



Cost of Living Research

Healthwatch Sutton

Share your experiences to improve local health and care services

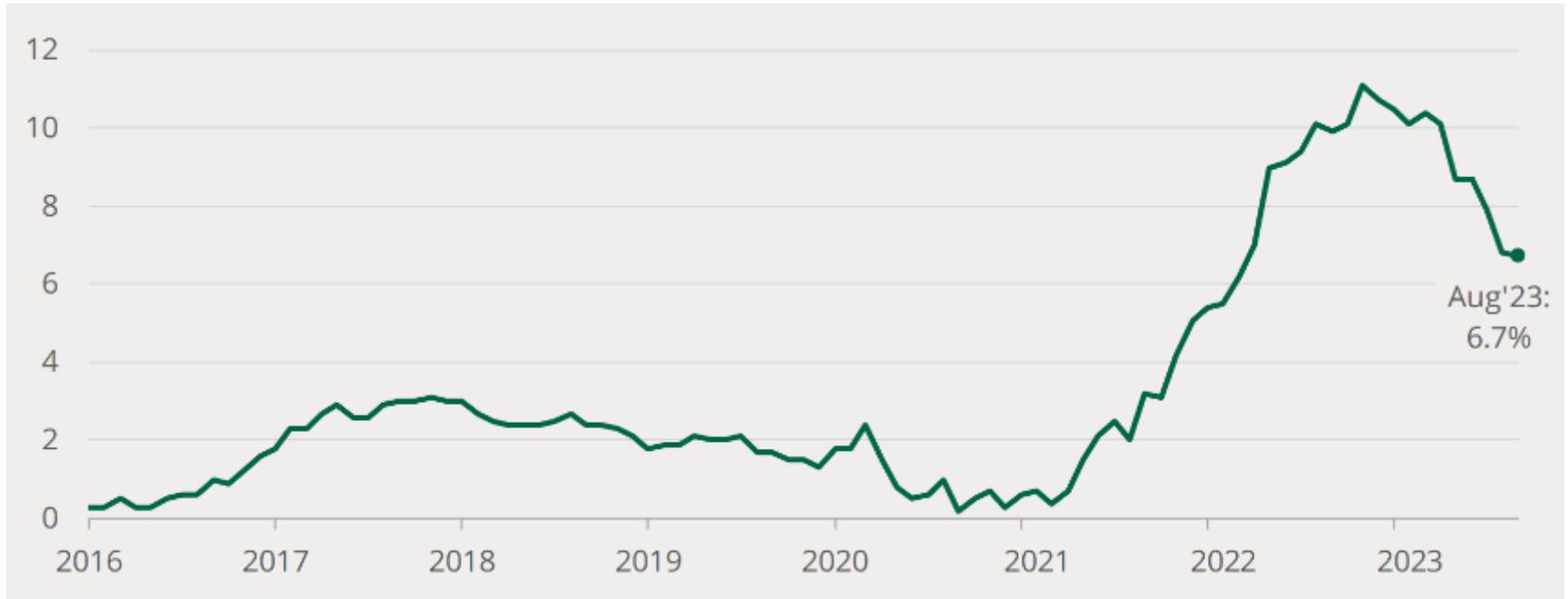
- Independent charity with statutory powers
- Gather feedback about local health and care services
- Identify needs and gaps, make the case for change
- Part of a national network



