

How are rises in the Cost of Living affecting residents in Wokingham Borough?

“Any enjoyment in life, such as activities with the children has had to stop, we don’t eat out anymore and work just to pay bills” - Wokingham Borough Resident

Introduction

The current economic landscape is characterised by an alarming increase in the cost of living. Factors such as inflation, energy price hikes, and rising housing costs have all contributed to a challenging financial environment for many individuals and families. As these costs continue to surge, it has become increasingly difficult for people to make ends meet, leading to heightened concerns around financial stability and well-being. Following the first cost of living survey released back in September 2022, the Hardship Alliance released a second survey on 9th May 2023, to understand how the rising cost of living is continuing to affect residents in Wokingham Borough. The survey looked to gauge the level of concern, identify specific areas of worry, and understand how to best support residents during this time.

A range of promotional channels were used to gather responses, including:

- Wokingham Borough Council’s media channels (including social media and newsletters)
- Wokingham Borough Council Partners, including the Hardship Alliance
- Voluntary and charities organisations
- Town and Parish Councils
- Schools

The survey was live for 1 month and received a total of 856 responses. Although there was a significant number of responses, it is important to acknowledge the sample's limitations, in that, it was only available online, and therefore may not fully represent those considered digitally excluded. We also recognise the misrepresentative demographics within the sample, those aged 18 to 29, and the Black and Mixed community (appendix 1). Nevertheless, the results do help to paint a picture of the current situation and understand the impact the cost of living crisis is having on residents.

Key Findings



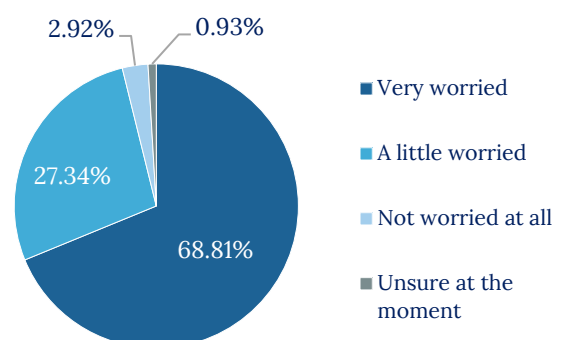
What does the data show?

Using the data from both the September 2022 and May 2023 cost of living surveys, the Hardship Alliance are able to monitor the ever-changing situation, identify emerging challenges and assess the impact of rising costs over time. Although the survey findings reveal a disheartening reality, they shed valuable insight on the impact the cost of living is having on Wokingham residents. The latest survey shows that:

Energy and food major worries

- Energy prices are continuing to be a major concern for residents, albeit to a lesser extent compared to late 2022 (down from 90.2per cent to 81.9per cent). This drop may be explained by the time of year, where reduced expenses are typically seen during summer months, in contrast to the winter season when there is usually increased

How worried are you about the current rises in the cost of living?



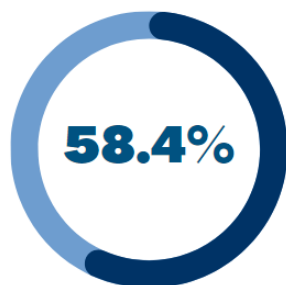
energy usage for additional heating and lighting

- The rising cost of groceries and food shopping is a worry for many, with 88.3 per cent of respondents citing this expense as their primary concern
- Other areas of worry for residents included the cost of utility bills, council tax, petrol prices and school costs

To combat the rising costs, 82.5 per cent of residents reported making changes to their expenditure, with a further 8.1 per cent saying that, although they have not yet, they must do so to afford the rising costs. Many residents are reducing their energy usage, with nearly 1 in 5 purchasing energy saving items, as well as reducing their expenditure on food, through switching brands or supermarkets (71.2 per cent) or by buying less food (56.3 per cent). Perhaps most concerning is that more than a quarter of individuals reported skipping meals to reduce costs.

“We are mainly living on 2 bowls of cereal a day, with occasional toast, if we can [afford it].” – Wokingham Borough Resident

Changing habits



of respondents have reduced leisure activities to combat rising prices

In addition to altering food shopping habits and reducing energy usage, respondents indicated that they have made significant cuts to leisure activities for themselves and their families (58.4 per cent). This was supported by responses to the free text questions, where there were many comments referring to reduced recreational activities and hobbies:

“[We] cannot afford to do fun things anymore.”

