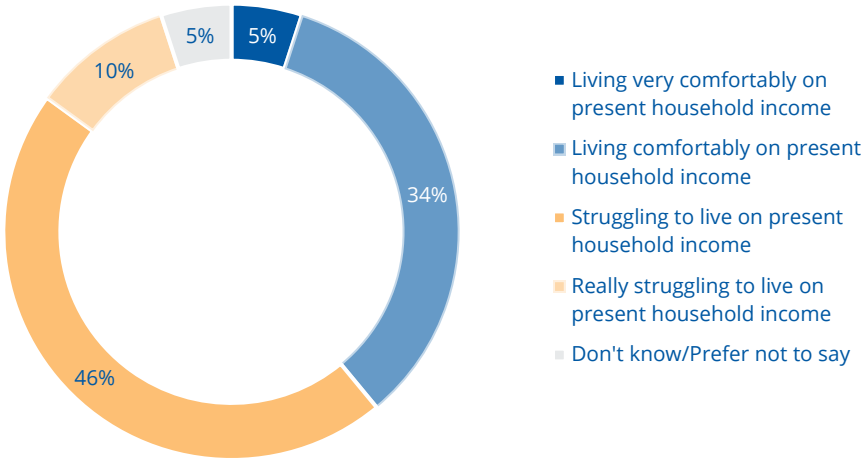


Figure 7. If Respondents Live Comfortably on their Current Income

When asked to indicate the 3 main reasons making it difficult to find paid work, lack of affordable childcare was the most common answer among the respondents. This was closely followed by the cost of travelling and concerns about not having the required work experience or the right qualifications. Notably, these results reflect the top 5 Cost of Living issues we identified in the 2020 report.

"People need more help from the council, help for the child care and more food banks for those who can't afford to buy." Survey response

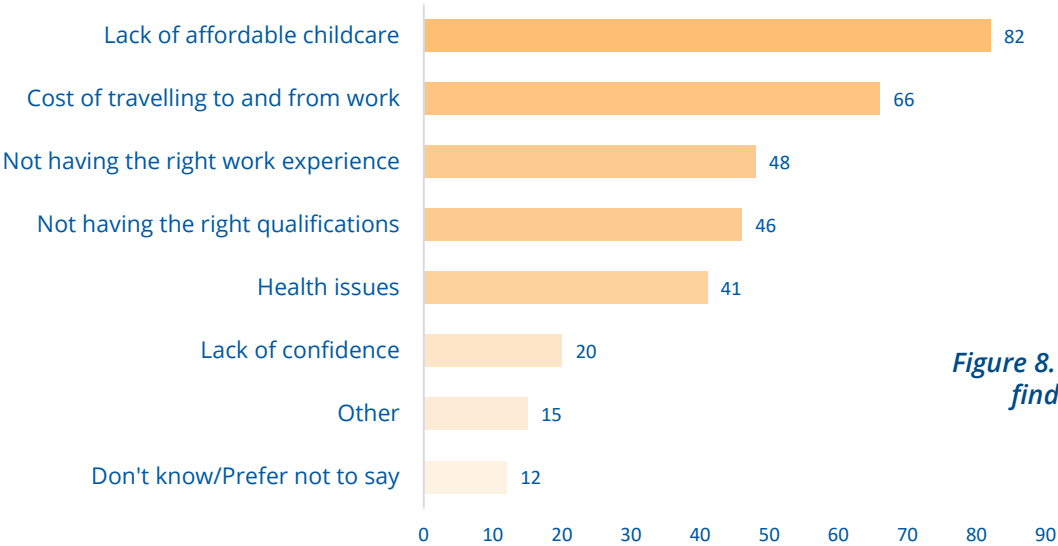


Figure 8. Top Reasons why Residents find it Difficult to get Paid Work

Some survey respondents felt that the help given by government towards cost of living pressures was not fairly distributed, for instance "Cost of living payments were unfairly limited by Council Tax band with no regard to income or ability. Funding nursing care is also a major drain on finances and a hidden tax/problem. Eats into savings at over £1500 per week, but never raised as an issue or unfair."

