

ENGAGE DUNDEE SURVEY 2023

EXPLORING CITIZENS' EXPERIENCES OF THE COST OF LIVING CRISIS



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EXECUTIVE SUMMARY

Background

The Engage Dundee survey explored with citizens their experiences of the cost of living crisis in various aspects of their lives and was a collective effort between Public Health Scotland (PHS), NHS Tayside, Dundee City Council, and Dundee Health and Social Care Partnership.

The survey gathered categorical information on a wide range of life circumstances and personal characteristics with space to leave additional comments. Analysis was undertaken by the Dundee City Council Research and Information team and NHS Tayside Public Health Intelligence officers with further support from PHS.

A total of 1181 questionnaires were submitted. Respondents had the choice to skip questions and opt out at any time. Results are provided as a proportion of those who answered each question.

Some common themes emerged which are described fully in the report. In summary, these were largely around the cost of energy and food, impacts on mental and physical health, stress, worry and availability of support for working individuals.

This was a cross-sectional survey and as such is liable to the limitations and biases of this type of survey design.

Demographics

- Three-quarters of respondents were female
- The majority were working aged; almost half were between 25 – 44 years many of whom were likely to have children living at home
- There was a fairly even geographical spread apart from the East End ward which had a noticeably larger sample
- The majority of respondents were in some form of employment; 40% were employed full-time
- 1 in 12 were unemployed and 1 in 10 medically unfit for work
- 45% were owner occupiers and almost one quarter lived alone
- Almost one-third were on means-tested benefits of some description
- 699 incidences of disability or health condition were reported, most commonly mental health issues (298) and long-term/ chronic conditions (253)
- 1 in every 5 respondents provided unpaid care for friends or family members; 15% agreed that they felt supported to continue in their caring role

Section A: Difficulties experienced

The survey explored whether respondents experienced difficulties related to; household costs; transport and accessibility; leisure/ social activities; and relationships. Response options were: I am coping; struggle a little; struggle a lot; and, doesn't apply to me. The "doesn't apply to me" responses were removed from the analyses. 389 individuals gave comments to expand on their responses.

- **Household costs**

Across all categories of household expenses (food, energy, rent/mortgage, children/pets/caring responsibilities and broadband/ mobile phone) the minority reported that they were coping financially. Upwards of 70% were struggling with the basics such as food and fuel. Food prices were mentioned most frequently as a concern with 70% struggling with costs, 30% of these struggling a lot. Respondents reported skipping meals or feeding children before themselves and buying poorer quality, cheaper groceries. 45% reported struggling a lot with gas/electricity costs with some heating their home inadequately or not at all, with knock-on effects on physical and mental health and wellbeing. Rising costs of childcare, after school activities, clubs, clothing and packed lunches were mentioned by many, some of whom noted that they earned a stable income but were still unable to cover costs. Vet fees, home repairs, student loans, mortgages and rent were all noted as a cause for concern.

- **Transport and accessibility**

This question had fewer responses and of those that answered, 41% and 49% who used public transport felt they were coping with costs and availability respectively. Fewer respondents were coping when it came to using taxis if necessary with 48% struggling a lot with costs. 70% were struggling to some extent with the cost or running their own vehicle and comments showed this was additionally challenging when people relied on their vehicle to get to work.

- **Leisure/ social activities**

This section explored whether respondents could afford non-essential expenses that arguably add enjoyment to life, protect personal wellbeing, and contribute to a vibrant and healthy local economy. Categories included special occasions and events, visits to bars and cinemas, and seeing friends and family. Most respondents answered this question with only 16% coping with costs of using local businesses and facilities and paying for special occasions. 61% were struggling to afford to see family and friends with over 1 in 4 struggling a lot. Comments showed that respondents often felt isolated and that days out and holidays were now unaffordable luxuries. Many felt their children were missing out on valuable experiences.

- **Relationships**

The majority of the sample answered this question and responses showed that most family relationships were not impacted significantly because of the cost of living crisis. The relationships that seemed most vulnerable were those out-with immediate family, perhaps due to the cost of transport and lack of affordability of social occasions. Some respondents mentioned that financial worries and having to borrow money from family and friends put strain on their relationships.

Section B: Personal finances

Respondents were asked whether in the last 12 months they had been unable to pay regular bills/ unexpected expenses, used savings for daily living expenses, borrowed more money, asked friends/family for financial help or not bought food/ energy to pay a bill. Around 1000 people responded and results showed that, apart from not buying food/ energy to pay a bill, the majority were unable to afford life expenses and had arguably made difficult financial decisions or faced a financial crisis of some description. 8 in every 10 had used savings for daily living expenses, 59% were unable to pay an unexpected but necessary expense and the same proportion borrowed more money than before.

SECTION C: Use/ experience of services

This asked if respondents had used different types of services and whether this was a positive experience or not. Where respondents had not used services, the survey asked if this was because they did not need to or whether they did not know support was available.

- **On-line and telephone support**

This explored use of Council/ other helplines and websites/self-help resources. Apart from the latter, the majority found using support a negative experience, with council telephone helplines/ advice lines rating worst. It is not possible to conclude which specific service areas respondents referred to and why this was negative for them although comments suggest that opening hours/ limited access and eligibility criteria were an issue for some. Where people did not use these kinds of services it tended to be because they felt they did not need them.

- **Specific types of support**

This explored broad areas of life where people might require help such as money advice, employment, mental or physical health, substance use, or caring responsibilities. Where people used these kinds of services they were slightly more likely in most cases to state it was a positive experience. Respondents were much more likely not to have used this support because they did not need it and not due to a lack of awareness.

- **Specific cost of living support**

This assessed whether respondents used specific cost of living support resulting from summits convened by Dundee City Council in 2022. This included grants to help with fuel costs, food banks/ community larders, and extended opening of community buildings to provide warm spaces, hot meals, social activities, and warm clothes and blankets. Using this type of support was an overwhelmingly positive experience for respondents with upwards of 70% satisfaction rate for most categories and over 90% for free/low cost activities in community buildings. Most commonly people did not use this support because they did not need to, with only 14% of respondents not knowing about foodbanks or larders and 17% unaware of warm spaces.

Across all the service areas explored, comments indicate it was not uncommon for respondents to think they did not qualify for support because they were in employment. Some felt that other people needed the support available more than them whilst others were ashamed to admit they were struggling. Some respondents had negative experiences of services previously so were not inclined to ask for support again. Many positive comments were made about local services and the support provided in communities, especially as this was delivered in a non-stigmatising friendly manner.

SECTION D: Health and wellbeing

This section looked at the impact of the cost of living crisis on health, wellbeing and behaviours across a range of indicators such as anxiety, low mood, hopelessness, physical/mental health problems, use of substances, sleep and work. Over 900 responses were submitted for each category. Results were most marked for fear/anxiety/stress/ worry where 86% of respondents indicated they felt this way. 73% indicated low mood/ depression, 56% social isolation/loneliness and 50% hopelessness. 71% of respondents reported that they were sleeping worse due to the cost of living crisis. Almost half of those with pre-existing physical or mental health problems reported a worsening in the last 12 months and a similar proportion felt less able to carry out their job.

Comments reflected the pervasive nature of financial worries on every aspect of people's lives including cold homes and poor diet affecting physical health directly and the worry and stress of managing money impacting mental and emotional wellbeing. Respondents commented on impact on lifestyle behaviours and personal care for themselves and those they cared for with some unable to afford dental treatment and non-prescribed medication or other treatment that might help. Many respondents worried about their children, including parents working longer hours and thus being absent from home. Social isolation and loneliness were common features as people prioritised the essential costs of daily living whilst recognising this left them feeling despondent, drained, overwhelmed and unable to perceive a positive future. Some respondents reported making decisions whether to buy food or fuel with their limited resources.

CHANGES OVER THE PAST 12 MONTHS

The survey explored whether respondents had noticed or experienced changes over the past 12 months due to the cost of living crisis from a list of options that could potentially be considered as positive, for example more community spirit, or active travel such as walking or cycling. Over 900 individuals provided a response with a minority indicating changes with the exceptions of wasting less food and cutting down on things they didn't need, where 70% and 81% reported changes respectively. Despite a minority indicating changes across other options numbers were still relatively high, for example, 301 individuals reported more active travel, 327 used green space more, and 359 spent more time with family or friends.

SECTION E: Future support

This section explored what would be helpful and make the most difference in supporting respondents to cope with the cost of living crisis. A range of options were provided such as access to free/low-cost activities, home improvements, social opportunities, and support with health and wellbeing, caring responsibilities, budget management, employment and benefits. Response numbers varied and the most commonly requested option was access to low-cost/free activities followed by support with health and wellbeing. The least popular option was support for unpaid carers but if these responses are taken

as a proportion of the number of unpaid carers who took part in the survey then the majority felt that further support would be helpful.

Respondents commented that changes to work or income would help, including improved pay, support for older individuals to get back into work, and help to grow businesses. 1 in 10 of those who left comments stated that increased financial support for working families would make a difference. The cost of childcare was highlighted by some individuals. Other suggestions included more face-to-face appointments and drop-ins, better access to benefits, more affordable and good quality housing, and increased support for those who own their own home. Some suggested that better access to buses, cheaper fares, and improvements to bus routes and times would be beneficial.

SUMMARY AND CONCLUSIONS

The Engage Dundee survey explored how residents of Dundee were coping with the cost of living crisis and was produced by partners with a role to play in provision of services and addressing inequalities. It was heavily promoted as being relevant for all citizens of Dundee whatever their financial position and support was provided in communities for people facing barriers to complete the form. Almost 1200 individuals participated in the survey providing valuable information on how they were managing their finances and other aspects of their lives which may have been affected by rising costs. Demographic information shows that a cross-section of society took part with submissions from many individuals who were working and owned their own homes as well as those who were renting accommodation and accessing a range of benefits. Responses were collected from adults in all age groups and localities including those who had a role as an unpaid carer, and/or were living with a range of disabilities and health conditions. Respondents gave generously of their time relaying many personal and sometimes distressing details around the impact of their worsening financial circumstances.

It is notable that only a minority of respondents reported coping with the impact of the rising cost of living across various aspects of their lives apart from relationships which were less affected. More commonly respondents stated they were struggling to some extent in the different areas explored, often struggling a lot, with a number of themes emerging from the information collected.

Managing an ever-tightening budget was an issue for most and the majority seemed to be making changes to their lifestyle and expenditure as a result. Respondents were prioritising essential spend such as rent or mortgage and sometimes choosing which other basic need to fulfil, be that heating the home or eating a meal. Increases in food prices were commented on most often with widespread use of foodbanks and larders. Rising home energy costs were also mentioned frequently with concerns that there would not be support from the Government this year. Where respondents had used the support for home energy costs available in Dundee City, such as Fuel Well grants or the Winter Fund for Carers, this was seen as very helpful. However, it was commented fairly frequently that some respondents did not think they qualified for support in a range of areas due to being in employment, or because they did not know the support existed, or when they felt that others needed the available help more. It may be beneficial therefore to consider how support is promoted to ensure it is clear and inclusive.

Most respondents reported being in some form of employment and the majority were not accessing means-tested benefits. However, many respondents felt that wages were not keeping up with inflation and it was common for people to use savings or borrow money to pay essential bills. Some people relied on extended family or friends to support them with living costs, particularly where children were involved. Some respondents who felt they were coping at the moment had concerns that if their domestic circumstances or employment situation changed they might end up in difficulties. The precarious nature of many respondents' financial affairs was apparent with less ability to save money, and income – be this a wage, pension, benefits or student loan - not sufficient to cover regular outgoings.

It was clear from the findings that disposable income was heavily affected by the rising cost of living with the majority of respondents struggling significantly to incorporate social and leisure activities into their lives or cover the costs of significant events and celebrations. This left them feeling they were working hard and earning money but could not afford to buy things or take part in experiences that make life enjoyable and worthwhile. For some, it was less about luxuries and more about struggling to afford decent clothing, or a haircut or dental treatment, affecting how they felt about their appearance.

A reduction in the amount of socialising available to people meant many felt isolated or lonely with some unable to afford the bus fare to visit family or friends. Provision of social opportunities and access to free/low cost activities were indicated commonly as something that would help and this would be worthy of consideration in terms of what the city has to offer to those who are struggling financially. There were feelings of shame and embarrassment shared in the comments, and support - whether social or practical - should be offered in ways that retain dignity for participants.

There were clear impacts on health and wellbeing evident from respondents as a result of the cost of living crisis, including direct effects on physical health conditions such as arthritis and respiratory disease from inadequately heated homes, and inability to afford a special or healthy diet, or supplementary therapies and activities. The mental and emotional health of the vast majority of respondents was affected and comments revealed the pervasive nature of money worries whereby many felt depressed, anxious or hopeless as a result of their financial situation, and that this was affecting every aspect of their lives including sleep, mood, and ability to do their job. Many people reported a worsening of existing physical and mental health conditions, and worse general health, with some feeling that an emotional crisis was just around the corner. This information may be helpful for service planning, prioritisation and delivery, particularly to focus discussions on prevention and early intervention in order to avert people falling into crisis and/or ill health.

In terms of service use, it is fair to conclude that of those that took part in this survey, the satisfaction rate for services that were not face-to-face was generally low. However, there was a relatively small number of responses to this question compared to other questions in the survey and findings do not equate with internally held satisfaction ratings for Dundee City Council Customer Services helpline. This may also be the case for other services and types of support and would be worth exploring further with service providers. Satisfaction was higher for specific types of support notwithstanding that the question was very general and conclusions on individual services cannot be drawn. In contrast, satisfaction with specific cost of living support provided in communities was extremely high and many positive comments were provided on provision and the fact that support was delivered in a non-stigmatising, local and friendly manner. There is learning from the data about service awareness particularly in relation to support for working people who may be unaware that they qualify for services or assistance.

Generally, a minority of respondents perceived or experienced changes which could be defined as positive due to the cost of living crisis. However, as numbers answering this question were large it amounted to many hundreds of people making changes such as more active travel, spending more time with family and friends, making more use of green spaces, and having a healthier lifestyle. There were two areas where the majority reported changes; wasting less food and cutting down on things they didn't need. This has a clear link to the climate change/ sustainability agenda and, to build on this, it may be helpful to consider linking future campaigns that promote less waste with saving money and reducing the cost of living.

In relation to future support, many respondents felt that different types of support would be helpful - most commonly access to low-cost/free activities and support with health and wellbeing. Unsurprisingly, many said that support to increase their income either through work or benefits would help support them, as well as reducing energy bills through improvements to the quality of their homes. There were some comments about difficulties for people in employment accessing support/ activities when this was provided during working hours. It may be helpful for the needs of those in work and struggling with the cost of living to be considered more fully when planning services, including opening times and local programmes of activities.