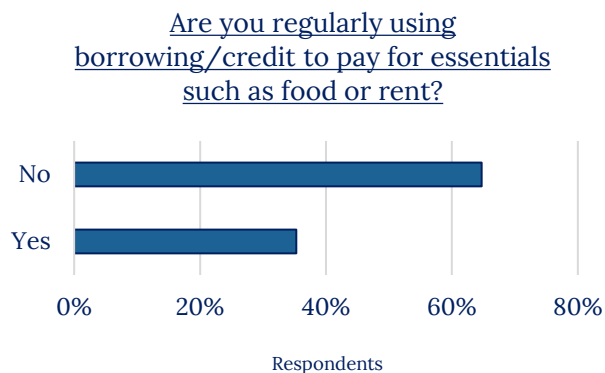
“We need to cut all leisure or unnecessary expenditures as far as possible for food and utility bills.”

“We have had to give up sports and gym memberships and cut back on healthy fresh foods for cheap processed foods. So our physical health is also suffering hugely.”

“Out of school clubs, extracurricular activities, family days etc have all been cut.”

Changes to spending

Further changes made in response to increased costs included a reduction in clothing purchases (65.1 per cent) and the cancelling of memberships (40.4 per cent). Residents also reported a reduction in regular saving (43.5 per cent) and/or withdrawal from pension contributions (8.4 per cent), which will undoubtedly have long term impacts on individuals' financial wellbeing.



Another concerning finding from the survey is the growing reliance on borrowing and credit cards among residents to meet everyday needs. It was found that more than a third of respondents are resorting to credit cards to purchase things such as food and rent, up from 20 per cent in September 2022.

Taking a toll on wellbeing

The increasing costs are taking a toll on individuals' overall well-being. Survey respondents reported experiencing heightened stress, anxiety, and even depression, as they struggle to cope financially.

- 71.1 per cent of respondents said that their mental health had been negatively impacted by the rising cost of living
- 50.4 per cent said that their physical health had been negatively impacted
- Shockingly, both figures have doubled since the last survey back in September 2022

Despite 96 per cent of residents admitting that they are struggling with the rising cost of living, more than half have not sought any help or support. Among those who did seek help, the majority relied on their support networks, with nearly a quarter of respondents stating that they had gone to friends and family for loans in order to get by. The Household Support Fund was accessed by 12 per cent of respondents, while emergency assistance from the foodbank was sought by 11.45 per cent of participants, making these the next most popular avenues for support.

“[Rising costs has] made living hard, just surviving month to month. Having to borrow from family members just to get by.” – Wokingham Borough Resident

What support is available to Wokingham Borough residents?

Cost of Living Help Hub

The Cost of Living Help Hub pulls together all information, help and support into one place to make it easier to find what you need.

Visit: <https://www.wokingham.gov.uk/cost-of-living>

One Front Door

Anyone who lives in the borough can get money, debt, and budgeting advice from the team at Citizens Advice Wokingham. The One Front Door service is there to help residents if they need support.

Call 0808 278 7958, Monday to Friday, from 9am to 5pm or visit: <https://citizensadvicewokingham.org.uk/onefrontdoor/>

Household Support Fund

Support is available to households who feel they are struggling with rising costs of living, including those not in receipt of benefits.

You can apply for the Household Support Fund if you are struggling to pay for:

- Food
- Bills
- Energy costs
- Other everyday essentials

Hardship Alliance partners can provide £100 per household with a food, fuel or cash voucher.

There's also specific support for families with children who receive means-tested free school meals. This is £15 per week, per child, during the school holidays.

For more information, visit <https://www.wokingham.gov.uk/cost-of-living/household-support-fund/>

Winter Warmer Project

Since its launch, the winter warmer project has seen more than 2,000 items distributed to over 900 families across the borough, helping residents to lower their energy usage. The Hardship Alliance and partner organisations are working hard to distribute:

- Slow cookers
- Air fryers
- Heated clothes dryers
- Heated blankets
- Thermal socks
- Blankets
- Shower timers
- Dehumidifiers
- Other items which can help

Families in need of support for the first time should contact First Days Family Support Team on the online referral form.