6) Impact of the Cost of Living on Mental Health

80% of our respondents had to reduce the number of leisure activities they or their family take part in due to their financial situation. This percentage is higher than the 2019 responses, where 57% of the respondents had stated that they had to reduce their leisure activities.

48% of the respondents felt that their mental health deteriorated since the pandemic due to the cost of living, 45% felt that it stayed the same, and none of the respondents felt that it has improved.

67% of the respondents reported cost of living in Rushmoor has affected their mental health either slightly (48%) or very (19%) negatively.

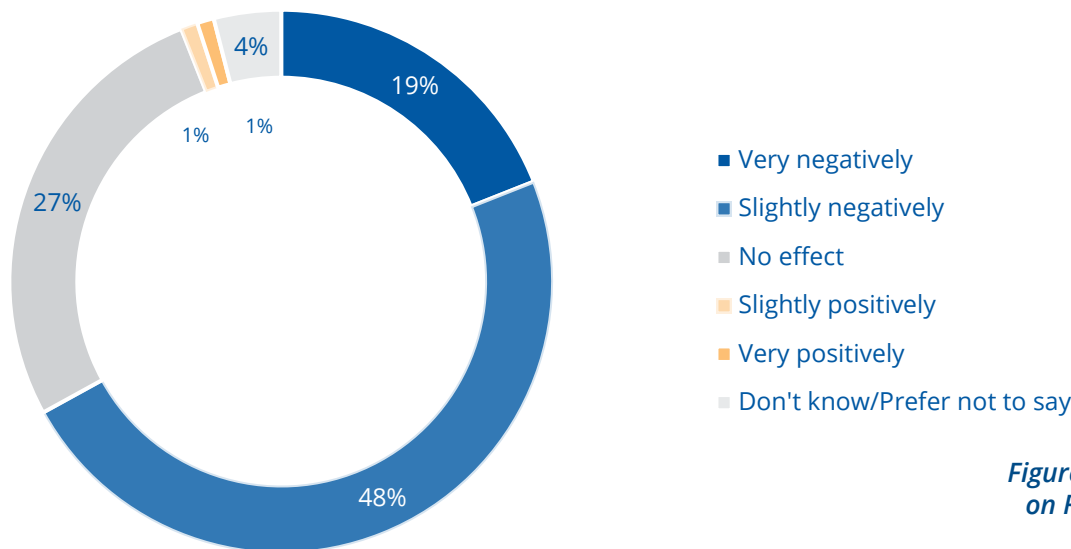


Figure 9. Impact of Cost of Living on Respondents' Mental Health

When asked to elaborate on the impact of the Cost of Living on their mental health, most respondents indicated that they are constantly worrying about future.

"Constantly worrying about money and topping up electric meter, scared to put the heating on, feel very anxious about the future or an unexpected cost as no savings"

"I shouldn't have to choose between being in debt and being cold. Having to juggle and choose is stressful. We have well paid jobs and we are struggling. It shouldn't be this way. Not sleeping, and worries all the time."

Some of the respondents felt helpless and trapped in a hopeless situation.

"I'm worried all the time about the present, and frankly terrified about the future. I can't increase my hours at work and I can't find a better-paid job. I don't qualify for benefits other than child benefit. So, my income is fixed and my costs are soaring. My energy costs alone are double what they were this time last year and this year I barely have the heating on. Everything is such a worry and there's no help or end in sight."

"I feel trapped in the rat race, high cost of transport, food, heating and repairs. Sleep, eat, work, go to bed and repeat while my pet dies of pneumonia."

Some of the respondents let us know that their mental health suffered significantly.

"I've really suffered with depression and anxiety and have had to seek medication and treatment."

There were respondents who had cut back on their spending on activities that would have help them to maintain their well-being, and even on essential items.

"I can't afford to eat properly in order that my children can. I can't afford to heat the house as I have in previous winters. The future looks even worse with council tax and utility bills set to increase further in the new year."

I worry about affording things more and struggle to it for the things that would usually contribute to positive mental health; eg, leisure activities and breaks away from work."

"I have stopped myself many times to switch on heating despite I feeling very cold or unwell. I haven't been able to spend money on my leisure anymore."