Key points

- The majority of respondents are struggling with the cost of living, some very significantly, and all aspects of people's lives are impacted to some extent
- Many are only just keeping their heads above water financially whilst others are not managing to meet regular bills and outgoings without borrowing money or using savings
- Resilience to changes in circumstances and continually escalating costs is likely to reduce

- Respondents are cutting back significantly on the kinds of social and leisure activities that help make life enjoyable and meaningful, affecting their mental wellbeing and potentially impacting on the local economy
- Some individuals feel hopeless and others are arguably in despair. Some are making difficult choices on how to spend their limited resources even when it comes to the essentials
- The cost of living crisis is impacting directly and indirectly on peoples mental, physical and emotional health and wellbeing, as well as some lifestyle behaviours
- Struggling financially is pervasive and a source of anger, shame, embarrassment and stigma for many people
- Services and support are a lifeline and positive experience for many but do not meet the needs of everybody. If the economic climate does not improve soon the need for support is likely to increase

Recommendations

It is recommended that:

1. The results of the Engage Dundee survey are shared widely with partners to aid discussion on implications for services, support and local community planning
2. Further analyses are undertaken to identify population sub-groups and localities most affected and to help set priorities
3. Focused discussions take place with Strategic Planning Groups across the system on how to enhance preventive approaches and early intervention, including for the working population
4. Partners explore how best to support people manage the cost of living crisis using the information provided in the survey
5. A summary of results is produced to share with the general public
6. Those respondents who left contact details as being interested in further discussions are given the opportunity to do so
7. This work continues to be co-ordinated via the Public Health Scotland Partnership Pathfinder Programme with full support from key partners

ENGAGE DUNDEE 2023

1. BACKGROUND

The Engage Dundee survey was designed to explore with citizens of Dundee their experiences of coping with the cost of living crisis over the 12-month period from November 2022. It was produced as a collective effort between Public Health Scotland (PHS), NHS Tayside, Dundee City Council, and Dundee Health and Social Care Partnership and sits in the context of the PHS Partnership Pathfinder which provides support for Dundee Partnership around its strategic priorities of reducing inequalities in health, education and income.

The survey adopted a similar format to a previous version in 2020 investigating residents experience of the first Covid 19 lockdown, which provided useful evidence of needs, inequalities and vulnerabilities of specific population sub-groups.

Over summer 2023, draft questions were shared for comment with a range of partners including members of Dundee Fighting For Fairness who suggested helpful changes.

The survey went live in September 2023 and stayed open for a 6-week period. It was promoted across a number of platforms and cascaded widely with posters containing a QR code linking to the electronic version of the survey. Paper copies were produced and support provided for people who could not or did not want to complete the form electronically, including speakers of other languages and members of the deaf community.

2. THE SURVEY

FORMAT

The survey comprised 6 sections; the first 5 below explored specific topic areas with several categorical response options for each question and space for respondents to provide further information on their experiences of coping with the cost of living throughout. The final section asked for information about the life circumstances and characteristics of respondents:

- A. Difficulties experienced
- B. Personal finances
- C. Services/ support used
- D. Health/ wellbeing and any changes experienced
- E. Future support
- F. Demographics/ personal circumstances

The following introductory paragraph was provided outlining how respondents should complete the questionnaire:

The current cost of living crisis has affected many people and community, voluntary and public sector partnerships in the city are keen to know more about this. This survey explores what life has been like for you over the past 12 months and is aimed at Dundee residents aged 16 and over. We ask you to complete the survey on your own behalf and where relevant reflect the experience of your household in general.

RESPONSES

A total of 1181 questionnaires were submitted. Respondents had the choice to opt out of the survey at any time and skip questions they did not wish to answer so the number of responses to each question varies. Results therefore are provided as a proportion of those who answered each question rather than as a percentage of the total number of responses submitted.

ANALYSES

Analysis of quantitative data was undertaken by the Dundee City Council Research and Information Team and free text comments by NHS Tayside Public Health Officers. This report integrating the findings from both analyses was produced by the Community Health Inequalities Manager for Dundee City Council and the Health and Social Care Partnership. Further guidance and evaluation expertise were provided by officers from the Public Health Scotland Localised Working Pathfinder Programme.

There were 5 areas in the questionnaire that allowed respondents to leave comments in free-text boxes detailing their experiences over the past 12 months. Individuals were invited to “*please tell us more about* (the specific area being explored in the question).” 917 comments were provided across the whole questionnaire. The breakdown of this is provided below:

1. Difficulties experienced; 389 comments
2. Services/ support used; 159 comments
3. Health and wellbeing; 179 comments
4. Any changes noticed or experienced: 123 comments
5. Future support; 67 comments

Responses received were complex and multifactorial and were categorised as much as possible. Some responses did not necessarily relate to the question asked but were taken into consideration in the narrative and points raised were included where appropriate.

There were comparatively fewer comments left in the final question and those who did respond tended to write short answers. For this question, responses were combined instead of separated by theme as was the convention for the first 4 questions.

Some common themes emerged among respondents’ comments to the questions which are described fully in the body of the report. In summary, these were largely around the cost of energy and food, impacts on mental and physical health, stress, worry and availability of support for working individuals.

LIMITATIONS

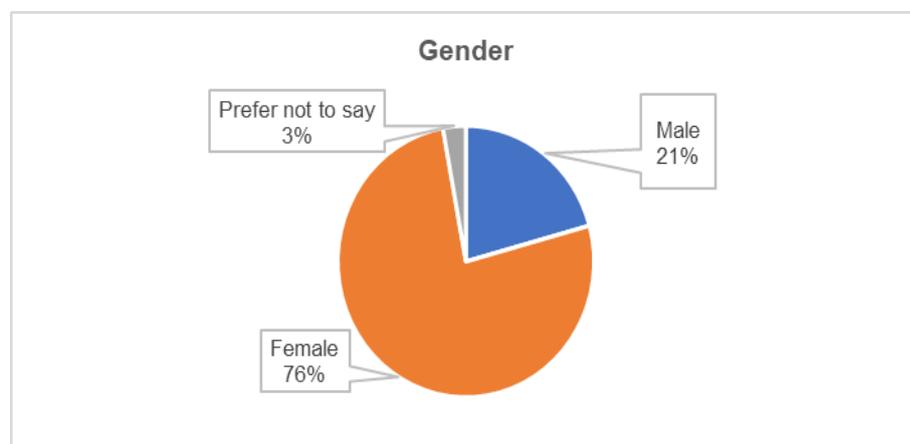
This was a cross-sectional survey and as such is liable to the limitations and biases of this type of survey design. The sample was relatively large; however, there are caveats to extrapolating or generalising findings. Respondents were self-selecting and it is possible that some population groups and individuals were unable to complete the survey due to practical or cultural barriers. Similarly, those that were motivated to complete the survey may have been most adversely affected by changes to the cost of living.

3. DEMOGRAPHIC INFORMATION

The following section provides information on those who completed the survey. Any unequal distributions of responses in terms of those with particular characteristics and/or geography may have implications for the results which can be explored further in additional analyses.

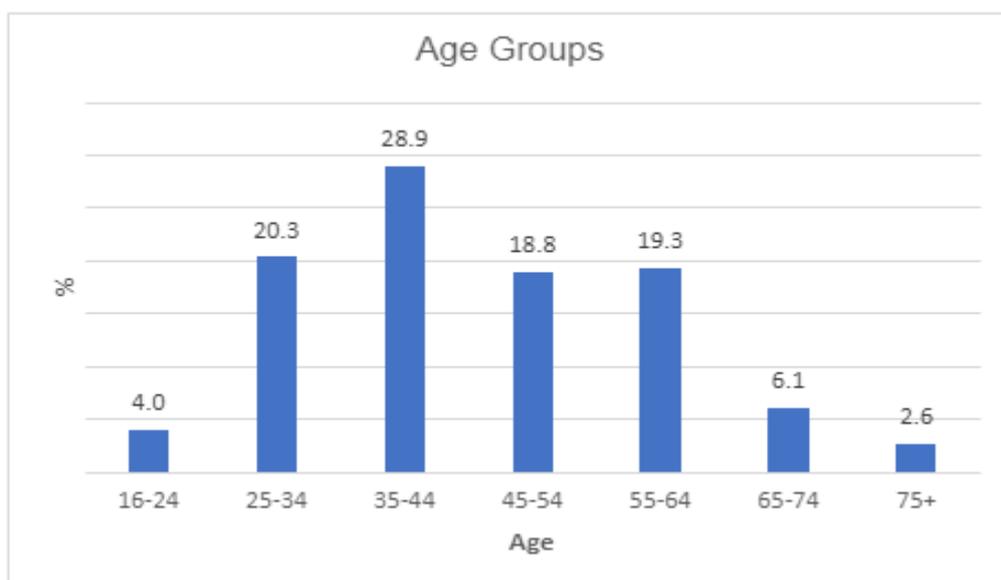
Gender

Of the 868 respondents who answered this question, 180 were male, 663 female and 25 preferred not to say.



Age Group

The majority of respondents were working aged with the highest proportion (28.9%) in the 35-44 age group followed by those aged 25-34 (20.3%).



Age group	No. of responses
16-24	35
25-34	180
35-44	256
45-54	167
55-64	171
65-74	54
75+	23
Total	886

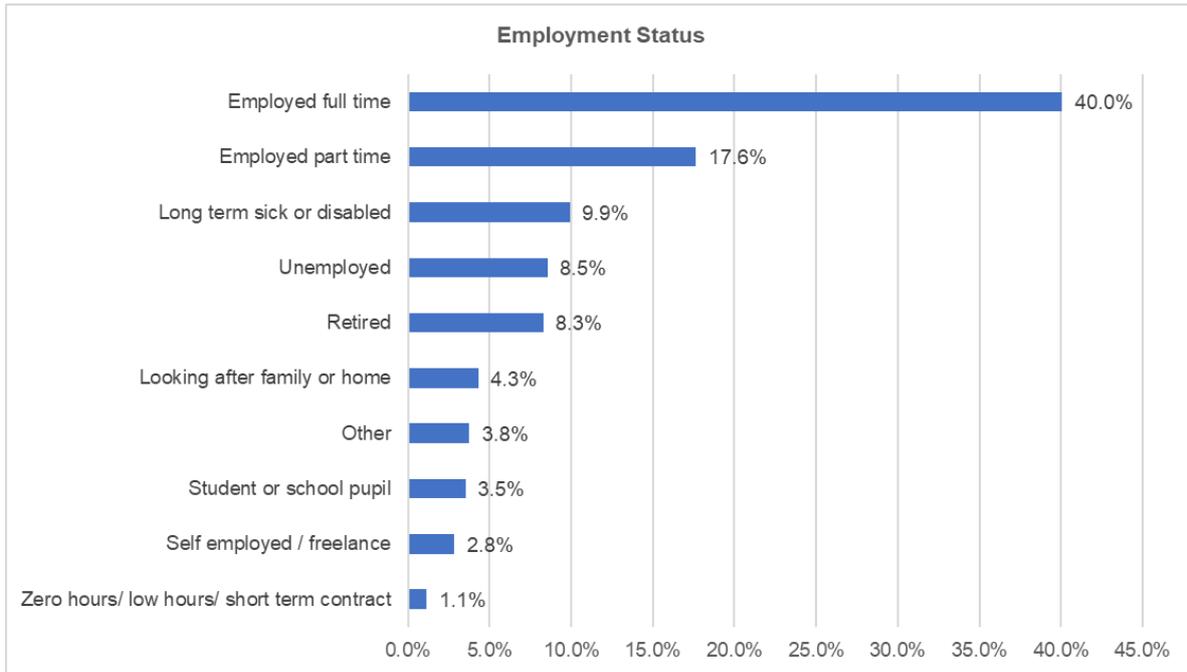
Electoral Ward

There was a relatively even spread of responses across the city with the exception of the East End ward which had a considerably higher number of residents complete the survey comprising over one-fifth of the total sample.

Location	No. of responses	% of responses
Coldside	77	10.7%
East End	156	21.7%
Lochee	97	13.5%
Maryfield	65	9.0%
North East	78	10.8%
Strathmartine	75	10.4%
The Ferry	55	7.6%
West End	78	10.8%
Dundee periphery	38	5.3%
Total	719	100.0%

Employment Status

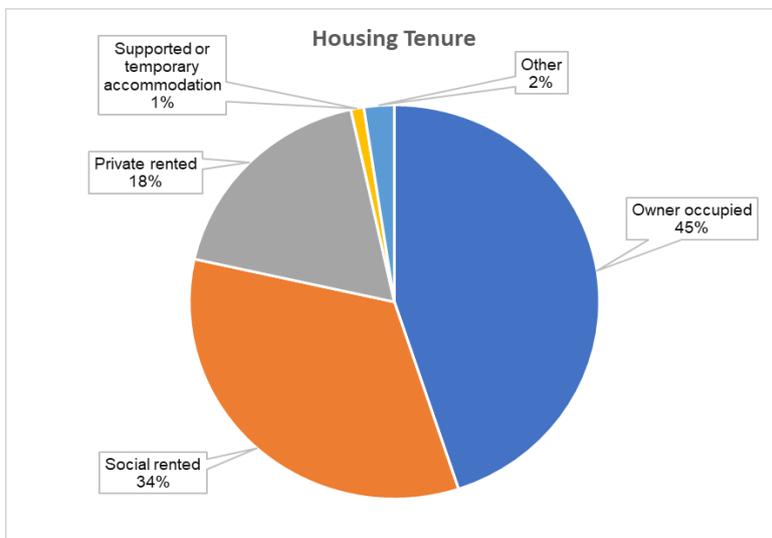
The survey asked for respondents' employment status and results showed that being in full time employment was the most common category (40% n=352). 61.5% of respondents (n=542) were in some form of employment with only 1 in 12 being unemployed and a further 1 in 10 being unfit for work due to a long-term health condition or disability.



Employment Status	No. of respondents
Employed full time	352
Employed part time	155
Long term sick or disabled	87
Unemployed	75
Retired	73
Looking after family or home	38
Other	33
Student or school pupil	31
Self-employed/ freelance	25
Zero hours/ low hours/ short-term contract	10
Total	879

Housing Tenure

395 respondents (44.9%) reported being owner occupiers whilst just over half (51.7% n=454) were living in rented accommodation of some description. 9 respondents lived in supported or temporary accommodation.