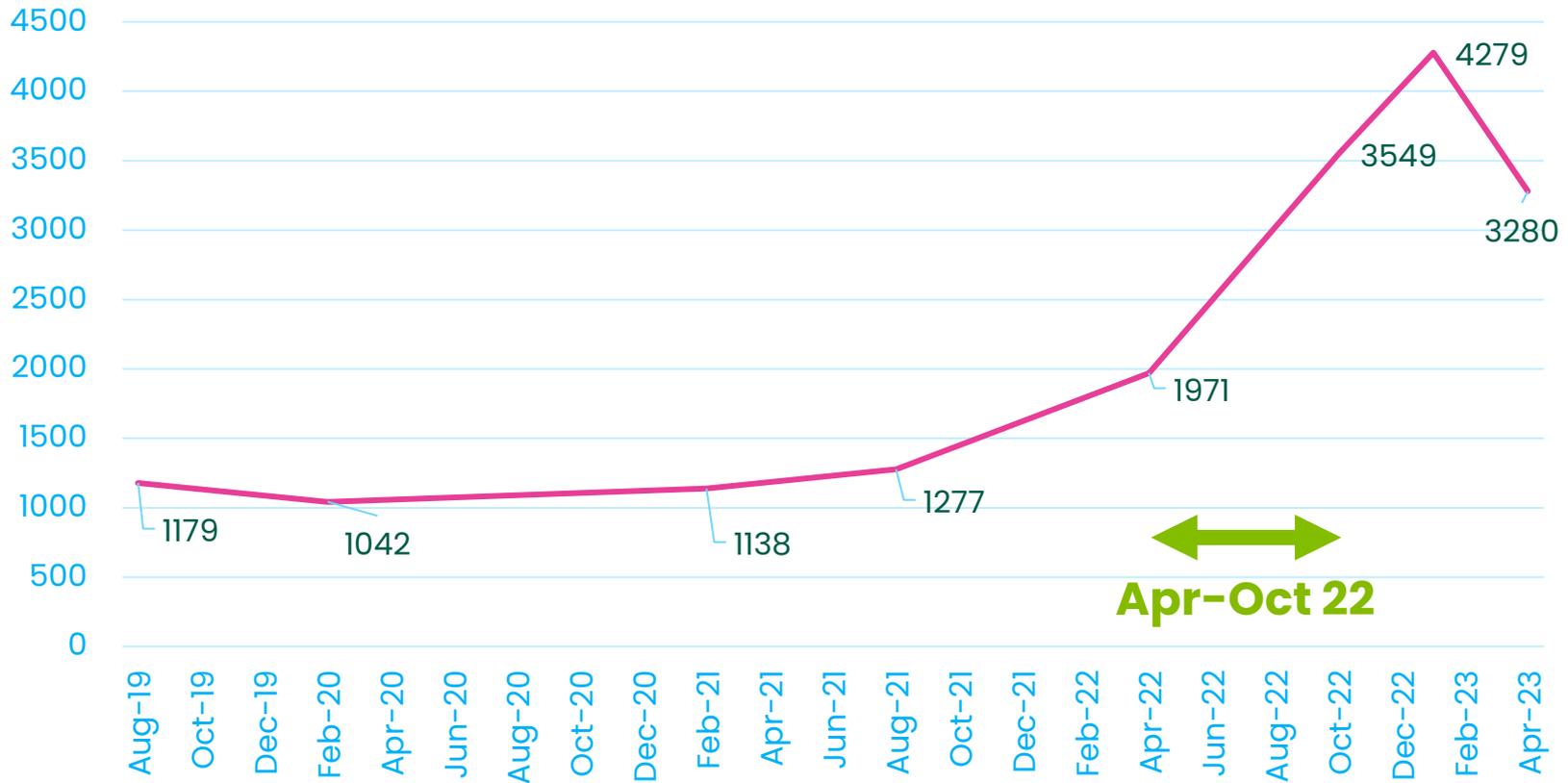
A success story

Secondary school mental health support –
£1.8 million extra funding for Sutton and
surrounding boroughs

Inflation (CPI)



Ofgem Energy Price Cap



Community Survey, August 2022



- Stall at local community event
- Spoke to 108 people

Survey form

healthwatch
Sutton

Cost of Living Survey

How is the cost of living crisis affecting you NOW?

- I'm not having any problems
- Stress about paying bills
- Cutting back on food spending
- Cutting back on heating
- Not going out with friends as much
- Not being able to travel to the doctor or hospital
- Not being able to travel to see friends or family

