

Cost of Living: Case Studies – Themes and Opportunities

Qualitative Insights Team

Case Studies: Overview

- In September 2022, the Qualitative Insights team had conversations with 9 Wirral residents about their experiences of the cost-of-living crisis.
- Residents were recruited with the help of local CVF organisations.
- The residents we spoke to live and work across the Wirral borough, including Bromborough, Heswall, Upton, Birkenhead, Egremont, Liscard, Prenton and Rock Ferry.
- The residents come from a broad range of demographics, including:
 - Ages 30 to 67
 - Working families
 - Unemployed
 - Single households
 - Single parents
 - Benefit claimants
 - BAME (Black and Minority Ethnic)
 - People with disabilities and ill health (physical and mental)
 - Home-owners, renters and social housing tenants
 - Business owners

Case Study Themes

1

Equitable access to cost-of-living support opportunities

2

Wirral residents are already experiencing the wider impact of rising costs

3

Cost-of-living messages need to be less confusing

4

Business owners are concerned for the future

Theme 1: Equitable access to cost-of-living support opportunities

Wirral residents do not have equitable access to opportunities to seek, access and receive support to reduce the impact of the rising cost of living. They may have limitations that impact on their ability to change their lifestyle, access support and make suitable financial changes. For some residents, these limitations are multiple and compounding.

Resident Experience	Opportunities
<ul style="list-style-type: none">• Eligibility criteria*• Waiting for future income*• Accessing community support• Long term health conditions affected by the cold• Digital exclusion• Stigma/shame	<ul style="list-style-type: none">• Contingency support for those who 'fall through the net' of service provision*• Understand the barriers that Wirral residents face when accessing support to reduce the impact of the rising cost of living*• Prepare now for future cost-of-living impact and resident need• Wider communication of support available and eligibility criteria• Availability of drop-in/walk-in services in local communities where no appointment is necessary• Positive promotion of organisations who support people around the cost-of-living

Working people are “stuck in the middle” who are on “mediocre jobs, on minimum wage” and “get penalised” because they are just over a threshold so are ineligible for certain benefits.

Pauline and Jack

- Pauline (age 67) and Jack (age 55) are married and live in Upton
- They live in a bungalow which is owned and they have a mortgage
- Pauline is retired and Jack was made redundant in late 2021 and is now unemployed
- Jack is an amputee and has a visual impairment and is finding it difficult to find alternative employment
- Pauline “throws herself in” to helping her daughter and her children to keep occupied and Jack has had some “dark thoughts” and is on anti-depressants
- They enjoy walking, Pauline likes to knit clothes for her grandchildren and Jack goes to the gym

Thoughts on the cost of living: In the last 6-12 months it has hit them hard. Pauline’s pension is £850 a month and mortgage is £400 a month and other costs such as council tax take “chunks off” their income.

Impact: Pauline shops around for the cheapest food and meal plans on a Sunday so she knows what to buy when going shopping. There is also feelings of guilt when they cut back on socialising with friends because of rising costs.

Challenges: They are a “mixed-aged couple” – Pauline is retired and Jack is of working age. This is a big hurdle for them receiving financial help and they “slip through the net” in applying for benefits as they are ineligible. They also couldn’t join a social supermarket because Pauline was £3 over the eligibility criteria.

Need: Financial support should be tailored towards individual circumstances and their needs. Better communication is needed between departments (e.g. Universal Credit and ESA) to understand their financial situation.

Support in Place: Jack is in receipt of ESA and the couple attend a community support charity where they receive benefit advice and wellbeing support.

Thinking about the future: Jack says he “can’t see any light at the end of the tunnel” but that he will become fit and fit enough for work. But, because of his disabilities he sees that he’ll get a job on minimum pay for doing a ridiculous number of hours just to pay the bills.

Theme 2: Wirral residents are already experiencing the wider impact of rising costs

Whilst rising fuel and energy costs were more immediate concerns for residents, they shared wider issues that were starting to impact their lives, lifestyle, and livelihoods. Concerns were raised on how this would affect later wellbeing and mental health.

Resident Experience

- Increasing anxiety and stress*
- Change in financial habits due to financial strain*
- Reduction in enrichment and wellbeing activities*
- Change in eating habits
- Using savings or health-related benefits for essentials*
- Fear of the 'known unknown'
- Difficulties adapting to changing financial circumstances
- Feelings of guilt and shame*
- Reduction in independence

Opportunities

- Opportunities over time to listen and respond to Wirral residents around the wider impacts of the rising cost-of-living
- Acting now to address immediate need is essential
- Preparing for future need and impact
- Preparing firm foundations of knowledge and support that are consistent and sustainable over time
- Local support that is easy to access and does not require travel on public transport (due to cost)
- Greater signposting for support opportunities to reduce the impact of the rising cost of living

“We need to ‘normalise’ people asking for support”

Becky

- Aged 30
- Single parent
- Lives in social housing in Tranmere
- She is in receipt of housing benefit
- Currently not working due to son’s ill-health
- Financial and fuel insecurity are her biggest challenges
- Becky is passionate about local volunteering

Thoughts on the cost of living: All the information around cost of living is very confusing. Money just doesn’t go as far as it used to.

Impact: Becky’s health and wellbeing have been affected by the rising cost of living, as a single mother and carer not in formal employment, she says “there’s only so much I can do”.

