

COST OF LIVING CONSULTATION

SEPTEMBER 2024
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CONTENTS

1	Summary.....	3-4
2	Background.....	5-6
3	Results.....	7-11
	Theme 1: Financial struggles and parental stress	7-9
	Theme 2: Community Support and Parental Collaboration.....	9-10
	Theme 3: Challenges in Access to Essential Services for Families.....	11
4	Discussion.....	12-14
	References.....	15-16
	Appendix	17

1. SUMMARY



Real disposable income is falling in the UK[1] and cost of living is increasing[2]. More households are not able to afford the basics[3]. More than a quarter of all children in the UK now live in poverty[4]. Those families who are in the most severe form of hardship and destitution have doubled since 2019[5]. In May 2022, 7 million households were going without at least one essential such as such as a heating or adequate food[6].

Children growing up in poverty are more likely to have poor physical and mental health outcomes. Growing up in poverty can harm children's life chances[7].

Nottingham has high levels of deprivation and was ranked 5th out of UK local authorities for predicted rates of destitution[8].

Small Steps Big Changes (SSBC) wanted to know how the cost-of-living crisis was affecting local families. We interviewed three SSBC Parent Champions in depth. Interviews lasted about 60 minutes.

Parent Champions offer the programme the voice of theirs and their communities' lived experience.

Parent Champions were asked:

- 1.How has the cost-of-living crisis impacted your immediate family?
- 2.How do you think this has impacted local families?
- 3.How do you think that the current cost-of-living crisis has impacted your local community?
- 4.What do you think might be some of the ongoing concerns or longer-term impacts for you and your family and your community?
- 5.What (if any) do you think might be some ongoing positives of the situation in the longer term for you, your family and your community?

Three themes were identified:

- 1.Financial Struggles and Parental Stress
- 2.Community Support and Parental Collaboration
- 3.Challenges in Access to Essential Services for Families

This report provides a snapshot of the lived experiences of parents in SSBC wards. It highlights the interplay of financial, community, and service-related challenges. Urgent action is needed to mitigate the impact of the cost-of-living crisis on families.



2. BACKGROUND

A woman with dark hair tied back, wearing a light pink long-sleeved top, is holding a baby. She has her hand to her face in a thoughtful or concerned expression. The background is a blurred indoor setting, possibly a home or a care facility.

The cost-of-living crisis describes the fall in real disposable income that the UK has experienced since late 2021[1]. The crisis is the result of an accumulation of several factors including the COVID-19 pandemic[9], increased inflation driven by rising prices of energy, food and consumer goods[10], and widespread supply chain disruption[11]. The crisis has resulted in the biggest drop in living standards since records began 60 years ago[12].

When surveyed, 91% of adults in the UK reported an increase in their cost of living in October–November 2022 since the same period in 2021[2]. The crisis has caused the cost of everyday essentials like groceries and household bills to rise faster than average household incomes[7], resulting in higher instances of poverty, fuel poverty and increasing use of food banks[3].

More than a quarter of all children in the UK now live in poverty[4], and the number of children meeting the threshold for destitution (most severe form of material hardship) has almost doubled since 2019[5]. The implications of this are that children may be living in a cold home or going without food and everyday essentials[13].

In May 2022, 7 million low-income households were going without at least one essential such as such as a heating, adequate food and clothing or basic toiletries[14]. Growing up in poverty can harm children's life chances, limit their opportunities and hold them back in education. Children growing up in poverty are also more likely to have poor physical and mental health outcomes[7].

The Indices of Multiple Deprivation is used to measure relative deprivation within an area or locality. The indices incorporate housing, health and well-being, education and skills, income deprivation and crime rates. Nottingham has high levels of deprivation and ranks 11th out of the 317 districts in England[8]. In Nottingham, 19.9% of the population was income-deprived in 2019 based on the proportion of people in the local authority who were out of work or received low earnings[8]. In 2023 Nottingham was ranked 5th out of UK local authorities for predicted rates of destitution[8].

Aims

To explore the experience of the cost-of-living crisis on parents living within SSBC wards and the perceived impacts on them and their communities.

Methods

A qualitative consultation was carried out. Semi-structured interviews were conducted with SSBC Parent Champions living within SSBC wards of Nottingham. The author (ED) recruited participants, conducted interviews and carried out the analysis. Recruitment occurred through individual email contacts and snowball sampling.

Following informed consent, interviews lasted around 60 minutes and were audio-recorded, transcribed, and anonymised. A semi-structured interview topic guide was used across all interviews (Appendix 1).