Living situation

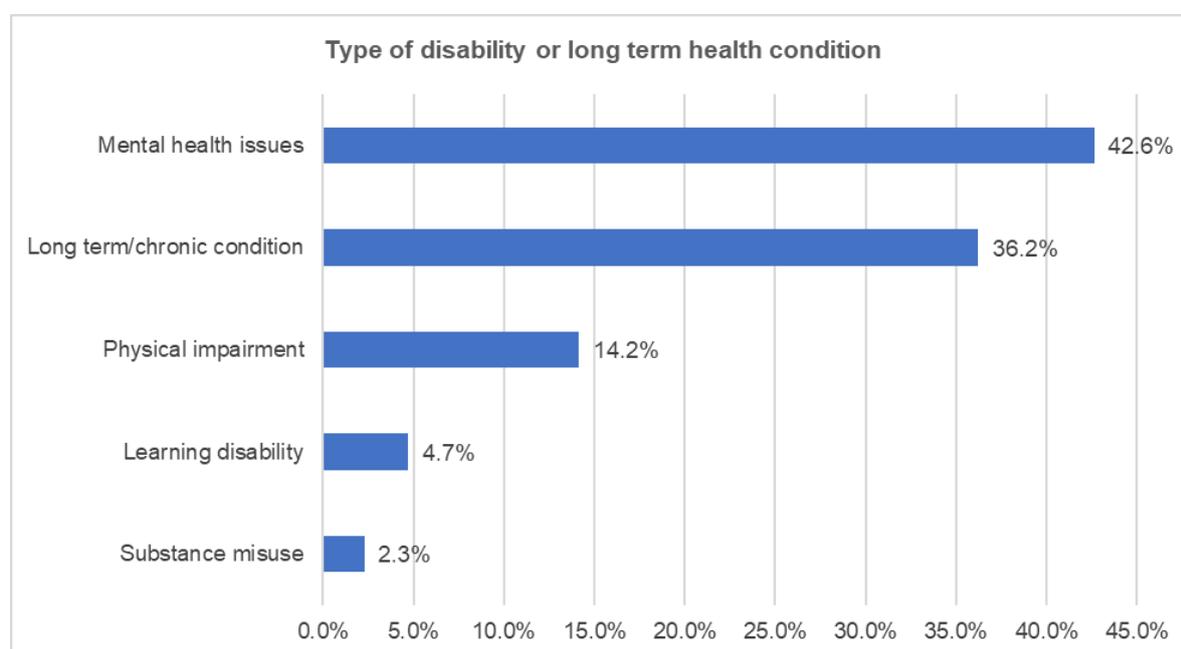
Respondents were asked whether they lived alone, with family/others, or had no permanent address or other living situation. 884 people answered this question with almost one quarter stating that they lived alone (24%, n=214), 656 living with family/ others (74%) and the remainder with other living arrangements (n=14)

Benefits

The survey asked if respondents were in receipt of certain means-tested Benefits such as Universal Credit, Housing and Council Tax Benefits, Working Tax Credit and Pension Credit. Almost one third of respondents (32.6% n=385) stated yes whilst just over two-thirds (67.4% n=796) stated no, they did not receive any Benefits.

Health Status

The survey explored whether respondents had any disabilities or long-term health conditions and more than one category of condition could be chosen. 376 respondents answered “none” to this question and the remainder reported a total of 699 incidences of poor health.

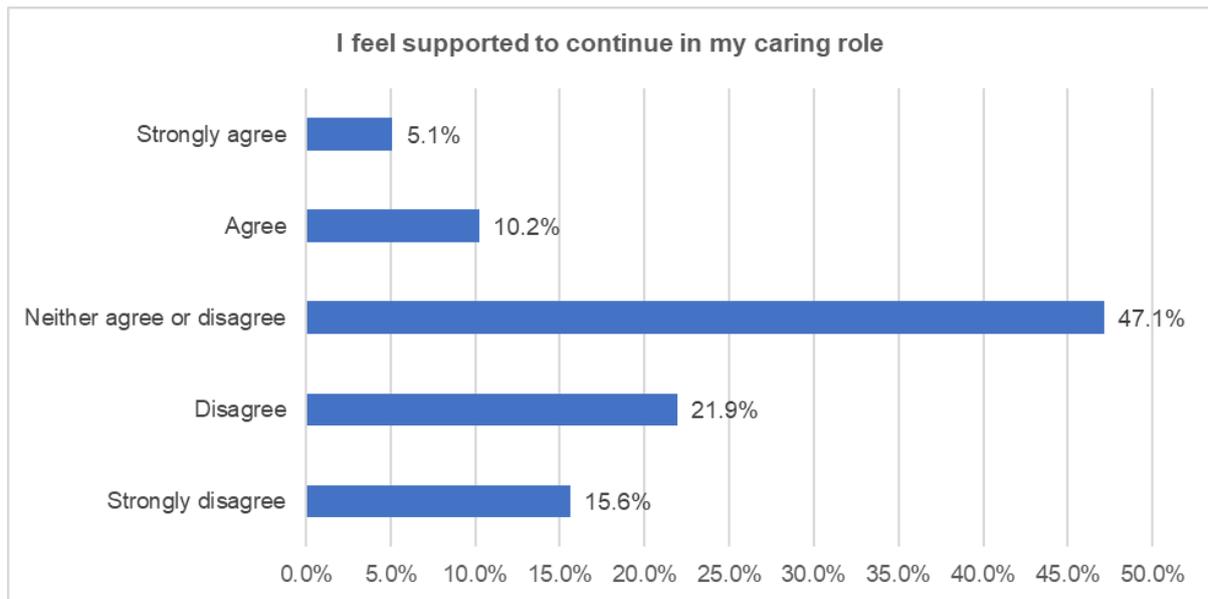


Disability/ long-term condition	No. of responses
Mental health issues	298
Long-term/ chronic condition	253
Physical impairment	99
Learning disability	33
Substance misuse	16
Total	699

Caring Responsibilities

Respondents were asked whether they provided unpaid care for another person, such as a friend or family member. 1181 people answered this question with 21.9% (n=259) stating yes and 78.1% (n=922) stating no. This means that just over 1 in every 5 respondents were providing unpaid care to a person that they knew.

A further question was asked to explore whether respondents felt supported to continue in their caring role. 15.3% agreed or strongly agreed whilst 37.5% disagreed or strongly disagreed. The remainder neither agreed nor disagreed with the question.



4. RESULTS

SECTION A: DIFFICULTIES

The first section asked whether respondents had experienced any difficulties over the previous 12 months in the following areas:

- A1: Household costs
- A2: Transport and accessibility
- A3: Leisure/ social activities
- A4: Relationships

Several categorical response options were provided in each topic area to explore more specifically the difficulties faced by respondents. The response options for each question were:

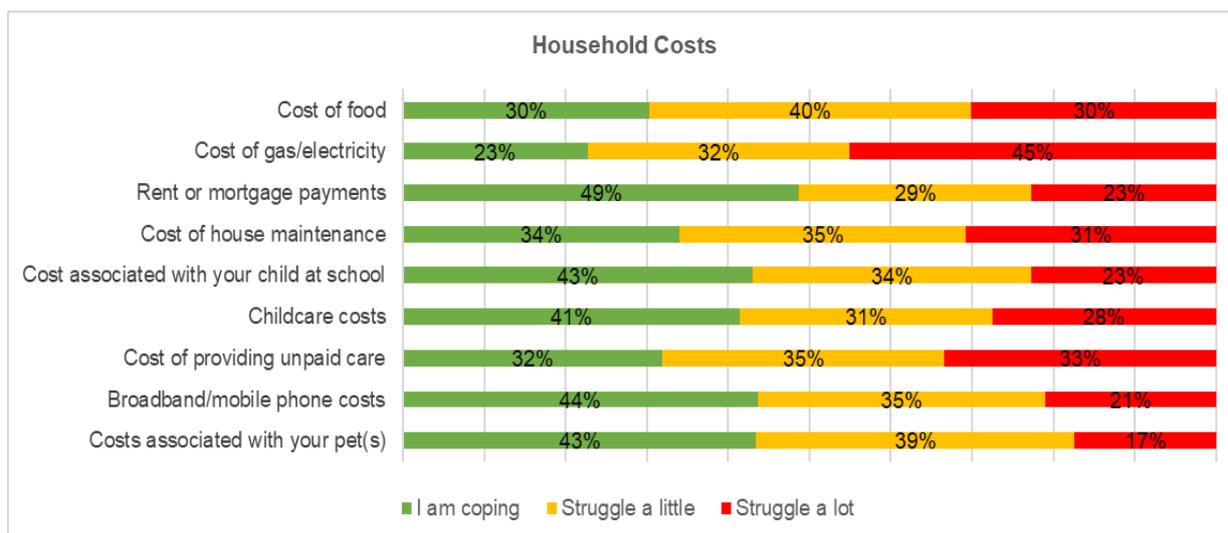
- I am coping
- Struggle a little
- Struggle a lot
- Doesn't apply to me

Individuals taking part in the survey were invited to provide further information at the end of this section by responding to the following statement and 389 respondents did so:

Q. Please use this space if you would like to tell us more about the difficulties you have faced over the past 12 months due to the cost of living crisis.

A1: Household costs

Nine categories were provided in this section and the number of responses where individuals felt that the category applied to them ranged from a high of 1154 for the cost of food and a low of 258 for childcare costs.



Household costs	I am coping	Struggle a little	Struggle a lot	Total
Cost of food	349	458	347	1154
Cost of gas/electricity	260	369	516	1145
Rent or mortgage payments	416	245	194	855
Cost of house maintenance	331	343	299	973
Cost associated with your child at school	229	182	121	532
Childcare costs	107	80	71	258
Cost of providing unpaid care	106	115	111	332
Broadband/mobile phone costs	485	393	234	1112
Costs associated with your pet(s)	260	235	104	599

Results showed that across all categories a minority of respondents felt that they were coping with the everyday essential costs of living. Almost one half were coping with rent or mortgage payments followed by 44% who were managing to cope with broadband and mobile phone costs. For the cost of heating a home fewer than 1 in every 4 respondents reported coping with this expense with 45% struggling a lot. One third of respondents providing unpaid care struggled a lot as did almost the same proportion with the cost of food and house maintenance.

Respondent comments

A large number of comments were provided by respondents relating to the difficulties they were experiencing in managing household costs across the areas specified above and beyond. These have been themed into the headings below:

Food Costs

Food prices were cited as one of the biggest difficulties experienced with 99 respondents commenting on this, equating to almost a quarter of the comments provided. A number of individuals said that they opted to skip one or two meals a day to save money. Some prioritised their children eating and went without food themselves. Many said they bought cheaper, poorer quality food to make meals go further, commenting on the high cost of vegetables, meat and vegetarian or vegan food options. Some said they bought less food now, that their weekly shop was smaller but cost more, and that items that were once favourites could no longer be found at an affordable price. The use of food banks and community larders was widespread in the comments with a large number of individuals saying that this support had allowed them to keep going. Further, people reported a change in their shopping habits, visiting discount supermarkets, only buying essentials, and trying to find deals.

"Can go days without eating anything cause I can't afford the prices."

“The cost of food is unreal (...) just an inflation that's beyond coping for people it's really not fair.”

“Costs of food is sky high I've made a lot of cut backs but can't anymore really struggling.”

Energy Costs (including petrol/ diesel)

Over a third of individuals who commented on difficulties around household costs mentioned the price of energy (n=124). The Warm Home Discount and government support were stated by many as helpful but did not alleviate the burden of payments. Many respondents spoke of difficulties in managing bills, and unexpected bills forcing the use of credit cards and borrowing, thereby creating debt. Respondents detailed the difficult decision to make between eating and heating with some saying they heat only one or two rooms in their homes for a short period during the coldest days. Others said they reduced showering time for the family or the number of times they used hot water, opting to use cleansing wipes to save energy. Many said they implemented advice on how to reduce gas and electricity bills by limiting energy use for the household and wearing more clothing. Some reported going to bed after their evening meal in order to stay warm. One person said that their children went to bed to play when they came home from school because it was warmer. The survey was completed in autumn 2023 but many said they were already worrying about how to keep their children warm over winter.

“I feel like I work a full-time job and then come home and sleep and have nothing to show for it”.

“I am constantly worried about how I will keep my home warm for my children in winter this year.”

“In this day and age no child should have to sit playing in the house with a coat on.”

Accessing Benefits

Around 1 in 8 of individuals who left comments in this section noted that they worked full time but still struggled to pay essential bills (n=47). When seeking advice about Benefits, many were told that they earn above the threshold for entitlement with few options available to them. Some spoke of dual incomes being unable to support them and their children, stating that there is little known support for working families. Some said that Universal Credit and housing allowance were not sufficient to cover their basic expenses.

“Just because a single parent works full time doesn't mean they don't need help.”

General financial concerns

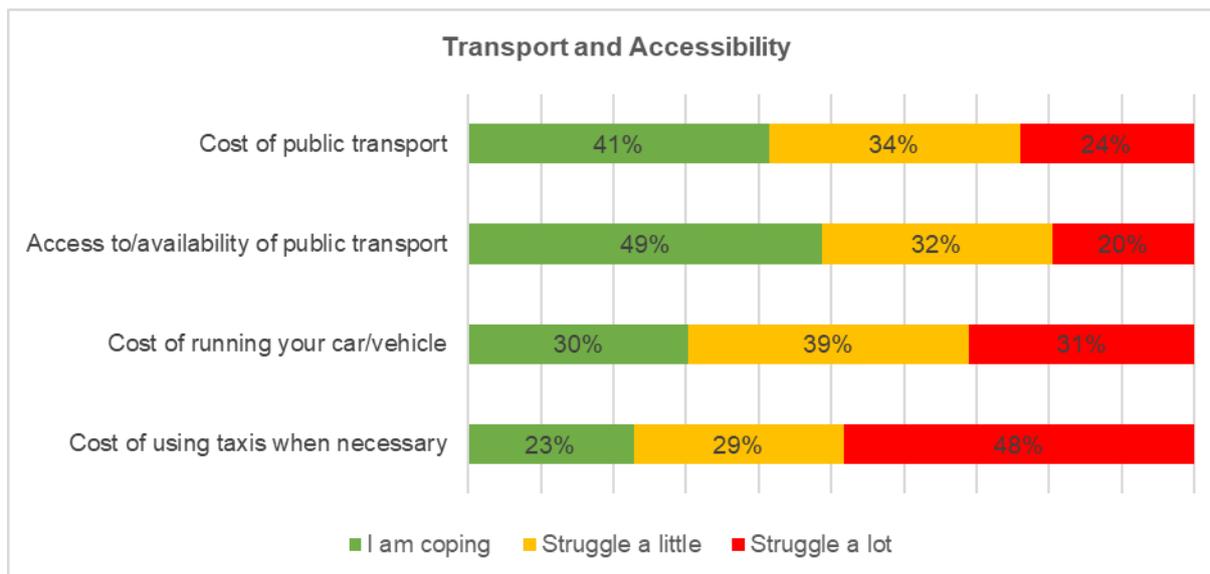
General financial worries were featured in over 25% of the comments left by respondents in this section. Paying for after school clubs, school uniforms, vet fees, home repairs, student loans, mortgages and rent were all noted as a cause for concern. Many said that salaries were not keeping up with expenses, that all bills had risen, and activities and trips were now seen as luxuries to be done only sparingly throughout the year. Rising costs of childcare, after school activities, clubs, clothing and packed lunches were mentioned by many, some of whom noted that they earned a stable income but were still unable to cover these costs.

“I have struggled massively financially, just keeping our head above water is very difficult when I am just making ends meet for basic needs.”

“I constantly worry about money the price of everything has increased drastically.”

A2: Transport and accessibility

This question explored how respondents were managing with factors associated with travel. Fewer respondents felt this question was applicable to them with between 549 and 748 individuals sharing whether they were coping, struggling a little or struggling a lot across the different categories provided.



Almost 1 in 2 respondents felt they were struggling a lot to afford taxis when necessary. A similar proportion (49%) reported being able to cope with the public transport that was available but fewer felt that they were coping with the cost of this, with 58% struggling a little or a lot (n=392).

Respondent comments

The cost of running a car was stated as a concern for some respondents. Some said they had to prioritise personal transport costs such as fuel and car maintenance, as having a vehicle allowed them to work. However, these costs then led to difficulties with paying other bills. The cost of travel to visit family or those they care for was described as difficult or impossible for some due to the rise in petrol and diesel prices.

