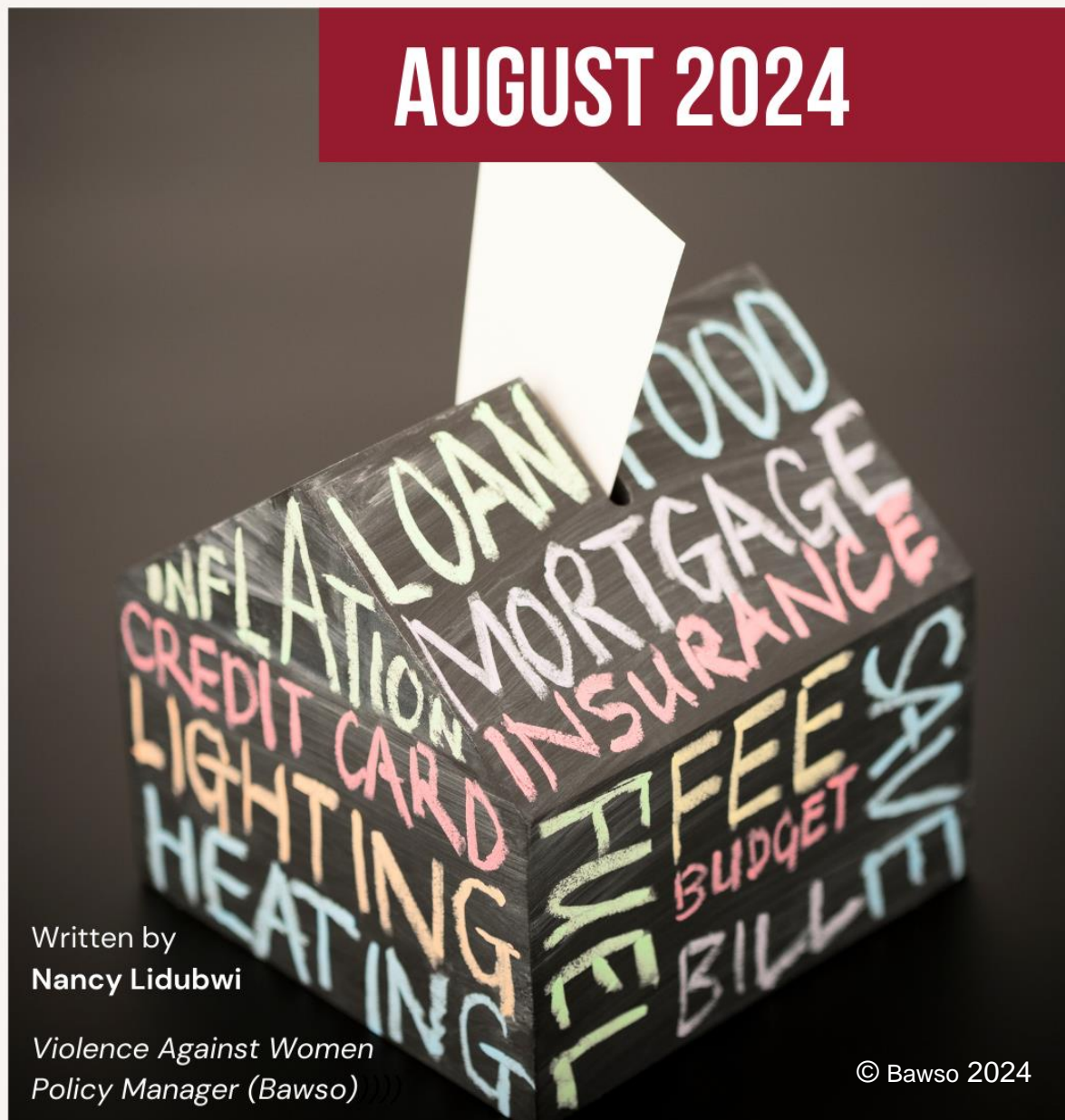


# RISING COST OF LIVING: “THERE IS NOTHING TO BUDGET”

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Written by  
**Nancy Lidubwi**

*Violence Against Women  
Policy Manager (Bawso)*

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## Foreword

The cost of living has been on a steady upward trend since 2021 and has continued to spiral to unprecedented levels. Families from minoritised communities are struggling to balance between paying bills, meeting essential family outgoings and basic needs. There is nothing left for families to budget.

Twenty-eight (28%) of children in Wales are living in poverty, a reflection of families that are struggling with the rising cost of keeping their homes warm during winter, providing healthy meals for their families and save for children’s activities and other needs.

