

Cost of Living – Public Findings

Report by Consultation & Engagement Team December 2022

1. Background

During 2022 the increases in the cost of living were having a significant impact on residents throughout the borough. The council were aware that some residents were worried about the cost of energy, others were concerned about rising mortgage rates or rent costs, and some people were worried about the rising cost of food and fuel.

To provide support to residents, Bolton Council ran two free drop-in advice events, where a range of local providers and advisors were available to offer a range of support and advice on themes, including budgeting, energy advice, finances and food costs. These sessions took place on Saturday 5th November and Wednesday 9th November 2022 at Bolton Albert Hall.

To support future events on the Cost of Living, residents attending the sessions were invited to take part in a short survey, providing their feedback on the event and the range of support and advice available. The survey was also made available digitally, so residents that were unable to attend could still provide an input into any future provision to support individuals and families across the borough.

2. Methodology

Between 5th November and 9th December 2022, the council ran a public consultation, seeking to engage residents and stakeholders, impacted by the cost of living, in sharing their reflections on what support and advice should be made available to residents via future events. During that period information was distributed to all stakeholders, including attendees at events, residents and community groups. Documentation was made accessible on the council's consultation webpage and social media was heavily utilised throughout the period to share key messages about the survey.

Participants were surveyed using a questionnaire tool made up of open and closed questions, providing respondents the opportunity to reflect and share their thoughts on how support could be offered in the future. The questionnaire was made available both digitally and offline, with the survey being accessible on the council's consultation web page, as well as in hard copy format, on request.

*A copy of the questionnaire is included at the end of this document, located in Appendix A.

Analysis notes

- Results are presented in the questionnaire format with 'Don't know' type responses removed unless stated.
- Comments have been categorised where feasible. Unless otherwise stated, categories with 3 or more responses are shown. Categories may overlap and a comment from one respondent included in multiple categories. A sample of comments [verbatim] are included in the report. Comments may be abbreviated so that only the relevant extract is included. One comment may be coded into multiple categories, and each category may only cover a certain aspect of the comment, for example a respondent may have made both positive and negative comments about the same aspect.
- Base: unless otherwise stated the base is the number of respondents to a particular question.
- Data has been cleansed where appropriate, e.g., comments moved into existing responses.

3. Digital and paper-based survey responses

A total of 510 residents and event delegates took part in the digital survey, outlining their reflections on the impact of the cost of living and what assistance and information is required at future events. The information outlined below reflects how they responded to the questions asked.

4. Affects of the rising costs in living

Residents and stakeholders were asked to consider the affects of the rising costs of living and the impact this may be having. Just under one-third of residents (29%) stated that they were really struggling with the rising costs and were unable to cope financially. 44% of respondents stated they were managing, but we're finding the rising costs difficult, and just under one-quarter (24%) stated they were currently managing the costs of living, but were concerned about future price rises.



5. Saving money

Residents and stakeholders were asked to consider ways in which they had tried to save money due to the rises in the cost of living. Of the 499 individuals responding to the survey, the top three areas where residents were cutting back on expenses, were turning off / reducing the amount of fuel used to heat their homes (89%); using cheaper outlets to buy produce or changing shopping habits to reduce costs (88%); and cutting down on socialising with others (78%).

The three areas where residents stated their habits would not change as a result of the rising cost of living were cancelling broadband (56%); borrowing money from others (40%); and skipping meals (39%).



6. Information type

Respondents were asked to reflect on what information or support would they be interested in receiving to support them with any future impacts due to the rising cost of living. 507 respondents answered this question, with 82% stating they would like further information on energy bill support; 62% would be interested in information to reduce food bills; and 48% requested further information on reducing car fuel consumption.

For the 7% of respondents stating 'other', the majority of comments received were around support for people who were not claiming or entitled to in-work benefits, *"help for those not on benefits but still struggling"; "support for people who are single and not on any benefits".* Other comments reflected upon support for those wanting to save money; those that needed support with debt advice; as well as signposting support for those wanting to help their communities.



7. Communication method

Respondents were asked to consider how they would like to receive information about ongoing support for the cost of living. The top three preferred methods for respondents are, having information available on Bolton Council's website (52%); Bolton's Cost of Living webpage (46%); and going to an event or via the Bolton Evening News (both 33%).

Least popular methods for engagement on the cost of living were local radio (12%) and social media, with the exception of Facebook (Twitter and Instagram both 13%).