"I use my car for work- really struggle with the running of my car. Fuel/upkeep/maintenance. I do put this as a priority due to needing it for work. This means everything else is more of a struggle."

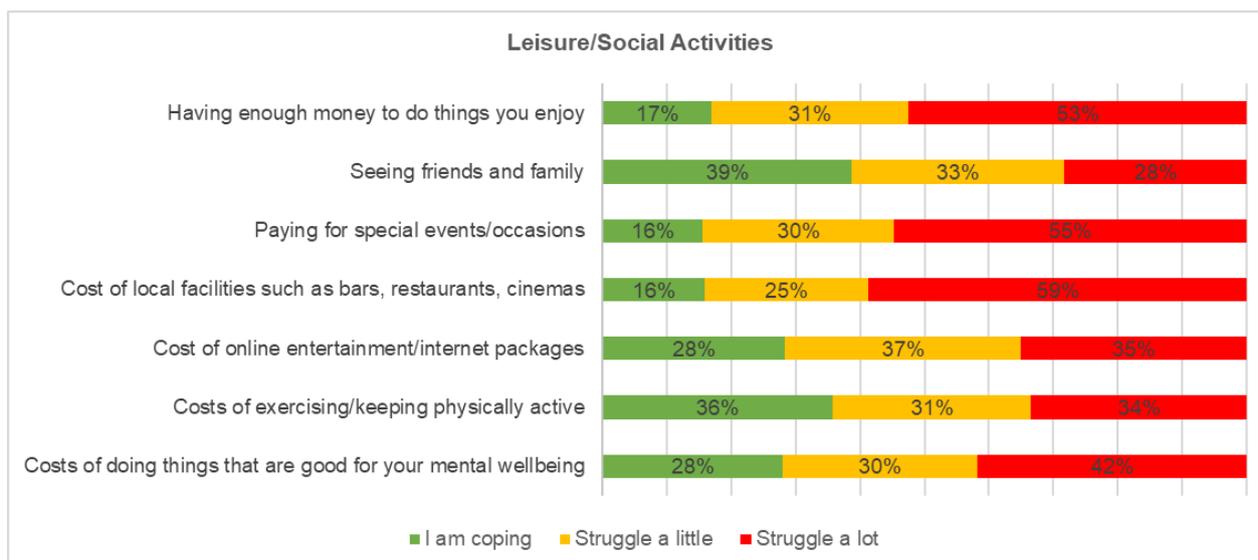
"I don't use my car as much as again this is now a luxury item, even the cost of traveling to and from work so I spend most of my time working from home."

"Isolation due to not being able to visit peers because of cost of fuel."

A3: Leisure/ social activities

This section explored whether respondents were managing to pay for what may be considered non-essential expenses but which add meaning and enjoyment to life and may protect personal wellbeing. Some categories in this section may also be indicative of a vibrant and healthy local economy.

Over 1000 respondents, reflecting the vast majority of the total sample, thought that the options provided applied to them, apart from the category related to keeping physically active where slightly fewer (n=953) responded.



Leisure/ social activities	I am coping	Struggle a little	Struggle a lot	Total
Having enough money to do things you enjoy	191	346	594	1131
Seeing friends and family	428	365	314	1107
Paying for special events/ occasions	172	326	603	1101
Cost of local facilities such as bars, restaurants, cinemas	161	258	598	1017
Cost of online entertainment/internet packages	286	368	353	1007
Costs of exercising/keeping physically active	341	292	320	953
Costs of doing things that are good for your mental wellbeing	306	332	457	1095

It was notable that most respondents reported not coping with non-essential costs across all categories with 59% struggling a lot to afford trips to local facilities such as restaurants and cinemas. 85% reported struggling to some extent with finding money to celebrate special occasions and almost the same proportion with the cost of doing things that they enjoy.

Respondent comments

Many of the comments left by respondents mentioned not being able to afford luxuries for them or their families. People spoke about not being able to attend weddings, parties or other special events due to the cost. Cutting back on eating out, buying clothes, haircuts and premium or preferred food was highlighted by many. Holidays were discussed as a luxury with some saying they could not take a break or afford to travel. Many said they didn't take children on days out because of the cost and felt their children were missing out.

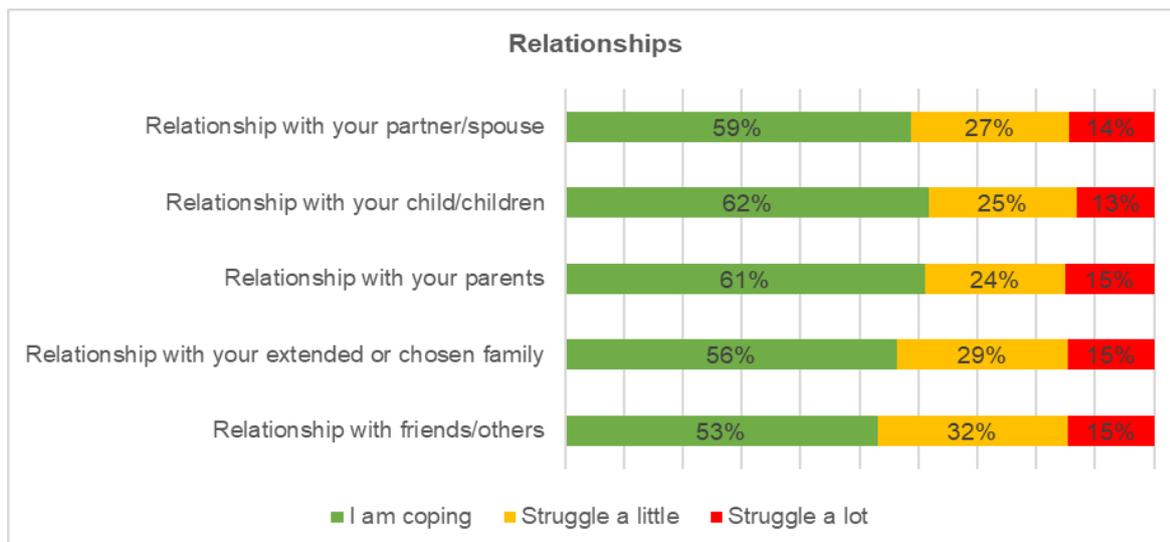
“My children don't get treats as our money has to go on essentials.”

“I am more mindful of what I buy. I don't buy luxuries and rarely eat out.”

“I work 5 days a week and have no money for luxury or fun. It takes me 4 months to save just for a haircut.”

A4: Relationships

The final question in this section explored any impact of the cost of living crisis on specific relationships. Most of the total sample felt this question applied to them with a high of 1092 answering the question on relationships with friends/ others. The lowest number of responses was for relationship with partner/ spouse where 760 individuals provided a response.



Responses showed that the majority of the sample were not struggling significantly with family relationships due to the cost of living crisis. The relationships that seemed to be most vulnerable were those with friends and other people outwith the immediate family, which may be due to a reported lack of affordability of social occasions reported in section A3 above. Additional strain on relationships due to finances, borrowing money from friends or family and a change in lifestyle were raised as difficulties for some.

“It's so stressful and I feel like I am failing my children. Our relationships aren't what they used to be. I feel a lot of hate from them. Because they can't do all the things their pals do. It's awful.”

“ My relationship with my daughter isn't good at times due to the stress I feel affecting my mood or having to say I can't buy certain things or do certain things.”

“I have found there has been a constant tension because everything has to come back to money as there is little to no give in the budget.”

ADDITIONAL THEMES

This was the first part of the questionnaire where respondents were invited to leave comments about their experiences. It appears that many used this opportunity to provide detailed, multi-faceted information including with regard to topic areas that were covered later in the survey. The comments are reported here but may be relevant when analysing impact on areas covered in other sections.

Mental Health

Over 1 in 8 of respondents who left comments in this section spoke of a decline in their mental health as a result of trying to keep up with the cost of living. Some spoke of sleepless nights, constant pervasive worry, feelings of anxiety around bills and shopping, or how they will be able to afford to celebrate children's birthdays and Christmas. Many spoke of having little to no quality of life and few things to look forward to or take pleasure in. Some spoke of working more, either out of necessity or because their employer is short staffed, which affected mental health as they had less free time and more work pressure. A few respondents detailed changes in circumstances such as a breakdown of a relationship, a redundancy or illness, leading to further financial pressure and further strain on mental health.

“I am existing but not living.”

“It's a sad state of affairs when you are literally working just to live with no quality of life.”

“It's so stressful and I feel like I am failing my children... because they can't do all the things their pals do. It's awful.”

“My mental health has suffered greatly due to worrying constantly about having enough money for basic needs.”

“Whilst I more or less cope, the biggest concern is if I can’t cope, what will happen.”

Physical Health

Alongside a decline in mental health, some people spoke of a deterioration in their physical health often as a result of high fuel costs and being unable to heat their homes properly. Some reported a lack of hot water, impacting on joint and arthritic conditions. Others who said their homes were cold and damp from lack of heating felt an impact on respiratory problems. A few individuals who had a special diet spoke of the cost of maintaining this, leading to a decline in their health. Those who were off work or unable to work due to illness detailed the stress around paying for food and fuel, or therapies outside of their medications. As a result of eating poorer quality food and being unable to pay for a gym membership, some individuals said their physical health had been in decline and they felt less fit and had gained weight.

Social Isolation

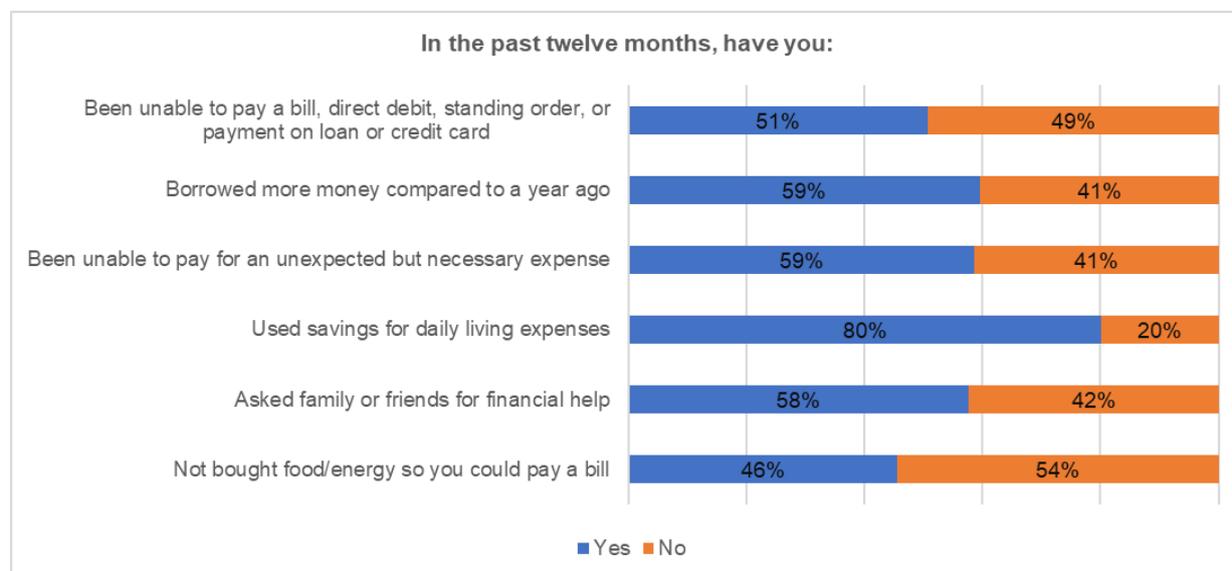
Isolation was a feature reflected in many of the comments with respondents stating they did not have available funds to meet friends, pay for a bus ticket, eat or drink out or engage in leisure activities. A significant number said they saw friends and family infrequently due to the cost of going out. This lack of contact contributed to poorer mental health, feelings of isolation and hopelessness. ‘Hopelessness’ was mentioned not infrequently by respondents as a term to describe how they felt presently or their outlook on the future.

Personal savings

Saving money or being able to add to a pension pot was raised by a few individuals. Again, this was against the backdrop of the inability to save money as a stressor, or pensions not covering basic expenses. Rising costs in mortgages and rent as well as child costs, council tax and clothing were also raised by individuals as concerns.

SECTION B: PERSONAL FINANCES

This section investigated whether respondents were managing their money or not across a range of indicators. Most of the sample felt that the different options provided applied to them with almost 1000 individuals choosing to provide a response for each category.



In the past 12 months have you...	Yes	No	Total
Been unable to pay a bill, direct debit, standing order, or payment on loan or credit card	519	504	1023
Borrowed more money compared to a year ago	586	399	985
Been unable to pay for an unexpected but necessary expense	593	417	1010

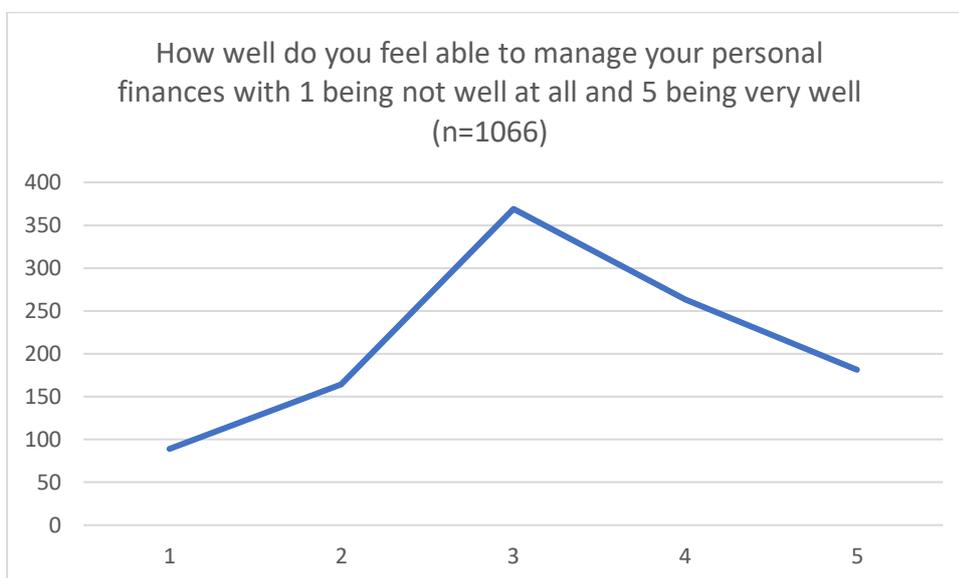
Used savings for daily living expenses	728	181	909
Asked family or friends for financial help	597	438	1035
Not bought food/energy so you could pay a bill	467	556	1023

Results show that for every response option apart from the one relating to buying food/ energy, the majority of respondents reported not being able to afford life expenses and had arguably made difficult financial decisions or faced a financial crisis of some description. Although a slight minority (46%) reported not buying food or fuel to pay a bill this equates to 467 individuals from a sample where the most were in some kind of employment. 8 in every 10 respondents (728) had used their savings for daily living expenses, 59% had been unable to pay an unexpected but necessary expense (n=593) and the same proportion had borrowed more money than a year ago (n=586).