Interviews were analysed using reflexive Thematic Analysis[15]. The six phases of reflexive thematic analysis were followed by the author including familiarisation with transcripts, theme development and reviewing themes.

3. RESULTS

Three SSBC Parent Champions were recruited and interviewed. Detailed demographic information is not provided due to the high chance that participants may be identifiable. The three parents were recruited from three separate SSBC wards. All of these parents were married and participants had a mean number of three children. Participants worked in a household where at least one adult was working.

Three themes were identified:

1. Financial Struggles and Parental Stress
2. Community Support and Parental Collaboration
3. Challenges in Access to Essential Services for Families

Theme 1: Financial struggles and parental stress

This theme relates to the daily challenges parents face. Struggles included juggling financial responsibilities and the stress that this causes. The constant worry about providing for their children was something shared amongst all parents and illustrates the profound impact of the cost-of-living crisis on the parents' wellbeing.

"Every month, it feels like a juggling act—balancing bills and making sure there's enough for the kids' necessities. It's a constant worry." (Parent 2)

"The rising costs hit hard, and as a parent, you can't help but feel a weight, wondering if you're doing enough to provide for your children." (Parent 2)

"Budgeting has become more than just a habit; it's a necessity. We find ourselves cutting corners where we never thought we would just to make ends meet." (Parent 2)

The quotes emphasise the daily challenges parents face, juggling financial responsibilities and the stress associated with doing this. The constant worry about providing for their children is a shared experience, illustrating the profound impact of the cost-of-living crisis on the parents' wellbeing.



"It's quite stressful. You get the odd times where you know something breaks down and you've got to throw some money at that. Yeah, the unexpected costs...and then obviously you've got to kind of figure out a way to kind of work through that." (Parent 1)

Parents also discussed employment insecurity including the uncertainty of employment and the challenges of securing stable income. This was described as contributing to overall financial stress. Parent 1 describes how her husband is now working overtime, which he had not previously done. The increase in working hours has caused her husband to feel more stressed and is also leaving him with less time to spend with his children:

"I think he thinks that if he doesn't do the work, then he's going to get fired. Actually, he needs to have down time. And then it comes to the weekend and he's absolutely exhausted. So, we don't get anything done" (Parent 1)

Parents also discussed ‘Trade-Offs’ in spending. Parents discussed being faced with difficult choices, sacrificing personal needs to prioritize their children's wellbeing. This reflects the tough decisions forced upon them due to the cost-of-living crisis.

“Before I used to buy clothing for my children, every will be 3 months but now I've reduced it to maybe six months ... I've now told them to be careful about what they wear. Christmas or on their birthday that I just try to buy stuff. That's how I do. I don't buy every three months” (Parent 3)

“My little one always says something like ‘But my friend has got this’. But I [can't] get it. I cannot have it for [her] now.” (Parent 3)



Theme 2: Community Support and Parental Collaboration

Despite the financial hardships, there's a notable sense of community resilience and positive community dynamics. Parents describe ‘coming together’ to share resources, tips, and emotional support. This highlights the strength of community bonds as a coping mechanism and reflects the collective effort to navigate the crisis collectively.

"There's a silver lining in the sense of community. We share tips, resources, and sometimes just a comforting word. It's like we're all in this together."
(Parent 2)

Parent groups have become a lifeline. From hand-me-downs to shared babysitting duties, the community support is what keeps us going." (Parent 2)

"Knowing that others understand the struggle makes it easier. We trade favours, helping each other navigate the challenges of raising kids in this economic climate." (Parent 2)

Parents also discussed resource sharing within communities. Resources described by parents included tips on budgeting, information on affordable services, or direct material support. This collaborative effort was described as a crucial coping strategy. Emotional support networks were also discussed. Beyond practical help, there was evident need for emotional support. Parents describe leaning on each other for encouragement, understanding, and shared experiences.

"Before [the cost-of-living crisis] some people don't normally want to talk with you, but now you can talk to people. People want to share certain something with you or idea with you...In that sense, I see it's a positive because now we come together" (Parent 3)



Theme 3: Challenges in Access to Essential Services for Families

Within this theme, parents discussed the affordability of services for children and families. The struggle to afford essential services like childcare, education, and healthcare was described by all parents. Parents described the need to fund 'add-ons' or 'extras' associated with education and healthcare, and described being faced with difficult choices regarding their children's wellbeing. This highlights how financial constraints have an impact on essential needs of young children. This theme underscores the broader impact of the cost-of-living crisis on the next generation and the implications of the cost-of-living crisis on future opportunities for young children.