Of the 4% that stated, 'in another way', the majority stated via post, email, telephone or text services, "targeted letters to those on the breadline"; "they should send all the information what could help people through the post to help everyone even people who are in denial"; and "by email or by post or txt." Other respondents suggested having one-to-one support available or signposting services via existing programmes, like the HAF offer.



8a. Event attended

Of the 494 residents and stakeholders responding to this question, 83 had attended previously held cost of living events. 38 delegates (8%) attended on Saturday 5th November 2022 and 45 delegates (9%) attended the session on the 9th November 2022. 417 respondents had not attended an event.



8b. Initial awareness of the event

Of the 86 respondents who knew about the events or attended the sessions in Autumn 2022, 15 respondents (17%) were initially informed via friends and family; 14 individuals (16%) were informed by the Cost-of-Living website; with a further 14 being informed via the Bolton News. For those that answered, 'in another way', this was predominantly via 'on street' promotion from staff promoting the event to shoppers.

Least popular communication channels were the 'Our Bolton' publication (1 person); local radio, working at the event or via a housing provider (3 individuals each).



8c. Usefulness of the events

96% of those that attended the sessions in Autumn 2022, stated that the information provided at the sessions was 'very useful/useful' in supporting them with their cost of living needs.



8d. Elements of the event that were most useful

Residents and stakeholders were invited to share which elements of the events they found most useful. 44 residents went on to provide further comment. These comments were categorised into the following 9 themes:

Code	Information that was most useful	Number of comments
a)	All of it	6
b)	Benefit advice and guidance	5
c)	Bolton at Home / Bolton UCAN	3
d)	Cooking demonstrations	10
e)	Healthwatch / Public Health information	3
f)	Debt & money skills advice	4
g)	Utility Support	9
h)	Other	11

Other comments consisted of support for children and families; care and repair support, emergency services support; and other types of local authority support, including assisted bin collections, extra care support and support offered via the library services.

8e. Gaps in provision

When ask to reflect on whether there was any information or support missing from the event, the majority of respondents (14) stated nothing was missing. Of the 10 other comments received, no two themes were the same. The gaps in provision can be listed as:

- Support for older people
- More opportunity to sit down and discuss concerns
- Debt Management
- Utility Support
- Food bank information

- Help for working people
- Support for children and young people
- Upcycling
- Upcoming events
- Vehicle / Transport support

9a. Attendance at future events

Residents and stakeholders were asked to consider whether they would be interested in attending future events on the cost of living. 503 responses were received, with 33% of respondents stating they would like to attend future events. 41% stated that they might be interested in future sessions. Just over one-quarter (26%) stated that they would not be interested in attending an event.



9b. Timings of future events

Respondents to the survey were asked to consider what time of day would be most convenient to attend a future event on the cost of living. Of the 364 individuals answering this question, over half (52%) would prefer an event during the week. One-third of respondents would prefer to attend an event on a Saturday and 31% would prefer an evening weekday. Least popular days for attending an event were sessions scheduled on a Sunday or Saturday evening.



9c. Preferred locations

Residents and stakeholders were asked to consider geographical locations for future events. 346 responses were received, which highlighted the top three locations as Central / Great Lever (30%); Rumworth (22%) and Crompton / Halliwell (21%).



9d. Venue type

When asked to consider what the preferred venue type would be for hosting sessions on the cost of living, 353 residents provided feedback. The most preferred option would be a session held in a library (65%), community centre (60%) or Town Hall (54%). Of the 7 'other' comments received, residents expressed an interest in sessions being held "somewhere warm, with a hot drink", "a mosque" or "at the University".



9e. 'Quiet hour' events

Residents and stakeholders were asked whether they would be interested in a 'quiet hour' event, held between 09:30 and 10:30am. Of the 371 individuals responding to this question, just over one-quarter would be interested in attending during a quieter period. 35% of individuals were unsure and 39% would not attend at this proposed time.



9f. Preferred demonstration topics

Residents were asked whether they would be interested in attending interactive cost of living sessions, that would take the form of demonstrations or talks. Of the 367 individuals answering this question threequarters would be interested in sessions on saving energy. 68% would like to attend demonstrations on ways of keeping warm; and over half (54%) would attend demonstration sessions on managing money on cooking on a budget.



9g. Further support themes

48 comments were provided that explored other themes which could be used to support residents and stakeholders at future cost of living events. These are broken down into 7 key themes.

Code	Information that was most useful	Number of comments
a)	Housing support, including Council Tax	7
b)	Benefit advice	5
c)	Food support and information	10
d)	Utilities & subscription services	8
e)	Health support	7
f)	In work support	7
g)	Other	13

Housing support, including Council Tax

Comments received under this theme primarily focused on support for private tenants, council tax and preventative support to reduce the risk of homelessness.