A portion of the respondents described the indirect impact of Cost of Living on their mental health, although they were not struggling financially.

"The (justifiable) concerns portrayed in the press make me worry, even if I don't actually need to. I reassure myself that we are lucky as we are OK and can afford heating and food."

Phone Interview 2

Alice is living in Aldershot with her trainee assistance dog. She had been in full-time employment until two consecutive cardiac arrests left her disabled. Currently, she lives on benefits.

She thinks she was doing well during the pandemic but said it felt as if the government suddenly pulled back all the extra support just as the cost-of-living crisis kicked in. Alice thinks Rushmoor in general is expensive due to its proximity to London. She notes that in Aldershot there is "barely a middle class" - with most people either earning a low income or high income. She thinks that low earners have been affected more by the cost of living as they are not entitled to get any help or financial support although they are struggling.

Alice thinks that Aldershot lacks the big practical stores that give value for money (eg Primark), so she travels to nearby areas, such as Guildford, to do her shopping. Transport is challenging for Alice, as she is not allowed to drive due to her health condition.

Public transport is difficult to use, as she needs assistance, and her assistance dog needs to come with her. She relies on taxis, which are very expensive.

Alice thinks currently the most important issue in Aldershot to be addressed is heating. She herself has been having issues with heating and she noticed most of her neighbours are worried too. Although she thinks there are some warm spaces and food banks she can go to when she needs, constantly living in the cold in her own home has affected Alice's mental health negatively.

Alice has been especially upset about the unsympathetic attitude of the energy companies.

Alice feels that there is no sympathy for people on benefits. She believes there is always a reason for somebody to be on benefits and not be able to find a job, whether it is lack of health, skill or equipment, and these people should be helped and not berated for it.

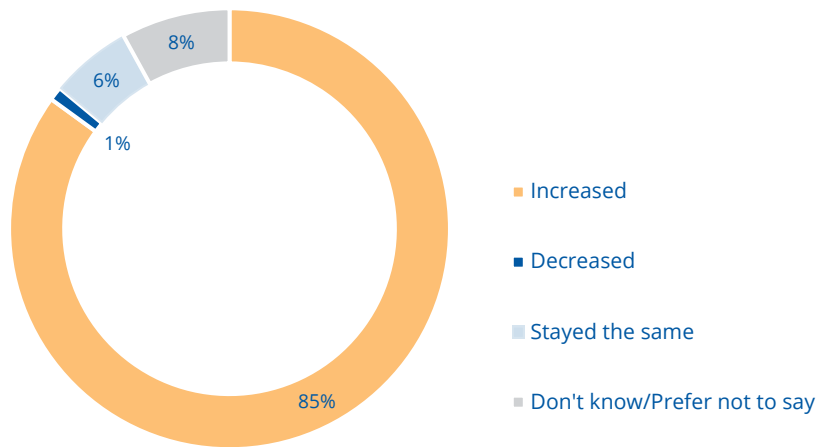
7) Impact of the Coronavirus Pandemic

50% of the respondents reported that they worked as usual during the pandemic or were working reduced hours (8%) or were on furlough (6%).

Only 6% of the respondents had lost their jobs. This could be because younger workers were more likely to lose their job during the pandemic (Resolution Foundation, 2022) whereas older age groups were the majority in our survey.

85% of the respondents thought that levels of poverty in Rushmoor have increased since the pandemic.

Figure 10. Perceptions about how the Poverty in Rushmoor has changed.



Phone Interview 3

Penny lives with her husband in a mortgaged property in Rushmoor. Although they are both in employment and currently live comfortably on their income, Penny says there has been a noticeable increase in food and energy prices. For example, she notes that although her two adult children left home recently, there have not been any reductions in their food bills. Penny also has increased concerns about their energy consumption. She feels the need to think twice while heating her house although she knows they can afford it. Her largest monthly expenses are gas, electric and diesel.

Penny and her husband have recently moved jobs to Rushmoor from Ash and she is happy about this arrangement, as she has to travel less to work. Penny currently works part-time and thinks that she can work for extended hours if necessary.