Challenges: Financial and fuel insecurity. Heating off at night, TV off sometimes in the day, “feels mean” depriving her children of this and other forms of enrichment. Debt collectors are an issue and she’s fearful when the phone rings, had to change her number and doesn’t go out as much.

Need: Accessing support i.e., foodbank, carries unnecessary stigma, people are judgemental. Sent a confident friend in to pick up food for her/children. Need to “normalise” asking for help. Signposting financial help and messages presented by government/media need to be clearer.

Support in Place: Accesses a local community supermarket, this place is always busy, queues out the door. Volunteering at the community centre helps to improve her emotional wellbeing.

Thinking about the future: Becky’s optimistic about her college education and volunteering, but very apprehensive about future cost of living rises.

Theme 3: Cost-of-living messages need to be less confusing

Central Government, Local Authority and the media provide different accounts of the cost-of-living crisis. The media in particular can sensationalise cost-of-living messages which lead to people feeling more stressed and worried about their lives and livelihoods now and in the future.

Resident Experience

- Cost-of-Living messages can be contradictory and lead to confusion*
- The communication of misinformation can be stressful and confusing*
- Mixed messages impacts on trust of central government and local authority
- Some residents don't know where to go for advice and/or support around the cost-of-living
- Some residents accessed support to later find out they were not eligible, leading to feelings of disappointment, distress and frustration
- Some residents don't see messages in the community or via social media

Opportunities

- Cost-of-living messages need to be clear, consistent, relevant and accessible. Doing so has the potential ability to:
- Increase the confidence of residents to act on cost-of-living advice and signposting*
 - Manage misinformation*
 - Increase awareness of services and support
 - Increase accessibility to information about services and support available
 - Reduce stress and anxiety that residents experience

“We need clear ‘here and now’ solutions to this cost-of-living crisis”

William

- Aged 43
- Lives on his own in Prenton
- He is in receipt of housing benefit
- Currently not working
- Experienced some serious challenges with his mental health, which have meant he’s had to make considerable lifestyle changes
- Passionate about music and visual art

Thoughts on the cost of living: William’s mental health is a key consideration for him, and very much frames his view of everyday life. For him, the cost-of-living crisis is worrying and confusing, and he can’t understand why there hasn’t been more immediate action.

Impact: Felt apprehensive and ‘tense’ lately, the media tends to “catastrophise” things, which doesn’t help his mental health. Has needed to seek housing booster payments, prioritise bills over food, and use foodbanks/social supermarkets. Opportunities are limited as he walks everywhere.

Challenges: Worried if bills keep rising, despite his best efforts, he won’t be able to pay and will need to set up payment plans on arrears when they inevitably appear next year. The rising cost-of-living amplifies his mental health challenges.

Need: Would like more clarity from government, local authorities and media. Action needs to be financial, obvious and pragmatic. Ongoing mental health support is important for him and needs to be maintained going forward.

Support in Place: William currently receives good support from CVF and mental health services and would like this to continue.

Thinking about the future: William is apprehensive about cost-of-living rises, there’s limits to what he can do, but feels that he’s a resilient person who will adapt to changes in circumstances.

Theme 4: Business owners are concerned for the future

Rising energy, resource and operating costs were core immediate concerns for small business owners. However, longer-term issues such as how to maintain their customers, brand, profits and business as a whole were raised as long-term concerns.

Resident Experience

- Cost of food and resources has grown exponentially
- Concern over staying competitive
- Concern over high street deterioration
- Customers not spending as much or as consistently as before
- Online presence has cushioned businesses over the Covid pandemic but not all have these skills
- Impact on mental health and wellbeing due to extended working hours to maintain business.
- Wider impact on relationships and family as a result of extended working.

Opportunities

- Small business owners that we spoke to suggested the following:
- Small business owners supporting other small business owners via local community networks
 - Creating a portal for business owners to access resources and labour at reduced costs
 - Support to advertise local independent businesses
 - Supporting businesses owners with social media training
 - Sharing of resources between businesses

“How do we keep our prices competitive but still manage to function as business...It is getting so hard to run a business”

Rafia

- Age undisclosed
- British-Indian
- Owns a family run restaurant in Liscard
- Owns a home in Bromborough
- Indicated that she has health problems
- Active member of the Liscard business community and is involved in local fundraising events.

Thoughts on the cost of living: It's becoming more and more difficult to run a small business and also take care of family in the UK and abroad.

Impact: Food costs have increased significantly over the past few years and have peaked this year. For instance, a box of chicken was £28.99 pre-Covid and today is over £50. The price of oil has more than doubled, and they need two drums a week. They have had to reduce portion sizes and increase prices.

Challenges: Every bill, both at home and at the business, has increased. The biggest challenge becomes: how to retain profit, maintain competitive prices and pay the bills.

Need: More support/ signposting for local small businesses.

Support in Place: Daughter helps with energy and electricity bills. Her husband, daughter and some friends support with deliveries but this is still not enough.

Thinking about the future: Concerned with the possibility of the business not surviving the cost of living crisis.

Case Study Themes

1

Equitable access to cost-of-living support opportunities

2

Wirral residents are already experiencing the wider impact of rising costs

3

Cost-of-living messages need to be less confusing

4

Business owners are concerned for the future

Thank you for listening

Qualitative Insights Team

Email: qualitativeinsightteam@wirral.gov.uk