A significant number of the women we support are more likely to be employed in low-income jobs, zero contract hours, with irregular shifts, while others are on welfare benefits, which is not in sync with the rising inflation and cost of living.

This report provides a glimpse into the state of affairs of disadvantaged women at risk of financial poverty and the likelihood of experiencing abuse or further abuse. We welcome the Welsh Government’s child poverty strategy for Wales 2024, and we would like to see more commitment and support for families.

Samsunear Ali



Chief Executive

Bawso

## Introduction

Poverty has wide ranging impacts upon individuals, families, and especially children. In winter 2022 it was estimated that 7.2million families, within the United Kingdom (UK), were in poverty (Joseph Rowntree Foundation, 2023). The cost of living (COL) crisis, sparked by increasing inflation, is exacerbating poverty levels, which have been rising over the last 20 years (Joseph Rowntree Foundation, 2023).

Public Health Wales (PHW) define the COL crisis as the inability of income (earnings or benefits) to increase in line with the rising cost of fuel, energy, housing, and food (Manon et al., 2022). Wales already experiences the highest poverty rates in the UK with child poverty rates, adjusted for housing costs, consistently above average for the UK (Padley & Stone, 2023). The Resolution Foundation (2022) states that as low-income households spend a greater proportion of their income on food and energy, the relative COL is higher for this group when compared with the richest households – inflation effectively calculated as 12.6% for lowest income households, and 9.6% for highest income households. Lower income households have less financial flexibility to cope with unexpected expense, given that many are only able to meet the essentials and having no disposable income (Joseph Rowntree Foundation, 2023).

Asylum seekers, refugees, and those with a No Recourse to Public Funds (NRPF) condition attached to their visas, are especially disadvantaged by the steadily increasing cost of goods, being in receipt of low income without access to supporting benefits or the right to gain employment to improve their situation; however, even those able to access benefits are finding that payments are not rising sufficiently to address increased costs. Asylum seekers and refugees generally receive income which is equivalent to around 50% of Job Seeker’s Allowance (Mayblin & James, 2019). This equates to around one third of the weekly spend of the poorest 10% of British Families (Mayblin & James, 2019), with the Home Office Asylum Support Rate currently set at £47.39 per week, or, where meals are provided as part of accommodation, £9.58 per week (GOV.UK, 2023).

According to their report, Manon et al. (2022) people from ethnic minority groups, women, lone parents, and social and private renters are among the groups most likely to be affected by increases in the COL. Further, people who are disadvantaged often belong to more than one of these groups and therefore the effect is intensified. The Bevan Foundation (2022) reported that 1 in 3 people have cited COL impacting upon their physical health, with 2 in 5 reporting deteriorating mental health. PHW suggest the impact of the prolonged COL increase is escalating health inequalities, declaring it a public health emergency, and calling for immediate action (Manon et al., 2022), as although prices rise quickly when inflation increases, they are unlikely to return to previous levels, even when inflation begins to fall (Elliott, 2023; Hourston, 2022). A further concern is the known link between poverty and the risk of intimate partner violence (IPV) (Fahmy & Williamson, 2018). High COL exacerbates this risk, as already stretched households are put under further significant financial pressure.

Most of the women who participated in the evidence gathering for this report experience mental health problems, usually taking the form of anxiety, depression, or post-traumatic stress disorder (PTSD), due to the experiences they have endured as victims of violence (Baillot & Connelly (2018); Blackmore et al. (2020); Fazel, Wheeler

& Danesh, (2005); Henkelmann et al. (2020); Hubbard, Paton & Robinson (2015)) the majority are yet to come to terms with their experiences.

This report provides a candid picture of the reality women in contact with Bawso experience, contextualised within the hardship thousands of women and families endure in Britain in the context of the rising COL. Highlighting the associated harms which are experienced as a result of financial hardship, the effects on relationships, health, and wellbeing, the report concludes with suggestions from the women surveyed as to what changes they feel are necessary, along with recommendations from Bawso.

## Purpose of this research

This research was undertaken as a direct response to the increase in COL, which has been escalating since late 2021 (Manon et al., 2022), to understand the impact the increase in the cost of essential commodities is having on women in contact with Bawso. Bawso service users are often dependent upon their partners and/or parents-in-law for financial assistance prior to moving into refuges, therefore, they are less likely to have had experience of budgeting or shopping, making navigating a restricted budget in times of escalating costs more challenging. Understanding how the women connected with Bawso are coping with these increases, the effect this is having on their wellbeing, family, and relationships, enables an evidence-based call for action to improve their steadily worsening situation.