Penny feels that her family is in a fortunate financial position. She thinks the rising cost of living will disproportionately affect people on means-tested benefits and low-income families. She believes the priority of the local council should be allocating limited resources to the most vulnerable households. She thinks the council is doing this quite well, but there needs to be more central government funding.

Limitations and Future Directions

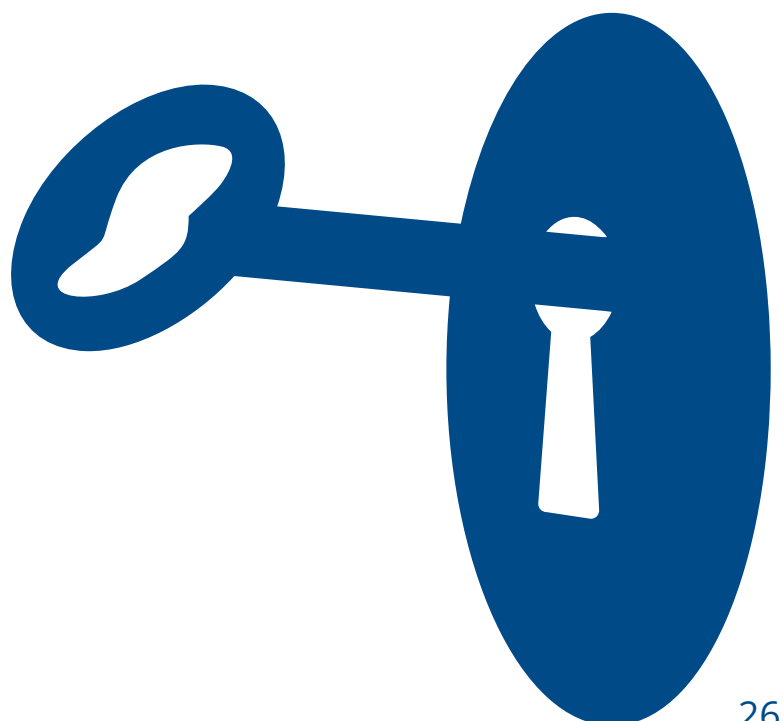
It could be argued that people who took time to participate in a Cost of Living survey might be the ones who are struggling the most, and thus what they have to say about the Cost of Living, creates a sampling bias, making the results more negative than they actually are in the population. However, we had participants with various income levels and household arrangements. Further, a quarter of our survey respondents were on the highest income levels, and they still communicated distress. Thus, we believe the responses are representative of the worries of Rushmoor residents.

On the other hand, our survey responses were not as representative as we aimed in terms of ethnicity. The sub-population analyses did not differ between the groups significantly. The best-represented minority group were the Nepali population, which was not a coincidence as we had advertised the survey at one of their public meetings. We can therefore conclude that when reached out to, individuals from ethnic minority groups are willing to have their say. In future, the researchers should try to access more minority groups by participating in community meetings and advertising the survey face-to-face if they have the capacity.

An important group to be focused on in the upcoming report could be refugees including the Ukrainian refugees who have migrated to the UK due to the ongoing war between Russia on Ukraine. The author of this report observed at the food banks and community meetings that the people who have been affected by the Cost of Living the most, shy away from discussing Cost of Living issues with somebody who they deemed to be a stranger. Thus, the next researcher may instead interview front-line workers who are in close contact with and can advocate for the vulnerable (such as teachers, food bank volunteers, and charity workers) for an intimate and powerful account of the impact of the Cost of Living.