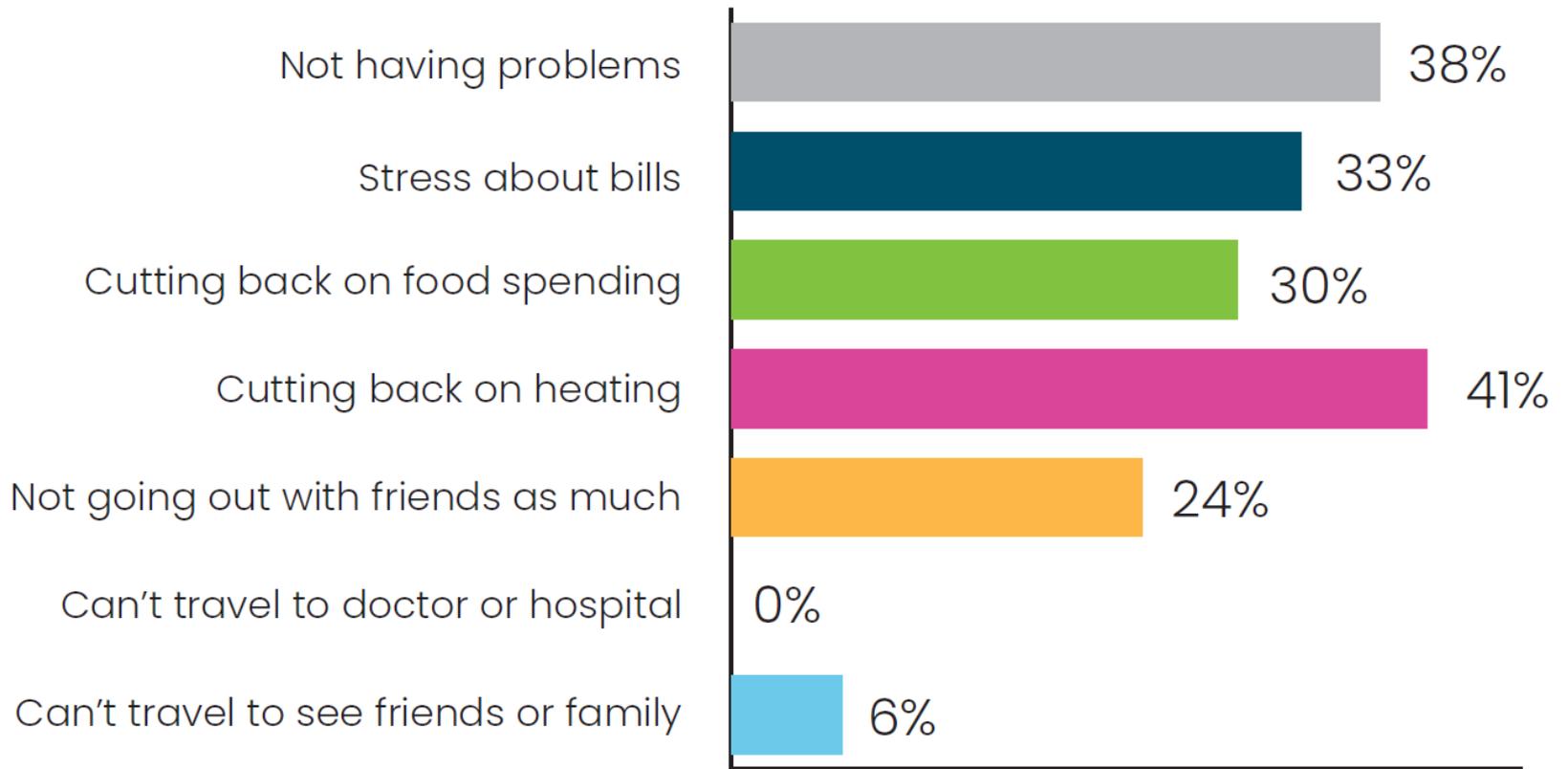
How do you think you will be affected this winter?

- I don't expect to have any problems
- Stress about paying bills
- Cutting back on food spending
- Cutting back on heating
- Not going out with friends as much
- Not being able to travel to the doctor or hospital
- Not being able to travel to see friends or family