## Methodology

To capture the difficulties being experienced by Bawso service users, a focus group discussion (FGD) approach was undertaken (Wilkinson, 1998). FGDs are often used to engage participants in a specific piece of research or a social issue, as they provide researchers with the opportunity to dig deeper into the issue being investigated as well as provide an opportunity for participants to contribute to the discussions. Further, this style of data capture facilitates an opportunity to understand the meaning participants attach to responses and conclusions.

A questionnaire was distributed to the focus groups, and the responses from both the discussion, and questionnaires which helped to shape the discussion, were noted down by the moderator. This data was then interrogated to produce common themes which have been explored in context within the main body of the report.

## Recruitment

Participants were recruited by refuge and outreach staff who explained the project to service users and asked whether they would be willing to participate. A total of 66 women were recruited to participate in the discussions which took place between August and September 2022. The demographics of this group were as follows:

- Participants ranged in age from 20 to 49 years old
- 75% of participants had between 1 and 4 children, who are within the age range of 5 months to 18 years

- 20 of the women were housed in Bawso refuges
- 46 women accessed different types of support from Bawso, excluding refuge accommodation
- The women who participated included asylum seekers, refugees, and international students

This study did not offer any form of remuneration for client time; however, teas, coffees, and travel expenses were reimbursed to ensure that no one was out of pocket when participating.

## Data

Participants were divided into three groups based on the interaction with Bawso services. This design enabled a more relevant discussion for each group.

- I. Bawso service users who are accommodated in refuges
- II. BME women who are supported by Bawso, but live in their own accommodation
- III. BME women who live in their own accommodation with their families, not necessarily receiving direct support from Bawso

A standard questionnaire (Appendix A) was created and used as the basis for discussion within each group. Both open and closed questions were used to facilitate discussions and collect data. The first part of the questionnaire aimed to highlight items that the participants felt were most consuming within their budgets, rating the list provided. The second part of the questionnaire was used to gather feedback on the impact of the high COL on participants' finances, shopping habits, family relationships, and financial coping strategies. Utilising a FGD approach provided an opportunity to understand additional areas of concern expressed by participants which would not have been captured by the questionnaire alone.

Following the collection of data, the results were analysed using thematic analysis, which allows for the generation of themes by analysing commonalities in the data collected (Braun and Clarke, 2006). The results of the analysis process are explored below.

## Summary of findings

This section contains a short summary of the findings which have been discussed more fully by theme within the main body of this report.

Food, gas, and electricity were the top three items of concern, for those living in their own accommodation. This was echoed when participants were asked where the greatest portion of their income is spent. Those living in Bawso accommodation do not have to pay for gas and electricity (they pay a fixed service charge), therefore their concerns did not include power, however; they cited food as their top concern.

In order to cope with the COL crisis, gas, food, and electricity also ranked amongst the top three items where spending was being restricted. Concerns around cutting back were also cited as causes of worry, with women unsure how they were going to heat their houses in the winter months. Again, this did not apply to those living in Bawso



accommodation as their heating and lighting is included in their accommodation package.

In addition to cutting back (as noted above), participants also reported taking a second job, borrowing money from friends, and using credit cards as potential strategies to ‘make ends meet’.

Accessing assistance was raised as participants suggested that whilst some of them use food banks the goods provided are not always suitable. Some participants spoke of feeling ashamed to access the food banks as they had always worked to provide for their families in the past.

Concern was expressed by many participants that they have had to cut back on all school trips and children’s activities affecting their relationship with their children who cannot understand why they are no longer allowed to participate in clubs, groups, or trips they have enjoyed in the past.

A sense of global instability was expressed, extending to worries expressed including “worried about everything”, war between Russia and Ukraine spilling into UK, rising costs, and their children’s future.

## Main report

### Energy

Of the 46 women who participated in the focus groups and reside in their own accommodation, all indicated concern in paying for gas and electricity, worried that they will be unable to heat their homes during the winter months. These women are already trying to save money by ensuring they switch off lights and sockets when not in use, reducing energy usage by cooking meals in one pot which then lasts a number of days, thus avoiding using energy each day, and cutting back on using dryers. However, not using tumble dryers is a health concern, as drying clothing within the home is difficult in a poorly heated environment and can contribute to damp forming in the property, encouraging the growth of mould spores, known to exacerbate respiratory conditions, particularly asthma (The University of Manchester, 2014). Simcock et al. (2020) have noted that migrants and asylum seekers often have little choice over the housing they reside in, and properties tend to be poor quality, without energy efficiencies, making them harder and more costly to heat.

