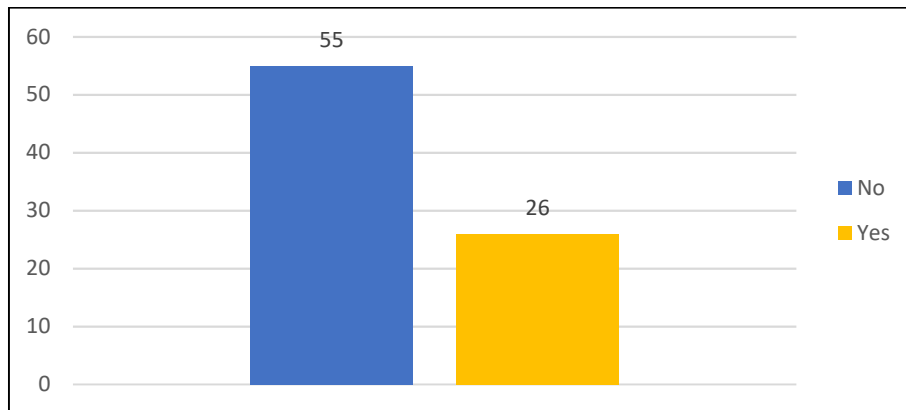


Results of "Rise in the Cost of Living Survey", Moray Citizens Advice Bureau

In June 2022 Moray Citizens Advice Bureau launched a "Rise in the Cost of Living Survey" online which ran for 4 weeks and gathered 81 responses. The results are summarised below.

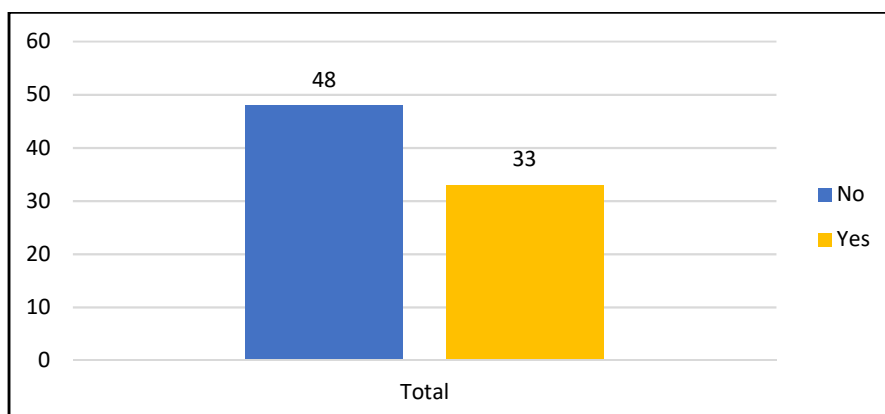
1. If the prices of energy, food and fuel continue you rise do you think you are able to maintain those costs? If you answered "no" please give details of why.



Sample of responses:

"Limited 'fixed' income" "Because income isn't increasing and can't cut back spending any more" "Distance of travel to work plus increase in home bills" "I don't earn enough to cover an increase in fuel and food, as well as pay rent" "Too many price hikes, no wage increase" "I am a single person who works" "We only have a finite amount of money, and no ability for so called side hustles" "Unemployed and suffering from depression and anxiety. Not bad enough to get extra benefits" "Living on universal credit which all ready disappears on existing bills. Full time carer so can't work" "Travelling to work is essential but costs are spiralling" "Pay rise is below inflation"

2. Do you think you can sustain the costs of your basic needs, food, fuel, utilities, rent, mortgage, council tax etc? If you answered "no" please give details of why.

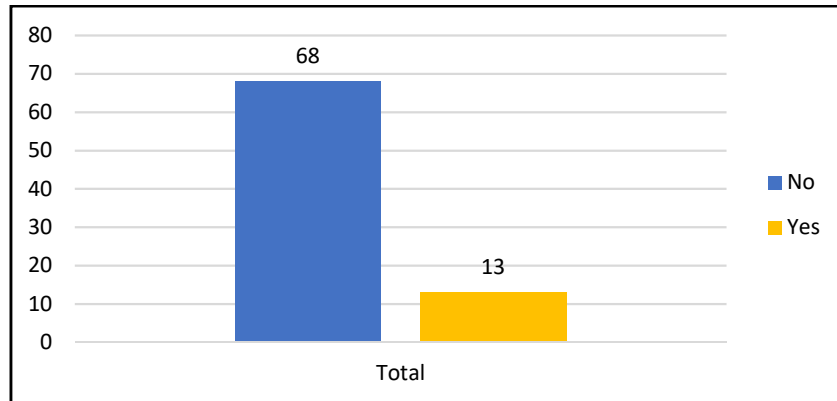


Sample of responses:

"I don't make enough money" "Who knows, where do the prices stop? - heating has already been reduced to bare minimum in the winter due to previous oil prices - currently living off oil bought when prices were low (never to be seen again) as currently couldn't afford to fill my tank" "Limited income" "Already left with no disposable income after energy bills and cosy of fuels. Unable to cut back any more" "With regular increases each week in prices it's going to be very difficult no matter how we ration ourselves""Everything rising faster

than the cost of living for those on the minimum wage” “Struggling already” “Full time carer on benefits only” “Too many bills” “Costs rising, income isn't”

3. Have you used a foodbank, claimed any government benefits in an attempt to increase your income? If you answered "yes" please give details of which benefits you have claimed successfully.