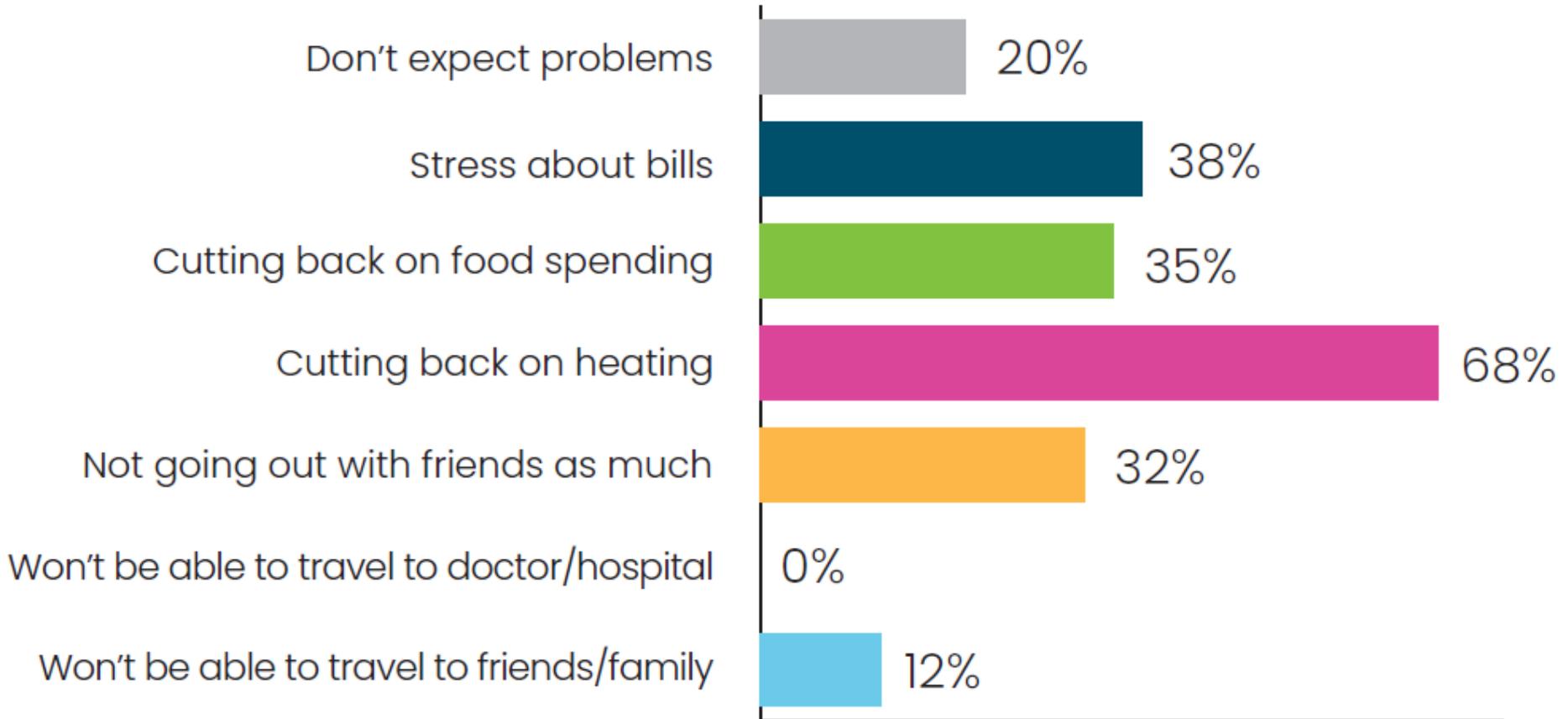
Any other comments

How is the cost of living crisis affecting you now?

Response	N	%
Not having problems	41	38%
Stress about bills	36	33%
Cutting back on food spending	32	30%
Cutting back on heating	44	41%
Not going out with friends as much	26	24%
Can't travel to doctor or hospital	0	0%
Can't travel to see friends or family	7	6%



How do you think you will be affected this winter?





Comments about mental health

“Worried about others.”

“I’m terrified for people less fortunate than us.”

“Very concerned about others that we know who will struggle this winter.”

“I am lucky, do have some savings, but desperately worried about other people and the climate crisis.”

“The media is propagating fear and anxiety, is unnecessary.”

“Worried about others in my community.”