- "Help for people who rent homes and landlords are selling."
- "Advise for private rental tenants on what their rights are and what to do if they cannot pay the rent/want to achieve better insulation but landlord has said no etc."
- "Reduce our council tax .. cant afford thgs ..price its high for everything else."
- "Advice on how to keep from being homeless."

Benefit advice

Comments received under this theme addressed concerns around needing further support to access the right benefits, whether for residents that are disabled or those trying to navigate their way around different benefit systems.

- "Universal Credit DWP and very complicated system if never claimed benefits for newly disabled average aged 55 plus."
- The Council should network with other organisations.....they need a broader criteria so they can help more people and if someone gets referred to them from another organisation for help, they shouldn't be turning someone away because they have received help in previous months."
- "Extra benefits support for part-time disabled employees in Universal Credit who are unaware of other benefits support available."

Food support and information

Residents and stakeholders were particularly interested in receiving further information and support on where and how to access food banks; cooking on a budget and the appliances to use; how to access food vouchers and more competitive prices when shopping.

- "Do cooking demos on bolton market."
- "How you use an airfryer."
- "The only thing that would actually really help is giving cash of food/energy vouchers to those identified as in need. It would be nice is the council did this automatically (like in manchester) rather than having to fill out a long winded forms."
- "Ended up asking for help via food bank lately and despite me emphasising I was a diabetic on insulin the food given to me at the food bank was completely unsuitable for someone with diabetes."
- "You could make little menu cards with ingredients and which shops are cheapest for the items also best way to cook it cheap like slow cooker or microwave."

Utilities & subscription services

Residents were particularly interested in how to reduce the cost of utilities bills, as well cancelling or finding better subscription-based services.

- "Energy companies offering help with energy saving ideas & offers as in grant's free help with insulation and heating system help."
- "How to work out the best deals for every aspect of living. E.g: Broadband. Buying clothes, getting education/special classes, public transportation, how to save water."
- "Gas my home is still nippy and can't afford to put the gas on higher."

Health support

Some residents were keen to get further advice and guidance on mental health support, as well as the effect of the cost of living on other physical disabilities.

- "Dietary requirements, so confused about what to eat. Menopause and Fibroids and high cholesterol."
- "Those with disabilities on keeping warm, ie those with arthritis."
- "Healthcare advice, dental advice, free toothpaste samples maybe."
- "Copd and the moving from a warm room to a cold room causes serious breathing problems and I cannot afford to keep my partner within the temperature he needs."
- "Mental health and wellness, awareness of the priority services register for vulnerable members of society."
- "Mindfulness- free things to do with nature."

In work support

Comments received under this theme were particularly interested in receiving further support for those not claiming benefits and those that aren't accessing in-work benefits.

- "More help for working people who are struggling. We get refused help because we have a wage, even though it can be less than benefits."
- "We're on a single income and don't qualify for any benefits I'd like to know what help is available to people like ourselves who are really struggling and unsustainably using up our savings."
- "What can families do when they are living hand to mouth but do not qualify for benefits because they both work and just over the qualifying band. Should we give up work so we can claim benefits?"

Other

Comments under this theme varied, from wanting further information on how to support others; accessing affordable tradespeople; accessing free family activities for children and young people, and finding warm spaces.

- "How to access trusted and reasonably priced tradesmen or women for simple house repairs."
- "Lots more for children when we're struggling."
- "More Promotion of Warm Welcoms/Warm Spaces and how to find these support for areas with most deprived households."
- "Regular local free activities for children that aren't toddler tales to allow parents to chat with similar people with similar issues."
- "Assisting neighbours."

10. Interest in cost of living events

The majority of individuals completing the survey (83%) had a personal interest in future events. With 60% having an interest in events to support friends and family.



Of the 504 residents completing the survey 12% work for Bolton Council, 88% do not.

499 residents went on to state whether or not they had children under the age of 18 years. This was evenly split, with 50% responding that they do have children under the age of 18 years.

11a. Demographics: Geographical location

The table below outlines the demographics of respondents by geographical district. A total of 335 respondents provided their full postcode. Residents in the West of the borough (blue bars) represent 25% of respondents. 30% of comments were received from residents in the North of the borough (green bars) and 44% of responses came from residents in the South of the borough (orange bars). 1% of responses came from visitors from outside of the borough (yellow bar).



11b. Gender

494 responses were received providing the respondent's gender. 56% of respondents' identity as female, 42% as male and 1% of respondents identify as 'other'.