A further question in this section asked respondents to rate how well they felt able to manage their personal finances on a scale of 1 to 5, where 1 was “not at all well” and 5 was “very well”. 1066 people responded to this question with the most common response being 3 (34.6% of respondents) and an average score of 3.3 across the whole sample.

1 = not well at all	5= very well	No. of responses
1		89
2		164
3		369
4		263
5		181
Total		1066

Those rating themselves as a 1 or 2 (managing less well than the mid-point) was 23.7% or 253 individuals. Those who rated themselves as 4 or 5 (managing better than the mid-point) was 41.6% or 444 individuals. It may be possible to surmise from the results in Section A that a significant number of respondents are struggling with the cost of living but, from the results of this ratings question, most do not feel that their personal money management skills are an issue.



SECTION C: SERVICES

This section explored whether respondents had used a range of services and support options, and if so, whether this was a positive or negative experience for them. Where respondents had not used support the survey asked whether this was because they did not need to, or whether they did not know that this type of support was available. The section was broken down into the following categories:

- On-line and telephone support
- Specific types of advice or support

- Specific cost of living support

In the first two areas above the survey explored general areas where people might require or seek out support rather than specify the precise services available. The final area explored in this section focused on the more targeted support provided around the cost of living and in this case some specific interventions were named.

Individuals participating in the survey were invited to provide further information at the end of this section by responding to the following statement and 159 respondents did so:

Q. Please use this space if you would like to tell us more about your experience of using services to cope with the cost of living crisis. Please explain what worked well or what could have been better.

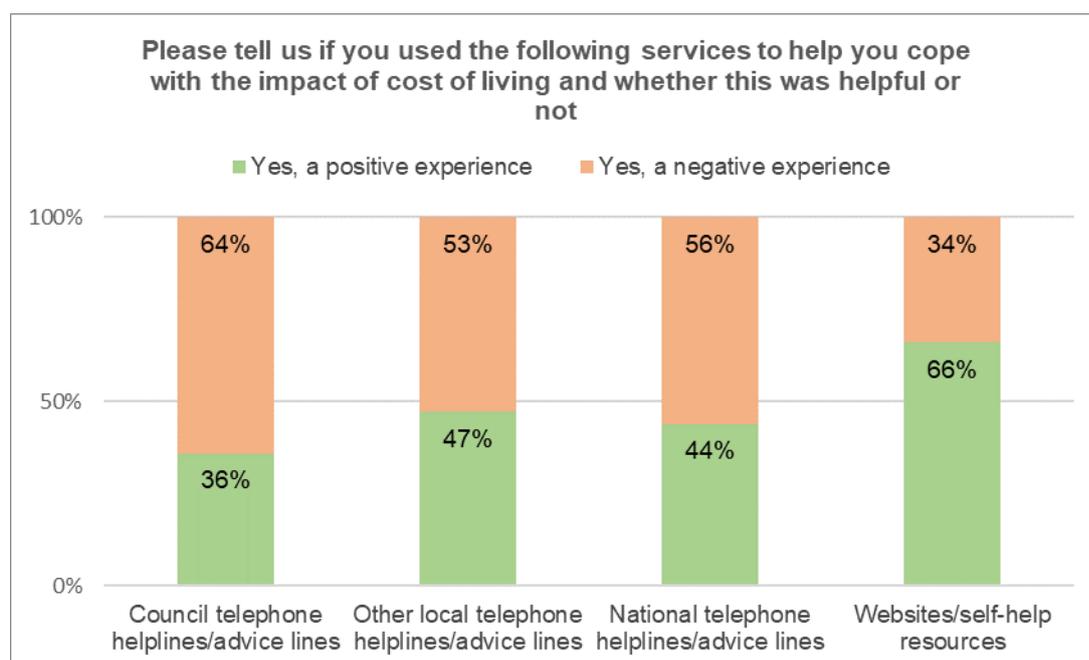
C1: Online and telephone support

This question asked respondents whether they had used on-line or telephone support and the four general categories below were provided. Specific services or teams were not mentioned in the survey so only broad indications of the experience of respondents can be drawn from results.

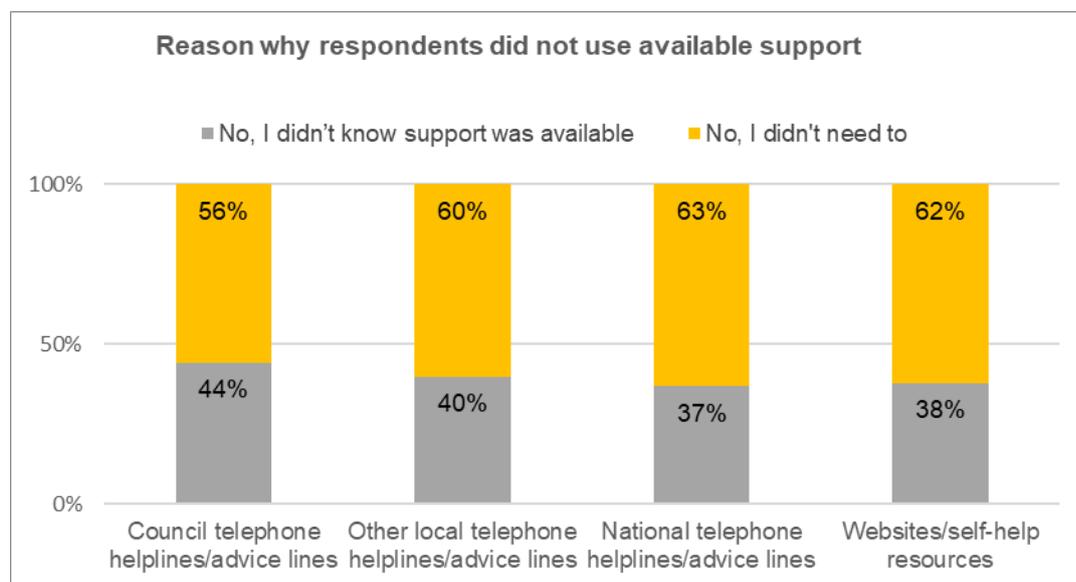
Those who used each type of support ranged from a low of 143 respondents for national helplines to a high of 324 for websites and self-help resources.

On-line/telephone support	Yes, a positive experience	Yes, a negative experience	Total
Council telephone helplines/ advice lines	81	144	225
Other local telephone helplines/ advice lines	88	98	186
National telephone helplines/ advice lines	63	80	143
Websites/ self-help resources	214	110	324

Apart from use of websites and self-help resources, which two-thirds of respondents reported being a positive experience, the majority across all other categories found using the support available to be a negative experience. The service category with the least favourable reported satisfaction was council telephone helplines/ advice lines which almost two-thirds of users in this sample found to be a negative experience. It is not possible to conclude which specific service areas respondents are referring to although some indications are provided in the comments.



In this sample, more respondents did not use the above services than used them (763 compared to 225) and most commonly this was because the support was not needed. However, considerable numbers were not aware that support was available across all areas mentioned.



On-line/telephone support	No, I didn't know support was available	No, I didn't need to	Total
Council telephone helplines/ advice lines	336	427	763
Other local telephone helplines/ advice lines	318	482	800
National telephone helplines/ advice lines	308	530	838
Websites/ self-help resources	245	406	651

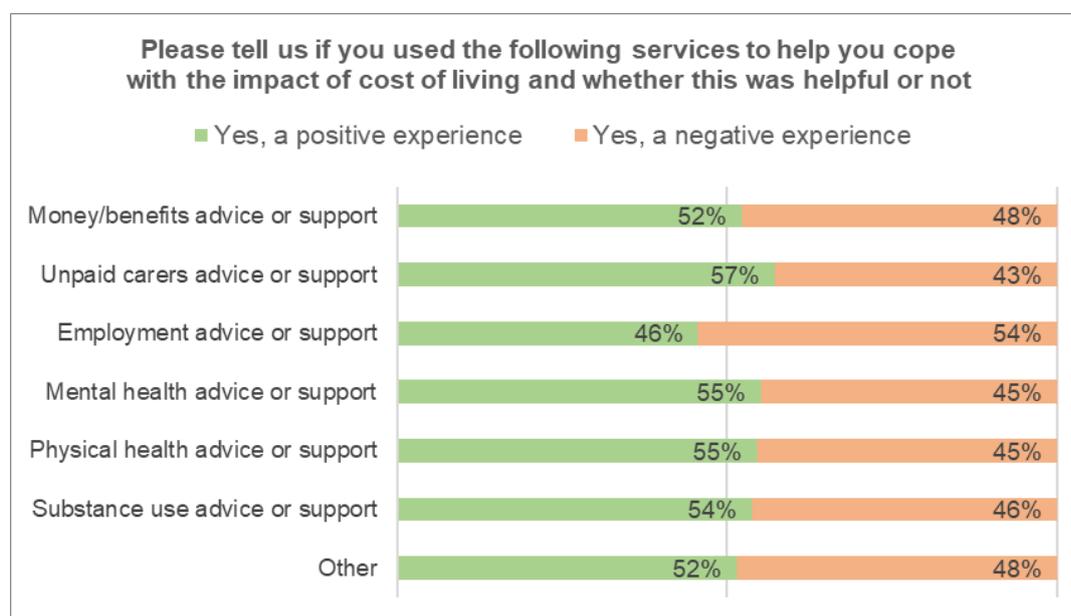
C2: Specific types of support

This question provided 6 areas of support that respondents may have potentially used or needed. The categories were stated in general terms; for example, whether respondents used or needed support with money/ benefits or health rather than from a specific money advice or health service. This means that only broad inferences can be drawn from this section regarding experience of, and requirement for, services and no conclusions or judgements can be made on the performance of specific services.

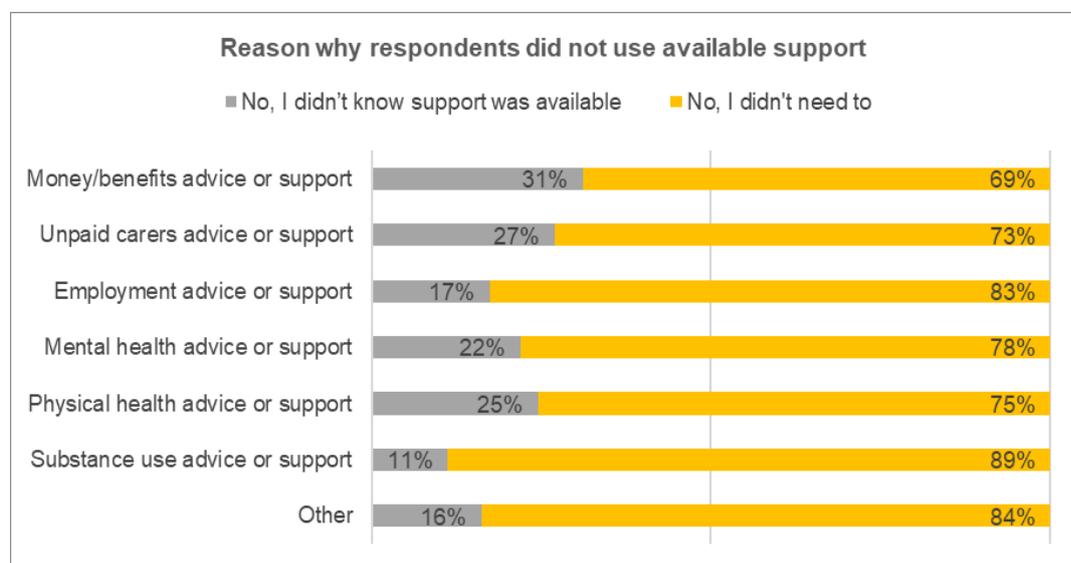
The analysis used as a denominator the numbers answering either yes or no to the question rather than breaking responses down into a proportion of the total sample. The most commonly accessed support was for mental health (n=345) and the least common was "other" followed by substance use advice or support (n=52).

Specific types of advice or support	Yes, a positive experience	Yes, a negative experience	Total
Money/benefits advice or support	157	144	301
Unpaid carers advice or support	60	45	105
Employment advice or support	62	74	136
Mental health advice or support	190	155	345
Physical health advice or support	156	130	286
Substance use advice or support	28	24	52
Other	17	16	33

For those who used the support provided in these categories a small majority found the experience positive across all categories provided apart from employment advice or support where 54% felt it was a negative experience (n=74). The most favourable response was from respondents accessing support or advice for unpaid care where 57% rated this as a positive experience (n=74).



In this question, a higher proportion of respondents did not use the specific types of support available because they did not need to compared to the previous question, which looked at on-line or telephone support. The highest proportion of respondents who did not use available support because they did not know it was available was for money/ benefits advice where almost one in three reported a lack of awareness (n=212).

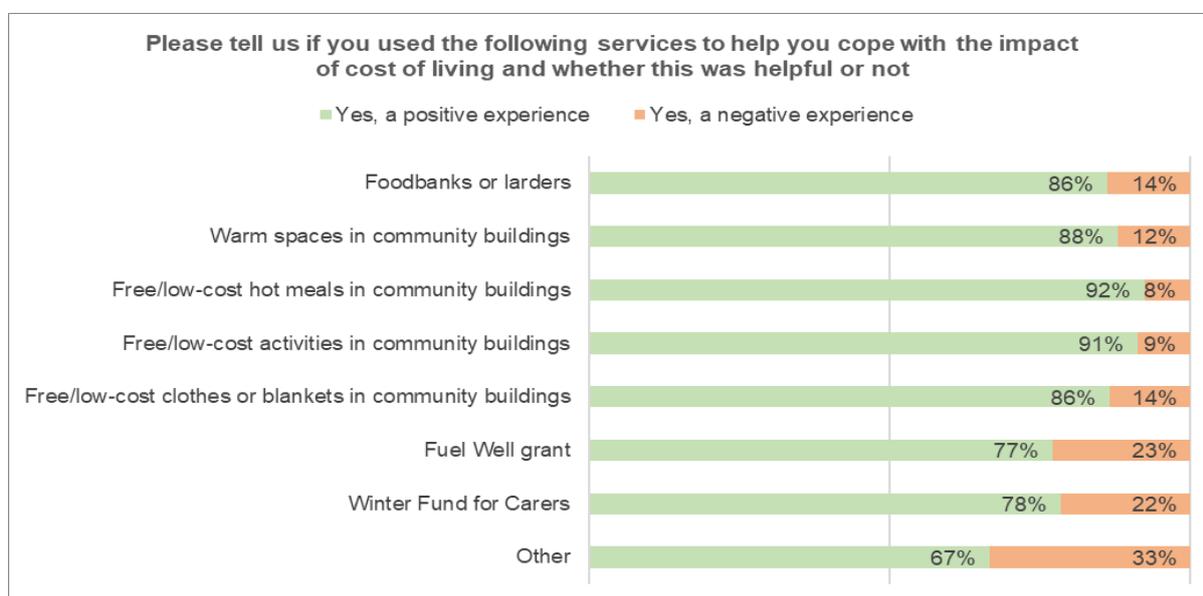


Specific types of advice or support	No, I didn't know support was available	No, I didn't need to	Total
Money/benefits advice or support	212	469	681
Unpaid carers advice or support	233	632	865
Employment advice or support	145	688	833

Mental health advice or support	139	495	634
Physical health advice or support	170	523	693
Substance use advice or support	104	818	922
Other	120	621	741