Sample of responses:

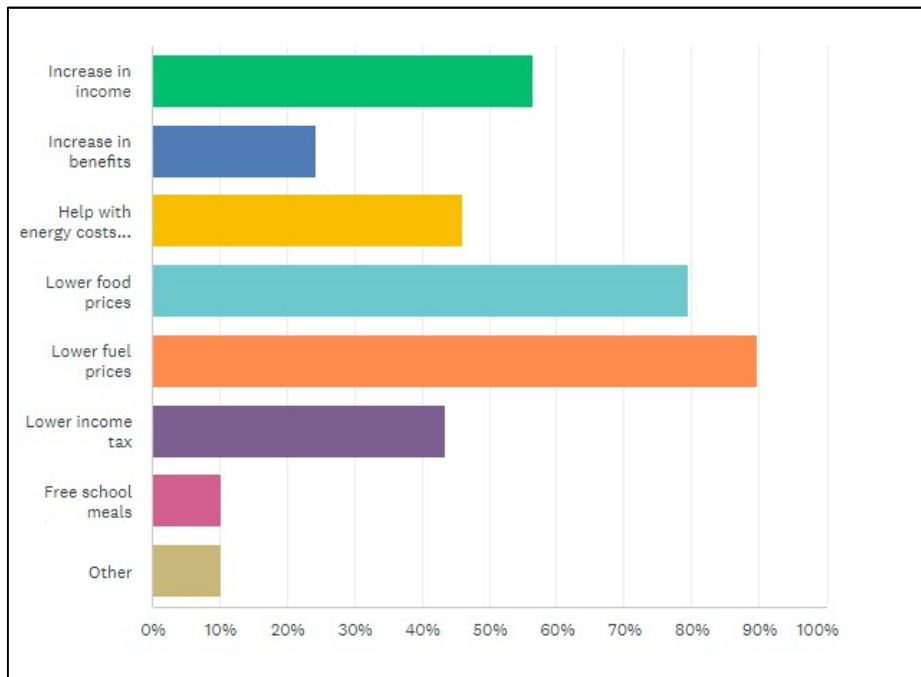
“no job/limited income” “Universal but was only entitled to £18 per month, I only got that for 1 month out of the two years I tried to claim” “Moray Council Winter and Summer Support Funds” “Universal credit” “Attempted to claim PIP but failed” “Claiming benefits alongside running business”

4. If you are a carer or experiencing illness/disability what are your challenges and worries? Please give details.

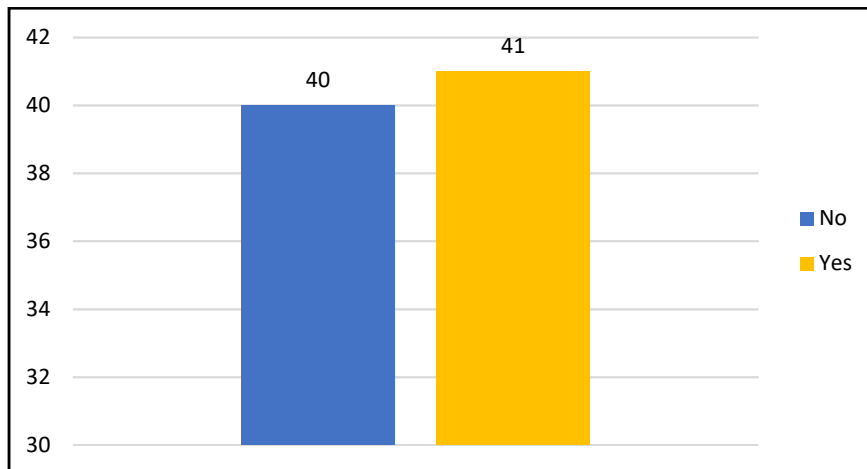
Sample of responses:

- “Carer for my son, if I can't afford fuel than will struggle getting him to school, as well as my other kids to school and nursery”
- “The cold causes stiffness and pain so staying warm is an issue. There are only so many jumpers a person can wear and they don't warm the air going into the chest and lungs”
- “Less independence (taking my emotional support dog out), becoming a prisoner in my own home & becoming more anxious/panicky.
- “I have severe breathing problems exacerbating my asthma. I have problems walking and this problem increases due to lack of breath”.
- “I also have long term illness which prevents me from full time work”
- “losing more mobility, being unable to have use of car because of being disabled”
- “As a carer is stressful every day you worry everything else is added stress you could do without”
- “Currently going through diagnostics that require travelling to the hospital frequently and fuel is going up”
- “Mental health issues prevent me from full time employment. I tried part time but they fired me because I was off sick too much. Depression and anxiety”
- “Concerns about accessing appropriate medical diagnoses and support”
- “Disabled working 16-20 hours a week but incapable of working longer hours, therefore can't increase my income”

5. What do you think would help you? Tick all that apply



6. Do you think your mental health has been affected by the consequences in the rise in the cost of living? if you answered "yes" please give details.