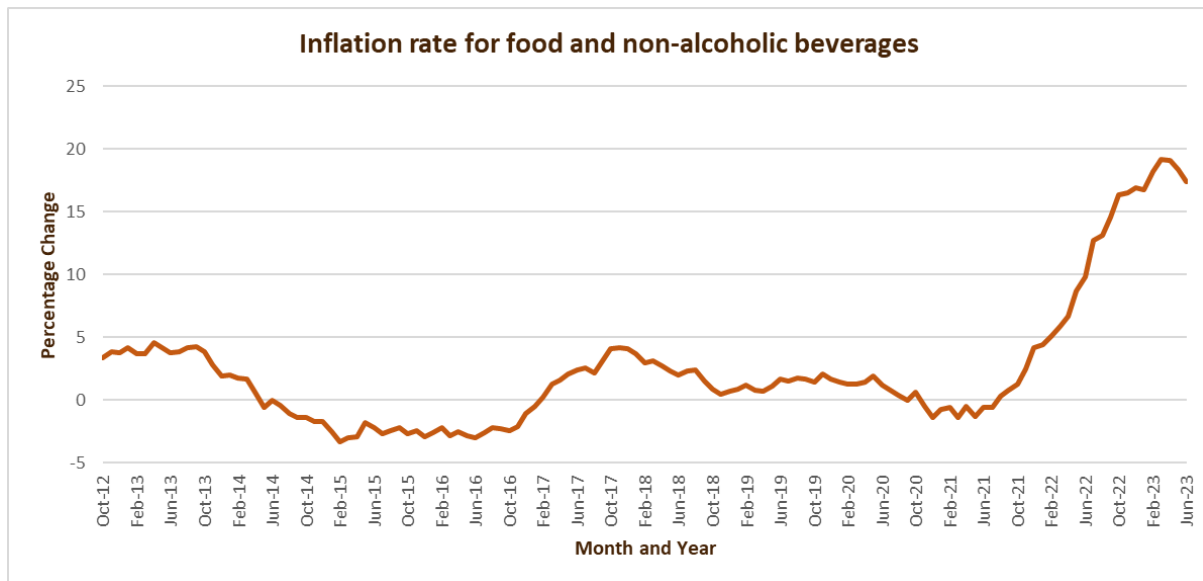
### Food

***“I skip meals to be able to stretch the money I have”***

*- participant*

Food inflation increased to 19.2% March 2023 (Office for National Statistics (ONS), 2023), compared with general inflation which was recorded as 10.4% in February 2023. Bell, Smith & Try (2023) suggest that prices are likely to continue rising during 2023; however, it should be noted that where the media report a drop in food inflation rates, this does not translate to falling food prices, on the contrary, food prices are

continuing to rise, with the increase in inflation hovering around four times the rate prior to the COL increase in 2021.



Source: <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/food>

Our research participants said that most of their money was now being directed towards buying food due to the sharp increase in prices. For example, according to the British Pregnancy Advisory Service (BPAS, 2023) by December 2022 the price of the cheapest branded baby milk formula increased by 22%, with own brand formula increasing by 45% (First Steps Nutrition Trust, 2023), costing £44-£88 per month. This figure prompted the Food Foundation (2023) to issue a press release highlighting that there are “No first infant formulas available that are affordable with the Healthy Start Allowance”. The healthy start allowance is available to some mothers within England and Wales, however; the amount provided has not been adjusted since April 2021, despite the continuing increase in costs. Further, the allowance is not available to all refugees or asylum seekers, and this group is recognised as being especially vulnerable to food poverty (The All-Party Parliamentary Group on Infant Feeding and Inequalities, 2018).

Increasing baby food costs can lead to families taking risky steps to manage their situation which may include: watering down formula, skipping feeds, switching to cow’s milk prior to 12 months of age, adding cereal or rusks to formula to bulk it out, weaning early, reheating leftovers, or ignoring best before dates; potentially leading to malnutrition, choking, or infection from improperly stored and reheated foods (The All-Party Parliamentary Group on Infant Feeding and Inequalities, 2018; The Food Foundation, 2023; BPAS, 2022; Feed, 2020). Further unsafe practices can emerge through trying to reduce power bills, for example cutting corners on sterilising bottles and unplugging refrigerators (First Steps Nutrition Trust, 2023). Health impacts are discussed later in the report (p.11).