"Childcare costs have skyrocketed. It's a tough choice between work and making sure your child is in a safe and nurturing environment." (Parent 1)

"Education is a priority, but the costs associated with quality education are daunting. It shouldn't be so hard to give your child the best start in life." (Parent 2)

"Access to healthcare for the little ones is a concern. It's not just about check-ups; it's about affording the unexpected, like when they get sick or need extra support." (Parent 1)

4. DISCUSSION

The analysis highlights the implications of the cost-of-living crisis on parents living within SSBC wards in Nottingham. A qualitative exploration is provided through the lens of three identified themes: Financial struggles and parental stress; Community support and parental collaboration; and Challenges in access to essential services for families. These themes offer a comprehensive understanding of the multifaceted challenges faced by families in the wake of the ongoing crisis.

Financial Struggles and Parental Stress

The interviews capture the day-to-day struggles that families are experiencing. The financial strain resulting from increased costs has created a sense of stress and anxiety among parents. The interview quotes highlight the constant 'juggling act' parents must perform to meet financial responsibilities and provide for their children. The uncertainty of employment, described by one parent, adds an additional layer of stress, impacting not only the parents' financial stability but also their overall well-being. The concept of 'Trade-Offs' introduces the difficult choices parents face, illustrating the tangible sacrifices made for the sake of their children's well-being. These findings underscore the need for policy interventions and community support to alleviate the burden on families.

Community Support and Parental Collaboration

Despite the financial hardships, the report uncovers a silver lining in the form of community resilience and positive dynamics. Parents describe a sense of unity, where they come together to share resources, tips, and emotional support. This highlights the strength of community connections as a coping mechanism and reflects the collective effort to navigate the crisis collectively.

The community's role in resource-sharing, including tips on budgeting and information on affordable services, emerges as a crucial coping strategy. Emotional support networks are deemed as important as practical assistance; emphasising the significance of fostering a supportive community environment. Recognising and nurturing these community dynamics could prove instrumental in mitigating the adverse effects of the cost-of-living crisis.

Challenges in Access to Essential Services for Families

The analysis illuminates the struggles families face in accessing essential services for children. The increasing costs associated with childcare education and healthcare services pose significant challenges, forcing parents into difficult choices regarding their children's well-being. The implications extend beyond immediate concerns, pointing towards potential long-term impacts on future generations' opportunities and outcomes. Affordability issues surrounding childcare and education emphasise the need for systemic changes to ensure that essential services are accessible to all, regardless of economic circumstances. This theme calls for a broader societal conversation about the prioritisation of child well-being and the role of policy measures in ensuring equitable access to essential services.

Implications for Policy and Future Research

The findings of this report highlight the need for targeted policy interventions at both local and national levels. Addressing the root causes of the cost-of-living crisis, such as inflation and supply chain disruptions, is crucial to alleviate the financial strain on families. Additionally, supporting and enhancing community networks can serve as a valuable resource in navigating these challenges. Policymakers should focus on measures that make essential services more affordable and accessible, particularly for families in deprived areas. Future research could investigate the long-term effects of the cost-of-living crisis on children's development and well-being, providing insights that can inform comprehensive policy solutions. This report provides a snapshot of the lived experiences of parents in SSBC wards, and highlights the interplay of financial, community, and service-related challenges.

The identified themes underscore the urgent need for a holistic and collaborative approach involving policymakers, communities, and support networks to mitigate the impact of the cost-of-living crisis on families and ensure a more equitable future.

REFERENCES

SSBC is currently considering the programme's legacy website. Hence, for some of the reports which have been commissioned and/or produced by SSBC, the references below include a weblink to the SSBC website homepage (www.smallstepsbigchanges.org.uk) rather than a weblink to the specific report. Please use the search function on the SSBC webpage to locate the specific report titles.

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APPENDIX



Appendix 1: Interview topic guide

Ethnicity

Ward

Age of children

6. How has the cost-of-living crisis impacted your immediate family?

7. How do you think this has impacted local families?

8. How do you think that the current has impacted your local community, ie St Anns, Arboretum and Hyson Green, Bulwell or Aspley?

9. What do you think might be some of the on-going concerns or longer-term impacts for you and your family and your community?

10. What (if any) do you think might be some on-going positives of the situation in the longer term for you, your family and your community?

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