C3: Specific cost of living support

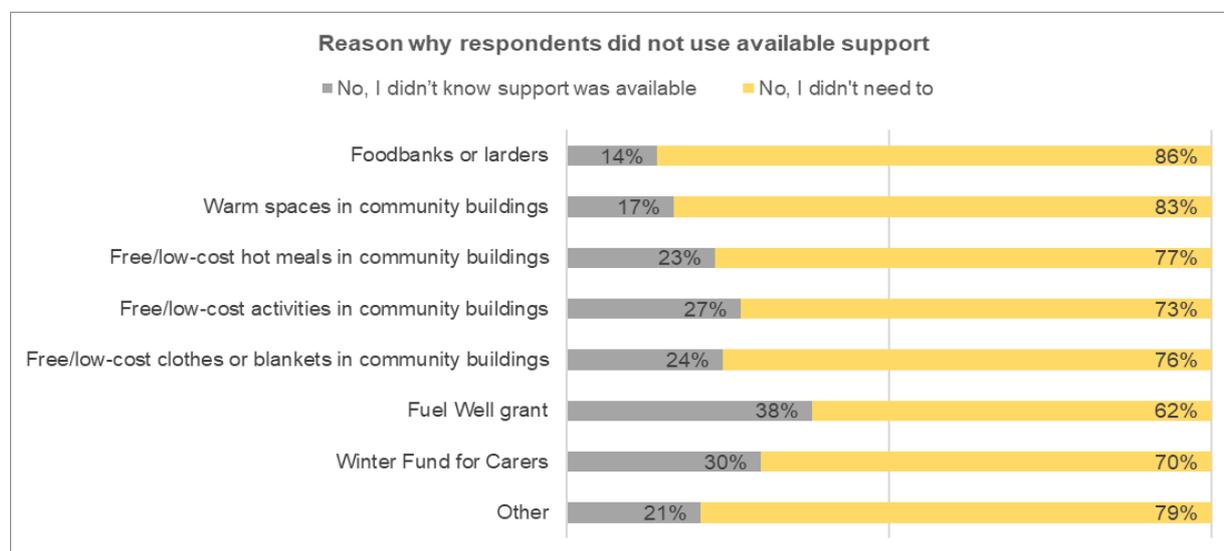
This question assessed whether respondents had used the specific support that resulted from the Cost of Living Summits in 2022, which were convened by the leader of Dundee City Council with provision of dedicated funding to establish a range of interventions in recognition of the potential implications of the economic crisis. This included grants to help with fuel costs, extended opening of a wide range of community buildings to provide warm spaces, hot meals, and social activities, provision of warm clothes and blankets, emergency food provision, and community larders. Enhanced and additionally funded communications took place led by the local authority and included advertisements on bus shelters, social media and a dedicated section on the Dundee City Council website.



Results show extremely high levels of satisfaction with use of specific additional support aimed at mitigating the cost of living with over 90% of respondents rating their use of hot meals and activities in community buildings as a positive experience (n=170 and 228 respectively). All options provided rated as a positive experience for over three-quarters of the people who used them in this sample apart from "other" which rated as 67%.

Specific cost of living support	Yes, a positive experience	Yes, a negative experience	Total
Foodbanks or larders	268	43	311
Warm spaces in community buildings	182	25	207
Free/ low cost hot meals in community buildings	170	14	184
Free/ low cost activities in community buildings	228	22	250
Free/low cost clothes or blankets in community buildings	96	15	111
Fuel Well grant	195	58	253
Winter fund for carers	62	17	79
Other	24	12	36

The minority of respondents did not use the support available because they were unaware that it existed across all categories provided. Only 14% of individuals (n=95) who responded to this question were unaware that foodbanks or larders existed compared to 580 who knew about them but felt they did not need to use them. Similarly, 128 respondents (17%) did not know that they could access a warm space in a community building compared to the 644 individuals who knew about this support but did not need it. The highest level of unawareness for specific cost of living support was for Fuel Well grants where 38% (n=276) of respondents did not know the support existed; however, a larger number of respondents (450) knew about it but did not need to use it.



Specific cost of living support	No, I didn't know support was available	No, I didn't need to	Total
Foodbanks or larders	95	580	675
Warm spaces in community buildings	128	644	772
Free/ low cost hot meals in community buildings	184	613	797
Free/ low cost activities in community buildings	197	530	727
Free low-cost clothes or blankets in community buildings	96	15	111
Fuel Well grant	276	450	726
Winter fund for carers	269	625	894
Other	140	533	673

Respondent comments

Respondents were invited to provide further information at the end of the section on services rather than separately for each of the three service categories explored in the survey. This means that the comments referred collectively to on-line/ telephone support, specific type of support or advice, targeted support, experience of using services, and reasons why available support had not been used. A number of themes emerged from the comments left by respondents which are summarised below.

Not Accessing Services or Unsure What is Available

Of the 159 respondents who left comments, over 4 in 10 said they had either not used services or were unsure what was available to them (n=65). For some, accessing services was something they felt they could not do either because they did not feel they met the criteria or were embarrassed to ask for support. A few respondents reported not wanting to speak about their struggles with others preferring to keep their difficulties private. Some felt that others were in greater need and did not wish to take a lifeline away from those who needed help more. A few said that services could be better advertised as they were unsure what they might be entitled to. Others presumed that services were exclusively for

those on a low income or benefits, and not for working individuals. A few stated that council call handlers did not have enough knowledge of what was available and the advice they needed was not forthcoming.

A small number of respondents said that foodbanks and larders did not offer items they required such as foods to meet a special diet. Others said they were managing with the debt they had accumulated as a result of using credit cards to pay bills but if their employment situation changed they would have to rely on services.

"I don't ask for help because any time I had in the past and I had been let down, so I don't let anyone know what's going on."

"I didn't have the courage to ask."

"I didn't know there's help out there."

"Am not aware of support given to the community am told you need referrals but don't know who refers you."

Experiences of Accessing Services

Around one quarter of those leaving comments in this section stated they had accessed services and had a positive experience. Some commented that they gave their time to volunteer with local services whilst others complimented the kindness they had experienced from staff and volunteers.

Warm spaces such as libraries were highlighted as beneficial for those who were unable to heat their homes and community larders and foodbanks were mentioned as being helpful in allowing families to eat when budgets were tight. Many respondents commented that free activities for children at community centres, meal and movie events, community cafes and classes for adults such as mindfulness have benefited them or their families directly.

There were a small number of responses which described not wanting to use services out of concern for other's needs being greater, similar to the comments above. Others spoke about feeling judged or embarrassed to access these services, even though they are struggling with the cost of living. A small number mentioned positive effects of the support provided via winter fuel payments, financial support for those receiving pensions, and a preference for face-to-face services.

"Larders are great value for money."

"Use food larder, lovely folk run it."

"I'm a bit embarrassed sometimes to go there."

"I feel like I can't use larders because I work and want to make sure there's resources there for people that need them more than I do."

In-work poverty

Over 1 in 5 of those who commented said that services and support were lacking for those who are in work and considered 'well-off' (n=36). Respondents stated that financial assistance such as Warm Home support was generally means tested but those that earned above the threshold for eligibility were still struggling. Some spoke about services being open during working hours meaning those who work during the day have limited access. Again, some mentioned that because they were in employment, they did not wish to use a service which might benefit others more in need than them.

"Ultimately the support needed is financial and we are 'too well off' to be able to apply for anything."

"I have heard the community centre can help but I work so don't want to take from people worse off than me."

"A lot more people are in working poverty and getting missed."

Negative Impacts

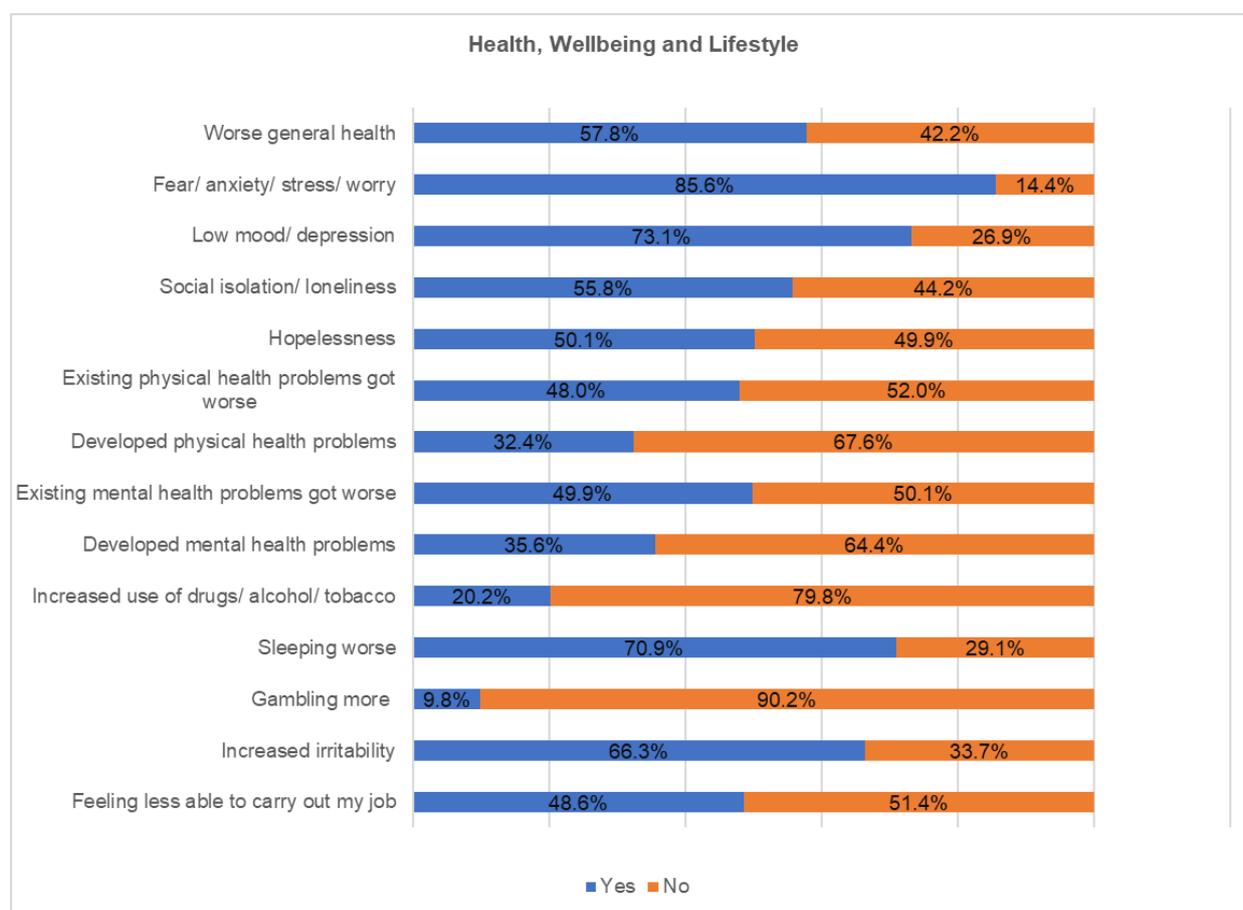
Some respondents conveyed their experiences of trying to access services, largely healthcare, but being unable to gain the support they required. Others spoke about their poor mental health and

negative experiences of using GP and mental health services. Some said that services did not offer the right support for them and they felt that they were not treated well.

SECTION D: HEALTH AND WELLBEING

This section explored changes to self-reported health and wellbeing and lifestyle behaviours due to the cost of living crisis across a relatively long list of possible symptoms. Response options were; yes/ no/ doesn't apply to me and respondents could choose all options relevant to them. Over 900 responses were submitted for each of the categories and results are reported excluding the "doesn't apply to me option". This lowered the relevant denominator which is shown in brackets in the right hand column.

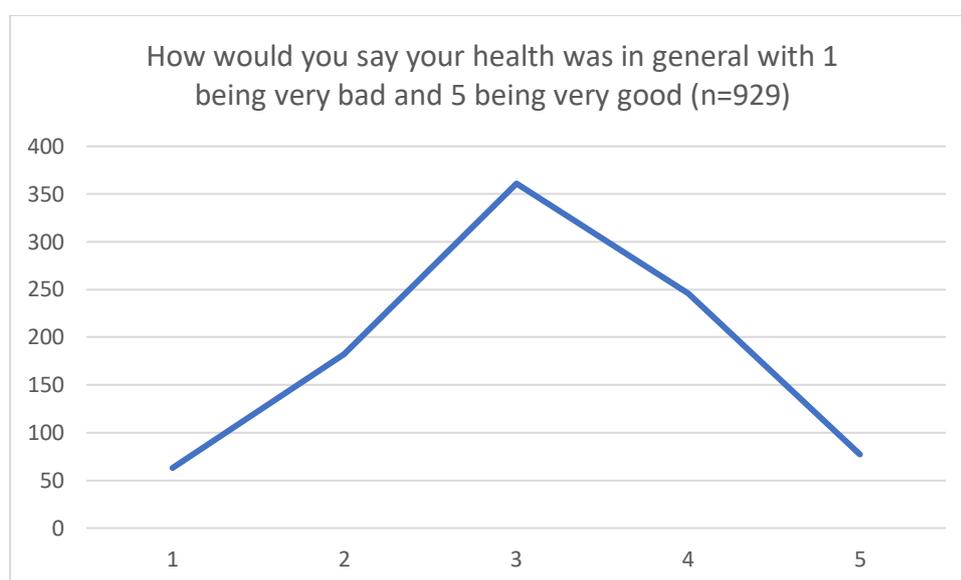
Health, wellbeing and lifestyle	Yes	No	Doesn't apply	No. of responses
Worse general health	506 (57.8%)	369 (42.2%)	53	928 (875)
Fear/ anxiety/ stress/ worry	782 (85.6%)	132 (14.4%)	17	931 (914)
Low mood/ depression	667 (73.1%)	245 (26.9%)	19	931 (912)
Social isolation/ loneliness	495 (55.8%)	392 (44.2%)	41	928 (887)
Hopelessness	444 (50.1%)	442 (49.9%)	40	926 (886)
Existing physical health problems worse	394 (48%)	426 (52%)	103	923 (820)
Developed physical health problems	268 (32.4%)	559 (67.6%)	93	920 (827)
Existing mental health problems worse	408 (49.9%)	410 (50.1%)	108	926 (818)
Developed mental health problems	291 (35.6%)	527 (64.4%)	97	915 (818)
Increased use of drugs/ alcohol/ tobacco	139 (20.2%)	548 (79.8%)	236	923 (687)
Sleeping worse	641 (70.9%)	263 (29.1%)	25	929 (904)
Gambling more	60 (9.8%)	555 (90.2%)	307	922 (615)
Increased irritability	587 (66.3%)	298 (33.7%)	42	927 (885)
Feeling less able to carry out my job	352 (48.6%)	373 (51.4%)	199	924 (725)



A further question in this section asked respondents to rate how their health was in general on a scale of 1 to 5, where 1 was “very bad” and 5 was “very good”. 929 people responded to this question with the most common response being 3 (38.9%) and an average score of 3.3 across the whole sample.