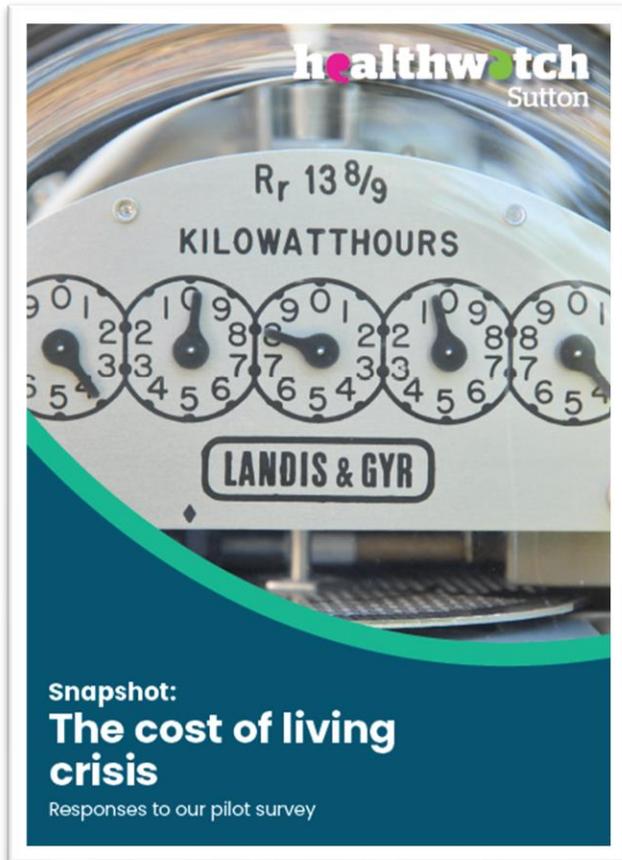
Citizens Advice: causes of the crisis

- Universal Credit
- Private rents/Housing Benefit
- Energy costs
- Inflation (higher for low-income people)
- Low pay in Sutton jobs
- Childcare costs
- Impact of Covid pandemic

Citizens Advice: impacts of the crisis

- Malnutrition
- Cold homes
- Health issues, especially mental health
- Suicidality and suicide

Publications



Briefing

Health impacts of the cost of living crisis

Steve Triner,
Chief Executive, Citizens Advice Sutton

Reasons for the crisis
Several factors, over several years, have combined into the current 'crisis.'

Single and under 25	£285.31
Single and 25 or over	£334.91
Couple both under 25	£416.45
Couple 25 or over	£525.72

Universal Credit
The £20 Universal Credit Covid uplift ended in October 2021, reducing incomes of Universal Credit claimants by up to £86.66 per month. The impact of this reduction is clear when this loss is compared with the current Universal Credit standard allowances. The standard allowances are the basic amounts of UC, not including housing costs, additional amounts for children, disabilities, or Council Tax Reductions. In other words, the standard allowances are the amounts that single adults or couples are expecting to live on, excluding housing costs and Council Tax. The Standard Allowances per month are currently:

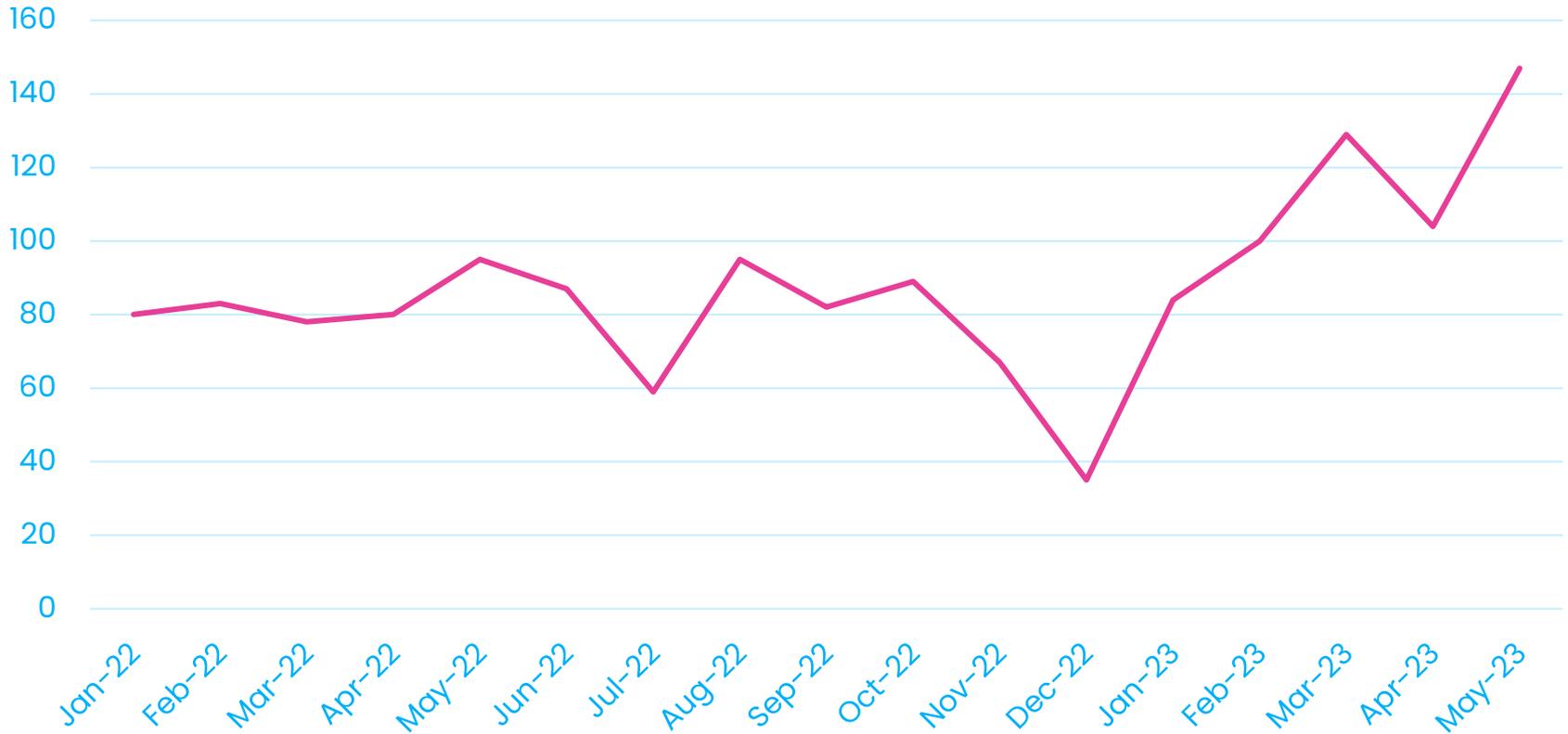
Private rents and benefits
Many people on modest incomes who live in Private Rented Accommodation need Universal Credit or Housing Benefit to help with their rent. A very significant proportion of these people have a substantial shortfall between their rent and the maximum amount that can be included for rent in their benefit. The amount of rent that can be included in Universal Credit or Housing Benefit, is based on the **bottom 30% of rents** in a Broad Rental Market Area – which is much lower than the average rent for the area.