Sample responses:

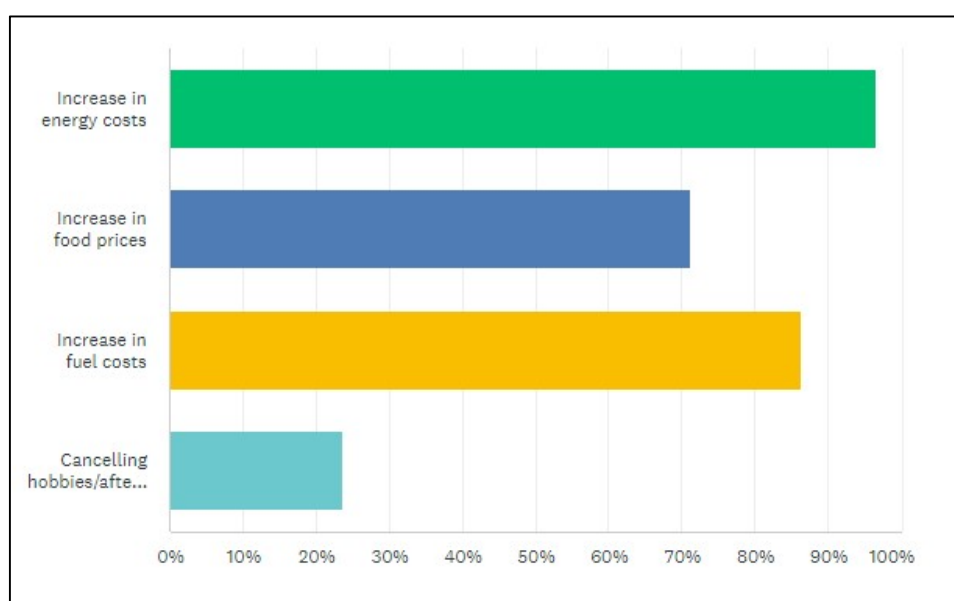
“I’m drained. I have zero energy to put into finding extra income because I’m so worried about making my bills” “Continuous worry about how we will manage” “I am continually moaning to my children about costs and it’s affecting us as a family” “I am concerned about the future” “Fear about the future but no ability to plan ahead and try and save. Stress over travel to work. Worry where it will end. Less willing to do things which cost money generally” “It’s terrifying, I don’t know if we can afford just basic necessities” “Very worrying” “I am very anxious” “I am more stressed, worried about how I can afford my bills having already cut back on food and heating. I worry what is going to happen if there is another surge in fuel and heating costs” “Anxiety over rising costs. As a family we are nearly 500 pounds per month worse off than a year ago”.

7. Any other comments, for example, are you buying less healthy, cheaper foods, does the cost of cooking food play a part in what you eat? Are you on a special diet and require specialist foods which you are now unable to afford? Are you having to resort to changing your living situation (move to a smaller property as a result of the cost in living)?

Sample responses:

- “Buying cheaper brands, less fruit unless it’s on offer, making the same cheaper meals more than once/ twice a week”
- “Extended my mortgage term to lower monthly payments. Walking more to use car less. Meal planning trying to batch cook , eating less meat costs to much .
- “I don't eat as regularly as I have done in the past - tend to miss either lunch or evening meal and am certainly not buying meat anymore (or if I do it's a treat)”
- “Buying cheaper and less food some weeks. Not driving as much. Even a 'cheap' day at the beach is no longer affordable due to fuel prices”.
- “I'm looking at increasing hours at work as a much higher percentage of take home pay is going toward basics and I want to be able to afford more than just basics. This time last year, I wasn't having to consider increasing hours”.
- “My shopping is more expensive now so I need to buy cheaper products which are often less beneficial to health but is better on the purse”.
- “I am cancelling sport/exercise/mindfulness activities that support my health due to the high cost of food and petrol”
- “Restarted using the smart meter display. Drastically cut using the central heating. Bought a slow cooker as much cheaper to run”
- “I have to choose between feeding myself or extra food for my son(snacks etc)”
- “Daughter has allergies and have to buy special free from foods, shopping bills are just getting more and more”
- “My wife and I are able to absorb these increases at present. As we are both pensioners, we are both concerned if prices do continue to increase as it could become a case of heat or eat later in the year”.

8. What worries you the most about the rise in the cost of living? Tick all that apply.



Moray Citizens Advice Bureau, July 2022