11c. Age

Responses were received from individuals in all age categories. 17% of respondents are under the age of 34 years. 67% of respondents are aged between 35 - 64 years. 16% of responses were received from individuals above the age of 65 years.



11d. Employment Status

Of the respondents completing the consultation, 58% are in some form of employment. 2% of respondents are in education. 23% are not in work due to sickness, family commitments or are looking for work. 16% of all respondents are retirees. Of those that stated 'other', stated that they were not working; had no form of income or benefits.



11e. Health and disability

Of the 493 stakeholders responding to the consultation, 37% have their day-to-day activities limited due to a long-term physical or mental health condition or illness.



11f. Caring responsibility

34% of individuals taking part in the consultation look after or provide some form of help or support to family members, friends, neighbours and others, who need help because they have a long-term physical or mental ill-health / disability or have problems relating to old age.



9g. Ethnicity

58% of the 496 responses received, are from residents and stakeholders who identify as being 'white British'. 42% of responses are representative of communities other than 'white-British', with 32% of those being from the Asian/Asian British community. 97% of the 492 responses received are fluent in English



Bolton Council

Cost of living - help when you need it

Increases in the cost of living are affecting many people. For some, its worries about the cost of energy, others are concerned about the rising mortgage or rent cost, and some people are worried about where their next meal is coming from.

By completing this short survey you can help us look at what support or information we can provide to help people.

Please complete this form online if you can, by going to the 'Active consultations' page of Bolton Council's website: www.bolton.gov.uk/directory/13/consultations/category/195.

Your response - keeping your data safe

If you're responding as an individual you won't be identified in any report; your responses will be anonymised and grouped with responses from other people. All questions are optional so please feel free to skip any that you prefer not to answer.

Reports may be made public. If you're responding in an official capacity your response may be published but no personal details will be made public.

Any personal data you provide will be held securely, in line with our retention schedule and privacy policy which can be found online: www.bolton.gov.uk/data-protection-freedom-information/privacy-notices. We use Snap Surveys professional software to collect and process your data. Their privacy policy can be found online: www.snapsurveys.com/survey-software/privacy-policy-uk/. Snap Surveys Ltd. follow the UK General Data Protection Regulation. Please ring 01204 334875 if you need paper copies.

Cost of living

Q1Are any rising costs of living affecting you at all? Please tick ONE

- Really struggling / unable to cope financially
- Managing but its difficult
- Okay at the moment but concerned about future rises
- Okay and not worried about the future

Q2. In 2022, have you done any of these specifically to save money as a result of rises in the cost of living?

Please choose 'Not applicable' for something you never do anyway, such as using a vehicle, or you don't have a tv subscription

Please tick ONE answer for each activity

	I've done this	I'm thinking of doing this	I won't do this	Not applicable
Kept heating off or lower than you would like	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Cut down on going out / socialising	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Using cheaper shops to buy food	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Using car / van or other vehicles less, or reducing speed to save fuel	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Cancelled tv subscription	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Cancelled broadband	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Not gone on holiday	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Skipped meals	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Borrowed money	\bigcirc	\bigcirc	\bigcirc	\bigcirc

Cost of living information / support

Q3What information / support around the cost of living are you interested in? Please tick all that . apply.

Accessing benefits	Energy bill [gas / electric / solid fuel etc]
Food costs	Support for families
Rent costs	Mental health & wellbeing
Mortgage repayments	Something else - please tell us what at Q3a
Vehicle fuel costs [petrol / diesel etc]	Not interested in information / support

Q3a. What other cost of living information are you interested in?

- 20 -

Q4Thinking about the cost of living, how would you prefer to find out about the range of information / support that's available from Bolton Council and our partners? Please tick all that apply.

Go to a free event	Bolton News [newspaper or online]
Attend a virtual online event	Our Bolton [Bolton Council's magazine]
Bolton Council website	Leaflet
Bolton's 'Cost of living - help when you need it' website	Poster
Facebook	From a voluntary group
Instagram	From a partner such as Bolton at Home
Twitter	Another way - please explain at Q4a.
Local radio	Not interested in information / support from Bolton Council or our partners

Q4a. Please say how you'd like to find out about information / support

Cost of living - help when you need it event

We held two 'Cost of living - help when you need it' events on 5th and 9th November 2022 in the Albert Halls [Bolton Town Hall].