1= Very Bad and 5 = Very Good	No. of Responses
1	63 (6.8%)
2	182 (19.6%)
3	361 (38.9%)
4	246 (26.5%)
5	77 (8.3%)
Total	929

Those scoring less than the mid-point comprised 26.4% of the sample and those who scored better were 34.8%. The proportion that chose the lowest option available rating their health as very bad was 6.8% of the sample and those who opted for the highest rating, where their self-reported general health was very good, was slightly higher at 8.3%.



Respondent comments

There was space at the end of this section for respondents to provide further information relating to the following statement and 179 respondents did so:

Q. Please use this space if you would like to tell us more about the effects of the cost of living crisis on your health and wellbeing.

General Health and Wellbeing

Almost 1 in 8 of those leaving comments reported that their health and wellbeing were worse generally as a result of coping with the cost of living (n=22). People said that ongoing health issues were persisting due to being cold, that healthy food was too expensive and that homes were not heated adequately leading to feelings of depression. Some spoke of deferring buying a new home or starting a family due to worry about the cost. One person said that they worked so much to support themselves that they could not find time for self-help. Another said there was not enough support for single people or separated middle earners who are struggling to pay bills, often going without meals in order to keep costs down. A small number of people said that a lack of face-to-face care had impacted them and their preference was to meet healthcare professionals and service providers in-person to enable them to make a connection.

“It’s pervasive. It gets into everything, eating dinner - that’s money, running the dryer - money, buying socks - money.”

“Feelings of social isolation - looking at others and thinking everyone else is managing better than me.”

“Financial hardship drives other health factors.”

“The house is freezing; I cannot put my heating on as it’s too expensive. This has caused my anxiety and depression to get worse.”

“There are so many small things that I have not even noticed until writing them down just now.”

Stress, anxiety and social isolation

As in earlier comments, some respondents spoke of being unable to pay for their children to attend activities, linking that to feelings of stress and anxiety. Others spoke of worry about how they would be able to afford upcoming birthdays and Christmases.

Many comments related to struggling to afford to see friends and family, which impacted their health and wellbeing. Some said that anxiety had increased by being unable to leave the house and that their weight and general health had been affected. Isolation impacted on those who did not have money to buy new clothes, have a haircut or receive dental treatments, exacerbating loneliness as they avoided social contact. A small number of people said they still tried to go out with friends but met for a walk or coffee instead of meals. Some also said they used their savings to pay for activities in order to see friends.

“You feel like you only live to work, and at the end of month there is little money to do other things that provide joy.”

“Not being able to go out and do activities with kids, family or friends has affected my mood and anxiety.”

“I would love to treat them now and again but when you are going to lengths such as giving them time restrictions for having a shower, the occasional treat is not on the agenda.”

“Being able to do less fun activities that your kids want to do also makes you feel very disappointed.”

Hopelessness

A small number of respondents spoke directly about feelings of hopelessness. Some said that they found it difficult to envisage the future, others reported feeling drained by attempts to juggle finances. Individuals spoke about their role as parents and/or carers, and how they were struggling to cope with the pressure of looking after children and other relatives. One person said they were worried about their own health due to the stress of finances and what might happen if they had to stop working for an extended period. One person simply said:

“I feel hopeless the majority of the time.”

Physical Health

Over in in 5 of respondents who left comments in this section reported that their physical health had declined due to the cost of living crisis (n=36). Some said they felt fatigued, suffered increased pain and were unable to manage pre-existing conditions due to feeling cold or not eating well. Some individuals said that staying at home more often had impacted their physical health by not visiting the gym as they did before, sitting more, and on occasion turning to gambling and nicotine use. For others, the cost of transport to seek medical help had been prohibitive so problems went untreated, whilst others could not afford medication and treatments that might help. Respondents also noted that as they struggled to afford healthy meals their weight increased.

“Not being able to keep house warm means more time in bed and mental health and arthritis worse.”

“The effect on my health & fitness is worse due to having 3 jobs now to cover all my bills.”

“The house being cold doesn’t help COPD. Chest problems and joints sore.”

Mental Health

4 in every 10 respondents who left comments said their mental health had been affected by the cost of living crisis (n=73). Many said they frequently experienced anxiety and worry when thinking about mortgage payments, rent and bills. Individuals reported being unable to afford to socialise, maintain their previous lifestyles, appearance and wardrobe, and that in an attempt to do so, worked more hours leading to feelings of stress and in some cases depression. Some said they felt drained trying to cope, down about feeling they cannot provide for their family, miserable and overwhelmed. Some struggled to find motivation each day, leading to poor eating and exercise habits which affected their mental health. Others said that worry about the cost of living exacerbated depression and anxiety which was previously well managed. People spoke of worrying about the future, working hard to survive, a lack of control and poor sleep.

“Money stress is the biggest impact on mental health.”

“Being able to do less fun activities that your kids want to do also makes you feel very disappointed.”

“Can’t go out anywhere stuck in miserable.”

“I know I am not currently in crisis mode but this is unsustainable and I know it will eventually get to crisis mode. It just all feels so hopeless.”

Deterioration in mental health, including stress and worry, was recognised by some as impacting on their relationships. Respondents stated that their mood and motivation made it difficult to connect with others and that parental stress and worry was being witnessed by children, which in turn, impacted on their mental health and wellbeing. Some said that as the number of hours they worked increased, their children had to wait at work for them to finish, not allowing them home to play at the same time as other children. Others said that a decline in their own health had subsequently impacted the health of their family members. One person spoke about a constant tension in the household due to worry about money and the fear of an unexpected bill.

Other themes

In the comments in this section, some respondents expanded on their experiences around managing the cost of living and impact on their health and wellbeing in ways that did not fit neatly into the list of indicators provided. These can be themed broadly into the sub-headings below:

Energy Use affecting health and wellbeing

1 in every 10 individuals who commented spoke about not using fuel to heat their homes, drive their car, and cook or shower in the way that they used to. Respondents reported making a choice on which rooms to heat, or whether to heat their homes or eat. Many spoke of feeling worried or upset for those they lived with, fearing that children or elderly relatives would be suffering due to the cold. Some said that working from home was an added stress as bills would be higher due to using heat and light during the day.

“I can’t heat up my house in the Winter. If it gets under a certain temperature, it’s either eat or heat.”

“Sometimes I have to choose which rooms to heat as we can’t afford to heat the whole house.”

“I was very worried about the rising costs of gas and electricity and limited my energy use meaning the house was cold.”

“Having an elderly person living with us leads to sense of guilt if temperature in the house is lower than is comfortable for her.”

Impact on diet and life choices

A small number of respondents said they had cut back on certain items in order to have more money for other things. One person said that they did not buy foods they enjoyed to enable them to afford food they knew their child would eat whilst others skipped meals altogether to allow their children to eat properly. One person said that they would hold off on paying a bill so that their children had enough.

Some respondents reported changing shopping habits in order to prioritise other essential expenses, shopping smarter as they were acutely aware of the cost of food, and considering whether an item was necessary. One person said they now rarely do a big food shop, instead spending available money on bills and only buying food when hungry. Another said that shopping for groceries fuelled their anxiety as prices were constantly increasing. Others tried to budget as much as possible, often having to save to buy something new or replace items.

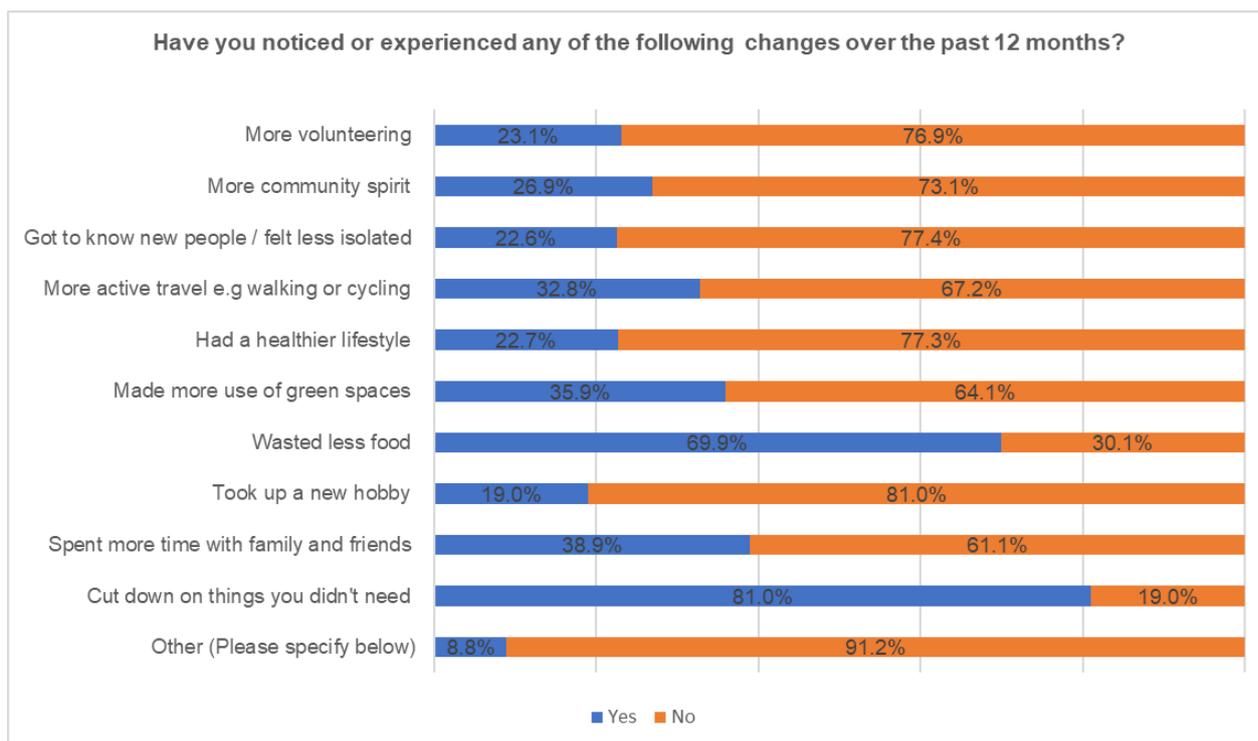
A small number of individuals said that in rethinking their budget and how they spent their time, they began to do new things. For some this was learning to manage money, for others it was getting outside more, finding free activities and developing new confidence in meeting and speaking to others. Further exploration on broader changes that had happened due to the cost of living are reported in the next section.

D4: CHANGES OVER PAST 12 MONTHS

The final question in this section explored whether respondents had noticed or experienced any changes over the past 12 months from a list of options that could be considered potentially as positive, for example more community spirit or more active travel such as walking or cycling. Respondents were given the option of a yes or no response and over 900 individuals provided an answer to each of the categories with a small range of between 910 and 927 apart from the “other” option which had 487 responses.

Noticed or experienced the following changes?	Yes	No	Total
More volunteering	213	708	921
More community spirit	247	671	918
Got to know new people/ less isolated	206	706	912
More active travel	301	616	917
Healthier lifestyle	207	706	913
More use of green spaces	327	585	912
Wasted less food	640	276	916
Took up a new hobby	173	737	910
More time with family/ friends	359	564	923
Cut down on things I didn't need	751	176	927
Other	43	444	487

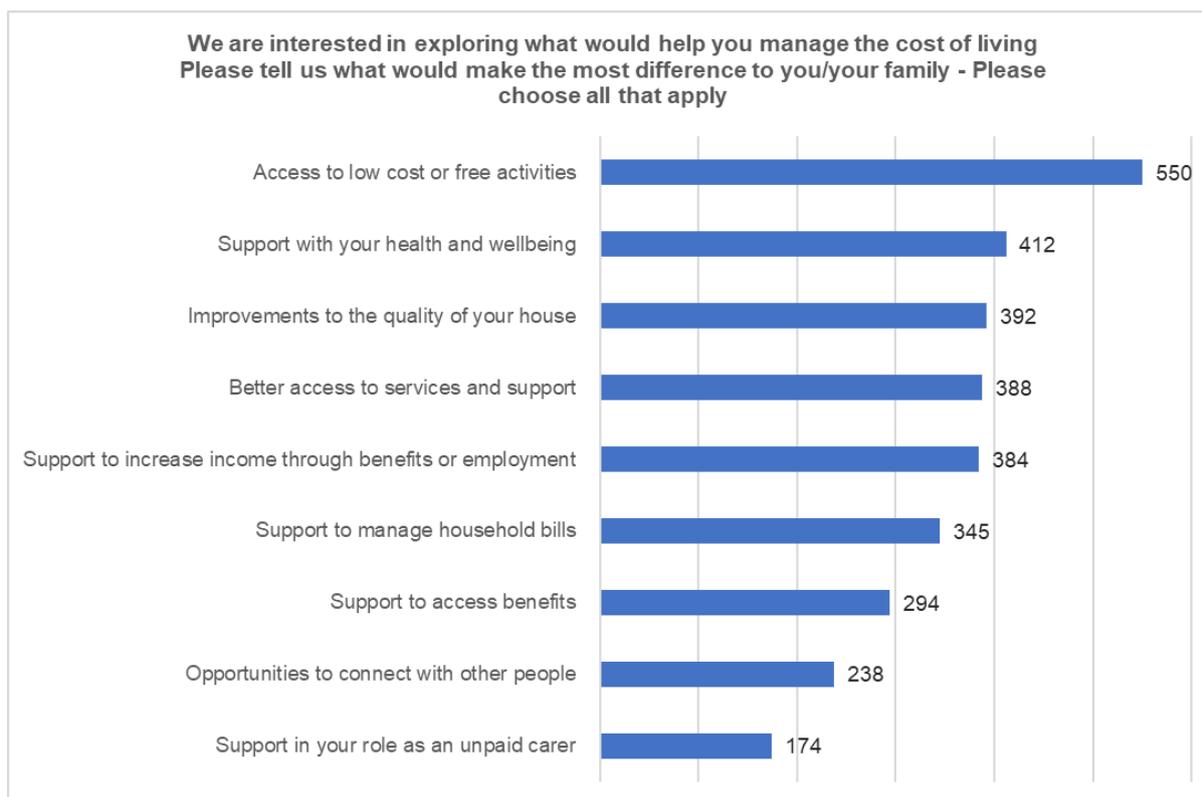
A minority of respondents had noticed or experienced changes across the different categories apart from wasting less food where almost 70% (n=640) reported changes, and cutting down on things they didn't need, where 81% (751) reported changes. Despite a minority indicating changes across the other options numbers were still relatively high in that 301 reported more active travel, 207 more healthy lifestyles and 327 using green space more often due to the rising cost of living. In terms of community and social impacts, 247 noticed or experienced more community spirit and 359 spent more time with family or friends.



E1: FUTURE SUPPORT

The survey explored what respondents would find helpful in terms of support to manage the cost of living and what would make the most difference to them. A range of broad options were provided and individuals could choose all that applied. Response numbers ranged from highs of 550 for access to free/ low cost activities and 412 for *support with your health and wellbeing*, to a low of 174 regarding *support in your role as an unpaid carer*.