For example, the average rent for a two-bedroom property in the centre of Sutton – the SM1 post code area – is approximately

healthwatch Sutton

Sharing local information

Residents contacting Citizens Advice Sutton with a debt issue

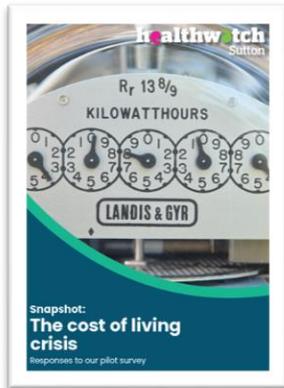


Opportunities for collaboration

- NHS
- Council
- Warm spots (libraries, places of worship)
- Voluntary sector (Together for Sutton, food banks)

Colin Wilson, Healthwatch Sutton

colin@healthwatchsutton.org.uk



Cost of Living Survey

<https://bit.ly/HWScostlivingsurvey>



Health impacts briefing by Citizens Advice

<https://bit.ly/HWShealthimpacts>

Briefing

Health impacts of the cost of living crisis

Steve Triner,
Chief Executive, Citizens Advice Sutton

Reasons for the crisis

Several factors, over several years, have combined into the current crisis.

Universal Credit

The £20 Universal Credit (UC) pilot started in October 2017, reducing incomes of Universal Credit claimants by up to £100 per month. The impact of this reduction is clear when this loss is compared with the current Universal Credit standard allowance. The reported standard allowance (the basic amount of UC) has recently been cut from £134.00 to £131.00 for people, including, or Council tax reductions in other words, the standard allowance over the amount that single claimants receiving one award of UC are entitled to. The standard allowance per month are currently:

Single and under 25	£131.00
Single and 26 or over	£134.00
Couple both under 25	£262.00
Couple 26 or over	£265.00

Private rents and benefits

Many people are forced to rent who need council tax or housing benefit to help with their rent. A very significant proportion of these people have no other income. Council tax reductions can be included for rent in their benefit. The amount of rent that can be included is based on the bottom 20% of rents in a borough based on their rental income. For example, the average rent for council tax purposes in the borough of Sutton is the £82.00 (rental income) - it is approximately:

£131.00

£134.00

£262.00

£265.00

£131.00

£134.00

£262.00

£265.00

£131.00

£134.00

£262.00

£265.00

£131.00

£134.00

£262.00

£265.00

£131.00

£134.00

£262.00

£265.00

£131.00

£134.00

£262.00

£265.00

£131.00

£134.00

£262.00

£265.00

healthwatch
Sutton