For more information, visit <https://www.wokingham.gov.uk/cost-of-living/warmer-winter-project/>

Contact us:

Wokingham Borough Council

- 0118 974 6000 – Monday to Friday 9am-5pm

Age UK Berkshire

- 01189594242 – Monday to Friday 9am-4:30pm
- info@ageukberkshire.org.uk

Citizens Advice Wokingham

- 0808 278 7958 – Monday to Friday 9am-5pm
- contact@cawokingham.org.uk

First Days Childrens Charity

- 0118 219338
- info@firstdays.net

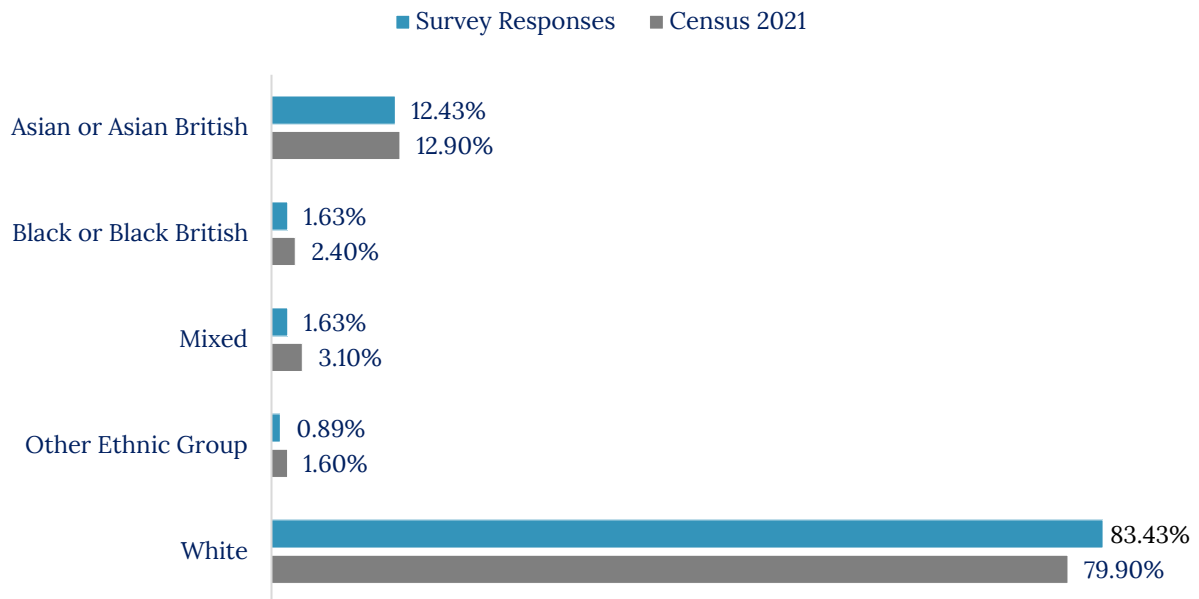
Wokingham United Charities

- 0118 4032980 – Monday to Friday 9am-3pm
- manager@wokinghamunitedcharities.org.uk

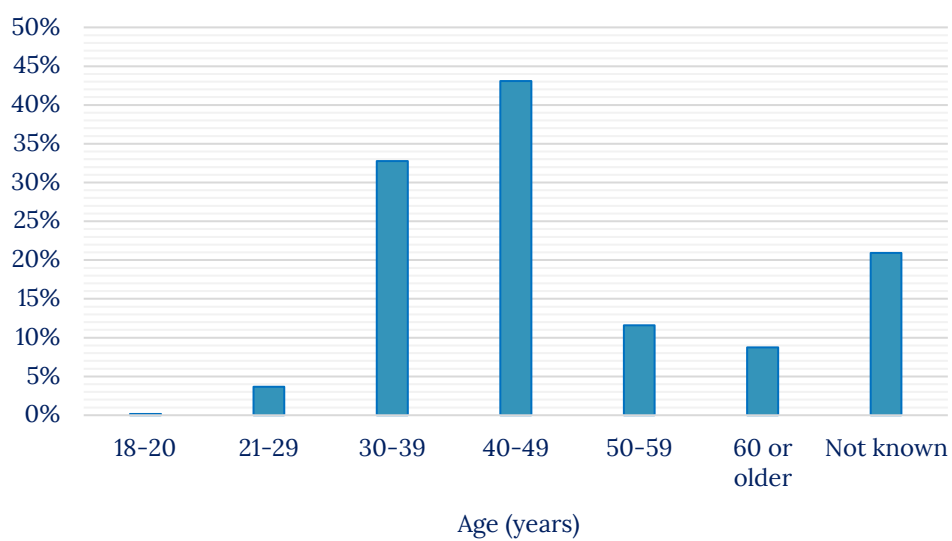
Appendix

Appendix 1 – Demographics of respondents

What racial/ethnic group do you belong to?



Age Group of Respondents



A like-for-like comparison with the 2021 Census data was not possible due to the differing age categories used in the two datasets.