What would help you manage the cost of living?	No. of respondents
Access to low cost or free activities	550
Support with your health and wellbeing	412
Improvements to the quality of your house	392
Better access to services and support	388
Support to increase income through benefits or employment	384
Support to manage household bills	345
Support to access benefits	294
Opportunities to connect with other people	238
Support in your role as an unpaid carer	174



Respondent comments

There was space at the end of this section for respondents to provide further information relating to support they would find helpful in future and 67 respondents did so:

Q. We are interested in exploring what would help you manage with the cost of living. Please tell us what would make the most difference to you/your family.

Some comments related to changes to work or income that would help respondents to manage better, including improved pay, support for older individuals to get back into work, and help for a small number to grow their own business. Some respondents said that they would like help to budget and understand how to manage finances. 1 in 10 of those who left comments to this question stated that increased financial support for working families would make a difference to them.

One individual suggested that fruit trees and allotments could be available around the city to provide free food locally. Another said that cheaper or free local events and activities at times when working people can attend would be beneficial. The cost of childcare was highlighted with some individuals noting that financial support for this would help.

Improvements to services were suggested with more face-to-face appointments and drop-ins offered. Lower taxes and improved access to benefits were also proposed alongside greater access to affordable housing, improvements to homes such as double glazing, and increasing benefits available for those who own their own home. In terms of public transport, some suggested that improved access to buses, cheaper fares, and improvements to bus routes and times would be of benefit to them.

OTHER ANALYSES

Information from the Engage Dundee survey offers the opportunity to draw down findings for specific population groups and topic areas and the intention is to carry out a range of sub-analyses, as was the case for the 2020 survey investigating residents' experience of the Covid pandemic. Sub-analyses offer an opportunity for planners and service providers to reflect on the unequal distribution of effects and potentially tailor support to those who need it most. To date, there have been two additional pieces of

investigation/ analysis which can be reported here; one for users of British Sign Language and another focusing on one area in the city classified as a Local Fairness Initiative.

Users of British Sign Language Focus Group Discussion

A focus group was arranged with Deaf Links to support users of British Sign Language to share their views on how they were coping with the cost of living. Dundee City Council's Equalities and Fairness Officer met with representatives of the deaf community to explore survey topics and allow qualitative information to be added to the report. 15 people attended, mostly female and aged between 30 and 75 years. Difficulties were similar to those reflected in the on-line survey with some challenges more specific to the deaf community. A summary of the key issues raised is provided below:

Section A: Difficulties

Can you tell us about any aspects of your life where you have experienced difficulties due to the cost of living crisis?

- Significant Increase in cost of travel (trains, buses and taxis)
- Increase in cost of food
- Higher utility bills
- Participate less in social activities as a result of the increase in food, energy & travel costs
- Increasing dependence on family, friends and Deaf Links support
- Choosing not to put heating on
- Poor access to public transport (live Dundee work Angus)

Section B: Personal finances

Can you tell us whether you have struggled to pay a bill or other necessary expense over the past 12 months? How did you manage? Prompts: did you use savings, not buy food or fuel, ask someone to lend you money?

- Majority indicated that they felt that everything was increasing in price
- Spending less on social activities for self and children
- Increase in cost of food leading to buying less food, choosing not eat and/or eating less often
- Higher Utility Bills – choosing not to put heating on, having to wear extra layers of clothes

Section 3: Services

Can you tell us about services you accessed in the past year to support you with the effects of the cost of living crisis?

Deaf Links/Deaf Hub is where the majority of this group go for social activities as well as assistance to access information, resources and support from other services. However, as a result of the cost of living crisis:

- People cannot afford to travel to access this service
- There has been a reduction in the ability of the service to provide social activities that were previously available
- Deaf Links has provided increasing support to the group to seek financial support and assistance from welfare rights teams and other advice agencies

Section 4: Health and wellbeing

Has the cost of living crisis affected your physical or mental health and wellbeing, and/or your lifestyle behaviours? Please describe what the impact has been.

- Deaf individuals have become more isolated as a result of the cost of living crisis, especially older people, leading to feelings of loneliness and isolation
- Some advised that they are choosing not to leave their home unless they have too
- Some not attending the Deaf Hub as often as they did previously

Section 5: Other changes

Some things might have changed for you or your community in the past year that are not so negative. Have you noticed anything that might be perceived as positive?

- Individuals from the deaf community are increasing the level of support they provide to each other

Sections 6: Future support

We are interested to know what might help you cope better with the cost of living crisis. Is there anything you can think of that would support you?

- More key information about service provision and available support should be provided in BSL (including: benefits, housing, health & wellbeing and social work)
- Funding Support - the group specifically stated that they would like to explore the potential to purchase/access a mini bus to enable members to be picked up/ dropped home. They believe this will reduce social isolation, improve mental health and wellbeing, and finances

LOCAL FAIRNESS INITIATIVE SUB ANALYSIS

36 responses to the survey were submitted from individuals living in two datazones in Linlathen classified as a Local Fairness Initiative, which allowed a sub-analysis to be carried out and comparison made against the average proportions for Dundee. As numbers were small, findings for this area may be more prone to bias and not generalisable or representative of the whole community. The following section gives a brief summary of where the most significant differences in responses were found:

Household costs

Across all categories of household costs (food, fuel, rent/mortgage, Broadband etc.) residents in Linlathen were more likely to report that they were struggling a lot compared to the total sample. They were twice as likely to struggle a lot with the cost of food (60% compared to 30%) and almost twice as likely to struggle a lot with the cost of heating their homes (77% compared to 45%).

Transport

61% of residents in Linlathen reported struggling a lot with the cost of public transport compared to 24% of the overall sample. Over three-quarters struggled a lot with the cost of using taxis when necessary compared to around ½ of the total sample.

Leisure/ social activities

No-one in the Linlathen sample reported coping with costs of doing things they enjoyed, paying for special occasions/ events, and using local facilities such as bars, restaurants and cinemas compared to the total sample averages of 17%, 16% and 16% respectively.

Relationships

Proportions for the Linlathen sample were lower but not hugely different to the total sample average demonstrating that this seems to be the aspect of people's lives least affected by the cost of living crisis.

Personal finances

Across all categories (inability to pay bills, borrowing money, using savings for daily expenses etc) the Linlathen results were higher than the total sample. 92% of respondents in Linlathen reported using savings compared to 80% in Dundee, and 81% had borrowed more money than a year ago compared to 59% in the total sample. 68% had not bought food/ energy to pay a bill compared to 46% across Dundee.

Types of support

Respondents in Linlathen had similar experiences to the total sample when using on-line/ telephone support where satisfaction ratings were low. In terms of use of specific support services, a similar picture emerged to the total sample although Linlathen residents were slightly more satisfied with the money advice they received – 60% compared to 52%. However, they were more likely not to use support because they did not know it was available rather than because they did not need it.

Satisfaction rates across all categories of specific cost of living support in communities (foodbanks/larders, warm spaces, free/low-cost meals and activities in community building etc) were extremely high in the Linlathen sample (75 – 100%) compared to other forms of support and higher than the total sample apart from Fuel Well grants. In Linlathen, 96% had a positive experience of foodbanks and larders compared to 86% in Dundee, 95% for low-cost/free activities compared to 91% and 100% for free/low cost clothes and blankets compared to 86% across Dundee.

Health and wellbeing

Across all indicators such as worse general health, fear/anxiety, social isolation, worsening health conditions and poorer sleep, the Linlathen sample reported higher levels than the total sample. It is notable that proportions in the total sample were also high but those in Linlathen seemed to do worse. For example, 86% of respondents across Dundee reported fear/ anxiety/ stress/ worry and in Linlathen it was 97%. 73% of the total sample reported low/mood/ depression whilst in Linlathen it was 89%. Twice as many respondents in Linlathen reported gambling more as an effect of the cost of living crisis than in the total sample but numbers were small.

Noticing/ experiencing changes

In terms of potentially positive changes Linlathen respondents were less likely to have noticed anything different apart from wasting less food where ¾ reported changes compared to 70% of the total sample. 78% had cut down on things they did not need compared to 81% across Dundee.

Future support

In Linlathen, the priority for support was the same as the total sample, that is, access to free/low-cost activities. Similarly, improvements to the quality of their homes was high up the agenda for both for those in Linlathen and in the total sample.

SUMMARY AND CONCLUSIONS

The Engage Dundee survey explored how residents of Dundee were coping with the cost of living crisis and was produced by partners with a role to play in provision of services and addressing inequalities. It was heavily promoted as being relevant for all citizens of Dundee whatever their financial position and support was provided in communities for people facing barriers to complete the form. Almost 1200 individuals participated in the survey providing valuable information on how they were managing their finances and other aspects of their lives which may have been affected by rising costs. Demographic information shows that a cross-section of society took part with submissions from many individuals who were working and owned their own homes as well as those who were renting accommodation and accessing a range of benefits. Responses were collected from adults in all age groups and localities including those who had a role as an unpaid carer, and/or were living with a range of disabilities and health conditions. Respondents gave generously of their time relaying many personal and sometimes distressing details around the impact of their worsening financial circumstances.

It is notable that only a minority of respondents reported coping with the impact of the rising cost of living across various aspects of their lives apart from relationships which were less affected. More commonly respondents stated they were struggling to some extent in the different areas explored, often struggling a lot, with a number of themes emerging from the information collected.

Managing an ever-tightening budget was an issue for most and the majority seemed to be making changes to their lifestyle and expenditure as a result. Respondents were prioritising essential spend such as rent or mortgage and sometimes choosing which other basic need to fulfil, be that heating the home or eating a meal. Increases in food prices were commented on most often with widespread use of foodbanks and larders. Rising home energy costs were also mentioned frequently with concerns that there would not be support from the Government this year. Where respondents had used the support for home energy costs available in Dundee City, such as Fuel Well grants or the Winter Fund for Carers, this was seen as very helpful. However, it was commented fairly frequently that some respondents did not think they qualified for support in a range of areas due to being in employment, or because they did

not know the support existed, or when they felt that others needed the available help more. It may be beneficial therefore to consider how support is promoted to ensure it is clear and inclusive.

Most respondents reported being in some form of employment and the majority were not accessing means-tested benefits. However, many respondents felt that wages were not keeping up with inflation and it was common for people to use savings or borrow money to pay essential bills. Some people relied on extended family or friends to support them with living costs, particularly where children were involved. Some respondents who felt they were coping at the moment had concerns that if their domestic circumstances or employment situation changed they might end up in difficulties. The precarious nature of many respondents' financial affairs was apparent with less ability to save money, and income – be this a wage, pension, benefits or student loan - not sufficient to cover regular outgoings.

It was clear from the findings that disposable income was heavily affected by the rising cost of living with the majority of respondents struggling significantly to incorporate social and leisure activities into their lives or cover the costs of significant events and celebrations. This left them feeling they were working hard and earning money but could not afford to buy things or take part in experiences that make life enjoyable and worthwhile. For some, it was less about luxuries and more about struggling to afford decent clothing, or a haircut or dental treatment, affecting how they felt about their appearance. A reduction in the amount of socialising available to people meant many felt isolated or lonely with some unable to afford the bus fare to visit family or friends. Provision of social opportunities and access to free/low cost activities were indicated commonly as something that would help and this would be worthy of consideration in terms of what the city has to offer to those who are struggling financially. There were feelings of shame and embarrassment shared in the comments, and support - whether social or practical - should be offered in ways that retain dignity for participants.

There were clear impacts on health and wellbeing evident from respondents as a result of the cost of living crisis, including direct effects on physical health conditions such as arthritis and respiratory disease from inadequately heated homes, and inability to afford a special or healthy diet, or supplementary therapies and activities. The mental and emotional health of the vast majority of respondents was affected and comments revealed the pervasive nature of money worries whereby many felt depressed, anxious or hopeless as a result of their financial situation, and that this was affecting every aspect of their lives including sleep, mood, and ability to do their job. Many people reported a worsening of existing physical and mental health conditions, and worse general health, with some feeling that an emotional crisis was just around the corner. This information may be helpful for service planning, prioritisation and delivery, particularly to focus discussions on prevention and early intervention in order to avert people falling into crisis and/or ill health.

In terms of service use, it is fair to conclude that of those that took part in this survey, the satisfaction rate for services that were not face-to-face was generally low. However, there was a relatively small number of responses to this question compared to other questions in the survey and findings do not equate with internally held satisfaction ratings for Dundee City Council Customer Services helpline. This may also be the case for other services and types of support and would be worth exploring further with service providers. Satisfaction was higher for specific types of support notwithstanding that the question was very general and conclusions on individual services cannot be drawn. In contrast, satisfaction with specific cost of living support provided in communities was extremely high and many positive comments were provided on provision and the fact that support was delivered in a non-stigmatising, local and friendly manner. There is learning from the data about service awareness particularly in relation to support for working people who may be unaware that they qualify for services or assistance.

Generally, a minority of respondents perceived or experienced changes which could be defined as positive due to the cost of living crisis. However, as numbers answering this question were large it amounted to many hundreds of people making changes such as more active travel, spending more time with family and friends, making more use of green spaces, and having a healthier lifestyle. There were two areas where the majority reported changes; wasting less food and cutting down on things they didn't need. This has a clear link to the climate change/ sustainability agenda and, to build on this, it may be helpful to consider linking future campaigns that promote less waste with saving money and reducing the cost of living.

In relation to future support, many respondents felt that different types of support would be helpful - most commonly access to low-cost/free activities and support with health and wellbeing. Unsurprisingly, many said that support to increase their income either through work or benefits would support them, as well as reducing energy bills through improvements to the quality of their homes. There were some comments about difficulties for people in employment accessing support/ activities when this was provided during working hours. It may be helpful for the needs of those in work and struggling with the cost of living to be considered more fully when planning services, including opening times and local programmes of activities.

Key points

- The majority of respondents are struggling with the cost of living, some very significantly, and all aspects of people's lives are impacted to some extent
- Many are only just keeping their heads above water financially whilst others are not managing to meet regular bills and outgoings without borrowing money or using savings
- Resilience to changes in circumstances and continually escalating costs is likely to reduce
- Respondents are cutting back significantly on the kinds of social and leisure activities that help make life enjoyable and meaningful, affecting their mental wellbeing and potentially impacting on the local economy
- Some individuals feel hopeless and others are arguably in despair. Some are making difficult choices on how to spend their limited resources, even when it comes to the essentials
- The cost of living crisis is impacting directly and indirectly on peoples mental, physical and emotional health and wellbeing, as well as some lifestyle behaviours
- Struggling financially is pervasive and a source of anger, shame, embarrassment and stigma for many people
- Services and support are a lifeline and positive experience for many but do not meet the needs of everybody. If the economic climate does not improve soon the need for support is likely to increase

Recommendations

It is recommended that:

1. The results of the Engage Dundee survey are shared widely with partners to aid discussion on implications for services, support and local community planning
2. Further analyses are undertaken to identify population sub-groups and localities most affected and to help set priorities
3. Focused discussions take place with Strategic Planning Groups across the system on how to enhance preventive approaches and early intervention, including for the working population
4. Partners explore how best to support people manage the cost of living crisis using the information provided in the survey
5. A summary of results is produced to share with the general public
6. Those respondents who left contact details as being interested in further discussions are given the opportunity to do so
7. This work continues to be co-ordinated via the Public Health Scotland Partnership Pathfinder Programme with full support from key partners