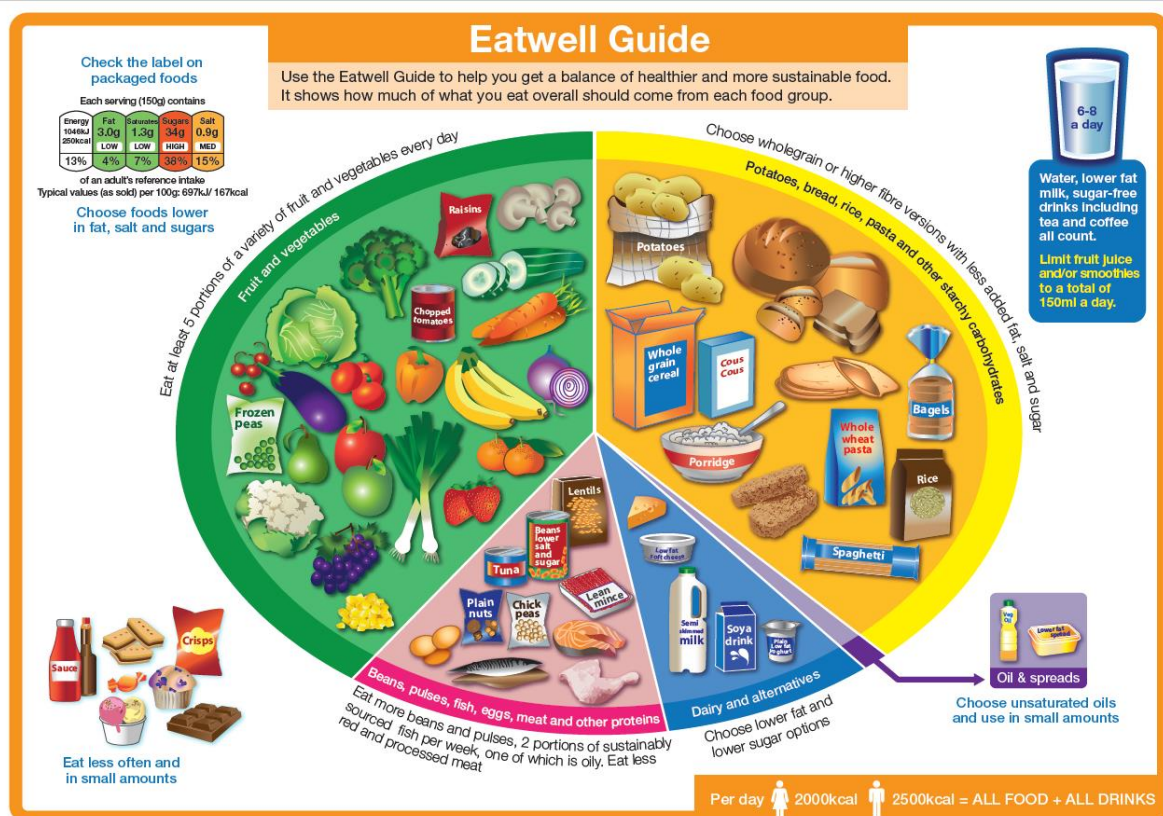
All participants indicated that they were worried about the rising cost of food and, for those with infants, baby formula in particular. The women commented that 4 years



ago, food was affordable, but they have seen costs almost double in 2022 – expressing that what they could buy for £20 four years ago would cost over £40 today.

A further issue cited by the participants was the reduction in the quality of food being purchased, due to buying the very cheapest available, which often does not last as long as more expensive items. For women who were already purchasing budget foods, there is nowhere left for them to trade down to – there are no cheaper options. Selecting cheaper or supermarket own label brands is a strategy known to be adopted by most consumers when COL is on the rise (Scholdra *et al.*, 2022). The increasing demand for cheaper items means that there is often not enough available, with shelves being cleared quickly, reducing access to more affordable goods.

One coping mechanism cited by participants was the avoidance of purchasing fresh fruit and vegetables which were considered expensive. Quality of diet is therefore reduced, and inadequate nutrition can lead to short, and longer term, health consequences (Power *et al.*, 2021). The government recommends the following intake as a healthy diet, for all people over the age of 2, regardless of ethnicity:



Source: Public Health England in association with the Welsh Government, Food Standards Scotland and the Food Standards Agency in Northern Ireland

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with the Eatwell Guides, families with the lowest incomes would need to spend 30% of their household income on food – although it should be noted that pricing has continued to rise following the publication of their research. Further strategies cited were skipping meals (60%), mostly lunch, while a smaller percentage (20%) reported only being able to provide sandwiches for children, instead of hot meals.