Key Results

- Most of the respondents thought that the poverty in Rushmoor has increased. In particular, when comparing to the 2019 results, the percentage of respondents who indicated living comfortably on their present household income had decreased significantly from 46% to 34%; and the number of respondents either struggling or “really struggling” to live on their present household income has increased (from 44% to 56%).
- The top categories that respondents found challenging to pay for were food and energy. Rent/mortgage, transport via personal car and council tax also emerged as categories people find challenging to pay for. This result replicates the 2020 findings.
- Most respondents thought that the cost of public transport and lack of affordable childcare stops Rushmoor residents from getting paid work. This result replicates the 2020 findings.
- Brajša-Žganec et al state that leisure activities contribute to improved emotional well-being and quality of life by providing access to fulfilling social interactions and positive affect (51). However, these activities were the first categories that people cut back their spending on, with likely negative impacts on their mental health, and making them more vulnerable to stressors.
- Financial struggles took a toll on respondents’ mental health, the majority reporting they have been affected negatively and are in constant worry about the future.
- Even people who are not struggling financially admitted to feeling the pressure and that they were worrying about Cost of Living.
- For involving ethnic minorities (and marginalised groups?) in the survey, reaching out to them in person is crucial, which was partially done in our case due to restricted time and resources.



Recommendations

This report is intended to inform future discussion and action. The data and research findings reflect a particular point in time, acknowledging that we are in a rapidly changing environment. Nevertheless, we believe the information is a useful reference point for statutory and voluntary organisations across Rushmoor, when considering and agreeing priorities for supporting our most vulnerable communities.

Below, we include key points for consideration, acknowledging that excellent work is already taking place, as well as picking up the specific issues emerging from the report.

- **Housing** - taking account of rising energy costs, focus work with the private rented sector on supporting and encouraging landlords to fulfil their responsibilities on efficient heating and insulation measures – this should go alongside the declared commitment to mitigating climate change.
- **Homelessness** - where people have experienced homelessness, more wraparound support is needed to recognise the trauma and disruption caused to family life. Emotional, practical and financial help all works towards stabilising households and families, and will save future tenancy failure. The absence of grants through the DWP means a higher dependency on charitable support for items such as furniture and cookers; work with other agencies will help secure appropriate support.
- **Energy Grants and Cost of Living Support** - continuing promotion and publicity for government and local help available to help with energy and other Cost of Living pressures will be needed to ensure these are accessible and taken up by all who can benefit.
- **Council Tax Support** - the maximum reduction remains 88% for people of working age; there is scope to consider a zero Council Tax liability for people on the lowest incomes, taking account of the severe impact of the Cost of Living crisis.
- **Regeneration** - the recent levelling up grant to Rushmoor for the Farnborough Leisure Centre and Civic Quarter, provides an opportunity to ensure those in the poorest household are able to access facilities for leisure and improve wellbeing. The Aldershot redevelopment should also consider prioritising attracting lower cost clothing and basic goods stores, to support local people on lower incomes.
- **Education** – encouraging schools to adopt lower cost options for their school uniforms will retain the benefits, at the same time as making them more affordable for families. More initiatives to re-use and share pre-owned school uniforms will help reduce stigma, by standardising this as best practice.
- **Childcare** – is recognised as a key barrier to people finding work. Wherever possible, initiatives which will lower the cost of childcare and enable people to move back into the workplace, will benefit the local economy as well as individual households.
- **Mental Health and Wellbeing** - the Wellbeing Centre provides comprehensive and often vital support for people with mental health illness in Rushmoor. An additional facility in Aldershot, to complement the Farnborough centre, would be of particular benefit, given the known higher levels of mental health needs in Aldershot.

- **Health Equity** – recognising the overall impact of the Cost of Living on health inequality, joined up work across agencies to tackle challenges for the poorest households will be important. This includes recognition of the Cost of Living crisis on mental health, as well as other wider determinants of health such as fuel poverty and food insecurity. This should inform and support NHS strategies when developing local services.
- **Sharing Resources** - Rushmoor Borough Council's Cost of Living website page shares up to date information on Cost of Living help; this is an excellent example of partnership working, which can be developed further, to ensure availability of information and making best use of resources across the community.
- **Community Initiatives** - such as the Community Grub Hub, Warm and Welcome spaces, Repair Shop, should all be actively supported, as part of wider joined up working across the borough. The development of an effective referrals system can help prevent vulnerable people falling between agencies - especially important for social prescribing services, with support from initiatives such as Advice First Aid.
- **General** - a continuing review of this information, which is subject to rapid change, should take place to ensure incorporation of ideas, new services and technological developments are tailored to support those most affected by the Cost of Living crisis.



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We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

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