Q5. Which	event[s]	did y	ou attend?
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Saturday 5th November Wednesda	ay 9th November Neither - please got to the Future events section - Q10
Q6. How did you find out about the events? Pleas	se tick all that apply
 Bolton 'Cost of living - help when you need it' website Bolton Council website Leaflet Poster Local radio Bolton News [newspaper or online] Our Bolton [Bolton Council's magazine] Worked / volunteered at the event 	 Through work Social media [Facebook, Twitter, YouTube, Spotify, Instagram etc] Received an email / enewsletter Friend / family / neighbour / colleague told me about it Housing provider eg Bolton at Home From a voluntary group Another way - please explain at Q6a

Q6a. Please tell us how you found out about the event

Q7. How useful was	s the event in giving you	information about t	he support and a	dvice that's
available?				

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Very useful
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) Useful

Not very useful

	Not	useful	at
/	all		

) No opinion

Q8. Was there any information or stall that you found particularly useful / helpful?

Q9. Was there any information or support missing from the event?

Future events

We're thinking of running more 'Cost of living - help when you need it' events, where the public can get information and support about any money worries. They would be free, drop-in events that anyone can come along to.

A range of exhibitors who could offer advice and support around the cost of living would be invited to attend, such as Bolton Council, utility companies, banks, social housing providers like Bolton at Home, plus charities and groups who can help.

Please help us to understand where and when we should hold these events, and what they should cover.

Q10. Would you be interested in coming along to a 'Cost of living - help when you need it' event in Bolton borough?

()	Yes
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) Maybe

No - please go to Q17

Daytime Sunday

Q11. What time of day would suit you? Please tick all that apply.

Daytime, during the week

Daytime Saturday



- Evening, during the week
- Evening Saturday

Q12. Where would you attend a 'Cost of living - help when you need it' event? Please tick all that apply.

Library Market Town / Public Hall Online event School Other type of venue - please sa Q13a.	ay which at
Crompton / Halliwell Farnworth / Kearsley Q13. Which kind of venue? Please tick all that apply.	.1
Breightmet / Little Lever Horwich / Blackrod Central / Great Lever Rumworth Chorley Roads Turton [Bradshaw / Tonge Moord]	-1

Q14. Would you want to attend a 'Cost of living - help when you need it' event during a 'quiet hour'?

This would be from 9:30- 10:30am and reserved for people with disabilities or sensory / communication difficulties and their families and carers.



) No

Not sure

Q15. We're thinking of offering free demonstrations / talks at future 'Cost of living - help when you need it' events.

Would you be interested in any of these? Please tick all that apply.

- Budgeting / managing your money
- How to keep warm
- Saving energy
- None of the above
- Q16. Is there anything else you would like to see included in a 'Cost of living help when you need it' event, including any local groups or organisations that we should invite to have a stall?

Your interest		
Q17.Is your interest in the cos	st of living?	
For myself		
For friends / family		
To help people you supp	ort through work / as a v	volunteer
No interest		
About you		
Your answers in this section help us They won't be used to contact or id		etting views from different types of people.
Q18. Do you work for Bolton C	ouncil?	
O Yes		O No
Q19. Please give your full postcode		
Q20. Do you have any children	aged 18 or under?	
O Yes		No
Q21. Are you?		
Female	O Male	O Identify in another way
Q22. Which most closely desc	ribes you?	
Employed full time [30 hours or more a week]		Full time student
Employed part-time [up t	a state of the second	At home, looking after family
Self employed / freelance		O Retired
 Unemployed, available for work 		Other - please explain at Q22a
Unable to work because	of sickness / disability	
Q22a. If 'other' please expla	iin	
Q23. Which age group are you	in?	
Under18	35 - 44	65 - 74
0 18 - 24	0 45 - 54	75 - 84

0 55 - 64

) 25 - 34

(

0 85 or over

Q24. Do you look after, or give any help of support to family members, friends, neighbours or others who need help because they have a long-term physical or mental ill-health / disability, or have problems relating to old age? Please don't count anything you do as part of paid employment.			
O No	O Yes, 20 - 49 hours a week		
Yes, 1-19 hours a week	Yes, 50 or more hours a week		
Q25. Are your day-today activities limited because of a long-term physical or mental health condition of illness?			
Yes, limited a lot Yes, limited a	a little O No		
Q26. What is your ethnic group?			
White British	Asian or Asian British		
White other	Black, Black British, Caribbean or African		
Mixed or Multiple ethnic group	Other ethnic group		
Q27. Are you fluent in English? By this we mean that English is the language you normally use, or that you speak, read and write it well enough to get by in everyday life Yes			

Thanks! Please post to FREEPOST RTTT-YTEL-YSXS, Consultation& Research Team, 2nd Floor, Town Hall, Victoria Square, Bolton, BL1 1RU