Almost all participants in this study said that they had reduced or cut out completely on children’s social activities including holidays and buying new clothes to be able to channel the money towards meeting their daily food shopping. Many also indicated that they had skipped a meal from their daily food intake to be able to stretch the budget to last a month, with some stating they had resorted to making sandwiches for children for lunch and cutting down on food portions.

Discussing food banks, some women reported feelings of shame accessing help when they had always worked to support their families. These notions of shame and the effect they have are discussed later in this report under wellbeing. Other participants reported that food banks are useful for some items; however, food donations do not cater for different dietary needs, most of the products are either out of date or expiring on the day of offer, and few or no ethnic foods are included, for example halal products.

Personal hygiene products are generally considered as a part of grocery shopping, and again, although products are offered through food banks these can be unsuitable. For example, the shampoos and conditioners on offer are often generic and do not account for hair type and may contain alcohol, sanitary pads are often small and unsuitable.

Suggestions were made that a system of vouchers would be more useful in allowing the women more options to meet dietary and hygiene needs.

### **Cutting back**

The participants said they have had to cut down on children’s activities including school paid activities to be able to direct the savings on buying food. Other items that have been removed from their budgets include clothes, new school uniforms, beauty products and take aways. Children missing out on extracurricular activities, and issues with school uniforms, can create social and integrative harms which are discussed in the social impacts section further in this report.

In addition to cutting back on non-essential spending, food, energy, and water are also being restricted by households, with 4 in 10 households cutting back on food for adults, as evidenced by participants stating that they were skipping meals (Bevan Foundation, 2022).

### **Clothing**

All participants indicated that they shop in charity shops; however, they reported the challenge in finding the correct sizes and colours of clothes (particularly for school uniform) and shoes they need for the family.

Sales of clothing through charity shops has increased substantially (22% nationally, with some shops reporting a 50% increase) as a result of the higher cost of living crisis; however, some charities have also reported a reduction in the donations of clothes (Gausden, 2022). The reduction in donations coupled with increased demand, makes finding suitable clothing more difficult. The impact of clothing choice is discussed further under social impacts (p.11).

## **Second jobs**

One strategy followed by three of the participants was to take on additional work. This option is not open to all respondents as many of them are not permitted to work. For those taking on further employment, tax is applied at 20% after NI is deducted, resulting in small gains for additional time worked.

## **Transport costs**

Cost of transportation remains high, catching a bus to the shops costing around £4.70 for a day ticket in Swansea, and with a weekly allowance of £47.39, this amounts to around 10% being spent on one journey. Where children have to be taken to and from school, this cost can be crippling to families. Black, Asian, and Middle Eastern (BAME) households were identified as disproportionately in lower income, and therefore more vulnerable to fuel and transport poverty (Simcock et al., 2020).

Often transport is necessary for accessing work; certainly, those whose partners work as taxi drivers reported little income being added to the household budget due to the increasing cost of fuel.

## **Borrowing**

Almost all participants stated that borrowing from friends was not a possibility as their friends are experiencing the same hardships. Three women stated that they are using credit cards; however, this is not a viable long-term strategy, especially where there is little scope to improve income. Furthermore, anyone without settled status will be unable to access credit, and therefore this line of assistance is not available to them. Unfortunately, people on lower incomes who feel there is no alternative other than borrowing to support their families, are more likely to have to utilise high-cost lenders, incurring a greater debt for the same amount of borrowing, as those on higher salaries who have more choice when borrowing (Davies et al., 2019).

## **Relationships**

We asked participants to tell us how the COL was impacting on personal relationships, 66%, mostly women not in refuge accommodation, indicated that it had affected family relationships with children, as children do not understand that parents can no longer provide for all their demands.

Relationships between the women and their husbands (or partners) were also reported as being affected by increasing arguments over money. Poverty is recognised as having a negative impact upon relationships (Castellanos et al., 2014) with women in low-income households more likely to experience intimate partner violence (IPV) than those in households with higher incomes (Towers, 2015). Financial insecurity is a major factor influencing women’s decisions to remain in abusive relationships (Fahmy and Williamson, 2018).

During the group discussions, none of the participants reported accessing help for domestic violence; however, it is known that a higher proportion of asylum seeking, migrant, and refugee women have experienced gender-based violence, than native-born women (Hubbard, Payton, and Robinson, 2013) in the UK. Reasons for this disparity often relate to language difficulties, social isolation, poverty, and vulnerability,

which can lead to sexual and labour exploitation (Hubbard, Payton, and Robinson, 2013).

With friends experiencing similar struggles, worries, and stresses, participants reported little capacity to listen to others, therefore, friendships are not as supportive as they have been.

## **Health and Wellbeing**

All participants indicated that with regards to health the immediate impact of the COL crisis was the deterioration of their mental health, caused by anxiety and stress from not feeling in control of their lives, not being able to enjoy activities with their families, and not knowing what the future holds for them. Unsettled status, without security of home, employment, or a means to improve their situation, perpetuates the instability that pervades their families.

Barnardo's (2022) state that children living in poverty are 72% more likely to be diagnosed with a long-term illness and are four times more likely to develop mental health issues by the age of 11. The respondents in this study have highlighted how they are unable to provide the range of fresh fruit and vegetables for a healthy diet due to rising costs, increasing the risk of under-nutrition or malnutrition for their children. NHS England have reported an increase in cases of rickets and scurvy, attributable to the COL crisis (Lambert, 2023).

The effects of under-nutrition or malnutrition can include neurodevelopmental deficits, low IQ, poor school performance and behavioural problems (Galler et al., 2021). In addition, the natural life span can be affected, with increased morbidity and mortality (Walker et al., 2011). Physical health problems can be experienced, for example lowered immunity and prolonged wound healing (Saunders & Smith, 2010). This report has already highlighted the potential issues with housing stock for those on low incomes, with inadequately heated homes increasing the impact of illnesses, such as asthma.

Adverse Childhood Experiences (ACEs) amongst refuge and asylum-seeking children, are likely to have been experienced prior to, or during their migration journey – for example, war, destruction of homes, witnessing violence towards others, imprisonment or abduction, physical or emotional abuse within detention centres or camps, deprivation of basic necessities, separation from family (Wood et al., 2020). ACEs have been reported to effect mental health, behaviour, physical health, and academic achievement. Wood et al., (2020) report that up to one third of young refugees have mental health problems including post-traumatic stress disorder (PTSD), depression, and anxiety. These experiences can be repeated and compounded following migration, exacerbated by existing vulnerabilities, parental financial difficulties, and poor parental mental health, which are known to increase the risk of children experiencing ACEs (Wood et al., 2020).

## **Social impacts**

The Immigration and Asylum Act 1999 introduced a policy of dispersal, which in theory ensures access to services by preventing councils being overburdened by a population influx (Barnsley, 2023). However, in reality, dispersal increases vulnerability by removing people from their communities and support networks,



requiring them to find support in their new local communities, which can be hampered by a number of factors, exacerbated by the rising COL (Hubbard, Payton and Robinson, 2013).

Mayblin et al. (2020) have highlighted the shame often experienced due to the need to access food banks or shop in charity stores. Although shops often offer good quality clothing at reasonable prices, the clothing on offer does not always reflect the seasons, personal taste, and especially in the case of shoes, fit. Where school uniforms are not provided by the state, which is mostly the case for people who are bound by NRPF, the clothes may not always comply with school uniform policy, may not fit properly, and can give rise to stigma and bullying, hampering integration (Barnardo's, 2022; Mayblin et al., 2020). Clothing which does not fit, meet standards, or reflect the personality of the person wearing them, through lack of choice, can impact upon self-esteem, making approaching and talking to people more challenging as shame gets in the way, increasing isolation.

For immigrants and asylum seekers who are denied the opportunity to work, social isolation is increased, natural opportunities for meeting people are reduced, and without disposable income, joining groups or meeting for coffees becomes impossible – increasing isolation. Children who are no longer able to attend extracurricular school activities, or planned school trips, can become excluded from friend groups, further hampering integration, sometimes resulting in bullying which can have a significant negative impact on psychological wellbeing (Samara et al., 2020).

Without the ability to access the internet for homework, there is a reduced engagement with educational opportunities, often resulting in poorer academic performance, feeding into the cycle of poverty (Adegbulugbe & Robinson, no date; Pinter et al., 2020; Unicef, 2020).

## **Participant recommendations**

As a result of the focus groups, the following suggestions were made by the participants as to how their situations could be improved:

1. Increase wages/salary
2. Increase benefits
3. Cut down on energy prices
4. Reduce council taxes
5. Remove tax on second jobs
6. Increase financial assistance to organisations who support women
7. Provide free bus passes for all children attending school or college regardless of parental immigration status
8. Vouchers or cash should be given to families instead of food donations to enable choice

There was consensus that the Welsh Government needs to do more to support people. Some of the recommendations included a salary increase, increase of benefits, greater energy subsidies, reduced taxes on second jobs, and direct financial support to struggling families. The participants want the UK Government to increase financial benefits and salaries to be in line with rising inflation as they have learnt to

live on a budget, but come winter, they will struggle to keep the heating on and provide food for themselves and their families.

As an organisation concerned with the welfare of women, we are championing the following suggestions, which we believe are achievable and sustainable:

1. Allowing asylum seekers who are awaiting a decision with regards to their immigration status to work. This call for policy change is backed by over 240 organisations as part of the Lift the Ban Coalition (Refugee Action, 2018). Allowing asylum seekers to work would help to address the gap in the UK labour market, caused by Brexit, and estimated at 330,000 vacancies (Portes and Springford, 2023). In addition, the opportunity to access work would improve opportunities for integration, reduce mental health problems and restore dignity. The report from the Lift the Ban Coalition also provides a breakdown of the savings which could be made by the Government by employing such a strategy.
2. Amendments to the NRPF conditions to allow provision for free school uniform and transport for those attending school or college.
3. Increase the allowances paid to refugees, asylum seekers and those on low incomes/ benefits to reflect the increased cost of living – this should extend to ensuring that each family, on a weekly basis, can afford the cost of travelling to access shops.
4. Provision of funds to facilitate education and meeting groups to reduce isolation, promote integration with the local community, and improve language skills.
5. Improving standing within the community can help to increase confidence and assist with seeking help and employment.

## Conclusion

This report has highlighted the impact of the cost of living on women who are refugees, asylum seekers or students, who are mostly unable to access services or jobs due to the NRPF restriction on their visa.

The increasing financial burden being experienced by this group, who on average have an income which equates to roughly one third of the weekly spend of the poorest 10% of families in the UK, is impacting their physical and mental health, hampering opportunities for integration, increasing isolation, and with it increasing vulnerability and the chances that their children will experience ACEs, known to affect many children in later life.

The current policies surrounding asylum seekers and refugees are not adequate, with the sparse benefits provided insufficient to live a life without denial of essential items. Policies need to be examined to ensure that all people are supported at an adequate level, that opportunities for integration are maximised and children have equal education opportunities.



The report also provides evidence of the impact of COL on family relationships, children and young people and potential difficulties experienced within the school environment. Although women in Bawso refuge have access to welfare benefits, the amount falls short of meeting their needs. To access ethnic food, social groups, attend appointments, women spend more on travel. Upon move on to community housing, women will experience financial poverty and struggle to meet financial obligations. There is therefore a need for the Welsh Government to do more to support families on low incomes and reduce the rate of child poverty and families living in perpetual poverty.

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## Appendix A

**8<sup>th</sup> August 2022**

### **Focus group discussion.**

**Purpose:** To undertake a Focus Group Discussion on the impact of the high cost of living on women in the refuge and those in the community who are not necessarily receiving direct support from Bawso.

**1. What are you most worried about? Please chose and rate your choice as follows: score 1-not worried 2- least worried; 3- somewhat worried 4-worried 5-most worried**

- i. Gas
- ii. Food
- iii. Electricity
- iv. Clothes
- v. Water
- Vi. Other --

**2. what do you spend most of the money on? For every response, please score from 1-least 5-most**

- I. Gas
- II. Food
- III. Electricity
- IV. Clothes
- V. Water
- VI. Other-explain

**3. What have you had to cut on to make ends meet? Please score from 1-least 5-most**

- I. Gas
- II. Food
- III. Electricity
- IV. Clothes



- V. Children's outdoor activities
- VI. Holidays
- VII. Water
- VIII. Other-Explain

**4. What are you doing to make ends meet? For each one you chose, please explain**

- I. Taken a second job
- II. Borrow from friends
- III. Use credit cards
- IV. Skip meals
- V. Play lottery/gambling
- VI. Other-Explain

**5. Tell us how the high cost of living has affected you; For each answer, please explain**

- I. Family relationship
- II. Relationship with friends
- III. Mental health
- IV. Stress
- V. Arguments at home
- VI. Violence/abuse from partner
- VII. Children

**6. Have you sought help from anywhere with the below?**

- I. Family relationship

Yes            No

If yes, where?

If no, why

- ii. Mental health

Yes            No

If yes, where?

If no, why

- lii. Violence/abuse from partner

Yes            No

If yes, where?

If no, why

Vi, Children

Yes            No

If yes, where?

If no, why

## **7. Places to seek help from**

- i. Citizens advice bureau
- ii. The council
- iii. Organisations
- iv. Friends

## **8. What type of help do you need to mitigate against the high cost of living**

## **9. Who should provide the help?**

- I. Welsh government
- II. Bawso
- III. Local authority
- IV. Friends
- V. Others-explain.

## **10. Are you worried about the future?**

Yes            No

**General comments**